The Interpublic Group of Companies, Inc.
Savings Plan

Summary Plan Description

What's your story?

Ready for my next chapter

Savings Plan Highlights

Planning for your retirement and long-term savings needs is important. That is why we offer The Interpublic Group of Companies, Inc. Savings Plan, which can help provide a solid financial foundation for your future. The Interpublic Group of Companies, Inc. Savings Plan (which is also referred to in this summary plan description as the "Savings Plan" or the "Plan") lets you save and invest for your future, and can help you reduce your income taxes.

The Savings Plan is available to eligible employees of The Interpublic Group of Companies and subsidiaries of The Interpublic Group of Companies that participate in the Plan. If you are employed by a subsidiary and wish to determine whether your employer participates in the Plan, please contact the IPG Corporate Benefits Department at (212) 704-1200.

The Savings Plan offers:

- The ability to contribute a portion of your pay on a pre-tax basis, Roth 401(k) basis, or a combination of both. You can contribute up to 75% of your eligible pay or, if you are age 50 or over during the year, up to 100% of your eligible pay (after applicable withholding, taxes, and other deductions) on a pre-tax or Roth 401(k) basis, up to certain legal limits.
- Company Matching Contributions to help you reach your financial goals, including:
    - A 50% match on the first 6% of the eligible pay that you contribute before you have ten years of qualifying service, and
    - A 75% match on the first 6% of the eligible pay that you contribute after you have ten years of qualifying service.
- 100% vesting in the Company Matching Contributions after completing three years of vesting service. (You are always 100% vested in your own contributions.) If you terminate employment before your Company Matching Contributions are 100% vested, you will forfeit your Company Matching Contributions.
- Access to your account while you are still employed through loans and, in certain circumstances, in-service withdrawals, up to certain legal limits.
- A selection of investment options that permits you to create an investment mix in keeping with your financial strategy.
- The flexibility to change your contribution amounts and redirect your balance and future contributions into different investment options.

Special rules apply to individuals who became participants in the Savings Plan after their employer was acquired by an IPG company. Please contact the IPG Corporate Benefits Department at (212) 704- 1200 for more information.

This summary plan description provides information about how the Savings Plan works. Please read it carefully to understand the Plan and what you need to do to participate. If you have questions about the Plan, please contact:

- Empower:
  - — **Online,** including with mobile devices, by logging on to www.empowermyretirement.com and following the prompts; or
  - — **By phone,** via Empower at 1-844-866-4474(4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

  OR

- The IPG Corporate Benefits Department at (212) 704-1200.

This summary plan description reflects the terms of the Savings Plan as in effect on January 1, 2025 (except as otherwise provided) and does not describe all of the changes that have been made to the Plan since the Plan was first adopted. If you would like more information about the Plan provisions that were in effect before January 1, 2025, please contact the IPG Corporate Benefits Department at (212) 704-1200.

Please note: This summary plan description includes only a summary of the most significant features of the Savings Plan, and is not designed to be comprehensive. The terms of the Savings Plan and rights and obligations that arise under the Savings Plan are set forth in a lengthy plan document. If the language in this summary plan description, or any oral or written representation made by anyone regarding the Savings Plan, conflicts with the provisions of the plan document, ***the language in the plan document will prevail.*** The Plan document includes provisions for resolving inconsistencies, ambiguities, and drafting or scrivener's errors; administration of the Plan takes those provisions into account.

You may review the complete plan document at the IPG Corporate Benefits Department office during regular business hours. You may also obtain copies of the plan document by contacting IPG Corporate Benefits Department at (212) 704-1200.

A note about terminology in this summary plan description: We use the term **"Interpublic"** in this summary plan description to mean the Interpublic Group of Companies, Inc. We use the term **"Participating Company"** to mean the Interpublic Group of Companies, Inc. and its subsidiaries that participate in the Plan. We use the term **"IPG"** to refer to The Interpublic Group of Companies, Inc. and all subsidiaries that are considered to be part of the same "controlled group of corporations" under federal law, including subsidiaries that do not participate in the Plan.

Table of Contents

Participating in the Savings Plan 4
- Who Is Eligible 4
- Who Is Not Eligible 4
- When You Can Enroll 4
- How to Enroll 5
- Naming a Beneficiary 6

Contributing to the Savings Plan 7
- Your Contributions From Eligible Pay 7
- Pre-Tax Contributions 8
- Roth 401(k) Contributions 8
- Catch-Up Contributions 8
- Changing Your Contributions 9
- Company Matching Contributions 9
- Discretionary Matching Contributions 10
- Maximizing Matching Contributions – Do the Math 10
- Rollover Contributions 10
- Amounts Transferred from Other Plans 11
- IRS Limitations on Pay and Contributions 12
- Contributions, Loans and Distributions During a Leave of Absence 14

Vesting in the Savings Plan 15
- What Vesting Means 15
- Rehired Employees 15

Transfers Between Companies 17

About Your Investment Options 18
- You Are Responsible for Your Investments 18
- Your Investment Options 18
- Getting Information About Your Investment Options 19
- Key Investment Terms 19
- Changing Your Investment Options 20
- ERISA § 404(c) Compliance 20

Taking a Loan 21
- How Much You Can Borrow 21
- Interest Rates 21
- Loan Fee 21
- How to Apply for a Loan 22
- Repaying a Loan 22
- Defaulting on a Loan 22
- If Your Employment Ends While You Have an Outstanding Loan 22
- Loan Repayment During a Leave of Absence 23

Taking an In-Service Withdrawal from the Savings Plan 24
- In-Service Withdrawals Before Age 59½ 24
- In-Service Withdrawals At or After Age 59½ 24
- Disability 24
- Military Service 24
- Hardship Withdrawals 24
- What Is a Financial Hardship? 25
- Hardship Withdrawal Procedures 25
- Qualified Birth or Adoption Withdrawals 25

How to Request an In-Service Withdrawal 26
Tax Treatment of In-Service Withdrawals 26
Receiving a Distribution from the Savings Plan 27
Distributions Upon Termination of Employment or Reaching RMD Age 27
Time and Form of Distribution 27
Distributions Upon Death 28
Applying for a Distribution 28
Tax Treatment of Distributions 28
Rolling Over Your Distribution 29
Important Plan Restrictions 30
Qualified Domestic Relations Orders ("QDROs") 31
Plan Administration 32
The Plan Fiduciaries 32
Effect of decisions and determinations made by the Plan fiduciaries 32
Advice received by fiduciaries or IPG with respect to the Plan 33
Fees and expenses of the Plan 33
Resolving Disputes and Filing Claims 34
Initial Claim Determination 34
Appealing a Denied Claim 35
Additional Remedies 36
Plan Information 38
Plan Name and Type 38
Plan Sponsor 38
Plan Administrator 38
Plan Administrator Contact Information 38
Agent for Service of Legal Process 38
Identification Numbers 39
Plan Year 39
Normal Retirement Age 39
Plan Funding and Trustee 39
Future of the Plan 39
Your Rights Under ERISA 40
Receive Information About Your Plan and Benefits 40
Prudent Actions by Plan Fiduciaries 40
Enforce Your Rights 40
Assistance with Your Questions 41

Participating in the Savings Plan

Who Is Eligible

Subject to the exclusions below, you are eligible to participate in the Savings Plan if you are:

- regularly scheduled to work 20 or more hours per week for a Participating Company, and not designated as a seasonal, temporary, or other "special status" employee, after one month of service.

— OR —

- regularly scheduled to work less than 20 hours per week, or designated as a "special status" employee (*e.g.*, temporary or seasonal), for a Participating Company, after you complete:
  - A year of service in which you are credited with at least 1,000 hours of service; or
  - Two consecutive years of service, in each of which you are credited with at least 500 hours of service. (Service before January 1, 2021 is not taken into account for this rule. For plan years starting before Janaury 1, 2025, the 500 hours requirement is measured over three consecutive years of service.)

  For this purpose, a year of service is the 12-consecutive month period starting on your hire date, and each calendar year that includes the anniversary of your hire date.

Who Is Not Eligible

Even if you satisfy the eligibility requirements described above, you are ***not*** eligible to participate in the Plan if you are:

- Classified by IPG as an independent contractor or otherwise not as a common law employee of a Participating Company (including as a freelancer or other designation that is not paid through the regular payroll),
- A non-resident alien who does not receive U.S. source income from a Participating Company,
- Employed pursuant to a contract or agreement that provides that you are not eligible to participate in the Plan,
- A leased employee,
- Covered by a collective bargaining agreement with respect to your employment with the Participating Company, unless the collective bargaining agreement provides for coverage under the Plan, or
- Classified by IPG as an "intern," co-op, or similar designation.

When You Can Enroll

You may enroll as of the first month that starts on or after the date you satisfy the eligibility conditions described above (subject to continuing to satisfy the eligibility conditions). If you are regularly scheduled to work at least 20 hours per week (and not designated as "special status"), this means you can enroll as of the first day of the month that starts at least one month after you started work in an eligible position. Other eligible employees can enroll as of the first day of the first month after that starts on or after you complete the required year of service.

If you become a participant in the Plan, leave employment and then return as an eligible employee, you can resume participation as soon as administratively feasible after you return to employment.

You stop being a participant when your entire vested Plan account has been fully distributed to you.

Once you are eligible, Empower will send a Welcome e-mail to your work address to help you through the enrollment process. If you do not receive a Welcome e-mail from Empower you may request one by contacting Empower — see **How to Enroll**, below. Your enrollment will take effect as soon as administratively feasible after you complete online enrollment. If you do not enroll in the Plan when you are first eligible, you can enroll at a later date as long as you are still eligible at that time.

How to Enroll

Empower offers two ways to enroll in the Plan. You can enroll:

- Online, including with mobile devices, by logging on to www.empowermyretirement.com and following the prompts; or
- By phone, via Empower at 1-844-866-4474 (4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

The first time you go online, you'll need to create a username and password to access your account.

Log on to register your account.

Select the I do not have a PIN tab.

Follow the prompts to enter your personal information and create a username and password.

The next time you access your account, choose Sign on.

If you have forgotten your password, please call Empower at 1-844-866-4474 (4IPG) and speak to an Empower representative to request a new one. Empower representatives are available weekdays from 8:00 a.m. to10:00 p.m. (Eastern Standard Time). (If you are calling from outside the United States, call 1-303-737-7204.)

