

## **SUMMARY ANNUAL REPORT**

### **For CENTRAL GARDEN & PET COMPANY INVESTMENT GROWTH**

This is a summary of the annual report Form 5500 Annual Return/Report of Employee Benefit Plan for CENTRAL GARDEN & PET COMPANY INVESTMENT GROWTH, EIN 68-0275553, Plan No. 001, for period January 1, 2024 through December 31, 2024. 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.

#### **Basic Financial Statement**

Benefits under the plan are provided by insurance and a trust fund. Plan expenses were \$46,095,044. These expenses included \$274,325 in administrative expenses, \$45,453,523 in benefits paid to participants and beneficiaries, and \$367,196 in other expenses. A total of 6,076 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 \$434,625,414 as of December 31, 2024, compared to \$408,009,561 as of January 1, 2024. During the plan year the plan experienced an increase in its net assets of \$26,615,853. This increase includes unrealized appreciation and 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 \$68,498,569, including employer contributions of \$8,213,790, employee contributions of \$17,381,193, earnings from investments of \$40,988,722, and other income of \$1,914,864.

The plan has a contract with Voya Retirement Insurance And Annuity Company. The total premiums paid for the plan year ending December 31, 2024 were \$0.

#### **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:

- an accountant's report;
- financial information;
- information on payments to service providers;
- assets held for investment;
- 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 CENTRAL GARDEN & PET COMPANY at 1340 TREAT BLVD., WALNUT CREEK, CA 94597, or by telephone at (925) 948-3676.

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 (CENTRAL GARDEN & PET COMPANY, 1340 TREAT BLVD., WALNUT CREEK, CA 94597) 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](http://www.efast.dol.gov).

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