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**CENTRAL GARDEN & PET
2023 ANNUAL DISCLOSURES**

Date: November 15, 2023

TO: All Central Garden & Pet Company Investment Growth Plan Participants

From: Central Garden & Pet Corporate HR

Re: Annual Notice for Central Garden & Pet Company Investment Growth Plan:
Auto Enrollment and the Qualified Default Investment Fund

I. AUTOMATIC CONTRIBUTION ARRANGEMENT

This Automatic Contribution Arrangement notice applies only to those participants in the Central Garden & Pet Company Investment Growth Plan (the “401(k) Plan”) who were automatically enrolled in the 401(k) Plan to make 401(k) tax-deferred contributions at a default rate of three percent (3%) of eligible compensation. It does not apply to other participants who made an enrollment election on a 401(k) Plan enrollment form or who affirmatively elected not to make any contributions to the 401(k) Plan.

If you are employed in an eligible employment category by Central Garden & Pet Company or an adopting subsidiary, you were automatically enrolled in the 401(k) Plan for purposes of making 401(k) tax-deferred contributions on the first day of the calendar month that occurred on or after the later of your completion of three (3) months of service or attainment of age 21.

You are employed in an eligible employment category if you are employed by Central Garden & Pet Company or an adopting subsidiary, unless you are: (1) a union employee whose valid collective bargaining agreement does not provide for your participation, (2) a temporary employee, (3) an employee of the General Pet business unit, or (4) a leased employee.

A. Contributions to the Plan

Employee Elective Deferrals - Each pay period 3% of your eligible compensation is deducted from your paycheck on a before-tax basis and contributed to the Plan on your behalf as 401(k) tax-deferred contributions. Compensation for Plan contribution purposes is defined in the Plan document and the Summary Plan Description and is limited to **\$345,000 per year in 2024** (and as adjusted by the IRS in future years for changes in the cost of living).

In order to meet your retirement planning goals, please review the amount of your 401(k) tax-deferred contributions. You may increase or decrease the percentage of your compensation being deducted from your paycheck and contributed to the Plan as 401(k) tax-deferred contributions, including reducing the amount of your 401(k) tax-deferred contributions to zero. However, if you do not make any 401(k) tax-deferred contributions to the Plan, you will not be eligible for the Employer Matching Contribution described below.

You may make an election to start, stop, or change the amount you are deferring by contacting Voya at www.voya.com or (800) 584-6001. You may make this election at any time, to be effective as of the first day of any future calendar month. You may stop making 401(k) tax-deferred contributions as of the first day of any payroll period.

You may elect to defer up to **\$23,000 in 2024** (and as adjusted by the IRS in future years for changes in the cost of living). If you are considered a highly compensated employee under the IRS definition, you may elect to defer up to \$18,600.

If you have attained age 50 or older by the end of the calendar year, and you have made the maximum permitted 401(k) pre-tax contribution to the Plan, you may also contribute up to **\$7,500 in catch-up contributions in 2024** (and as adjusted by the IRS for changes in the cost of living in future years).

Employer Matching Contributions – Each calendar quarter, Central Garden & Pet Company makes an employer matching contribution to the Plan equal to 100% of your annual employee deferral contributions up to 3% of your annual gross compensation (as described in the Summary Plan Description). You must be employed by Central Garden & Pet Company or an adopting employer on the last day of the calendar quarter to receive the Employer Matching Contributions for that calendar quarter. Central Garden & Pet Company reserves the right to make other contributions at its discretion.

Employer Matching Contributions are subject to a 5-year graded vesting schedule. You earn vesting service each calendar year that you are employed by Central Garden & Pet Company, or, if applicable, employed by a subsidiary of Central Garden & Pet Company service with which is recognized under the Plan. To earn a Year of Service under the Plan for vesting you must complete at least 1,000 hours of service in a calendar year. After you have completed 5 Years of Service you will be 100% vested in all Employer Matching Contributions made to the Plan on your behalf.

Employer Discretionary Contributions – The Plan permits Central Garden & Pet Company to make Employer Discretionary Contributions to the Plan.