> Keep in mind that your password can be used to access your personal account information and request transactions such as loans, withdrawals, and distributions. It is therefore critical that you protect the confidentiality of that information, as well as passwords for your e-mail account and any devices that you use to view or receive Plan information.

When you enroll, you will need to indicate the percentage of your eligible pay that you wish to contribute to the Plan — on a pre-tax basis, a Roth 401(k) basis, or a combination of both — and the investment funds in which you would like to invest your contributions and earnings. Your enrollment will not be complete if you do not elect investment options and indicate the portion of each contribution that you wish to invest in any particular option. Please see "**Contributing to the Savings Plan**" beginning on page 4 and "**About Your Investment Options**" beginning on page 14 for more details.

After you complete the enrollment process, you will receive a written confirmation of your enrollment, contributions and investment options by mail or electronically. Please review this confirmation to make sure it accurately reflects your elections.

Naming a Beneficiary

Your beneficiary is the person, estate or trust that you designate to receive any Plan benefits if you die before your benefits are paid in full. You should name your beneficiary when you enroll in the Plan by logging on to www.empowermyretirement.com.

If you are:

- Single at the time of your death, any person, estate or trust you designate can be your beneficiary;
- Married at the time of your death, your spouse is automatically your beneficiary. If you wish to name someone other than your spouse as your beneficiary for all or a portion of your account, your spouse must sign the spousal consent portion of the Designation of Beneficiaries Form in the presence of a notary public, and you must return the notarized form to Empower.

If you do not have a valid beneficiary designation on file with the Plan when you die, or your designated beneficiary is no longer alive, your beneficiary automatically will be as follows (unless a Qualified Domestic Relations Order provides otherwise):

- Your estate, if you are single, or
- Your spouse, if you are married.

If you wish to change your beneficiary, you must do so through www.empowermyretirement.com. Beneficiary designations (including any changes in your beneficiary designation) will not be accepted after your death, and any change made after your death will be disregarded.

Contributing to the Savings Plan

Your Contributions From Eligible Pay

In general, you can contribute from 1% to 75% of your eligible pay each pay period to the Savings Plan. You can make your contributions on a pre-tax basis, a Roth 401(k) basis or a combination of both. If you are or will be at least 50 years old during the calendar year, you can contribute up to 100% of your eligible pay (after deduction of applicable withholding, taxes, and other deductions) for the year on a pre-tax basis, a Roth 401(k) basis or a combination of both.

Before January 1, 2019, you could also make contributions on an after-tax basis. After-Tax Contributions are no longer accepted by the Plan, but you may continue to invest any after-tax amounts that you have accumulated in your Plan account in any of the available investment options in the Plan.

All contributions must be in whole percentages of your eligible pay for the applicable pay period. Your contributions to the Plan are made each pay period through payroll deductions. In addition, you may be eligible to make Rollover Contributions to the Plan — see page 7 below.

Please see page 9 regarding certain limits that may apply to your contributions. Please also note that your employer is required by law to withhold certain amounts (for example, Social Security and Medicare taxes) from your eligible pay before it is contributed to the Plan.

Do the Math!

To receive the maximum matching contribution, you must contribute at least 6% of your eligible compensation each pay period – to learn more, see **Maximizing Matching Contributions – Do the Math** on page 7.

Eligible Pay

Under the Savings Plan, "eligible pay" is the base pay and overtime pay that a Participating Company pays to you, before reduction for any contributions you make to the Plan or to pay for other benefits (*e.g.*, health benefits, transportation, or parking).

If your employment terminates, amounts that you are eligible to receive with respect to accrued and unused paid time off (PTO), if any, generally are included in eligible pay.

Eligible pay does *not* include other types of compensation, such as bonuses (whether performance-based or not), foreign bonuses, reimbursements, expense allowances, commissions, fringe benefits (cash or non-cash), moving expenses, deferred compensation, equity-based pay (stock options, restricted stock, restricted stock units, performance shares, performance cash, etc.), payments from or under benefit plans, or severance or any other post-termination pay.

In addition, the IRS sets a limit each year on the amount of compensation that can be treated as eligible pay under the Plan. For 2025, the limit is $350,000. Please see page 9 regarding limits on eligible pay.

Pre-Tax Contributions

When you contribute on a pre-tax basis, you do not pay federal income taxes (and, in many cases, state or local income taxes) on your contributions until later, when you receive them (and any earnings on them) as withdrawals or distributions from the Plan. This means your Pre-Tax Contributions lower your taxable income in the year in which you make the contribution. (As noted above, however, employment taxes (*e.g.*, Social Security and Medicare) are generally withheld before contributions are made to the Plan.) The income taxes on your Pre-Tax Contributions and their earnings generally are deferred until you receive a withdrawal or distribution from the Plan. As described on page 9 below, the amount of Pre-Tax Contributions you can make each year is limited by the Internal Revenue Code and may depend in part on the amount of Pre-Tax and Roth 401(k) Contributions made by other participants in the Plan.

Roth 401(k) Contributions

When you contribute on a Roth 401(k) basis, your contributions are deducted from your pay *after* taxes have been withheld. Because you are contributing money into the Plan that is being taxed in the same year it is contributed to the Plan, you will not be taxed again on those amounts when you receive a withdrawal or distribution. In addition, you will not have to pay income taxes when you receive a withdrawal or distribution of any earnings on your Roth 401(k) Contributions if the withdrawal or distribution is "qualified." To be "qualified," your withdrawal or distribution must occur after you attain age 59 ½ (or, if earlier, your death or disability) and the Roth 401(k) Contributions must have been in your Plan account for at least five years; the five years are measured from January 1st of the year in which you make your first Roth 401(k) contribution. If you do not satisfy these special rules, you will have to pay income tax on any earnings on your Roth 401(k) Contributions in the year of the distribution or withdrawal.

As described on page 9 below, the amount of Roth 401(k) Contributions you can make each year is limited by the Internal Revenue Code and may depend in part on the amount of Pre-Tax and Roth 401(k) Contributions made by other participants in the Plan.

Catch-Up Contributions

If you are or will be at least age 50 by the last day of the year, you can make "catch-up" contributions in addition to your regular Pre-Tax Contributions and Roth 401(k) Contributions. Catch-up Contributions allow you to contribute additional pre-tax and Roth 401(k) amounts in excess of the Internal Revenue Code limits for Pre-Tax Contributions and Roth 401(k) Contributions that are described on page 9.

In 2025, you can elect to contribute up to a maximum of $7,500 in Catch-up Contributions above the combined limit for Pre-Tax Contributions and Roth 401(k) Contributions. (The "year" for this purpose is the calendar year.) This limit is indexed for inflation and therefore changes from time to time.

If you are or will be turning ages 60, 61, 62 or 63 in 2025 you can contribute up to $11,250 in Catch-up Contributions in 2025. For purposes of the increased Catch-up Contributions limit, a participant's age is determined at the close of the year. The increase applies to eligible participants who would attain age 60 but would not attain age 64 by the close of the year.

Your Catch-up Contributions are deducted from your eligible pay each pay period along with your regular Pre-Tax Contributions and Roth 401(k) Contributions. So, if you are eligible and wish to make Catch-up Contributions, the pre-tax contribution percentage and Roth 401(k) contribution percentage that you elect should take into account the additional dollar amount above the Internal Revenue Code limits that you wish to contribute for the year.

Changing Your Contributions

You can start, stop or change your contributions to the Plan at any time:

- Online or with a mobile device by logging on to www.empowermyretirement.com and following the prompts, or
- By phone, via Empower at 1-844-866-4474(4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

Any changes you make to your contributions generally take effect for the first pay period that begins following receipt of your request.

Company Matching Contributions

Whether you contribute to the Plan on a pre-tax or Roth 401(k) basis, your employer will make matching contributions each pay period on the first 6% of your eligible pay that you contribute (including any Catch-up Contributions). "Eligible pay" is described on page 4 above.

The amount of the Company Matching Contribution that will be allocated to your account is generally based on your "matching" years of service, as described below. Both your contributions and the Company Matching Contribution will be credited to your account as soon as practicable after each pay period.

If you have:

- Less than 10 full years of matching service, you will receive a Company Matching Contribution equal to 50% — or $.50 for every dollar — of the first 6% of your eligible pay that you contribute to the Plan each pay period.
- 10 or more full years of matching service, you will receive a Company Matching Contribution equal to 75% — or $.75 for every dollar — of the first 6% of your eligible pay that you contribute to the Plan each pay period.

For this purpose, your "full years of matching service" generally include all periods of actual service as a common law employee of IPG. Matching service is generally the same as vesting service (described under "Vesting in the Savings Plan," on page 11 below), except that matching service does not include service as a leased employee or any break in service (*i.e.*, any period between separation and rehire). As described under "Rehired Employee" on page 11 below, periods before a break of five years or more are generally disregarded if you did not previously participate in the Plan.

Do the Math!

To receive the maximum matching contribution, you must contribute at least 6% of your eligible compensation each pay period – to learn more, see **Maximizing Matching Contributions – Do the Math** on page 7.

Discretionary Matching Contributions

Each year, the Board of Directors of Interpublic sets IPG's financial performance goals. Depending on IPG's success in achieving its goals, the Board or a committee acting on the Board's behalf may determine that a Discretionary Matching Contribution will be made to the Plan for the year. The Discretionary Matching Contribution, sometimes referred to as the Performance Match, may vary from year to year and may or may not be made in any given year.

If a Discretionary Matching Contribution is made for a year, IPG will determine how and to whom the contribution will be allocated. If IPG does not decide otherwise for a year, the Discretionary Matching Contribution (if any) for the year will be allocated among participants' accounts based on a percentage of the participant's match-eligible contributions for the year. To receive a Discretionary Matching Contribution for a year, you must be employed on December 31st of that year. The Discretionary Matching Contribution will be limited as necessary to avoid exceeding the Internal Revenue Code limits described on page 9 below.

Five percent owners of Regan, Campbell & Ward, LLC are not entitled to share in Discretionary Matching Contributions. Please contact the IPG Corporate Benefits Department for more information.

