



Sony USA 401(k) Plan Summary Plan Description

January 1, 2026

This summary plan description (SPD) is the summary of your Sony USA 401(k) Plan (the “Plan”) benefits as of January 1, 2026, unless otherwise specified. It describes benefits provided to you by the Plan and your rights under the Plan. The SPD is based on official Plan documents. It is **not**, nor is it intended to be, the official Plan document, a contract between Sony Corporation of America or any of its participating affiliates and subsidiaries (collectively, “Sony”) and any employee or contractor, or a future guarantee of employment or benefits. Every effort has been made to ensure the accuracy of this information. For information about the specific benefits and features of this Plan as in effect prior to January 1, 2026, or for a Sony 401(k) plan in which you previously participated that was merged into this Plan (a “Prior Plan”), please refer to the applicable SPD in effect at such time, or contact your Human Resources or Benefits Department.

The benefits provided by Sony are governed solely by the official Plan documents. In the event that there is a discrepancy between the SPD or any other communication about the Plan that’s provided to you and the official Plan documents, the terms of the official Plan documents will control in all cases. The Plan Administrator or its duly authorized delegate has the sole and absolute discretionary authority to interpret and apply the terms of the Plan. This SPD is supplied solely to help you understand the Plan—not to replace, amend, or add to the Plan. Sony reserves the right, in its sole and absolute discretion, to amend, modify, or terminate, in whole or in part, any or all of the Plan(s) or program(s) at any time and for any reason or for no reason by appropriate corporate action. Any such changes may affect the benefits payable to you and/or family members.

The Plan is intended to meet the requirements under Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Plan offers a range of investment options and the opportunity to make your own investment decisions and provides the risk/return characteristics of each option. Plan fiduciaries generally are not liable for any losses resulting from your investment instructions and decisions. The information provided on the Plan’s website (rps.troweprice.com) also meets certain requirements of Section 404(c), such as periodically providing additional information.

To request additional information about the Plan or a written copy of this SPD, call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) or log onto the Plan’s website at rps.troweprice.com.

In the event any provision(s) of the Plan document may be held illegal or invalid for any reason, such illegality or invalidity will not affect remaining sections of the Plan, and the Plan will be construed and enforced without regard to the illegal or invalid provision(s).

The information in this SPD is available to you on the Plan’s website. (Log on to the website at rps.troweprice.com on the Internet.) You have the ability to view the SPD on the website, and print pages of this SPD from the website. If there are any discrepancies between the information on the Plan’s website and a printed copy, the website version will control.

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Sony USA 401(k) Plan Overview

The Sony USA 401(k) Plan (the “Plan”) gives you an easy and effective way to save for your retirement. There are many advantages to participating in the Plan, including:

- Postponing paying taxes on your contributions to the Plan (with the exception of Roth and after-tax elective contributions);
- Eligibility to receive contributions made to your account by Sony; and
- Postponing paying taxes on any investment earnings on some Plan contributions.

Because the Plan’s purpose is to help you save for your retirement, your ability to take money out of the Plan may be limited until you separate from employment or reach age 59-1/2.

Important note: If you are not an employee of Sony Biotechnology Inc., Sony Interactive Entertainment LLC, Sony Music Entertainment, or Sony Pictures Entertainment Inc. (or one of their subsidiaries that participates in the Plan), this SPD does not apply to you. Please view your company-specific version of the SPD for more information on the Plan.

Putting Money Into Your Account

If you’re eligible to participate in the Plan, you contribute through payroll deductions. You choose how much to contribute on a pre-tax basis, Roth basis, after-tax basis, or a combination. Eligible employees (other than temporary employees, including seasonal employees) are automatically enrolled in the Plan, on or about the 45th day following their date of hire at a pre-tax elective contribution rate of 6% of eligible pay, and, in each case, after-tax and Roth elective contribution rates of 0% of eligible pay, unless they affirmatively elect a different contribution rate (including 0%) within 45 days of their start date. This automatic contribution is also subject to automatic annual 1% increases to a maximum of 10% of eligible pay (unless you elect to stop automatic increases). Eligible employees age 50 or older can elect to save even more on a pre-tax basis and/or with Roth elective contributions by making a separate catch-up contribution each pay period. Starting January 1, 2026, if you earned more than \$150,000 in FICA wages in the prior year, your catch-up contributions must be made as Roth contributions. This limit is subject to IRS and Plan limits as indexed in future years. Please see the Catch-Up Contributions section for details. Pre-tax elective contributions, Roth elective contributions, after-tax elective contributions and catch-up contributions (except where noted otherwise) are collectively referred to as “elective contributions” in this SPD.

In addition to your elective contributions, Sony makes company matching contributions to the accounts of eligible Plan participants. Certain Sony companies have also chosen to make annual, non-elective contributions to the accounts of their eligible Plan participants.

Furthermore, you may be able to roll over balances from another eligible employer’s plan or an Individual Retirement Account (IRA) into the Plan.

As a result, the Plan generally includes seven different types of contributions:

1. Pre-Tax Elective Contributions
2. Roth Elective Contributions
3. After-Tax Elective Contributions
4. Catch-Up Contributions (pre-tax and/or Roth)
5. Company Matching Contributions
6. Company Non-Elective Contributions (only for certain participating companies)

7. Rollover Contributions From Eligible Plan or IRA

Making Investment Elections

You can invest your contributions to your Plan account in one or more of the Plan's investment options. The investment options offer different levels of risk and potential return on your investment. The expenses of managing the investment options are paid from the investment options themselves. Additional fees related to the administration of the Plan are generally paid from participants' accounts.

The Plan offers the choice to invest in Passive Target Date Investment Options, Passive, Active and Active Blend Core Investment Options, or a Self-Directed Brokerage Account ("SDA").

The SDA feature provides you with access to thousands of mutual funds, Exchange-Traded Funds ("ETFs"), as well as a variety of certificates of deposit ("CDs"). You may allocate up to 50% of your account balance to one or more funds in the SDA. There is no annual account maintenance fee; other fees and expenses may apply. Detailed information regarding applicable fees and expenses is available on the Plan's website (rps.troweprice.com).

Taking Money Out of Your Account

While you work for Sony, you may be able to take money out of the Plan through a loan or withdrawal.

- When you take a loan, you borrow money from your account and pay it back to your account, with interest, over a specified period. You're required to pay a loan application fee of \$75 which is automatically deducted from your account.
- When you take a withdrawal, your account balance is permanently reduced.

When you leave Sony, which is referred to as "separating from employment," you can take money out of the Plan through a distribution, which also permanently reduces your account balance, provided the Plan Administrator determines, in accordance with Plan procedures, that your termination is a *bona fide* severance of employment with all Sony controlled group members as required under IRS rules. (See "How Distributions Work" for more information.)

Taxes may apply to withdrawals and distributions (see below for more information).

Qualified Plans

To provide tax-deferred savings, the Plan must be qualified. This means it must meet certain requirements of Section 401(a) of the Internal Revenue Code (IRC). For example, the Plan must:

- Be maintained for the exclusive benefit of Plan participants and beneficiaries;
- Not discriminate in favor of highly compensated employees;
- Meet minimum standards for participation and vesting; and
- Except in limited circumstances, provide that your benefits cannot be assigned or alienated (in other words, the Plan generally can't transfer all or part of your account to a third party such as a creditor, even with your consent).

Administrative Procedures

This SPD describes the administrative procedures for making Plan transactions in effect as of January 1, 2026. Please be aware that administrative procedures may change from time-to-time and, while we strive to update the SPD to reflect the current administrative procedures at any given time, there may be discrepancies between the procedures described in this SPD and those in effect on the Plan’s website or through the Sony Savings Plans Service Center. Participants are strongly encouraged to review administrative procedures with the Service Center before making a transaction in the Plan (for example, requesting a loan or a distribution).

