



July 11, 2024

Mitchell E. Deitz
8115 Shenandoah Run
Wesley Chapel, FL 33544

RE: Benefits Response Letter
Publix Super Markets, Inc. 401(k) SMART Plan
Publix Super Markets, Inc. Employee Stock Ownership Plan (ESOP)
(Including any Publix Super Markets, Inc. Profit Sharing Plan balance merged 12/31/1999)
Participant: Mitchell E. Deitz

Dear Mr. Deitz:

Publix Super Markets, Inc. sponsors a Retirement Program that includes the above referenced defined contribution plan(s) qualified under the Internal Revenue Code. Request for benefit information should be sent to the address referenced below.

The ESOP is invested in two different ways. One portion of the account balance is invested in Publix stock, which is stated as shares. The remaining portion is other investments held by the ESOP, which is stated as cash credits.

The ESOP accepts employer contributions only. As of the plan year end (December 31st), eligible participants receive an allocation from Publix based on their plan year wages. The accumulation of these allocations are held in trust. In general, eligible participants share in an allocation of the trust's earnings/losses on the other investments portion of their accounts based on their previous January 1st balance. The ESOP is evaluated once each year as of the last day of the plan year.

Accumulated ESOP company contributions plus any investment earnings/losses are eligible for distribution at the time of the participant's separation from employment with Publix if they meet any one of the following vesting requirements:

- complete three years of credited service;
- reach age 60 with one year of credited service; or
- approved total disability (medical doctor's statement must be received within 180 days of separating from employment).

As of January 1, 2020, the 401(k) SMART Plan accepts employee contributions up to 30% (previously 10%) of eligible wages on a pretax basis only. Investments of employee contributions are participant-directed into the investment fund options available under the Plan. The 401(k) SMART Plan is evaluated daily (with the exception of the Publix stock component of the Publix Stock Fund, which is generally evaluated quarterly). As of the end of each plan year (December 31st), participants may be eligible to receive a matching

Participant: Mitchell E. Deitz

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contribution from Publix. For every dollar eligible participants save, up to 3% of their eligible pay, Publix contributes 50 cents to their account (maximum match of \$750). The Publix match is made once each year.

Employee contributions to the 401(k) SMART Plan plus any investment earnings/losses on such contributions are eligible for distribution upon separation from employment with Publix. Accumulated 401(k) SMART Plan company matching contributions plus any investment earnings/losses are eligible for distribution at the time of the participant's separation from employment with Publix if they meet any one of the following vesting requirements:

- complete three years of credited service;
- reach age 60; or
- approved total disability (medical doctor's statement must be received within 180 days of separating from employment).

The ESOP and 401(k) SMART Plan also provide that distribution will be made to participants' beneficiaries upon their death. Benefits awarded to alternate payees under Qualified Domestic Relations Orders on file with Publix will be distributed in accordance with Internal Revenue Code Section 414(p). In addition, the Plans also provide for certain in-service distributions, which are explained in the Plan Documents.

Effective October 1, 1994 our plan year was converted to a calendar year plan year. Effective as of the close of business on 12/31/1999, the Profit Sharing Plan merged into the ESOP. The ESOP account balances listed below include any Profit Sharing account balance merged 12/31/1999.

Our records indicate you have 24 years of credited service making you fully vested in the Retirement Program. Below are the account balances as of the evaluation dates indicated:

| Plan | Evaluation Date | Balance | |
|-------------------|------------------------|----------------|--------------------------|
| ESOP | 12/31/2010 | \$0.71 | other investments |
| | | 3,531.9125 | shares of Publix stock |
| ESOP | 12/31/2023 | \$0.71 | other investments |
| | | 31,491.2519 | shares of Publix stock |
| 401(k) SMART Plan | 11/05/2011 | \$38,630.68 | vested account balance |
| | | \$5,977.05 | outstanding loan balance |
| | | \$44,607.73 | total account balance |
| 401(k) SMART Plan | 06/14/2024 | \$269,249.86 | vested account balance |
| | | \$8,096.77 | outstanding loan balance |
| | | \$277,346.63 | total account balance |

The shares of Publix stock shown above beginning with the December 31, 2006 evaluation date reflects the 5-for-1 split effective July 1, 2006 and the December 31, 2021 evaluation date reflects the 5-for-1 split effective April 14, 2022.

The price of Publix stock, adjusted for the July 1, 2006 5-for-1 split, was \$20.20 per share based on a valuation performed for Publix's fiscal 3rd quarter 2011, effective November 1, 2011.

The price of Publix stock was adjusted April 14, 2022 for the 5-for-1 split. Publix stock is currently valued at \$16.25 per share based on the valuation performed for Publix's fiscal 1st quarter 2024, effective May 1, 2024.

Listed below are the yearend prices per share of Publix Super Markets, Inc. stock for the following dates:

| Effective Dates | | Price Per Share |
|-----------------|-------------|-----------------|
| 11/1/2012 | - 2/28/2013 | \$22.50 |
| 11/1/2013 | - 2/28/2014 | \$30.00 |
| 11/1/2014 | - 2/28/2015 | \$33.80 |
| 11/1/2015 | - 2/29/2016 | \$41.80 |
| 11/1/2016 | - 2/28/2017 | \$40.15 |
| 11/1/2017 | - 2/28/2018 | \$36.85 |
| 11/1/2018 | - 2/28/2019 | \$42.70 |
| 11/1/2019 | - 2/29/2020 | \$47.10 |
| 11/1/2020 | - 2/28/2021 | \$57.95 |
| 11/1/2021 | - 2/28/2022 | \$66.40 |
| 11/1/2022 | - 2/28/2023 | \$13.19 |
| 11/1/2023 | - 2/29/2024 | \$15.10 |

Federal law requires a transfer of Plan funds related to marital property, child support, or alimony obligations may be effectuated through the entry of a court order referred to as a Qualified Domestic Relations Order (QDRO). Enclosed are copies of our Plans' procedures, a copy of IRC Section 414(p), and our Plans' checklist used to determine if the Order received meets the qualification requirements of a QDRO. We must be able to retrieve answers, from the order, to all questions on our check list with either a "yes" or "non-applicable".

Once an order has been drafted, you may submit for pre-approval prior to entry into court via the mailing address provided below or by facsimile at (863) 284-3301. This is suggested to correct any issue(s) that may prevent the Order from being qualified.

If you have any questions, please do not hesitate to contact a QDRO Compliance associate from Monday – Friday 8:30 a.m. to 4:30 p.m. at 1-863-688-7407, extension 52327 option 2 then 6, or toll-free 1-800-741-4332 (outside of Lakeland) option 2 then 6.

Sincerely,
Stock Programs Compliance

Enclosures: Plans' procedures, a copy of IRC Section 414(p), and our Plans' checklist (ALL)