Maximizing Matching Contributions – Do the Math

Company Matching Contributions are made on a payroll period basis and are not recalculated at the end of the year. For example, if you contribute 12% of your eligible pay for each period through June 30, you will receive matching contributions on only the first 6% of eligible pay that you contributed each period; this means that you would receive half of the matching contributions that you would have received if you had contributed the same total amount in increments of 6% of your eligible pay for each period through December 31. In other words, it is generally advantageous to spread your Pre-Tax Contributions and Roth 401(k) Contributions throughout the year rather than "front-loading" them into the early part of the year. To receive the maximum match, you must contribute at least 6% of your eligible pay each pay period.

You can contact Empower at 1-844-866-4474 (4IPG) to discuss your contribution amount. Participant Services Representatives are available weekdays from 8:00 a.m. to 10:00 p.m. (Eastern Standard Time). (If you are calling from outside the United States, call 1-303-737-7204.)

Rollover Contributions

Plan participants and certain other employees of Participating Companies can roll over their benefits from their IRAs and prior employers' retirement plans to the Plan, if the Plan Administrator determines that the benefits are eligible to be rolled over to the Plan. The Plan Administrator may require you to submit sufficient information to determine that the proposed rollover will not interfere with the tax-qualified status of the Plan.

Rolling these benefits over to the Plan can provide several advantages, including:

- if you roll the benefits over to the Plan rather than receiving them in cash, you defer immediate taxation of the benefits and possibly avoid an IRS early distribution penalty; and
- if you roll the benefits over to the Plan rather than keeping them in another plan or IRA, you consolidate your accounts so that you have fewer accounts to track and manage.

Rollovers are generally accepted from certain IRAs and retirement plans, including:

— Tax-qualified defined contribution plans — including section 401(k) plans — of your prior

employer,

— Section 403(b) plans of your prior employer (if your employer was a tax-exempt or governmental entity),

— Tax-qualified defined benefit plans of your prior employer, but only if you can elect a lump sum distribution from your prior employer's plan.

The Plan does *not* accept rollovers from Roth IRAs or nondeductible IRAs.

You may invest your Rollover Contributions in any investment option that the Savings Plan offers. Rollover Contributions are *not* included in determining the amount of Company Matching Contributions and Discretionary Matching Contributions (if any) that will be allocated to your account.

Please contact Empower for additional information about making Rollover Contributions:

- Online, or with a mobile device by logging on to www.empowermyretirement.com and following the prompts, or
- By phone, via Empower at 1-844-866-4474(4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

Amounts Transferred from Other Plans

From time to time, plans maintained by employers that IPG has acquired are merged into the Plan. When this happens, balances from your account under the other plan become part of your account under the IPG Plan. For more information about merged plans, please contact Empower.

IRS Limitations on Pay and Contributions

The Internal Revenue Code limits the amount of eligible pay that can be taken into account each year for Plan purposes. It also limits the amount of Pre-Tax Contributions and Roth 401(k) Contributions you can make to the Plan and the Company Matching Contributions and Performance Matching Contributions that can be allocated to your account in the Plan.

Eligible Pay

For 2025, the eligible pay limit is $350,000 (This limit is indexed for inflation and therefore changes periodically.)

Limits on Pre-Tax Contributions and Roth 401(k) Contributions

For 2025, a participant cannot make Pre-Tax Contributions or Roth 401(k) Contributions in excess of $23,500 unless he or she is eligible to make Catch-up Contributions. For purposes of applying this limit, your Pre-Tax Contributions and Roth 401(k) Contributions are combined. If you are eligible to make Catch-up Contributions for 2025, you can make up to $7,500 in Catch-up Contributions, in addition to the Pre-Tax and Roth 401(k) Contribution maximum.

***Increased Catch-Up Contribution Limit for Participants Ages 60-63*:** If you are or will be turning ages 60, 61, 62 or 63 in 2025 you can contribute up to $11,250 in Catch-Up Contributions, in addition to the Pre-Tax and Roth 401(k) Contribution maximum. For purposes of the increased Catch-Up Contribution limit, a participant's age is determined at the close of the year. This increased limit applies to eligible participants who would attain age 60 but would not attain age 64 by the close of the year.

Note: If you participate in more than one plan in the same year, the limit on pre-tax and Roth 401(k) contributions applies to both plans combined. If your contributions to this plan do not exceed the limit, but contributions to another plan cause you to go over the limit, you should ask for a distribution from one of the plans. To request a distribution from this Plan due to exceeding the limit, you must contact Empower (at 1-844-866-4474 (4IPG)) no later than March 1 of the year after the contributions were made. (For contributions made before 2017, the deadline was January 31.)

The IRS limits are subject to change periodically and the current year limits can be found on the Empower website at www.empowermyretirement.com.

Limits for Highly Compensated Employees

Under IRS guidelines, the Pre-Tax Contributions and Roth 401(k) Contributions that a *highly compensated employee* can make are subject to additional limitations based on the contributions made to the Plan by participants who are not highly compensated employees. In 2025, a "highly compensated employee" is someone who earned at least $155,000 in 2024. This figure is subject to change in future years, however.

Total Contributions

The Internal Revenue Code also limits the total amount that can be contributed to your account each year. These contributions may not exceed the lesser of the following:

- 100% of your annual earnings (as defined in the Plan), up to the dollar limit for eligible pay described above or
- $70,000 (This dollar figure is for 2025 and is subject to change periodically.) This limit applies to all

contributions allocated to your account except rollover contributions.

If you participate in more than one plan sponsored by Interpublic or a subsidiary (determined based on 50% or more ownership) in the same year, the limit is determined based on contributions to both plans combined.

Preventing or Remedying Contributions in Excess of IRS Limitations

The Company reserves the right to reduce or discontinue the contributions of some or all participants prospectively in order to satisfy these requirements for a year. In addition, if you exceed any of the applicable limits, some or all of your Pre-Tax

Contributions and Roth 401(k) Contributions may be refunded to you, and some or all of your Company Matching Contributions and Performance Matching Contributions may be refunded or forfeited. As a result, you may not receive the full Company Matching Contributions or Performance Matching Contributions you may otherwise be eligible to receive for the year.

Contributions, Loans and Distributions During a Leave of Absence

You may be able to continue your participation in the Plan during an approved leave of absence, depending upon the type of leave.

Paid Leave of Absence

If you take a *paid* leave of absence, including a short-term disability leave, you can continue to make Pre-Tax and Roth 401(k) Contributions to the Plan from any eligible pay you receive directly from your employer. Your paid leave also will not affect your eligibility to receive allocations of Company Matching Contributions or Performance Matching Contributions. You cannot make contributions from payments you receive from Workers' Compensation or from any state disability benefits. You can take loans and in-service withdrawals from the Plan if you are otherwise eligible, as described on pages 17 and 20 below. You cannot receive a distribution of your account during your leave.

Unpaid Leave of Absence

If you take an *unpaid* leave of absence, you will not be able to make contributions to the Plan and will not receive any allocations of Company Matching Contributions or Performance Matching Contributions for the period of your leave. You can take loans or in-service withdrawals if you are otherwise eligible, as described on pages 17 and 20 below. You generally cannot receive a distribution of your account during your leave, but special rules apply for military leave.

Long-Term Disability Leave

The rules described above generally do not apply to participants who are receiving long-term disability payments, because participants who are receiving long-term disability payments are considered to have terminated employment for purposes of the Plan. Thus, participants on long-term disability leave generally are not eligible to make Pre-Tax or Roth 401(k) Contributions to the Plan, do not receive allocations of Company Matching Contributions or Performance Matching Contributions, and cannot take loans or in-service withdrawals from the Plan. However, you might be able to receive a distribution of your account balance. If you are approved to take a long-term disability leave, please contact Interpublic's Corporate Benefits Department for information about how the rules apply to you.

Employees in Military Service

If you return to active employment with IPG after qualified service with the U.S. Armed Forces and you have reemployment rights under the Uniformed Services Employment and Reemployment Rights Act (USERRA) when you return – generally if you return within five years after you leave IPG – special rules under the Plan can apply to you. Special rules can also apply if you die while in qualified military service. The rules are technical and detailed, but can include the right to make Pre-Tax Contributions and Roth 401(k) Contributions and receive allocations of Company Matching Contributions and Performance Matching Contributions, credit toward vesting in your Company Matching Contributions and Performance Matching Contributions, suspension of loan repayments, and the right to elect certain distributions from the Plan during or for periods of qualified military service. If you think you may be eligible for these special rights under USERRA, please contact Interpublic's Corporate Benefits Department.

Leave Under the Family and Medical Leave Act (FMLA)

If you take Family and Medical Leave Act (FMLA) leave, your FMLA leave is generally treated like any other paid or unpaid leave under the Savings Plan, as described above.

Vesting in the Savings Plan

What Vesting Means

Vesting means you have a nonforfeitable right to the money in your Plan account, regardless of how long you work for IPG. You are always 100% vested in your Pre-Tax Contributions, After-Tax Contributions, Roth 401(k) Contributions and Rollover Contributions, and the earnings on those contributions.

In general, you become 100% vested in the Company Matching Contributions and Discretionary Matching Contributions that are allocated to your account, and in the earnings on those contributions, when you complete three full years of vesting service with IPG. For this purpose, vesting service generally includes all service with IPG, from your hire date to your separation. If you leave employment and are rehired, your service periods will generally be added together; and if you are rehired within twelve months after you leave, you generally will be credited with vesting service for your period of absence. Regardless of your service, you will be 100% vested in your Company Matching Contributions and Discretionary Matching Contributions if you attain age 65 while employed by IPG (if you are not already vested).

Vesting service generally includes all service for IPG as a common law employee, including periods when you are not eligible to participate in the Plan. Vesting service also generally includes service as a leased employee (within the meaning of section 414(n) of the Internal Revenue Code); to qualify for service credit as a leased employee, you must have at least one year of service with at least 1,500 hours.

However, being eligible for vesting service does not mean that you are eligible to participate in the Plan. The requirements for eligibility are described under **Participating in the Savings Plan,** on page 1 above**.**

If you terminate employment with IPG before your Company Matching Contributions and Discretionary Matching Contributions are 100% vested, the contributions and earnings on them will be forfeited when you leave IPG. If you are subsequently rehired, the contributions and earnings may be restored, as explained below.