Eligibility to Participate

Who’s Eligible

You’re eligible to participate in the Plan immediately if you’re a regular employee of a participating company and scheduled to work 20 or more hours per week. You can start saving in the Plan and/or you can make a rollover contribution as soon as administratively possible after your employment begins. (See “Enrolling in the Plan”.)

If you’re a regular part-time employee of a participating company and scheduled to work fewer than 20 hours per week, you become eligible to start saving in the Plan after you complete 12 months of employment and receive credit for at least 1,000 “hours of service” (as the term is defined in the Plan) in either your first year of employment or in a subsequent calendar year. In general, you’re credited with one hour of service for each hour you’re paid—including hours you’re actually at work and hours for which you’re paid but do not work (such as holidays, vacation, illness, disability, jury duty, military duty, layoff, or other approved leaves of absence). In general, for a period when you’re paid but not working, you’ll receive credit for up to 501 hours in a calendar year during such period (except in the case of an approved leave of absence). More details about service credit for eligibility purposes is set forth in the Plan document.

Notwithstanding the foregoing, beginning in 2021, “long-term part-time” employees (“LTPT Employees”) will begin earning service toward eligibility to participate in the Plan. A “long-term part-time” employee is an employee who in each of the last three consecutive years worked at least 500 but less than 999 hours. For eligibility purposes, only years after 2021 are counted. Therefore, LTPT Employees will first be permitted to participate in the Plan beginning in 2025.

Participating companies in the Plan as of January 1, 2026* are:

- Beachwood Services Inc.**
- Crispin Corporation
- Pixomondo, Inc.**
- SEG Travel Corp.
- Sony Music Publishing (US) LLC (formerly known as Sony ATV Music Publishing LLC)
 - o Extreme Group Holdings LLC
 - o The Bleeding Fingers Custom Music Shop LLC
- Sony Biotechnology Inc.**
- Sony Corporate Services Inc.
 - o Dexai Robotics Inc.
 - o Sony AI America Inc.

- o Sony Corporation of America
- o Sony Engagement Platform Services, LLC
- o Sony Space Communications Corporation
- Sony DADC US Inc.
- Sony Electronics Inc.
- Sony Interactive Entertainment LLC**
- Sony Latin America Inc.
- Sony Music Entertainment**
- Sony Plaza Inc.
- Studio Payroll Services Inc.**
 - o Sony Pictures Entertainment Inc.**

*Participating Employers will no longer be considered Participating Employers as of the date they are no longer part of the controlled group, unless expressly stated in the transaction documentation.

**While all of the Participating Employers listed above participate in the Plan, this SPD describes the terms and conditions of the Plan only for employees of these participating companies.

If you have any questions about the participation status of your Sony company, call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speak with a Service Center representative. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

You're eligible to start receiving company matching contributions on your pre-tax, Roth and after-tax elective contributions as of your first day of participation in the Plan.

Eligible employees are automatically enrolled in the Plan on or about the date that is 45 days following their date of hire at a pre-tax elective contribution rate of 6% of eligible pay. Employees may opt out of automatic enrollment or elect a different contribution rate at any time prior to their automatic enrollment date.

Example: If you started working full time (at least 20 hours per week) on February 11, 2024 you are automatically enrolled in the Plan at a pre-tax elective contribution rate of 6% of eligible pay (and a Roth elective contribution and after-tax elective contribution rates of 0% of eligible pay) once you've been working for 45 days unless you actively choose to start saving in the Plan (or to opt out of the Plan) before then. You also become eligible to start receiving company matching contributions on your pre-tax elective contributions (and any Roth or after-tax elective contributions you elect to make) starting with your first elective contribution to the Plan. Additionally, if you remain actively employed through December 31, 2025 and you are credited with at least 1,000 hours of service during the 2025 calendar year, you become eligible to receive an annual company non-elective contribution for 2025 (provided that your employer has chosen to participate in this contribution). The annual company non-elective contribution will then be made in the first quarter of 2026. Contributions will be invested in the Passive Target Date Investment Option with the year in its name closest to your 65th birthday unless and until you affirmatively elect otherwise.

As an eligible employee, you can make a rollover contribution at any time, regardless of whether you're saving in the Plan by payroll deductions.

Who's Not Eligible

You're not eligible to participate in the Plan if you are:

- Regularly scheduled to work fewer than 20 hours per week, and you're not credited with at least 1,000 hours of service in your first year of employment or any subsequent calendar year, as such "eligibility periods" are defined in the Plan (unless you are a long-term part-time employee as described above).
- Covered by a collective bargaining agreement—unless participation is agreed to through the collective bargaining process.
- A leased employee. A leased employee is generally one that is employed under an agreement between Sony and a leasing agency and works on a full-time basis for at least 1 year and performs work at the direction of a Sony company.
- An independent contractor, consultant, or other individual identified by Sony as part of Sony's contingent workforce and not employed as a regular Sony employee. **Note:** This exclusion applies irrespective of whether you are subsequently reclassified or treated as an employee under common law principles by the Internal Revenue Service (IRS), or any other governmental agency or authority, or a court—this includes any reclassification in settlement of any claim or action relating to such individual's employment status.
- An employee of a division of the company or any other group determined by Sony not to be eligible to participate.
- An employee whose legal residence is in Puerto Rico.
- In an ineligible class of employees as determined by your employer.
- An employee of a non-U.S. affiliate company (including Sony Group Corporation) and are transferred to a participating U.S. affiliate company on a temporary basis or for a fixed period of time unless you are "localized" in connection with your transfer.
- An employee who is classified by a participating company as an intern. For Plan purposes "interns" include, but are not limited to, employees classified by a participating company in its discretion as interns, college marketing reps, or such other similar classification, for payroll purposes.
- "Fixed-term" employees unless otherwise determined by your employer.
- Employees who participate in a SIMPLE IRA sponsored by an Employer until such SIMPLE IRA is terminated.

If you have questions about your eligibility, call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-928). Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

What Service Means

Service means the length of time you work for Sony. Your years of service determine:

- When you can receive annual company non-elective contributions
- When you become vested in any annual company non-elective contributions

For vesting purposes, you accumulate service from the date you first perform an hour of service until you separate from employment.

You're credited with one hour of service for each hour you're paid—including hours you're actually at work and hours for which you're paid but do not work (such as holidays, vacation, illness, disability, jury duty, military duty, layoff, or other approved leaves of absence).

In general, for a period when you're paid but not working, you'll receive credit for up to 501 hours in a calendar year during such period (except in the case of an approved leave of absence). A break in service occurs when you leave Sony and/or receive credit for fewer than 501 hours in a calendar year.

Breaks in Service

A one-year break in service occurs when you are credited with fewer than 501 hours of service in a calendar year.

Family and Medical Leave

If you're eligible, the Family and Medical Leave Act (FMLA) allows you to take up to 12 weeks of unpaid leave per year for these reasons:

- Caring for a family member's serious health condition;
- Caring for your own serious health condition;
- Placement of a child with you for foster care or adoption;
- Birth of and care for a newborn; and
- A qualifying emergency in connection with a spouse, parent or child who is called to active service in the military or who is already in active service.

Additionally, if you have a spouse, parent, child or next of kin who is injured in active service, you may take up to 26 weeks of unpaid leave to provide care to the injured family member.

If your request for FMLA leave is approved by your Human Resources department, you'll continue to receive service credit during your period of leave.

Note: For a leave of absence related to birth or adoption, rules as described below may apply.

Leave of Absence Related to Birth or Adoption of Your Child

You can receive credit for up to 501 hours of service during any calendar year if you're absent from work on an approved leave for one or more of these reasons:

- Your pregnancy;
- Birth of a child;
- Placement of a child with you for adoption; and
- Caring for a child immediately after birth or adoption.