B. Withdrawals from the Plan

If you are age 59-1/2 or older, you may withdraw all or part of your vested Plan account balance at any time and for any reason, subject to the procedures established by the Plan Administrator. Also, regardless of age, you may withdraw all or a portion of your Transfer Account which contains contributions other than 401(k) tax-deferred contributions (if any) and any of your Rollover Account (if any).

Otherwise, your vested Plan account balances in the Plan generally may not be withdrawn except for disability, death or termination of employment. An exception to this is that you may take a withdrawal if you experience a qualifying financial hardship situation, as defined in the Plan.

C. Investment of Contributions

If you have not made an election regarding investment funds since the time you were automatically enrolled in the Plan, your 401(k) tax-deferred contributions continue to be invested in the VY® T. Rowe Price Capital Appreciation Portfolio - Institutional Class, the designated default fund. Please see the information below under the QDIA notice for information regarding how to make an investment election for your 401(k) contributions to the Plan.

D. Additional Information

If you have any questions or if you need additional information about the Plan (including an additional copy of the Summary Plan Description), please contact:

**CENTRAL GARDEN & PET BENEFITS
1340 TREAT BLVD
SUITE 600
WALNUT CREEK, CA 94597**

(925) 948-4000

You should consult the Plan documents and current Summary Plan Description for further details regarding your rights under the Plan.

II. QUALIFIED DEFAULT INVESTMENT ALTERNATIVE (QDIA)

A. Investment of Contributions

The Plan Administrator (Administrative Committee) of the Central Garden & Pet Company Investment Growth Plan (the “401(k) Plan”) has chosen a default investment fund for participants who have not provided investment direction to the Plan. The default investment fund is currently the VY® T. Rowe Price Capital Appreciation Portfolio - Institutional Class. (More information on the VY® T. Rowe Price Capital Appreciation Portfolio - Institutional Class is found later in this notice.)

This notice describes the default fund which is intended to constitute a qualified default investment alternative or “QDIA” within the meaning of section 404(c)(5) the Employee Retirement Security Act of 1974, as amended.

If you have not made an election regarding the investment funds for your 401(k) tax-deferred contributions since you were automatically enrolled in the Plan or other contributions made to the 401(k) Plan on your behalf, those contributions are invested in the VY® T. Rowe Price Capital Appreciation Portfolio - Institutional Class. Attached for your review is a fund fact sheet on the VY® T. Rowe Price Capital Appreciation Portfolio - Institutional Class. Amounts defaulted will remain invested in the default investment fund until the Participant directs that they be invested in another option or options.

You may select investment funds other than the default fund and obtain information regarding the other investment funds available under the Plan online at www.voyaretirementplans.com or by calling the Voya Customer Contact Center at 800-584-6001. Please note that an investment election for the investment of ongoing 401(k) contributions must be made separately from the election for investments of the existing assets in your account.

Because you are responsible for your own investment decisions, we encourage you to review the available investment funds and select the fund(s) that best suit your personal situation.

All fees incident to your investment choices will be borne by your account. There is no additional fee to invest in the default fund. In addition, there are no fees or expenses for moving your investments from the QDIA to other funds. If you are satisfied with the QDIA investment option, you do not have to do anything at this time.

The Plan intends to qualify as a 404(c) plan. As a result, the Plan’s fiduciaries will not be liable for losses that are the direct result of investment instructions given by a participant or beneficiary. Assets that are invested in the QDIA are treated the same as if you directed your own investments.

B. Transfers out of the Default Fund

You have the right to transfer your assets out of the default fund to any other investment fund offered under the Plan at www.voyaretirementplans.com. You may initiate a transfer or request a list of the investment funds available and additional information regarding those funds online at www.voyaretirementplans.com or by calling the Voya Customer Contact Center at 800-584-6001.

VY® T. Rowe Price Capital Appreciation Portfolio - Institutional Class

Category
Moderate Allocation

Investment Objective & Strategy

From the investment's prospectus

The investment seeks over the long-term, a high total investment return, consistent with the preservation of capital and with prudent investment risk.

Under normal market conditions, the Portfolio pursues an active asset allocation strategy whereby investments are allocated among three asset classes: equity securities, debt instruments, and money market instruments. The Portfolio invests at least 50% of its total assets in common stocks. It may invest up to 15% of its total net assets in Rule 144A securities.