Remember: You must keep the Plan informed of any change of address for as long as you have an account in the Plan. If the Plan is unable to locate you for 36 months, your entire benefit could be forfeited, subject to reinstatement if a proper claim is made before the Plan is terminated.

Rehired Employees

If you terminate employment with IPG and return to employment later, any vesting service that you accumulated before you terminated employment may be restored and count towards vesting in the Company Matching Contributions and Discretionary Matching Contributions that are allocated to your account after you return to employment.

- If you return *within* 12 months after you leave, your vesting service generally will be counted from your original hire date (*i.e.*, your time away will be treated as if you were employed by IPG for vesting purposes). As explained above, however, your time away will not count for matching service.
- If you return *more than* 12 months after you leave, your vesting service generally will include your service before you left, but will not include the time you were away.
- The rules are different if you had no Pre-Tax Contributions, After-Tax Contributions, Roth 401(k) Contributions or other vested benefit when you left IPG. Please see the IPG Corporate Benefits

Department for more details.

Any Company Matching Contributions and Discretionary Matching Contributions that you forfeit when you terminate employment may be reinstated if you return to IPG within five years after you leave, but if you take a distribution of your Pre-Tax, After-Tax, or Roth 401(k) Contributions while you are away, you must return the same amount to the Plan in order to have the forfeitures restored. The repayment generally must be made within five years after you left employment.

If you terminate employment with IPG and are rehired within 30 days, your prior contribution elections for the Savings Plan will generally be reinstated when you are rehired. If you are rehired after 30 days, you will need to make a new contribution election for the Savings Plan. In either case, you should regularly review your payroll statements and Savings Plan benefit statements to confirm that your contribution elections are being implemented correctly.

The rules regarding rehired employees are complicated, and this explanation is very general. Please contact The IPG Corporate Benefits Department if you return to employment with IPG and have any questions about your prior benefits or service.

Transfers Between Companies

If you transfer from one Participating Company to another Participating Company:

- your existing Plan account will not be affected;
- you will continue to be able to make Pre-Tax Contributions, Roth 401(k) Contributions and Rollover Contributions;
- you will be eligible for Company Matching Contributions and Discretionary Matching Contributions on the same basis after the transfer as before the transfer; and
- your service for both Participating Companies will count for vesting purposes and eligibility purposes and for determining the level of Company Matching Contributions you are entitled to receive.

If you transfer from a Participating Company to a company that is not a Participating Company but is part of the IPG controlled group of corporations:

- your existing Plan account will not be affected;
- you will not be able to make Pre-Tax Contributions, Roth 401(k) Contributions and Rollover Contributions after the transfer;
- you will not be eligible for Company Matching Contributions while you are working for the non-Participating Company;
- you will not receive a Discretionary Matching Contribution for the year in which you transfer;
- your service for both companies will count for eligibility, vesting, and matching contribution purposes; and
- you are not eligible to take a distribution from your existing Plan account solely on the basis of the transfer to a non-Participating Company.

If you transfer from a company that is not a Participating Company but is part of the IPG controlled group of corporations to a Participating Company:

- your service for both companies will count for vesting and eligibility purposes;
- you may commence participation in the Plan under the same rules that apply to employees hired directly by the Participating Company (but counting your service with the non-Participating Company for eligibility and vesting purposes); and
- your service for the non-Participating Company will count for purposes of determining the level of Company Matching Contributions you are entitled to receive.

Notwithstanding any other provision, service as a leased employee, and any period between termination and rehire, will not count for purposes of determining your level of Company Matching Contributions.

About Your Investment Options

The Savings Plan lets you choose from a variety of investment options for your account, so that you may select the investment mix that you believe will best meet your individual investment goals. You may designate the percentage you want to invest in each investment option. Your total investment percentage must equal 100%.

You Are Responsible for Your Investments

You are responsible for deciding how your account will be invested and for monitoring your investments to confirm that they continue to achieve your objectives. We encourage you to educate yourself sufficiently to make appropriate asset allocations and direct the investment of your account consistently with your investment objectives, time horizon, and risk tolerance. You should review all of the available investment information (in this document, Empower website, and from other sources) carefully. You may wish to consult a financial advisor to design an investment strategy that will best fit your needs.

Each investment option has a different degree of risk. In general, assuming a higher level of risk increases your chances of greater investment returns, but also increases your chances of incurring losses. When making your investment choices you should weigh the degree of risk that you are willing to accept and with which you are comfortable.

You should also consider sound investment strategies, including diversification. By *diversifying* your account — choosing a mix of funds that combines safety (capital preservation), income, and growth potential — you can take advantage of the benefits of different markets and reduce the risk associated with overexposure to any one specific type of investment. However, even a well-diversified portfolio can suffer significant losses.

Neither the Plan nor IPG makes any recommendation for how your account should be invested.

Your Investment Options

The investment options under the Plan are divided into three tiers to let you choose your investments based on your risk tolerance, your investment objectives, and the amount of control you wish to have in choosing where you invest and how you allocate your account balance. The three tiers include your choice of pre-mixed portfolios, individual funds and a self-directed brokerage account. You can invest in any one tier, two tiers or among all three.

Previously, Plan participants were permitted to select the Company Stock Fund as one of their investment options. The Company Stock Fund has been closed to further investments. If a portion of your account is invested in the Company Stock Fund and you wish to transfer some or all of this portion to a different investment option, you may do so at any time (except where legally restricted), as described below under **Changing Your Investment Options,** on page 16.

If you fail to designate your investments, your account will be invested in a target date fund that is based on the date participants who are your age would be expected to retire.

Getting Information About Your Investment Options

For full details of your investment options or to request a prospectus (if available), please contact Empower:

- Online, or with a mobile device by logging on to www.empowermyretirement.com and following the prompts, or
- By phone, via Empower at 1-844-866-4474(4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

Please make sure you read investment fund descriptions and fund prospectuses (if available) before investing.

Key Investment Terms

Benchmark. A benchmark is an index used to report fund performance comparisons. It shows how an investment is performing compared to an accepted standard.

Bonds. Essentially loans or debts. They are issued by corporations, governments, or municipalities to raise money. A bond certificate is like an I.O.U.; it shows the amount loaned (principal), the rate of interest to be paid on the loan, and the date that the principal will be paid back (maturity date). Funds that invest in bonds are sometimes called "income" funds, but there is no guarantee that they will provide you with income.

Capital. The amount of money you have invested. "Preservation of capital" means trying to protect your investment so it does not lose value.

Commingled fund. Commingled funds pool the assets of many investors and use professional investment advisors to select securities, such as stocks and bonds. They are available only to companies with qualified employee benefit programs. These funds are considered "private funds," and are not required to be registered or to provide a prospectus.

Expense ratio. Expense ratios are the operating expenses of the fund, expressed as a percentage of average net assets. This is the fee the fund company charges to manage your money. When thinking of the expense ratio, keep in mind that performance results are generally reported after fees have been deducted.

Mutual fund. Mutual funds, like commingled funds, pool the assets of many investors and use professional investment advisors to select securities, such as stocks and bonds. Unlike commingled funds, mutual funds are required to be registered and to provide prospectuses.

Return. The rate an investment earns expressed as a percentage. It generally refers to the change in value (increase or decrease in unit or share price) and any income earned on the investment.

Risk. The chance that you might lose a portion of your money.

Stock. An ownership share in a company. A purchase of a company's stock is also called an "equity" investment. A company sells stock to raise money.

Ticker. Tickers are the letters used by the financial industry to identify a specific fund or a corporation's securities.

Changing Your Investment Options

You may change how you invest your current account and your future contributions at any time:

- Online, or with a mobile device by logging on to www.empowermyretirement.com and following the prompts, or
- By phone, via Empower at 1-844-866-4474(4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

You will receive a written confirmation of each transaction by mail.

ERISA § 404(c) Compliance

The Savings Plan is intended to comply with Section 404(c) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and Department of Labor regulations (29 C.F.R. § 2550.404c-1). This means that the Plan is designed to give participants the opportunity, and the responsibility, to:

- Choose from a broad range of investment alternatives;
- Give investment instructions with a frequency appropriate to the volatility of the investment alternatives;
- Diversify investments within and among investment options; and
- Obtain sufficient information to make informed investment decisions.

The Plan fiduciaries may be relieved of liability for losses that are the direct and necessary result of investment instructions that you or your beneficiary give. You are responsible for the consequences of your investment decisions: just as you benefit from investment gains, you also bear the risk of investment loss.

The Plan offers you a choice of pre-mixed portfolios, several individual funds, and a self-directed brokerage account in which to invest. You determine how to invest your Pre-Tax Contributions, After-Tax Contributions, Roth 401(k) Contributions and Rollover Contributions, as well as the Company Matching Contributions and Discretionary Matching Contributions allocated to your account. It is your responsibility to monitor your investment options and decide what investment mix is right for you. You can invest all of your money in one investment option, or you can spread your account among several or all of the options.

Transfer or trading restrictions may be placed on certain funds. To obtain further information about your investment options, including copies of prospectuses, financial statements and reports, expenses, listings of assets held, and values of shares or units, call Empower at 1-844-866-4474(4IPG) and speak to a Participant Services Representative. Participant Services Representatives are available weekdays from 8:00 a.m. to 10:00 p.m. (Eastern Standard Time). (If you are calling from outside the United States, call 1-303-737-7204.)

Taking a Loan

You can take a loan from the vested portion of your Savings Plan account for any reason. However, there are certain limitations on the amount you may borrow and the terms of the loan.

How Much You Can Borrow

The minimum loan amount is $1,000. The maximum loan amount, including any other outstanding plan loans you have, is the lesser of:

- 50% of your vested account

— OR —

- $50,000, reduced by the ***excess***, if any, of your highest unpaid loan balance from the Plan during the one-year period before the date of the loan ***over*** your current outstanding balance of loans.

You can have up to two outstanding loans at any time. If you repay the outstanding balance on an existing loan, you may be eligible to take another loan.

The Plan will deduct your loan *pro rata* from your vested contribution sources (pre-tax, after-tax, Roth 401(k), match, and rollover). If your account includes profit sharing contributions transferred to the Plan from another plan as a result of a plan merger, you may not borrow from these funds, and they will not be counted as part of your "vested account" for purposes of calculating your maximum loan amount.