For purposes only of determining if a one-year break in service occurs, you'll be credited with hours in the calendar year that your leave began if these hours are needed to prevent a break in service in that year, or you can receive credit in the following year to prevent a break. Call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speak with a Service Center representative if you have questions. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

Military Leave

Under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA), if you return to work after a military leave within the protected reemployment period:

- The military leave isn't treated as a break in service.
- You will be credited with the same amount of service you would have received if you hadn't gone on a military leave. Sony treats a military leave as service for eligibility and vesting purposes.
- You have the option to make up elective contributions for any unpaid period of your military leave and you will also receive any company matching contributions (provided you make up any corresponding missed elective contributions) and annual company non-elective contributions deposited to your account that you would have otherwise been eligible to receive if you were not on military leave.

If You're Rehired

If you leave Sony but return to work for a Sony company at a later date, your status in the Plan when you return depends on your vesting status when you left, how long you were gone and whether the Sony company that rehires you participates in the Plan.

If you return to work for a Sony company that participates in the Plan, you may be able to begin participating in the Plan as soon as administratively possible.

- When you return to work, your participation can resume as soon as possible provided you are an eligible employee regularly scheduled to work at least 20 hours a week. If you are regularly scheduled to work fewer than 20 hours per week and you did not previously participate in the Plan, you may be required to complete 1,000 hours of service during the 12-month period following your date of rehire (or during successive calendar years) before you can join the Plan.
- If you return to work within 75 days of your date of termination, your prior election that was in effect on your date of termination will be reinstated as of your date of rehire. If you did not have a prior election in effect as of your date of termination, or if you return to work more than 75 days after your date of termination, you will be treated as a new employee for purposes of the Plan and you will be subject to the automatic enrollment provisions of the Plan (to the extent applicable).

If You're Transferred

If you're transferred to a Sony company that doesn't participate in the Plan, you will not have a break in service in any year that you're credited with at least 501 hours of service with that Sony company (provided it is part of Sony's controlled group of companies in accordance with IRS rules), and you'll continue to earn vesting service. However, as required by law, as long as you continue to work for a Sony company, you are not eligible to take a distribution.

If you have a question regarding whether a company is part of the Sony controlled group, contact the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speak with a Service Center representative. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

Enrolling in the Plan

You can enroll at any time on the Plan's website (rps.troweprice.com). You can also call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speak with a Service

Center representative. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

When you enroll, you decide:

- The percentage of pay you want to contribute on a pre-tax basis and/or after-tax basis (including Roth).
- How you want to invest contributions going into your account. If you do not make an investment election, all contributions are automatically invested in the Passive Target Date Investment Option with the year in its name closest to your 65th birthday.

You May Be Automatically Enrolled: As previously indicated, if you did not take action to either enroll or decline enrollment within 45 days of your hire date, you're automatically enrolled at a 6% of eligible pay pre-tax elective contribution rate (3%, if hired prior to January 1, 2016) (and a 0% of eligible pay after-tax and Roth elective contribution rate) with contributions automatically invested in the Passive Target Date Investment Option with the year in its name closest to your 65th birthday. Also, your pre-tax elective contribution rate will automatically increase by 1% each year (on or about the anniversary of your automatic enrollment date) until you reach a 10% of pay pre-tax elective contribution rate. Keep in mind, you can enroll on your own, decline enrollment, change the automatic enrollment elections, terminate the automatic increases in your contribution amount within 45 days of hire (or as soon as administratively practicable) and/or change your investment elections at any time (changes will be prospective only) on the Plan's website or by calling the Service Center at 1-877-SONY-SAVE (1-877-766-9728). Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

Once you're enrolled (either by your own election or automatically), your contributions start as soon as administratively possible—generally, with your next paycheck or by your second paycheck. Similarly, any changes to your existing elective contributions rate will take effect as soon as administratively practicable (usually with the first or second paycheck following the change).

Note: Temporary employees (including seasonal employees) are not subject to auto enrollment. However, if you are classified as a temporary employee and your status changes to a regular employee working 20 or more hours per week, you will become subject to the Plan's automatic enrollment provisions as of the effective date of your change in status, as described in this SPD. If you have already made an election to participate (or not to participate) prior to the date you are automatically enrolled, your election will remain in effect until you make a change.

Naming a Beneficiary

You may name a beneficiary to receive the value of your vested account if you die while you have an account balance in the Plan.

You can name or change your beneficiary on the Plan's website—if you're not married, there's no form to complete and mail in—you simply make your election on the website. If you don't have access to the website, you can call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and request a form, which must be completed and returned to the Sony Savings Plans Service Center.

If you're married, your spouse is automatically your beneficiary unless your spouse signs the required consent section of the beneficiary designation form agreeing to your choice of an alternate

beneficiary or beneficiaries. In this case, you'll need to print a beneficiary designation form from the Plan's website or call the Service Center to request a form. In addition, to be valid, your spouse's signature on this form must be notarized and must be returned to the Service Center.

If you're single, you can name anyone you wish as beneficiary. However, if you subsequently marry, your spouse automatically will be your beneficiary and your prior beneficiary designation will be void (unless your spouse completes the required consent form).

Note also that a beneficiary designation that requires the consent of your spouse or any other election or information that must be provided to the Plan in writing is not effective unless and until it is completed correctly and received by the Sony Savings Plans Service Center by the due date that may apply.

If you haven't named a beneficiary, or if your named beneficiary(ies) dies before you, your vested account balance is paid in this order if you die:

- To your surviving spouse
- If no surviving spouse, to your surviving children in equal shares
- If no surviving children, to your surviving parents in equal shares
- If no surviving parents, to your siblings in equal shares
- If no surviving siblings, to your estate

If your beneficiary outlives you but dies before receiving a distribution, your account is paid to your beneficiary's designated beneficiary or, if none, to his or her estate.

Note: If you have a registered same-sex or opposite-sex domestic partner or are in a civil union and you would like for them to receive your vested Plan benefits should you die, you must affirmatively designate your domestic partner as your beneficiary. Your domestic partner will not be considered your surviving spouse under the Plan. However, your lawful spouse, regardless of gender, will be recognized as a spouse for all purposes under the Plan.

You should keep your beneficiary information up to date.

Qualified Domestic Relations Order (QDRO)

Generally, you can't assign your benefits under the Plan to anyone other than your properly designated beneficiary(ies), and your benefits can't be attached by any creditor before they're paid out of the Plan (other than for certain tax levies issued by the IRS). Once an amount is paid out of the Plan to you (or on your behalf), the money is no longer considered part of the Plan and may be subject to the claims of your creditors, or you may choose to give the money to someone else.

An exception to this rule applies in the case of a QDRO. A QDRO is a state court order or judgment relating to marital property rights, alimony, and/or child support in connection with a divorce. Such an order directs that all, or a portion, of your benefits under the Plan are to be paid to your spouse, your former spouse, or a child of yours (referred to as "alternate payees"). Very specific rules apply to what information must be in a QDRO and how a QDRO can be applied to your benefits under the Plan.

If the Plan receives such an order, the Plan's QDRO administrator first determines if the order meets the specific requirements under the law and terms of the Plan. If the order meets the QDRO

requirements, the Plan is required by law to follow the terms of the order. This generally means that a portion of your benefit will ultimately be paid to the alternate payee named in the order.

The Plan Administrator maintains a specific set of procedures for QDROs (QDRO Procedures) to assist in responding to and administering QDROs and proposed QDROs received by the Plan. You may obtain a copy of these QDRO Procedures at any time, free of charge, by visiting QDRO Consultants at <https://trp.qdros.com> or calling the Sony Savings Plan Service Center at 1-877-SONY-SAVE (1-877-766-9728).

In the event you need to prepare and submit a proposed QDRO, you're strongly urged to first obtain and review the QDRO Procedures, as well as the Plan model QDRO by visiting QDRO Consultants at <https://trp.qdros.com>. Understanding and following the Plan's QDRO Procedures will help ensure that your benefits are properly paid. A \$500 QDRO review and determination fee will be assessed against your account balance upon initial review of the DRO. Once the final QDRO has been approved, the Plan will reduce the alternate payee's assigned share of the benefits by 50% of the fee (unless the fee is allocated differently in the QDRO).

