

**SUMMARY ANNUAL REPORT FOR
PERNOD RICARD USA, LLC HEALTH AND WELFARE BENEFITS PLAN**

This is a summary of the annual report of the Pernod Ricard USA, LLC Health and Welfare Benefits Plan (Employer Identification Number 52-2318616, Plan Number 501) for the plan year 01/01/2019 through 12/31/2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Pernod Ricard USA, LLC has committed itself to pay certain dental claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Federal Insurance Company, Kaiser Foundation Health Plan Inc, Vision Service Plan and Aetna Life Insurance Co. to pay certain health, vision, life insurance, temporary disability, long-term disability, and accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2019 were \$2,010,518.

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 12/31/2019, the premiums paid under such "experience-rated" contracts were \$18,754 and the total of all benefit claims paid under these experience-rated contracts during the plan year was \$13,897.

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. 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 Pernod Ricard USA, LLC, the plan administrator, at 250 Park Avenue, 17th Floor, New York, NY 10177 and phone number, 212-372-5400.

You also have the legally protected right to examine the annual report at the main office of the plan: 250 Park Avenue, 17th Floor, New York, NY 10177, 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.