Interest Rates

The interest rate on your loan will be the prime rate of interest as published in The Wall Street Journal on the last business day of the preceding month plus 1%. (For example, if you request a loan on May 10th, the interest rate is based on the prime rate of interest on April 30th plus 1%.)

Loan Fee

The Plan charges a $50 fee for each loan (called the Loan Origination fee). This fee will be deducted from your account automatically.

The loan amount you receive is *not* subject to income taxes when you take the loan. As discussed below, if you fail to repay the loan within the approved loan repayment period, you will be in default and subject to tax at that time.

How to Apply for a Loan

There are two ways to apply for a loan. You can apply:

- Online, or with a mobile device by logging on to www.empowermyretirement.com and following the prompts, or
- By phone, via Empower at 1-844-866-4474(4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

You will be required to sign a promissory note describing the terms of the loan, such as your payment amount and interest rate.

Repaying a Loan

The Plan will establish a repayment schedule for your loan. You will generally repay the principal and interest on your loan in installments through automated payroll deductions. If your pay is not sufficient to cover the amount of your loan payment, you may be required to make a payment directly to the Trustee of the Plan, unless your payments are suspended during an approved leave of absence as described below.

The repayment period is:

- Five years for a general loan, or
- Ten years for a loan made to purchase or build your principal residence. You must provide documentation of your principal residence purchase or construction in order to be eligible for this longer repayment period.

Regardless of the type of loan you take, you can prepay the entire outstanding balance at any time without penalty. Partial prepayments of your outstanding balance are permitted, but do not reduce the amount of any subsequent loan repayment. If you make a partial prepayment of your loan, each subsequent loan repayment will be due at the originally scheduled time until the loan is paid in full.

Your loan repayments will be contributed to your account and returned to the same sources from which the loan was drawn on a pro-rata basis. Each time you make a loan repayment, the repayment will be reinvested according to your investment election for contributions in effect when the repayment is made. If you have not made an investment election, your loan repayments will be reinvested in the Plan's default investment, which is a target date fund that is based on your age.

Please note: You can continue to make contributions to the Plan while you are repaying your loan.

Defaulting on a Loan

If a loan repayment is more than 90 days past due, the loan is considered to be in default and you cannot take another loan. In addition, if you default on your loan, the entire unpaid balance of the loan will be subject to tax (including the 10% early distribution penalty described below, if applicable) as if you had taken a distribution. You may also be responsible for paying collection expenses. If you default on a loan, you may repay the outstanding balance in a lump sum. Installment repayments are not permitted for a defaulted loan.

If Your Employment Ends While You Have an Outstanding Loan

If your employment with IPG ends for any reason while you have a loan outstanding, the balance of your loan will become due immediately, and you must repay the loan in full within 90 days. If you do not repay the loan in full

within 90 days after your employment ends, the amount you owe will be subject to tax (including the 10% early distribution penalty described below, if applicable) as if you had taken a distribution.

Special Rule for Divestitures: If your employment with IPG terminates in connection with a divestiture, in the sole discretion of the Plan Administrator and subject to satisfying any requirements imposed by the Plan Administrator, you may roll over the outstanding balance of your loan (together with the unpaid interest) to a tax-qualified plan sponsored by your new employer. Rollover of outstanding loan amounts will be permitted only if your entire account balance is rolled over to the new plan and such rollover is permitted by the new plan.

Loan Repayment During a Leave of Absence

If you have an outstanding loan and you are on an approved leave of absence, you may request that your loan payments be suspended (however, suspension is automatic if you are on an unpaid leave of absence). If suspended, your payments will resume after the earliest of:

- The date your leave of absence ends

  — OR —

- The one-year anniversary of the date the leave of absence began

  — OR —

- The legally required repayment deadline (generally, five years after the date of your loan, but could be longer for a principal residence loan or if your leave is on account of qualified military service)

A longer grace period may be allowed if you are on leave of absence for qualified military service. Contact Empower:

- Online or with a mobile device by logging on to http://www.empowermyretirement.com and following the prompts, or
- By phone, via Empower at 1-844-866-4474(4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

By law, your loan repayment period cannot exceed five years from the date of your loan (although a longer period is permitted if your loan was for purchasing or building your principal residence, or if you have a leave for qualified military service). As a result, once you return to work, your loan repayments will be re-amortized and based on a new interest rate as described above under “Interest Rates.” This means each of your subsequent loan repayments will be higher than the repayments before your leave, since you will need to repay the outstanding balance of the loan in a shorter period of time.

If you do not request a suspension of your loan payments and you are on a paid leave of absence, repayments will be made through automatic payroll deductions. If your leave of absence is unpaid or your paycheck is not sufficient to cover the loan repayments during your leave of absence, you may send payments directly to the Trustee. You can make your repayments to the Trustee by personal check, money order, cashier’s check or certified check.

Taking an In-Service Withdrawal from the Savings Plan

Although the Savings Plan is designed to help you save for your financial needs at ***retirement***, under certain circumstances you may withdraw vested funds from your account while you are still employed by IPG. The amount paid to you in an in-service withdrawal will generally be based on the value of your vested account on the Valuation Date as of which the payment is made. A Valuation Date for this purpose is each business day or any other date, dates or times designated by the Plan Administrator.

In-Service Withdrawals Before Age 59½

You may withdraw 100% of your Rollover Contributions and After-Tax Contributions (if any), and the investment earnings on those contributions, at any time. The same is true for Post-Tax Catch-Up Contributions made before January 1, 2002.

In-Service Withdrawals At or After Age 59½

Upon reaching age 59½, you may withdraw all vested amounts in your account.

Disability

If you are disabled at any age, you may withdraw all vested amounts in your account. For this purpose, "disabled" means you are eligible to receive long-term disability benefits under the Interpublic Long-Term Disability Plan, as in effect at the time of your disability. (The Interpublic Long-Term Disability Plan is a component plan of the Interpublic Group of Companies Health and Welfare Plan.)

Military Service

As noted above, you may be eligible for certain in-service withdrawals while you are in qualified military service. Please contact the IPG Corporate Benefits Department for more information.

Hardship Withdrawals

If you experience a financial hardship, as defined by the Plan and applicable laws, you can apply for an in-service hardship withdrawal of Pre-Tax Contributions and Roth 401(k) Contributions you have made to the Plan (including any investment earnings on those contributions).

Before you can receive a hardship withdrawal, you must take all non-hardship withdrawals available to you from the Plan. Before January 1, 2019, you were also required to take all available loans from the Plan; this requirement no longer applies.

The amount of a hardship withdrawal, after accounting for taxes and IRS penalties, cannot exceed the amount of your financial need.

What Is a Financial Hardship?

You can request a hardship withdrawal from your account in the Plan for:

- Medical care expenses for you, your spouse, dependents, or designated beneficiary;
- Costs directly related to the purchase of your principal residence (excluding mortgage payments);
- Tuition, related educational fees and room and board expenses for up to the next 12 months of post-secondary education for you or your spouse, children or dependents, or designated beneficiary;
- Payments necessary to prevent your eviction from your principal residence or foreclosure on the mortgage on that residence;
- Funeral or burial expenses for you, your parents, spouse, children, dependents, or deceased designated beneficiary;
- Certain expenses to repair damage to your principal residence; or
- Certain expenses and losses incurred on account of a federally-declared disaster, provided that your residence or principal place of employment at the time of the disaster was located in an area designated for individual assistance with respect to the disaster.

Hardship Withdrawal Procedures

To qualify for a hardship withdrawal, you must submit a signed attestation to the Plan Administrator confirming that you:

- need the money immediately in order to meet one of the eligible expenses described above; and
- have no other resources reasonably available to meet that need, including insurance payments, liquidation of your other assets (to the extent liquidation does not cause financial hardship), and non-hardship withdrawals for which you may be eligible under the Plan.

Before February 1, 2025, you were also required to submit supporting documentation to the Plan Administrator to confirm your eligibility for a hardship withdrawal. While it's still important to retain documentation or bills substantiating the hardship for your records, you will only need to submit these documents to the Plan Administrator if you apply for two or more hardship withdrawals within the same calendar year. The Plan Administrator must determine in its sole discretion that you have met the criteria for a hardship withdrawal, as described above, in order for you to receive a hardship withdrawal.

Qualified Birth or Adoption Withdrawals

Starting January 1, 2022, you may apply for an in-service qualified birth or adoption withdrawal following the birth, adoption, or placement for adoption of your child. Qualified birth or adoption withdrawals are limited to $5,000 per eligible child or adoptee, and must be taken during the one-year period beginning on the child's date of birth or the date the adoption is finalized. If you take a qualified birth or adoption withdrawal from another plan (or IRA), that withdrawal will count toward the $5,000 limit. You will be required to certify that you meet the eligibility requirements.

You will be subject to income taxes on the amount of the withdrawal, but qualified birth or adoption withdrawals are exempt from the additional 10% early distribution penalty tax described below. In addition, to the extent permitted by applicable IRS guidance and subject to compliance with the Plan Administrator's repayment procedures, you may repay some or all of the amount of the withdrawal from the Savings Plan to your Plan account within three years of taking a qualified birth or adoption withdrawal, provided that you are eligible to make Rollover Contributions to the Plan at the time of the recontribution.

How to Request an In-Service Withdrawal

There are two ways to apply for an in-service withdrawal. You can apply:

- Online, or with a mobile device by logging on to www.empowermyretirement.com and following the prompts, or
- By phone, via Empower at 1-844-866-4474(4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

Tax Treatment of In-Service Withdrawals

When you take an in-service withdrawal from the Plan, you will owe federal and state income taxes on the portion of your withdrawal that has not previously been taxed. As described under **Tax Treatment of Distributions** on page 24, an exception applies for earnings on Roth 401(k) Contributions if the distribution is "qualified." Empower is required by law to withhold 20% of the taxable portion of the withdrawal, unless you have the withdrawal rolled over directly to a non-Roth IRA or another plan (non-Roth account) (or, for Roth 401(k) Contributions, a Roth IRA or designated Roth 401(k) account in another plan), as described below under

Rolling Over Your Distribution on page 25. The 20% that is withheld will be applied toward taxes you owe on the withdrawal. Keep in mind, however, that hardship withdrawals and certain minimum required distributions are not eligible for rollover; different withholding rules apply for those payments. If you are under age 59½ when you receive a withdrawal, you may owe an additional 10% early distribution penalty to the IRS. The penalty may not apply, however, if the withdrawal is rolled over to an IRA or another plan, is used to pay certain unreimbursed medical expenses, or is made because of your total and permanent disability as defined in the Internal Revenue Code or for other reasons specified in the Internal Revenue Code (such as the exception for qualified birth or adoption withdrawals). Even if applicable, the 10% tax penalty will ***not*** be withheld from your withdrawal, and you will be responsible for paying it when your income tax is due. You are responsible for complying with applicable federal, state and local tax laws and regulations when you make a withdrawal. Keep in mind that the amount withheld might not be sufficient to satisfy your tax obligations; you might need to increase withholding or make estimated tax payments to avoid penalties.