Overview of Contributions

You can choose how your contributions to the Plan will be made: either pre-tax, after-tax, Roth or a combination of all three. Once you choose how much to contribute, your elective contributions are automatically deducted from your pay. If you do not take action when you're first eligible, you may be automatically enrolled. You may also roll over money from a previous employer's qualified plan or Individual Retirement Account (IRA). In addition, Sony provides company matching contributions and certain Sony employers provide annual company non-elective contributions to help you save even more if you meet the eligibility requirements.

Here's a summary of the types of contributions allowed. See the remainder of this section for more details:

| Type of Contribution | Who's Eligible | Contribution Amount |
|--|--|---|
| Pre-Tax Contributions Roth Elective Contributions After-Tax Elective Contributions | All eligible employees | Up to 50% of eligible pay (in total), subject to IRS and Plan limits as indexed each year. For 2026, the contribution limit (pre-tax and Roth) is \$24,500 and the combined pre-tax, Roth and after-tax limit is \$55,800. |
| Catch-up Contributions (Pre-Tax and/or Roth) | All eligible employees who are at least age 50 by the end of the calendar year | Up to applicable IRS catch-up contributions limit as indexed each year. For 2026, the catch-up contributions limit is \$8,000 and \$11,250 if you turn age 60 to 63. Catch-up contributions are not eligible to receive company matching contributions. If an eligible employee has not reached the maximum regular IRS contribution limits by the end of the year, catch-up contributions will be reclassified as either regular pre-tax elective contributions and/or Roth elective contributions to the extent necessary to maximize regular pre-tax and/or Roth elective contributions. Starting January 1, 2026, if you earned more than \$150,000 in FICA wages in the prior year, your catch-up contributions must be made as Roth contributions. This limit is subject to IRS and |

| | | |
|------------------------------------|--|--|
| | | Plan limits as indexed in future years. Please see the Catch-Up Contributions section for details. |
| Company Matching Contributions | All eligible participants making regular pre-tax, Roth and/or after-tax elective contributions LTPT Employees are not eligible to receive Company Matching Contributions. | \$1 per \$1 on the first 3% of eligible pay you contribute, and \$0.50 on the \$1 on the next 3% of eligible pay you contribute. Eligible pay is subject to the IRS annual wage limit as indexed each year. For 2026, the IRS wage limit is \$360,000. Catch-up contributions are not eligible to receive company matching contributions. Company matching contributions are made on a per-pay-period basis. |
| Rollover From Eligible Plan or IRA | All eligible employees | No limit on amount—must meet Plan requirements for eligible rollover. Rollovers from Roth IRAs are not accepted. |
| In-Plan Roth Rollover | All eligible employees | See the In-Plan Roth Rollover Section of this SPD. |

Your Contributions

How Much You Can Contribute

You can contribute any whole percentage of your eligible pay up to 50% on a pre-tax basis, after-tax basis (including Roth) or a combination of all three. However, the IRS places limits on the amount of pre-tax elective contributions and Roth elective contributions you can make each year. The limit for 2026 is \$24,500. This limit may change each year. If you wish to contribute in excess of this limit, you may do so on an after-tax basis.

Note: In addition to all other limits described above, the IRS places a limit on the combined amount of employee and company contributions that may be made each year. For 2026, this aggregate limit is \$72,000. In order to minimize the likelihood that participants exceed this limit during the year, the Plan has instituted a limit of \$55,800 for 2026 on your combined pre-tax, Roth and after-tax elective contributions. It may still be possible for you to exceed the IRS annual combined contribution limit, in which case some of your contributions will be refunded to you in accordance with IRS and Plan rules. The IRS and Plan limits described in this paragraph do not apply to any catch-up contributions or rollover contributions you have made to the Plan during the year.

If you're at least age 50 by the end of the calendar year, you are eligible to make catch-up contributions.

Note that the IRS limits referenced in this document are subject to change based on annual indexed limits as published in the IRC. Any change in the indexed amounts will automatically change the limits set forth in this document.

Types of Elective Contributions

Pre-Tax Elective Contributions

If you choose to contribute to the Plan on a pre-tax basis, your contributions will be deducted from your pay before most federal, state, and local taxes are withheld. This reduces your taxable income for the year. You don't pay taxes on your pre-tax elective contributions or any earnings until you take a distribution (or taxable withdrawal) from your account.

Your pre-tax elective contributions are invested according to your investment choices. If you do not make an investment election, your contributions to the Plan will be invested 100% in the Passive Target Date Investment Option with the year in its name closest to your 65th birthday.

After-Tax Elective Contributions

After-tax elective contributions are deducted from your eligible pay after all applicable taxes have been withheld. Since these contributions have already been taxed before they are contributed to the Plan, they will not be taxed again upon distribution (or withdrawal) from the Plan. However, earnings on after-tax elective contributions will be subject to income tax upon distribution (or withdrawal).

Roth Elective Contributions

Another option available to participants who would like to make their contributions on an after-tax basis is to make Roth elective contributions. Roth elective contributions are deducted from your paycheck after income taxes have been calculated and may never exceed the amount of your net after-tax compensation. However, as opposed to after-tax elective contributions, you will not pay taxes on withdrawals of Roth elective contributions or the investment earnings thereon provided it's a qualified distribution (see Tax Withholding on Distributions).

After-Tax Carryover Elections

You also have the option to make a carryover election. If you elect, your pre-tax elective contributions and/or Roth elective contributions will automatically be converted to after-tax elective contributions once you have reached the IRS pre-tax and Roth limit (\$24,500 for 2026). Note that if you were already contributing after-tax elective contributions, any contributions that are automatically converted to after-tax elective contributions based on your carryover election will be added to your existing after-tax elective contributions.

Changing Your Contribution Rate

You can change your pre-tax, Roth and after-tax elective contribution rate at any time on the Plan's website. Your contribution rate change takes effect as soon as administratively possible—generally, with your next paycheck or by your second paycheck. If you stop contributing, you can start again at any time—generally within 1 or 2 paychecks—as long as you are still eligible and employed by a participating company.

Automatic Increase Feature

The Plan also has a convenient automatic increase feature to help you save more. If you are automatically enrolled in the Plan, your pre-tax elective contribution rate will increase by 1% each year on or about the anniversary of your automatic enrollment date until you reach a pre-tax elective contribution rate of 10%.

For example, if you are automatically enrolled in the Plan in 2026, starting with a set contribution rate of 6%, your contribution rate would automatically increase to 7% (on or about the first anniversary of your automatic enrollment date).

If you were not automatically enrolled in the Plan, you can make an automatic increase election for your pre-tax, Roth or after-tax elective contributions on your own. You specify the annual percentage increase, the date on which the increase takes effect each year, and the maximum contribution rate (once you reach this maximum contribution rate, no further automatic increases will

be made). Note that the maximum contribution rate must be less than or equal to the Plan's maximum elective contribution rate of 50%.

You may prospectively change your automatic increase rate, or turn off the automatic increase feature altogether, at any time. Automatic increase elections, or any changes, may be made on the Plan's website (rps.troweprice.com) or by contacting the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728).

Catch-up Contributions

If you're at least age 50 by the end of any calendar year, you are eligible to make catch-up contributions to the Plan, on a pre-tax and/or Roth basis, as of the beginning of that calendar year. If you're eligible, you can contribute up to an additional \$8,000 for 2026 (or up to an additional \$11,250 if you turn age 60 to 63 in 2026). (This is in addition to the annual pre-tax and Roth limit of \$24,500 in 2026.). Your catch-up contributions will not be matched by Sony.

