Human Resources Department

Memo

To: PetSmart Associates

From: Liz Wheeler
Director of Benefits and Offerings

Date: September 2026

Re: Summary Annual Reports

The attached Summary Annual Reports highlight expenses for the 2025 SmartChoices Benefit Plan premiums paid for insurance coverage, along with the SaveSmart 401(k) Plan fees. PetSmart is legally required to let you know about certain financial information related to benefit programs. The summary lets you know about your rights to request information about the SmartChoices benefit plans financial information.

This financial information is reported in an annual tax return that's files with the Employee Benefits Security Administration, a division of the U.S. Department of Labor. You can request a copy of the full annual report (see the address on the attached summary).

If you have any questions about the report, please contact me at (623) 587-2257 or ewheeler@petsmart.com

Attachments: 2026 Summary Annual Report – PetSmart SmartChoices Benefit Plan
2026 Summary Annual Report – PetSmart, Inc SaveSmart 401(K) Plan

SUMMARY ANNUAL REPORT

For PetSmart Smartchoices Benefit Plan

This is a summary of the annual report of the PetSmart Smartchoices Benefit Plan, EIN 94-3024325, Plan Number 501, a health, life insurance, dental, vision, temporary disability, prepaid legal, long-term disability, accidental death and dismemberment, critical illness and employee assistance program plan, for the plan year 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

PetSmart LLC has committed itself to pay certain health, employee assistance, accidental death and dismemberment claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Aetna Life Insurance Co., Cigna Health and Life Insurance Company and Affiliates, Dean Health Plan Inc, PREVEA360 Health Plan, Alpha Dental of Arizona, Inc., Delta Dental of Arizona, EyeMed Vision Care, Geisinger Quality Options, Inc., Health Net, Hawaii Medical Service Association, Kaiser Foundation Health Plan, Inc., Kaiser Foundation Health Plan of Colorado, Kaiser Foundation Health Plan of Georgia, Inc., Kaiser Foundation Health Plan of The Mid-Atlantic States, Inc., Kaiser Foundation Health Plan of The Northwest, Kaiser Foundation Health Plan of Washington Options, Inc., Metropolitan Life Insurance Company, Safeguard Health Plans, Inc., A Texas Corporation, Safeguard Health Plans, Inc., A California Corporation, Safeguard Health Plans, Inc., A Florida Corporation, Medical Mutual, Priority Health Insurance Company, UnitedHealthcare Insurance Company, UPMC Health Options, Vision Service Plan, Life Insurance Company of North America, Triple S Salud, Inc., United Behavioral Health DBA Optum, MetLife Legal Plans and New York Life Group Insurance Company of New York to pay certain health, employee assistance, accidental death and dismemberment and all life insurance, dental, vision, temporary disability, prepaid legal, long-term disability, claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were $35,508,563.

Because they are so called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2025, the premiums paid under such "experience-rated" contracts were $4,031,599 and the total of all benefit claims paid under these experience-rated contracts during the plan year was $3,065,016.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The item listed below is included in that report:

- insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of PetSmart Benefits at 19601 North 27th Avenue, Phoenix, AZ 85027 and phone number, 623-580-6100.

You also have the legally protected right to examine the annual report at the main office of the plan: 19601 North 27th Avenue, Phoenix, AZ 85027, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

SUMMARY ANNUAL REPORT FOR
PETSMART, INC. SAVESMART 401(K) PLAN

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan of PetSmart, Inc. SaveSmart 401(k) Plan and Employer Identification Number 94-3024325/Plan Number 001 for the plan year 01/01/2025 through 12/31/2025. The Form 5500 annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA). Your plan is a single employer, defined contribution plan with the following characteristics: profit sharing, ERISA section 404(c), total participant-directed account, code section 401(k) feature, code section 401(m) arrangement, total or partial participant-directed account, pre-approved pension, member of a controlled group.

Basic Financial Statement

Benefits under the plan are provided by a trust fund. Plan expenses were $80,088,665. These expenses included $998,721 in administrative expenses and $77,494,806 in benefits paid to participants and beneficiaries, and $1,595,138 in other expenses. A total of 49074 persons were participants in or beneficiaries of the plan at the end of the plan year, although not all of these persons had yet earned the right to receive benefits.

The value of plan assets, after subtracting liabilities of the plan, was $773,398,860 as of the end of the plan year, compared to $667,249,092 as of the beginning of the plan year. During the plan year the plan experienced a change in its net assets of $106,149,768. This change includes unrealized appreciation or depreciation in the value of plan assets; that is, the difference between the value of the plan's assets at the end of the year and the value of the assets at the beginning of the year or the cost of assets acquired during the year. The plan had total income of $186,238,433, including employer contributions of $15,839,948, employee contributions of $47,995,564, other contributions/other income of $3,862,449, and earnings from investments of $118,540,472.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. An accountant's report.
2. Financial information and information on payments to service providers.
3. Assets held for investment.
4. Information regarding any common or collective trusts, pooled separate accounts, master trusts or 103-12 investment entities in which the plan participates.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator, at 19601 North 27th Avenue, Phoenix, AZ 85027 and phone number, 623-587-2732.

You also have the right to receive from the plan administrator, on request and at no charge, a statement of the assets and liabilities of the plan and accompanying notes, or a statement of income and expenses of the plan and accompanying notes, or both. If you request a copy of the full annual report from the plan administrator, these two statements and accompanying notes will be included as part of that report.

You also have the legally protected right to examine the annual report at the main office of the plan: 19601 North 27th Avenue, Phoenix, AZ 85027, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.