Receiving a Distribution from the Savings Plan

Distributions Upon Termination of Employment or Reaching RMD Age

When you leave IPG, you may receive a distribution from the Plan immediately or, if the value of your account is at least $1,000, defer payment to a later date. Federal law generally requires that distribution of your account begin no later than April 1st of the calendar year following the later of:

- The year you reach "**RMD Age**," which means (i) age 70 ½ for an employee who attains age 70½ before January 1, 2020; (ii) age 72 for an employee who attains age 70 ½ after December 31, 2019 and age 72 before January 1, 2023; (iii) age 73 for an employee who attains age 72 after December 31, 2022, and age 73 before January 1, 2033; and (iv) age 75 for an employee who attains age 73 after December 31, 2032;

  — OR —

- The year you retire from IPG.

If you are still employed by IPG when you reach RMD Age, you can:

- Make a one-time election to begin receiving a distribution of your account.

  — OR —

- Choose to defer distribution until your employment with IPG terminates.

However, regardless of your decision to begin or defer your distribution, you can continue to participate in the Plan as long as you remain eligible.

Time and Form of Distribution

If you leave IPG for any reason, you are entitled to receive the vested value of your account in a single lump sum payment. If your vested account balance is:

- $1,000 or less, you can (a) roll over your account balance in a direct or indirect rollover as described below under **Rolling Over Your Distribution** on page 25 and defer income taxes, or (b) receive a single lump sum payment which will be subject to taxes for the year in which you receive the payment. If you do not elect between these distribution options, your account balance will automatically be distributed as a lump sum payment. In determining whether you are under the $1,000 threshold, Rollover Contributions and earnings on those contributions are disregarded.

- greater than $1,000, you may request a lump sum distribution of your entire account balance or a portion of your account balance, request a direct or indirect rollover of your entire account as described below under **Rolling Over Your Distribution** on page 25 or leave your money in the Plan until a later date (up to the date you are legally required to receive a distribution, as described above).

Distributions will be made in cash, except that shares of stock from the Company Stock Fund may be distributed in-kind in accordance with procedures determined by the Plan Administrator.

Required distributions generally are not eligible for rollover.

Remember: You must keep the Plan informed of any change of address for as long as you have an account in the Plan. If the Plan is unable to locate you for 36 months, your benefit could be forfeited, subject to reinstatement if a proper claim is made before the Plan is terminated.

Distributions Upon Death

If you die before your vested account has been distributed to you in full, any amounts left in in your vested account at your death will be paid to your beneficiary as a single lump sum payment. In general, payment must either start within one year after your death (with minimum payments each year after that) or be completed within five years after your death; but if your beneficiary is your spouse, payment may be delayed until you would have reached RMD Age.

Your beneficiary should notify the Plan of your death as soon as possible, so that payment can be made in a timely fashion. Failure to start payment by the time described above could result in substantial tax penalties for your beneficiary. If your beneficiary does not wish to receive payment of any benefit after your death they may refuse, or "disclaim," the benefit in accordance with procedures established by the Plan Administrator, in which case the beneficiary of your benefit will be determined as if the disclaiming beneficiary had predeceased you.

Applying for a Distribution

There are two ways to apply for a distribution. You can apply:

- Online, or with a mobile device by logging on to www.empowermyretirement.com and following the prompts, or
- By phone, via Empower at 1-844-866-4474(4IPG) and following the prompts. (If you are calling from outside the United States, call 1-303-737-7204 and follow the prompts.)

When you apply for a distribution (or terminate employment, if your vested account is $1,000 or less), you will receive information from Empower that explains your options regarding the timing and form of distribution. You will also receive a Special Tax Notice that explains the tax implications of your distribution and you will receive the appropriate forms and instructions on how to fill them out.

If you are the participant, you will not receive a distribution until you have applied for it, unless your account balance is $1,000 or less, or you have reached RMD Age, and are no longer working for IPG. If you have reached RMD Age and are no longer working for IPG, please contact Empower so that your benefit can be paid in a timely fashion — failure to start your benefit when legally required could result in substantial tax penalties for you. If you are a beneficiary, you must furnish proof of the participant's death when you apply for the distribution.

Tax Treatment of Distributions

When you receive a distribution from the Plan, you will owe federal and state income taxes on the portion of the distribution that was not previously taxed, unless you have the distribution rolled over to an IRA or another plan, as described below under

Rolling Over Your Distribution on page 25. (If you roll over a pre-tax balance to a Roth account, you will generally have to pay taxes at the time of rollover.) Subject to limited exceptions, Empower is required by law to withhold 20% of the taxable portion of the distribution that is not rolled over. The 20% withholding will be applied toward taxes you owe on the distribution.

If you are under age 59½ when you receive the distribution, you may owe an additional 10% early distribution penalty to the IRS. The penalty may not apply, however, if:

- the distribution is rolled over to an IRA or another plan,

- you retire from IPG at age 55 or later,
- the distribution does not exceed your deductible medical expenses,
- you are totally and permanently disabled as defined under the Internal Revenue Code, or
- you meet certain other criteria specified in the Internal Revenue Code.

Even if applicable, the 10% tax penalty will ***not*** be withheld from your distribution, and you will be responsible for paying it when your income tax is due.

You are responsible for complying with applicable federal, state and local tax laws and regulations when you receive the distribution. You will receive more information about the applicable rules when you request a distribution. Keep in mind that the amount withheld might not be sufficient to satisfy your tax obligations; you might need to increase withholding or make estimated tax payments to avoid penalties.

Qualified Distribution – Earnings on Roth 401(k) Contributions**:** You will not have to pay federal income taxes on any withdrawals or distributions from earnings on your Roth 401(k) Contributions if you meet **both** of the following conditions:

- You have reached age 59 ½ (or after your death or disability); and
- You have had a designated Roth 401(k) account in the Plan for at least five years. This five-year period starts from January 1 of the year your first contribution was made to the designated Roth 401(k) account.

If you satisfy both of these requirements, any withdrawal or distribution from earnings on your Roth 401(k) Contributions will be a "qualified distribution" and will not be subject to federal income tax.

Rolling Over Your Distribution

When you receive a distribution of your account, you may elect to roll over all or a portion of the distribution to (1) an IRA or (2) your new employer's tax-qualified plan if your new employer has a tax-qualified plan that accepts rollover contributions. Rolling over your distribution may permit you to defer income tax on the distribution until you receive it from the IRA or plan, and to avoid or delay the 10% early distribution penalty. (Rollovers generally are not permitted for any portion of your distribution that is required, for example because you have attained RMD Age.)

- If you have the distribution rolled over directly to an IRA or plan (*i.e.*, a "direct rollover"), there will be no withholding on the distribution.
- If you receive the distribution and then roll it over yourself (*i.e.*, an "indirect rollover"), the Plan will withhold 20% of the taxable portion of the distribution, as described above. In that case, if you wish to roll over the entire distribution, you will have to come up with the withheld 20% from your other assets.

If you are the participant or the spouse of the participant, you can elect to roll over your distribution to a traditional IRA, an individual retirement annuity, a 401(a) tax-qualified plan (such as a 401(k) plan), a 403(a) annuity plan, a 403(b) plan, a 457(b) plan maintained by a state or local government, or a Roth IRA (subject to income tax at the time of conversion if you are converting from a pre-tax account to Roth). If you are a beneficiary other than the participant's spouse, you can roll over the distribution to an IRA. Rollovers from a Roth 401(k) account must go to a Roth IRA or Roth 401(k) account.

You will receive detailed information about rollovers, and the tax implications of rollovers, from Empower when you apply for a distribution under the Plan.

Important Plan Restrictions

Certain circumstances may result in a reduction, delay, or forfeiture of the benefits you would otherwise receive from the Plan, or prevent you from earning more benefits under the Plan:

- If your account is not 100% vested when you leave IPG, you will forfeit the Company Matching Contributions or Discretionary Matching Contributions in which you are not vested. These forfeited amounts may be reinstated in some cases if you return to work for IPG — see the section on **Rehired Employees** on page 11 above. Keep in mind that, in general, you need three full years of vesting service to become 100% vested in your Company Matching Contributions or Discretionary Matching Contributions.
- If you do not make any contributions to the Plan, you will not receive any allocation of Company Matching Contributions or Discretionary Matching Contributions.
- Your distribution from the Plan may be less than you anticipated, depending on the market value of your account at the time you receive your distribution.
- Certain expenses of operating the Plan, including investment fees and fees paid to outside administrators and advisers, may reduce your investment returns or otherwise reduce your account balance.
- In general, a distribution cannot be made until your request for a distribution (either electronically or on the required form) is received in good order and you provide all information that is required to complete or verify your application.
- If you take a loan from your account and do not repay the loan, your account will be reduced by the amount of the outstanding loan.
- Your account cannot be assigned, alienated or used as collateral or to satisfy any debts or liabilities, except—
    - if required by a court order for child support, alimony, or material property rights — in that case, all or a portion of your account may become payable to someone other than you or your designated beneficiary, as described below under **Qualified Domestic Relations Orders ("QDROs")** on page 27;
    - if you are ordered by a court or agree in a legal settlement to pay amounts to the Plan on account of a breach of fiduciary duty or other violation of ERISA, your benefits under the Plan may be reduced accordingly; and
    - all or part of your Plan benefit can be attached, garnished, or otherwise transferred involuntarily to satisfy an Internal Revenue Service ("IRS") tax levy or to satisfy any judgment under a federal law that equates a debt to taxes owed the United States, such as the Federal Debt Collection Procedures Act, if ordered by the IRS or a court.
- If the Plan does not pass required nondiscrimination tests, all or a portion of the contributions made on behalf of highly compensated employees may be reduced or returned to the participant. Nondiscrimination tests are required by federal tax laws.
- If a benefit payment made by check, electronic funds transfer, or other payment method is not completed (for example, a check is not cashed or deposited) within 90 days, the benefit may be forfeited, subject to reinstatement if a proper claim is made before the Plan is terminated.
- If the Plan is not able to start your distribution within 36 months after the date on which your benefit is otherwise required to start under the terms of the Plan, or as required by law, because the Plan Administrator cannot find you, your benefit will be forfeited. Your benefit will be reinstated, however, if you make a written

claim for the benefit before the Plan terminates, at the time and in the manner prescribed by the Plan Administrator.