Effective January 1, 2026, the IRS requires high wage earners to make catch-up contributions as Roth contributions. You are a high wage earner if your FICA wages from your Sony employer in the prior year exceeded \$150,000, as indexed by the IRS. If you transfer employment between certain Sony employers during 2025 or 2026, your FICA wages from both employers **may** be aggregated to determine if you are subject to the Roth catch-up requirement. If you are a high wage earner, you may only make catch-up contributions as Roth contributions (for 2026, up to an additional \$8,000 (or \$11,250 if you turn age 60 to 63 in 2026)).

You'll need to indicate your catch-up contribution as a **per-pay-period dollar amount**. For example, if you would like to contribute the maximum amount for 2026 (\$8,000 if you do not turn age 60 to 63 in 2026) over the entire year and you are paid on a bi-weekly basis, you would elect to contribute \$308 each pay period (\$8,000/26, rounded up to the nearest dollar). The amount you designate will be deducted from your paychecks each pay period after your election has taken effect. You can change or stop catch-up contributions at any time during the year. Also, your catch-up contribution election will remain in effect in subsequent years until you make a new election (except if there is an amendment to the Plan, in which case you will be notified that you must make another catch-up election).

Your catch-up contributions are invested according to your investment choices. Except if you are a high wage earner, if you have not maximized your pre-tax and Roth elective contributions in any calendar year that you have also elected to make catch-up contributions, your catch-up contributions will automatically be reclassified as pre-tax and/or Roth elective contributions (to the extent possible) at the end of the calendar year. You will receive company matching contributions, if eligible, on any reclassified amounts.

Eligible Pay

What's Included in Eligible Pay

For the purpose of calculating the amount you can contribute to the Plan, your eligible pay includes:

- Base pay (including vacation and sick pay);
- Overtime pay;
- Pay at premium rates (such as holiday or shift differentials);
- Commissions;

- Bonuses (including but not limited to sign-on, short-term incentive (i.e., annual), sales commissions, retention, long-term incentive, spot);
- Pay you use to pay for IRC section 125 (cafeteria) plan or similar benefits (for example, medical, dental, vision, commuter);
- Eligible pay that is paid within 75 days following the date of your separation from employment

The amount of eligible pay on which your contributions are determined is subject to annual limits as indexed according to the IRC (\$360,000 in 2026).

What's Not Included in Eligible Pay

Eligible pay does **not** include:

- Expense reimbursements;
 - Severance payments;
 - Company contributions or credits to a benefit plan;
 - Various allowances or educational reimbursement (including, but not limited to, relocation reimbursement, automobile allowances, and reimbursement for travel allowances);
 - Company or employee contributions to, or distributions from, a non-qualified deferred compensation plan;
- Grant, vesting or settlement from the exercise of stock options;
- Vesting or settlement of restricted stock units;
 - Any other amounts paid but not specifically included in the Plan's list of eligible payments;
 - Eligible pay that is paid after 75 days following the date of your separation from employment

Company Contributions

How Company Contributions Work

Sony may add to your account through company matching contributions and, if you're eligible, annual company non-elective contributions.

When you separate from employment, you are eligible to receive the vested portion of your company matching contributions and annual company non-elective contributions.

Company Matching Contributions

You are immediately eligible to receive company matching contributions on your pre-tax, Roth and after-tax elective contributions.

Sony matches your pre-tax, Roth and after-tax elective contributions as follows: **\$1 per \$1 on the first 3% of eligible pay you contribute to your account each year and \$0.50 on the \$1 on the next 3% of eligible pay you contribute.** To maximize the benefit of your company matching contributions each year, you'll want to save at least the highest percentage of pay that the company matches (6%). Keep in mind that you only receive company matching contributions while you are contributing to the Plan. While Sony matches pre-tax elective contributions, Roth elective contributions and after-tax elective contributions, the company matching contribution is based on your total elective contribution rate and does not apply separately to each type of elective contribution. Therefore, for example, if you elect to contribute 3% on a pre-tax basis and 3% on an after-tax basis, your company matching contribution will be 100% of the first 3% of your combined contribution and 50% on the next 3% of your combined contribution. You will not receive a 100% match on each of your pre-tax elective contributions and your after-tax elective contributions.

For example, if your annual pay is \$30,000, then below is the matching contribution Sony will add to your account depending on the percentage of your pay that you would like to save.

| Saving This Percentage of Pay | Your Annual Savings | Sony’s Match on Your Savings | Total Annual Contribution |
|-------------------------------|---------------------|------------------------------|---------------------------|
| 3% | \$900 | \$900 | \$1,800 |
| 6% | \$1,800 | \$1,350 | \$3,150 |
| 8% | \$2,400 | \$1,350 | \$3,750 |
| 10% | \$3,000 | \$1,350 | \$4,350 |

Company matching contributions are automatically invested according to your investment choices. If no investment election is in effect, company matching contributions are automatically invested in the Passive Target Date Investment Option with the year in its name closest to your 65th birthday. Please note that if you are an LTPT Employee, you are not eligible to receive Company Matching Contributions, or True-Up Matching Contributions, as described below.

True-Up Matching Contributions

It’s a good idea to spread your savings throughout the year to take advantage of dollar-cost averaging with your contributions. Some participants may not receive the maximum matching contribution for which they are eligible because they reach an applicable limit before the end of the year. In this case, Sony will true-up any missed matching contributions after year-end as long as you either reached the annual IRS pre-tax and Roth elective contribution limit (\$24,500 for 2026) or contributed at least 6% on an annualized basis during the Plan year.

A true-up match is an employer matching contribution made after the end of the plan year to ensure you receive the full match on your contributions. This process addresses situations where matching contributions credited during the year were lower because they are usually calculated per pay period, and/or your contributions may have stopped or decreased before the year ended, such as when you reach the annual IRS contribution limit. After year-end, Sony reviews your total eligible pay and contributions for the year, determines the total match you should have received according to the Plan’s formula, and deposits any difference as a true-up match, usually in the first quarter of the following calendar year.

Matching Contribution True-Up Example

Assume your estimated eligible pay is \$97,500 in 2026, and you elect a pre-tax elective contribution rate of 30% of eligible pay or about \$1,125 per bi-weekly paycheck based on 26 paychecks in 2026:

Saving at this rate, you would reach the 2026 pre-tax limit of \$24,500 in or around October—with the 22nd bi-weekly paycheck. As a result, assuming you are only contributing on a pre-tax basis and you have not made a carryover election, your pre-tax elective contributions would stop, and you would have no further company matching contributions going into your account for the rest of 2026.

However, since you contributed up to the pre-tax limit for the year, you'll still be entitled to total company matching contributions of \$4,387.50 (based on matching 4.5% of \$97,500—dollar for dollar on the first 3% and 50 cents on the dollar on the next 3%). When your contributions stop in 2026, you would have received about \$3,712.50 (based on 22 paychecks) in Company Matching Contributions added to your account.

In early 2027, Sony will automatically add a true-up matching contribution to your account of \$675, so you receive a total company matching contribution of \$4,387.50 (\$3,712.50 + \$675) for 2026.

Contribution Limits

Background on Limits

The IRC sets limits on the contributions to your account. Whether you reach these limits depends on your pay, your elective contributions (pre-tax, Roth and after-tax), and the company matching contributions and annual company non-elective contributions you receive for the year. These limits are indexed, meaning that they may change each year.

Pre-Tax (and Roth) Contribution Limits

The IRC limits your pre-tax and Roth contributions (or a combination of both) for 2026 to \$24,500. However, if you'll be age 50 or older in this calendar year, you're also eligible to make additional pre-tax and Roth catch-up contributions (or a combination of both) of up to \$8,000 for 2026, or up to \$11,250 if you turn age 60 to 63 in 2026.

These limits apply not only to the Plan but also to all 401(k) plans or similar plans you may participate in during the calendar year. For example, if you're a new Sony employee, you should consider contributions you made to your prior employer's plan in the same calendar year.