Past name(s) : VY T. Rowe Price Capital Appreciation I.

Volatility and Risk

Volatility as of 09-30-23



Risk Measures as of 09-30-23	Port Avg	Rel S&P 500	Rel Cat
3 Yr Std Dev	13.03	0.73	1.06
3 Yr Beta	1.01	—	1.06

Principal Risks

Lending, Credit and Counterparty, Extension, Prepayment (Call), Currency, Foreign Securities, Loss of Money, Not FDIC Insured, Country or Region, Capitalization, Value Investing, Issuer, Interest Rate, Market/Market Volatility, Convertible Securities, High-Yield Securities, Mortgage-Backed and Asset-Backed Securities, Repurchase Agreements, Restricted/Illiquid Securities, Underlying Fund/Fund of Funds, U.S. Government Obligations, Derivatives, Socially Conscious, Management, Financials Sector, Real Estate/REIT Sector

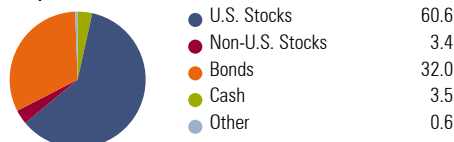
Important Information

Please refer to the Morningstar Disclosure and Glossary document contained in your plan's eligibility package for additional information. You may always access the most current version of the Disclosure and Glossary at <https://www.voyaretirementplans.com/fundonepagescolor/DisclosureGlossary.pdf>

Funds or their affiliates may pay compensation to Voya® affiliates offering a fund. Such compensation may be paid out of distribution, service and/or 12b-1 fees that are deducted from the fund's assets, and/or may be paid directly by the fund's affiliates. Any fees deducted from fund assets are discussed in the fund's prospectus and disclosed in the fund fact sheet. Because these fees are paid on an on-going basis, over time these fees will increase the cost of your investment and may cost you more than paying other types of sales charges. If offered through a retirement program, additional fees and expenses may be charged under that program. NOT A DEPOSIT. NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE INSTITUTION. MAY GO DOWN IN VALUE.

Portfolio Analysis

Composition as of 09-30-23



Top 10 Holdings as of 09-30-23

Security	% Assets
United States Treasury Notes 3.375% 05-15-33	4.70
Microsoft Corp	4.51
United States Treasury Notes 3.5% 02-15-33	3.83
Alphabet Inc Class A	2.82
UnitedHealth Group Inc	2.82
T. Rowe Price Gov. Reserve	2.76
Amazon.com Inc	2.47
Fortive Corp	2.11
Becton Dickinson & Co	2.07
Apple Inc	2.04

Credit Analysis: % Bonds

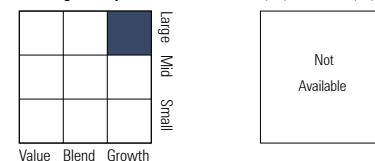
Not Available

Operations

Gross Prosp Exp Ratio	0.64% of fund assets
Net Prosp Exp Ratio	0.64% of fund assets
Management Fee	0.64%
12b-1 Fee	—
Other Fee	0.00%
Miscellaneous Fee(s)	0.00%
Fund Inception Date	05-02-03
Total Fund Assets (\$mil)	7,622.3
Annual Turnover Ratio %	90.00
Fund Family Name	Voya

Notes

Morningstar Style Box™ as of 09-30-23(EQ) ; 09-30-23(F-I)



Morningstar Super Sectors as of 09-30-23

Sector	% Fund
Cyclical	21.91
Sensitive	44.49
Defensive	33.60

Morningstar F-I Sectors as of 09-30-23

Sector	% Fund
Government	31.09
Corporate	58.62
Securitized	0.41
Municipal	0.00
Cash/Cash Equivalents	9.88
Derivative	0.00

Waiver Data

Type	Exp. Date	%
—	—	—

Portfolio Manager(s)

David Giroux, CFA. Since 2006.

Advisor	Voya Investments, LLC
Subadvisor	T. Rowe Price Associates, Inc.