- If the Plan pays you a greater benefit than you were entitled to receive or pays a benefit to you that should have been paid to someone else, your future payments under the Plan (if any) may be reduced, you may be asked to repay the overpayment to the Plan, or the Plan may seek recovery of the overpayment in any other lawful manner.
- If you become incapacitated and are not physically or mentally capable of electing the time or form, or receiving or acknowledging receipt, of your benefits under the Plan, your benefits may be paid to your court appointed or other legal guardian or to another person the Plan Administrator determines in its discretion is the appropriate person to receive your benefits.
- Payments from the Plan are subject to federal, state, and local income taxes and any other taxes that might apply, as well as any additional withholding that you elect.
- You will not be permitted to contribute to the Plan if you do not meet the eligibility requirements for participation, you no longer receive eligible pay, you stop contributing to the Plan, or you reach any Plan or legal limits.

Qualified Domestic Relations Orders ("QDROs")

A Qualified Domestic Relations Order ("QDRO") is a legal judgment, decree, or order that relates to the provision of child or other dependent support, alimony or marital property rights. If you become legally separated or divorced, a portion or all of your account under the Savings Plan may be assigned to your spouse, former spouse, child or other dependent under a QDRO (an "alternate payee"). The order may direct the Plan to pay a portion of your distribution to the alternate payee when you elect to receive your distribution, or it may divide up your account and allow the alternate payee to elect payment at a different time from you. The terms of the order determine how and when your account is divided between you and your alternate payee. The Plan is legally required to recognize valid QDROs.

There are specific requirements the order must meet to be treated as a QDRO and specific procedures regarding the amount and timing of payments under a QDRO. Participants and beneficiaries may obtain, without charge, a copy of the procedures governing QDRO determinations under the Plan by contacting QDRO Consultants Co.:

QDRO Consultants Co.
3071 Pearl Road
Medina, OH 44256
Attn: Interpublic Group of Companies QDRO Compliance Team
(800) 527-8481: Phone
(330) 722-2735: Fax
Secure website for questions or QDRO submissions qdros.com

There is a one-time QDRO review fee for determining if an order meets the requirements of a QDRO, which is charged to the participant's account. This $300.00 fee will be assessed against the participant's account at the time the order is submitted for review. The QDRO review fee will be charged regardless of whether the order is determined to be a QDRO.

Plan Administration

The Plan Fiduciaries

The Plan Administrator of the Plan is the Management Human Resources Committee of The Interpublic Group of Companies, Inc. (the "MHRC"). The Plan Administrator is responsible for administration of the Plan and is authorized to interpret and resolve ambiguities in the Plan document; adopt and enforce rules of Plan administration; decide all questions of fact arising under the Plan; resolve questions relating to eligibility, vesting, forfeitures, benefits and distributions; comply with reporting and disclosure requirements; settle claims; retain service providers; and authorize payment of plan benefits and expenses, among other things.

Interpublic's Investment Committee is responsible for the investment and financial management of the assets of the Plan. The Investment Committee is generally composed of senior officers and employees of IPG.

Interpublic's Senior Vice President, Global Executive Compensation and Benefits is the Claims Administrator of the Plan and is responsible for deciding claims under the Plan. The MHRC is the Appeals Administrator of the Plan and is responsible for reviewing and deciding appeals if a claim has been denied and the participant, beneficiary or alternate payee appeals the denial.

Interpublic may designate other persons or committees to carry out these functions by action of its Board of Directors or of other individuals named in the Plan document. In addition, the fiduciaries named above may delegate their fiduciary duties to other persons by following procedures set forth in the Plan document. For example, the MHRC has delegated responsibility for day-to-day Plan administration to Interpublic's Global Benefits Department; and Empower has been directed to handle record keeping and other plan administration (*e.g.*, processing loans and distributions, preparing participant communications, and keeping records of your investments).

From time to time, Interpublic may change the titles of certain positions. The titles referred to in this document include any successor titles to the positions.

Effect of decisions and determinations made by the Plan fiduciaries

The Plan fiduciaries — the Plan Administrator, Investment Committee, Claims Administrator, Appeals Administrator and any other person or committee designated by IPG as a Plan fiduciary or to whom fiduciary authority for all or part of the Plan has been delegated — have the sole and absolute discretion to interpret the Plan document and other relevant documents, resolve ambiguities, make findings of fact, decide all matters and adopt rules and procedures they deem necessary or appropriate for matters within their jurisdiction.

Their interpretations and determinations are conclusive and binding on all persons claiming benefits under or otherwise having an interest in the Plan, and the Plan provides that if their interpretations or determinations are challenged in court, they shall not be overturned unless proven to be arbitrary and capricious.

Advice received by fiduciaries or IPG with respect to the Plan

The individuals and entities named above may rely conclusively on any advice, opinion, valuation or other information furnished by any accountant, actuary, physician or legal counsel whom the entity or person engages or employs.

If the individuals and entities named above, IPG, or a person acting on behalf of IPG (an "advisee") engages attorneys, accountants, actuaries, consultants, or other service providers ("advisors") to advise them on issues related to the Plan and the advisee's responsibilities under the Plan, then (a) the advisor's client is the advisee and not any employee, participant, beneficiary, or other person; (b) the advisee shall be entitled to preserve the attorney-client privilege and any other privilege accorded to communications with the advisor, and to preserve all other rights to maintain confidentiality, to the full extent permitted by law; and (c) unless mandated by a court order, no employee, participant, beneficiary, or other person shall be permitted to review any confidential communication between the advisee and any of its or his advisors or any communication to which a privilege applies.

Fees and expenses of the Plan

All fees and expenses incurred in the administration of the Plan are paid from the assets of the Plan, unless paid by IPG. Fees and expenses paid from the assets of the Plan may reduce participant accounts, except to the extent they are paid from amounts forfeited under the Plan.

Effective January 1, 2019, all accounts are charged a plan administration fee of $4.00 per quarter ($16.00 per year). If you take a distribution during the course of a quarter, the $4 fee for that quarter (plus any fee for a prior quarter that has not yet been assessed) will be assessed when your final distribution is processed.

In addition, fees and expenses related to an individual participant's account (such as QDRO review fees, loan fees, and investment fees) are usually charged to the affected individual's account. Other expenses are paid from Plan forfeitures or spread equally over all participants' accounts. Also, certain investments under the Plan might pay revenue credits that may be used to offset administrative expenses.

Resolving Disputes and Filing Claims

If you believe that you have not received the benefits to which you are entitled under the Plan, you may file a claim with the Claims Administrator in accordance with the procedures described below. If your claim is denied, you may file an appeal with the Appeals Administrator in accordance with the procedures described on page 31. If your appeal is denied (or is not decided in a timely fashion), you may file a lawsuit in federal court as described on page 32; but you may not bring a lawsuit before timely exhausting your rights under the Plan's claim and appeal procedures (and a failure to file a claim or appeal by the applicable deadline will cause you to lose your right to bring a lawsuit). Also, as described below, any lawsuit must be brought in a permitted venue and the Plan has a deadline (the "applicable limitations period") for filing a lawsuit. Any lawsuit filed after the deadline will be time-barred.

The Claims Administrator of the Plan is the Senior Vice President, Global Executive Compensation and Benefits. The Appeals Administrator of the Plan is the Management Human Resources Committee of The Interpublic Group of Companies, Inc.

You may authorize someone else to represent you in pursuing your claim or appeal. The Plan may request reasonable proof of your representative's authority to act on your behalf.

Anything that is provided in writing may be provided electronically unless you request a paper copy.

Initial Claim Determination

Your claim for benefits must be in writing and must identify the specific benefit that you seek. You must file your claim with the Claims Administrator at the following address:

> The Interpublic Group of Companies, Inc. Savings Plan
> **Attn: Claims Administrator**
> 909 3rd Avenue
> New York, NY 10022

To decide your claim, the Claims Administrator will review your written submission, including the documents you provide, the relevant Plan provisions, and any available records of or documents pertaining to the Plan or IPG that the Claims Administrator believes are relevant to your claim.

The Claims Administrator will notify you of his decision to approve or deny your claim within a reasonable period, not to exceed 90 days, after the date you submit your completed claim. Under certain circumstances, the Claims Administrator may take up to an additional 90 days to provide such written notification. If the Claims Administrator needs an extension, he will notify you prior to the expiration of the initial 90 day period, state the reason why such an extension is needed, and state when the determination will be made.

If the Claims Administrator cannot decide your claim within the time period described above because you have not submitted all of the necessary information, you and the Claims Administrator may agree to extend the time period for deciding your claim, in order to give you time to submit any additional information requested by the Claims Administrator. If the Claims Administrator notifies you that additional information is needed, you will be deemed to have agreed to the extension, unless you inform the Claims Administrator in writing that you do not wish to have the time extended. If the Claims Administrator does not specify a date by which you must submit additional

information, the deadline will be 45 days from the date you receive the request for additional information. If you have not responded to the request for additional information as of the date on which the information is due, the Claims Administrator will decide your claim on the basis of the information available.

If the Claims Administrator denies your claim in whole or in part, the Claims Administrator will notify you in writing. The written notification will include:

- The reason or reasons for the denial;
- Reference to the Plan provision(s) upon which the determination is based;
- A description of any additional information or material that you may need in order to perfect your claim and the reasons this additional information or material is needed;
- An explanation of the Plan's appeal procedures, including the relevant time limits; and
- A statement of your right to bring a civil action under ERISA if any appeal is denied.