Call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speak with a Service Center representative if you have questions about how your participation in other plans affects your Plan contributions. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

Eligible Pay Limit

The IRC also limits the amount of your eligible pay that's used to determine your contributions (including company matching contributions and annual company non-elective contributions) for a Plan year. The limit for 2026 is \$360,000.

Total Annual Contribution Limits

The total contributions to your account for a calendar year are limited by the IRS to the **lesser** of:

\$72,000 for 2026 (\$80,000 or \$83,250 if you include catch up contributions)

- 100% of your compensation, as defined in IRC Section 415

Contributions include:

- Pre-Tax and Roth Elective Contributions (excluding catch-up contributions);
- After-Tax Elective Contributions
- Company Matching Contributions.

The limit applies to all defined contribution plans sponsored by the same employer (as defined by the IRC) in a calendar year. If you exceed this limit, any excess contributions may be forfeited in accordance with Plan rules.

Notwithstanding the IRS limit, the Plan has imposed a lower combined pre-tax, Roth and after-tax elective contribution limit of \$55,800 for 2026 to reduce the likelihood of participants exceeding the \$72,000 total contribution limit.

Vesting in Company Contributions

Vesting is the process of earning ownership rights to the value of company matching contributions. (You're always 100% vested in your total elective contributions and rollover contributions.)

You are immediately vested in the value of company matching contributions made to your account.

You earn one year of vesting service for each calendar year that you're credited with at least 1,000 hours of service while working for Sony. Service with a Sony affiliate that is less than 80% owned by Sony may not count towards vesting in the Plan. If you have a question regarding your vesting status, call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speak with a Service Center representative. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

If you participated in a Prior Plan, your prior company contributions will vest in accordance with the rules in effect from time-to-time under the applicable Prior Plan.

Rollover Contributions

Before joining Sony, you may have participated in another company's eligible retirement plan. If you received or are eligible to receive a distribution from that plan, it may be eligible for rollover into the Plan, even if you rolled it over into an IRA first.

Rollovers From an Eligible Plan or IRA

The primary advantage of rolling over an eligible distribution from a prior qualified plan is that you can continue to defer paying taxes on the money. The advantages of rolling your money into the Plan instead of an IRA are:

- You can keep all your retirement balances in one place.
- You can take advantage of the Plan's additional features, such as loans.

You need to meet the Plan's eligibility requirements to make a rollover contribution.

Timing

A rollover contribution must be deposited with the Plan trustee within 60 days of the date the payment is received by you. If the rollover contribution isn't deposited within 60 days, the Plan can't accept it and the payment may become taxable to you.

The 60-day requirement doesn't apply to direct rollovers, which are made payable directly to the Plan trustee from the distributing plan or IRA.

From Eligible Employer Plans

You can roll money into the Plan if it's an eligible distribution from an eligible employer's retirement plan. These types of plans may be considered eligible retirement plans:

- 401(k) plan (including Roth 401(k) contributions to the extent permitted under IRS rules) ;
- Defined benefit (pension) plan;
- Profit-sharing or thrift plan;
- SIMPLE 401(k) plan;
- Money purchase pension plan;
- 403(a) annuity plan;
- 457 plan (government-sponsored plan); and
- 403(b) plan (non-profit organization plan).

The following types of distributions are not eligible for rollover, even if they are from an eligible employer plan:

- Nontaxable (i.e., after-tax) contributions you made to a section 403(b) tax-sheltered annuity or a governmental section 457 plan
- Substantially equal periodic payments made at least annually over:
 - Your life (or life expectancy);
 - The joint lives of you and your designated beneficiary (or joint life expectancy); and
 - A specified period of 10 or more years.
- Required minimum distribution amounts;
- Hardship distributions;
- Pre-tax contributions withdrawn for financial hardships;
- Loans that are treated as deemed distributions due to default;
- Share certificates;
- Pass-through dividends from an Employee Stock Ownership Plan (ESOP); and
- Payments made to correct contributions in excess of the Plan's contribution limits.

These types of plans are **not** eligible retirement plans for rollover contribution purposes:

- Excess benefit plan;
- Nonqualified benefit plan;
- Stock option or restricted stock plan; and
- Deferred compensation plan.

To find out if a plan is eligible, check its summary plan description (SPD) or contact the plan's administrator.

From IRAs

You can roll money into the Plan from:

- A traditional IRA (unless it includes your personal annual IRA contributions);
- An IRA set up to receive a distribution from a previous employer's eligible retirement plan; and
- A SIMPLE IRA in which you participated for two or more years.

Please note, you cannot include nondeductible contributions you made to an IRA.

You **can't** roll over a distribution from these types of IRAs:

- Traditional IRA that contains your personal annual IRA contributions (involving after-tax money);
- Roth IRA;
- SIMPLE IRA in which you participated for fewer than 2 years;
- SEP IRA;
- SARSEP IRA; or
- Education IRA.

Types of Rollover Contributions

Direct Rollover

A direct rollover occurs when the distributing eligible employer plan or IRA makes the eligible distribution directly payable to the Plan. If you are rolling over any nontaxable (i.e., after-tax or Roth elective deferrals) amounts from a former employer plan, you may only do so in the form of a direct rollover.

The portion of the eligible distribution that's directly rolled over isn't subject to the mandatory 20% federal tax withholding or the 10% penalty tax on early distributions.

60-Day Rollover

When an eligible distribution is made payable to you, you can roll over all or part of it to the Plan. You must deposit the rollover into the Plan within 60 days after you receive it.

Any portion of the distribution that isn't directly rolled over may be subject to tax withholding and penalties. If you want to roll over the entire eligible distribution amount, you must use your own money to replace the money that's been withheld for taxes. You'll receive a credit for the taxes withheld when you file your taxes. Then, depending on your tax circumstances, you may get a refund.

How to Make a Rollover Contribution

Requesting a Rollover into the Plan

You can request a rollover contribution on the Plan's website (rps.troweprice.com) or by calling the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speaking with a Service Center representative. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

Your rollover contribution will be invested in the investment choices you select. If no investment election is in effect, the rollover contribution is automatically invested in the Passive Target Date Investment Option with the year in its name closest to your 65th birthday.

After you complete and sign the rollover contribution request, return the rollover check made payable to the "Trustee of Sony USA 401(k) Plan, FBO: Your Name;" to the Sony Savings Plans Service Center.

The Plan doesn't accept share certificates for a rollover contribution.

You will be responsible for the self-certification of your Rollover into the Plan. You should keep a record of the rollover for your files. You may be asked to provide the following documentation upon request:

- Proof that the money you're rolling over is coming from an eligible employer plan or IRA;
- Proof that the rollover amount is an eligible rollover contribution;
- Proof of the amount of any after-tax contributions or Roth elective deferrals that are included in the rollover; or
Proof that the rollover amount doesn't include personal after-tax contributions, if the rollover is from an IRA.

Proof That the Amount is an Eligible Rollover Contribution

The distribution statement or IRS Form 1099-R you received for the payment, showing the type of distribution, amount, and taxable and nontaxable portions of the distribution.

If the Amount Originated From an Eligible Employer Plan

- A letter from the plan's administrator stating that the plan is qualified or satisfies the requirements under IRC Section 401(a);
- A letter from the plan's administrator stating that the plan is intended to satisfy the requirements under IRC Section 401(a), and the plan administrator doesn't know of any plan provision or operation that would disqualify the plan;
- A letter from the plan's administrator stating that the plan has received an IRS letter of favorable determination;
- A page from the plan's SPD stating that the plan is qualified under IRC Section 401(a);
- A letter from the plan's administrator stating that the plan is a tax-sheltered annuity plan meeting the requirements of IRC Section 403(b);
- A letter from the plan's administrator stating that the plan is an eligible IRC Section 457 plan and isn't a qualified governmental excess benefit arrangement;
- A letter from the plan's administrator stating that the plan is an annuity contract meeting the requirements of IRC Section 403(a); or
- A letter from the plan's administrator stating that the plan is a SIMPLE 401(k) plan.

You can request any of these documents from the prior plan administrator.

IRA Documentation

If your rollover is coming from an IRA, all money in the IRA must have originated from:

- An eligible employer plan (and does not include after-tax money);
- Personal tax-deductible contributions to the IRA; or
- Investment earnings while the money was in the IRA.

To prove this, you may be asked to provide the following documentation:

- Your statement of history from the IRA showing you've made no after-tax contributions to the IRA, if the rollover originated from an eligible employer plan; or
- A letter from the IRA provider stating that the distribution doesn't contain any after-tax money.

Note: You are responsible for ensuring and providing support that the rollover contribution you are making to the Plan does not contain any nontaxable amounts from an IRA. All amounts when distributed from the Plan will be considered taxable unless there were nontaxable amounts directly rolled over from an eligible employer plan.

The Rollover Check

Send the rollover contribution to the Sony Savings Plans Service Center along with the supporting documents. The check should be made payable to the “Trustee of Sony USA 401(k) Plan, FBO: Your Name.” The check must be a certified check, cashier’s check or a check drawn on a financial institution and include the last four digits of your Social Security Number.

If the distributing employer plan or IRA makes the check payable to you, endorse the check and, under your signature, make it payable to the “Trustee of Sony USA 401(k) Plan, FBO: Your Name.” The rollover must be deposited with the Plan no later than 60 days after you received the distribution.

A confirmation letter will be mailed to you.

In-Plan Roth Rollovers

You may be eligible to convert all or a portion of your accumulated account balance (other than your existing Roth account balance) to a Roth account in the Plan. This is called an In-Plan Roth Rollover. In-Plan Roth Rollovers are permitted with respect to your pre-tax elective contribution account, your after-tax elective contribution account and your rollover contribution account (but not including your Roth rollover contribution account). If you decide to make an In-Plan Roth Rollover, you can choose when, and how much of, your accumulated account balance you would like to be converted to Roth as an In-Plan Roth Rollover. You can also elect to have all of your existing and future Plan after-tax deferrals converted to Roth through automatic In-Plan Roth Rollovers. For additional information regarding the automatic option, including any potential tax impact, please review the details of this automatic In-Plan Roth Rollover that are provided on the Plan’s website (<https://rps.troweprice.com>) or by calling the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728).

You will be subject to income tax on the pre-tax monies (including earnings associated with pre-tax and after-tax contributions) that you converted in the year that you elect the In-Plan Roth Rollover. The benefit of an In-Plan Roth Rollover is that when you eventually take a distribution from the Plan (i.e., upon separation from employment), your entire In-Plan Roth Rollover account balance, including investment earnings, may be distributed tax-free if your withdrawal constitutes a qualified distribution. See the Section entitled “Tax Withheld on Distributions” for more information about the tax treatment of Roth distributions.

An In-Plan Roth Rollover will not result in an actual distribution of monies; they will stay in the Plan until you elect a distribution. Furthermore, certain requirements may apply to the monies that you convert in an In-Plan Roth Rollover to qualify as a qualified distribution and receive the tax advantages. See the Section entitled “Tax Withheld on Distributions” for more information. Please also note that you are only eligible to make an In-Plan Roth Rollover of accounts that are 100% vested. Please consult with a tax advisor before electing an In-Plan Roth Rollover as the election is irrevocable.

Your Investment Options

Responsibility for Investment Decisions

The Plan is intended to comply with Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), as amended, and the regulations issued thereto (“Section 404(c”). This means that the Plan requires each participant to direct the investment of all or a portion of his or her account and, as long as the Plan complies with the requirements of Section 404(c), the Plan Administrator will be relieved of its fiduciary duties with respect to the participant’s investment decisions. Accordingly, the

participant and not the Plan Administrator will be liable for any losses that result directly from a participant's investment directions.

To comply with Section 404(c), the Plan must offer participants a range of investment options among several asset classes and must provide participants with certain information regarding those options and the operation of the Plan. Accordingly, in addition to the information included in this SPD, you may request at any time the following information:

- A description of the annual operating expenses of each investment fund.
- Copies of any relevant materials relating to the investment funds available under the Plan, to the extent such information is provided to the Plan.
- Information concerning the value of shares or units of the investment funds held in your account.

A description of each investment option may be obtained through the Plan's website (<https://rps.troweprice.com>) or by calling the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728).

Investment Choices

The Plan offers a four-tiered approach to investing: (i) Passive Target Date Investment Options, (ii) Passive Core Investment Options, (iii) Active and Active Blend Core Investment Options and (iv) a Self-Directed Brokerage Account. Participants can choose to use any one or more of these approaches to create a diversified portfolio that helps them to match their risk tolerance level with their investment goals. To further assist you in meeting your investment goals, the Plan offers a number of educational tools and investment-related services to Plan participants. More information about these tools and services (and related fees, if any) is available on the Plan's website (rps.troweprice.com).

The Plan design, including information describing the investment options and the investment manager, are accurate as of the date this SPD was published. Please note that the Plan may be amended at any time, including after the start of the Plan year, to change the investment options, investment manager, educational tools and investment-related services offered to participants. Any substantive changes to the investment line-up or other material changes that may impact Plan participant investment options will be communicated in advance of the change.

Passive Target Date Investment Options

The Passive Target Date Investment Options are designed to simplify managing your Plan investment portfolio. Instead of trying to mix and manage a collection of different investment options, you only need to select one Passive Target Date Investment Option to ensure a well-diversified portfolio.

Each investment option (except for the Passive Target Date Retirement Investment Option) has a date in its name that reflects a specific target year for retirement. So selecting a Passive Target Date Investment Option is as easy as matching your expected retirement year to the closest Passive Target Date Investment Option offered.

The Passive Target Date Investment Options are managed by BlackRock, a professional investment manager, who selects and maintains a mix of investments that are considered appropriate for the investment option's specific time frame. As time passes, each investment option's investment mix is gradually shifted from a greater concentration of stock funds (with higher risk and higher expected

return) to a greater concentration of bond funds (with lower risk and lower expected return). This is meant to reduce the volatility in the value of your account as your retirement date nears.

As of January 1, 2026, there are 10 Passive Target Date Investment Options:

Passive Target Date 2070
Passive Target Date 2065
Passive Target Date 2060
Passive Target Date 2055
Passive Target Date 2050
Passive Target Date 2045
Passive Target Date 2040
Passive Target Date 2035
Passive Target Date 2030
Passive Target Date Retirement

When a Passive Target Date Investment Option reaches its target year, all of the assets in that investment option will automatically move to the Passive Target Date Retirement Investment Option. This investment option is designed for participants currently near or in retirement, which means that its objectives are to seek income and moderate long-term growth of capital.

The Passive Target Date Retirement Investment Option holds a blend of investments—more heavily weighted towards bonds and cash equivalents—that many investors may find appropriate for their retirement years. Although it will have reached its most conservative level, it’s important to note that the investment option still maintains a modest degree of stock market exposure and has the potential to incur losses both before and after the target year.

Passive, Active and Active Blend Core Investment Investment Options

The Passive, Active and Active Blend Core Investment Options are designed to allow you to monitor and manage your own portfolio. As of January 1, 2026, Sony offers 13 Passive, Active and Active Blend Core Investment Options in the Plan Investment line-up. The Passive, Active and Active Blend Core Investment Options allow you to invest in a broad range of asset classes. Please note that Active Blend Core Investment Options are composed of multiple underlying investment portfolios and generally blend 75% active management with 25% passive management. In addition, investment portfolios utilized in Passive, Active and Active Blend investment Options consist of various investment vehicles, such as mutual funds, common collective funds and separate accounts.