Appealing a Denied Claim

If your claim is denied or partially denied, you may submit an appeal to the Appeals Administrator. Your appeal must be in writing and must be submitted to the Appeals Administrator within 60 days after you receive the Claims Administrator's determination. If you submit an appeal after this time limit has passed, your appeal will be denied.

- Please note that if for some reason the Claims Administrator does not respond to your claim within the time period described above, you should submit your appeal within 60 days after the Claims Administrator was required to render his decision, in order to preserve your appeal. Alternatively, you may bring an action in court.

Your appeal should explain why you believe the decision to deny your claim was incorrect and should be accompanied by copies of any documents, records, or other information relevant to your claim (whether or not those materials were submitted to or considered by the Claims Administrator).

Your appeal and any supporting materials described above must be submitted to the Appeals Administrator at the following address:

The Interpublic Group of Companies, Inc. Savings Plan
Attn: Appeals Administrator
909 3rd Avenue
New York, NY 10022

The Appeals Administrator will review and decide your appeal, considering all explanations, documents, records and other information that you submit that relate to your claim, as well as the relevant Plan provisions and any available records of or documents pertaining to the Plan or IPG that the Appeals Administrator believes are relevant to your claim. You have the right to review and receive, without charge, all documents, information and records relevant to your claim. (If there is any dispute about which documents, information, or records are relevant, the Appeals Administrator will decide the question under applicable federal regulations.)

In general, the Appeals Administrator will notify you of its appeal decision within 60 days after it receives your request for review. However, the Appeals Administrator may extend the initial 60-day period for up to an additional 60 days under certain circumstances; in that case, the Appeals Administrator will notify you of the extension in

writing before the end of the initial 60-day period. A notice of an extension will explain the reason(s) for the extension and the date by which the Appeals Administrator expects to notify you of its decision.

If the Appeals Administrator cannot decide your appeal within the time period described above because you have not submitted all of the necessary information, you and the Appeals Administrator may agree to extend the time period for deciding your appeal, in order to give you time to submit any additional information requested by the Appeals Administrator. If the Appeals Administrator notifies you that additional information is needed, you will be deemed to have agreed to the extension unless you inform the Appeals Administrator in writing that you do not wish to have the time extended. If the Appeals Administrator does not specify a date by which you must submit the additional information, the deadline will be 45 days from the date you receive the request for additional information. If you have not responded to the request for additional information as of the date on which the information was due, the Appeals Administrator will decide your appeal on the basis of the information available. The time for the Appeals Administrator to decide your appeal will also be extended by the amount of time between the Appeals Administrator's request for additional information and the date when you provide the information (or, if you fail to respond, the date on which the information was due).

If your appeal is denied (in whole or in part), the Appeals Administrator will notify you in writing of its final decision. The notification will explain (1) the reasons for the decision, (2) the Plan provisions upon which the decision is based, (3) that you are entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records and other information relevant to your claim (as determined by the Appeals Administrator under applicable federal regulations), and (4) that you have the right to bring a civil action under Section 502(a) of ERISA.

The Appeals Administrator has full authority and discretion to decide appeals. Interpretations and decisions by the Appeals Administrator are final and binding on participants, beneficiaries and all other claimants under the Plan. You may, however, bring a civil action under Section 502(a) of ERISA in federal court if you disagree with the decision of the Appeals Administrator, provided you complete the claims and appeals procedures described in this section. (For purposes of this requirement, if the Claims Administrator or the Appeals Administrator fails to respond to your claim in a timely manner, you will be deemed to have completed the claims and appeals procedures when the deadline for the Claims Administrator or Appeals Administrator to decide has passed.)

Additional Remedies

If you wish to file a lawsuit against the Plan or any fiduciaries of the Plan, or to file any suit against IPG, any employee of IPG or any other person (i) to recover benefits you believe are due to you under the terms of the Plan or any law; (ii) to clarify your right to future benefits under the Plan; (iii) to enforce your rights under the Plan; or (iv) to seek a remedy, ruling or judgment of any kind against the Plan or the Plan fiduciaries or parties-in-interest (within the meaning of ERISA) that relates to the Plan, then under the terms of the Plan you must file the suit: (a) after exhausting the claims procedure described above to the extent applicable; and (b) within the Applicable Limitations Period described here (or prescribed by law, if shorter). If you do not file within the Applicable Limitations Period, the Plan provides that your suit will be time-barred.

The Applicable Limitations Period is two years after:

- in the case of a claim or action to recover benefits allegedly due to you under the terms of the Plan or to clarify your right to future benefits under the terms of the Plan, the earliest of: (a) the date the first benefit payment was actually made, (b) the date the first benefit payment was allegedly due, and (c) the date the Plan first repudiated its alleged obligation to provide such benefits (regardless of whether such repudiation occurred during review of a claim under the claims procedure described above—for

example, repudiation may occur through a general communication about the Plan, such as this Summary Plan Description);

- in the case of a claim or action to enforce an alleged right under the Plan (other than a claim for benefits, as described above), the date the Plan first denied your request to exercise such right (regardless of whether such denial occurred during review of a claim under the claims procedure described above); or
- in the case of any other claim or action, the earliest date on which you knew or should have known of the material facts on which the claim or action is based, regardless of whether you were aware of the legal theory underlying the claim or action.

If you have a timely claim pending before the Claims Administrator or a timely appeal pending before the Appeals Administrator when the Applicable Limitations Period would otherwise expire, the Applicable Limitations Period will be extended to the date that is 120 calendar days after the final decision (or final deemed decision, as described above under **Appealing a Denied Claim** on page 31**)**.

If a lawsuit is filed on behalf of more than one individual, the Applicable Limitations Period applies separately with respect to each individual.

The Applicable Limitations Period replaces and supersedes any limitations period that ends at a later time that otherwise might be deemed applicable under any state or federal law, but does not extend any limitations period under state or federal law. However, to the extent required by law, the Plan's time limits will not override the statutory time limits for actions that are governed by Section 413 of ERISA (generally, actions alleging a breach of fiduciary duty).

The General Counsel of IPG may, in his discretion, extend the Applicable Limitations Period upon a showing of exceptional circumstances, but such an extension is at the sole discretion of the General Counsel and is not subject to review.

If you file a lawsuit, you must file the lawsuit in the United States District Court for the Southern District of New York, except that if the lawsuit has only one plaintiff, it may instead be filed in the United States District Court for the district in which the plaintiff lives.

Plan Information

The following additional information about the Plan is provided to comply with ERISA:

Plan Name and Type

The full name of the Plan is The Interpublic Group of Companies, Inc. Savings Plan. The Plan is a defined contribution plan that has a 401(k) feature, and is intended to qualify as an ERISA 404(c) plan.

Plan Sponsor

The name of the Plan sponsor is The Interpublic Group of Companies, Inc. The address and phone number of the Plan sponsor are:

909 3rd Avenue
New York, NY 10022
(212) 704-1200

Plan Administrator

The Plan Administrator is the Management Human Resources Committee of The Interpublic Group of Companies, Inc., and is referred to in this document as the "MHRC" or the "Plan Administrator."

The Plan Administrator is responsible for the administration and general operation of the Plan. The Plan Administrator has assigned certain tasks to the IPG Corporate Benefits Department. Empower has been retained to handle the day-to-day administration of the Plan, including providing assistance through Empower (1- 844-866-4474(4IPG) and 1-303-737-7204 outside the United States) and the participant website (www.empowermyretirement.com), distributing and processing forms and certain other information about the Plan, and addressing participant and beneficiary questions.

Plan Administrator Contact Information

The address and phone number for the MHRC *and* for the IPG Corporate Benefits Department are:

909 3rd Avenue
New York, NY 10022
1-212-704-1200

Agent for Service of Legal Process

Legal process involving the Plan may be served on the Plan Administrator, The Interpublic Group of Companies, Inc. (c/o the Office of the General Counsel), or the Plan's Trustee.

Identification Numbers

The Employer Identification Number (EIN) assigned by the Internal Revenue Service to The Interpublic Group of Companies, Inc. is 13-1024020. The plan number for the Savings Plan is 003.

Plan Year

The plan year for the Plan is January 1 through December 31.

Normal Retirement Age

Normal Retirement Age under the Plan is age 65.

Plan Funding and Trustee

The Plan is funded by employee contributions based on the employee's election and by Company Matching Contributions and Discretionary Matching Contributions made by the Participating Companies. Contributions and earnings are held in a Trust and all benefits are paid by the Trust. The Trustee of the Trust is:

Empower Trust Company, LLC
8515 East Orchard Road
Greenwood Village, CO 80111

The benefits provided under the Plan are not covered by the insurance program sponsored by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency, because the benefits are based solely on the contributions to your account and the value of your account at distribution.

Future of the Plan

Interpublic reserves the right to amend or terminate the Plan at any time (including retroactively) and for any reason. If the Plan is terminated, all contributions to the Plan will stop, and if you are working for IPG at the time of the termination your benefit will become fully vested if it is not already. You may also be entitled to an immediate distribution of your account even if you are still working for IPG, but that will depend upon the specific circumstances of the plan termination.

Your Rights Under ERISA

As a participant in The Interpublic Group of Companies, Inc. Savings Plan you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). ERISA provides that all plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites, all documents governing the Plan, including a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may impose a reasonable charge for the copies.
- Receive a summary of the Plan's annual financial report. The Plan Administrator is required by law to furnish each participant with a copy of this summary annual report.
- Receive quarterly benefit statements that include your total benefit under the Plan, your nonforfeitable benefit under the Plan and information about your investments under the Plan. If your benefit is not fully vested, you may request a statement (without charge) telling you how many more years you have to work to become vested.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the Court may require the Plan Administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or a federal court. In addition, if you disagree with the Plan's decision or lack thereof concerning the qualified status of a domestic relations order, you may file suit in federal court.

If it should happen that plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The

Court will decide who should pay Court costs and legal fees. If you are successful, the Court may order the person you have sued to pay these costs and fees. If you lose, the Court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or about your rights under ERISA or if you need assistance in obtaining documents from the Plan Administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory, or you can contact:

The Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, N.W.
Washington, D.C. 20210

1-866-444-EBSA (1-866-444-3272)
www.dol.gov/ebsa (for general information)
www.askebsa.dol.gov (for electronic inquiries)

You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.