ASSET CLASS

Cash Alternatives
Bonds
Bonds
Bonds
Domestic Stocks
Domestic Stocks

PASSIVE, ACTIVE AND ACTIVE BLEND CORE INVESTMENT OPTIONS

Active Stable Value
Active Blend High Yield Bond
Active Blend Bond Market
Passive Bond Market Index
Active Blend Large Cap Growth
Passive Large Cap Index

| | |
|-----------------------------|--|
| Domestic Stocks | Active Blend Large Cap Value |
| Domestic Stocks | Active Blend Small Cap |
| Domestic Stocks | Passive Blend Small/Mid Cap Index |
| International Stocks | Active Blend International |
| International Stocks | Active Blend Emerging Mkts |
| International Stocks | Passive World Excl-US Index |
| REITs | Active Blend Global REIT |

You can elect to invest in both the Passive Target Date Investment Option and the Passive, Active and Active Blend Core Investment Options however, we strongly recommend you consult with your personal financial advisor before making a decision to invest in both approaches.

Self-Directed Brokerage Account (SDA)

While the SDA is open to all Plan participants, it is intended for participants who are sophisticated investors and who prefer a “hands-on” approach to investing. Through the SDA, participants have access to thousands of mutual funds across the risk/return spectrum, Exchange-Traded Funds (“ETFs”) as well as a variety of certificates of deposit (“CDs”). The SDA is managed by Charles Schwab & Co., Inc. (“Schwab”) and can be accessed via the Plan’s website (rps.troweprice.com).

If you choose to take advantage of the SDA, you may invest up to 90% (prior to January 1, 2025, 50%) of your account balance in the SDA. You may not contribute directly to the SDA; instead, you must transfer funds from your existing Sony USA 401(k) Plan account to the SDA feature. You must first complete all necessary paperwork to open up your SDA before you can transfer any funds into it.

There is no annual account maintenance fee for the SDA. Fees and expenses may apply to your transactions in the SDA. More information on this Plan feature is available online at rps.troweprice.com or by calling Schwab at 1-888-564-8376.

Importance of Diversification

To help achieve long term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you increase your potential for realizing gains in individual market sectors while reducing your exposure to downside risk. This is because market or other economic conditions that cause one category of assets or one particular fund to perform well may also cause another asset category or another particular fund to perform poorly. Although diversification is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your savings for retirement, you should take into account all of your assets, including any savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your retirement savings will meet your retirement goals. As previously indicated, the Plan offers a number of educational tools and investment-related services to Plan participants. More information about these tools and services (and related fees, if any) is available on the Plan’s website (rps.troweprice.com). Information about

individual investing and portfolio diversification is also available on the Department of Labor's website at <https://dol.gov/ebsa/investing.html>.

Making Your Investment Choices

At Enrollment

When you enroll in the Plan, you'll choose the percentage of your contributions to invest in each option. Investments must be in 1% increments.

For Future Contributions

You can change your investment choices at any time. Any change you make takes effect as soon as administratively practicable (generally, the next trading day) and applies to future contributions only. Changing your investment choices does **not** affect the investment of your existing account balance. Please note that you cannot allocate future allocations directly to the SDA. You may only move existing balances from the Plan into the SDA.

Working With Your Existing Balances

You can change the investment of your existing balance at any time (but not more than 4 times within a calendar quarter—see below) through a fund reallocation or a fund transfer. A fund reallocation or transfer affects your existing account balance only and is effective as soon as administratively practicable (generally, as of the next trading day if your change is received by 4:00 p.m. Eastern time during a trading day). It does not affect how your future contributions are invested.

You can schedule your account to automatically rebalance according to your desired allocation at regular intervals. Automatic rebalancing can occur quarterly, semi-annually or annually, at your election.

Fund Reallocation and Transfer Limit on All Funds

You're limited to 4 reallocations or transfers of your existing balance in a calendar quarter. This 4-trades-per-quarter limit is in place to prevent frequent or excessive trading within the Plan, which can increase investment expenses for the fund(s) and decrease returns. Automatic rebalancing and trades executed through the SDA are excluded from this 4-trade-per-quarter limit.

Except as noted above, any reallocation or transfer you make during a calendar quarter will count as one transfer of funds. You should note that you can't submit both a fund reallocation and a fund-to-fund transfer on the same day. Additionally, only those trades that are actually completed will count toward your transfer limit.

For example, if you choose a fund transfer and then decide to change it later the same day before the deadline (4:00 p.m. Eastern time or when the market closes, if earlier), only the last transaction will count toward your limit.

Risk Versus Return

The different investment options provide a wide range of risk and potential return.

You may want to consider your financial situation and how long you intend to have the money invested when making your investment choices.

You're urged to read the information describing each investment option and to seek the advice of a qualified investment advisor prior to making any investment decision. Sony does not provide investment advice. The Plan does offer, however, a number of educational tools and investment-related services to Plan participants. More information about these tools and services (and related fees, if any) is available on the Plan's website (rps.troweprice.com).

Investment Fees and Expenses

Each investment has a fee associated with it to cover the cost of managing the investments. The investment management fee is charged against each investment option's assets. You can find investment expense information and relevant fund information on Morningstar pages by logging on to the Plan's website (rps.troweprice.com) or by calling the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728). Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

A Word About Fees

Please keep in mind that all investment options charge fees to their investment holders. The Sony USA 401(k) Committee (the "Committee") regularly reviews the investment options in the Plan to make sure that the Plan offers a diverse portfolio with competitive fees. This does not necessarily mean that the fees are the lowest among all like investment options. However, the Committee is responsible for selecting investment options with reasonable fees and managers with a proven track record of solid, consistent performance, and strong management. The Committee has retained a third-party investment expert to assist it with this responsibility. Please note, however, that the Committee is not responsible for the selection or monitoring of the investment options available through the SDA nor for the fees charged by those investment options. Participants who choose to invest through the SDA are strongly encouraged to research the fees and expenses associated with the investment options available through the SDA, and to discuss them with an investment professional, before investing.

In addition to investment management fees, the Plan charges all participants an administrative fee for recordkeeping and other operational expenses incurred by the Plan. This fee is charged quarterly and will appear on your quarterly statements as a separate charge. These fees may vary from time-to-time based on the Plan's actual expenses. The Committee also regularly reviews all administrative fees and strives to keep these fees low for participants.

Detailed information regarding applicable fees and expenses is available on the Plan's website (rps.troweprice.com).

Monitoring Your Account

How Your Contributions Are Organized

Contributions to your account are divided into these sub-accounts, as applicable:

| CONTRIBUTION TYPE | SUB-ACCOUNT NAME |
|----------------------------------|------------------|
| Pre-Tax Elective Contributions | Pre-Tax |
| | Pre-Tax Catch-up |
| After-Tax Elective Contributions | After-Tax |
| Roth Elective Contributions | Roth |
| | Roth Catch-up |
| Company Matching Contributions | Match |

| | |
|-------------------------------|---------------------------|
| Rollover Contributions | Rollover |
| | After-Tax Rollover |
| In-Plan Roth Rollover | IPRR Rollover |

Each sub-account holds contributions and their investment earnings. Please note that these sub-accounts may have different names on the Plan’s website and on your statements. Additionally, if you participated in a Prior Plan, you may also see additional sub-accounts for a portion of your Prior Plan balance.

You are strongly encouraged to review your Plan statements carefully and to contact the Service Center immediately if you notice any discrepancy between your Plan elections, your statement and/or your paycheck.

How Your Account Value Is Determined

Your account value is updated at the end of each trading day to reflect any of these transactions that may apply:

- Your contributions;
- Company contributions;
- Your withdrawals;
- Your loan distributions;
- Your loan repayments;
- Your distributions;
- Your fund transfers or reallocations; and
- Gains or losses of each investment option.

How Loans Work

Unlike a withdrawal, a loan isn’t taxable and doesn’t permanently reduce your account balance as long as you repay it as agreed by the repayment date. Set forth below is a summary of the general terms and conditions with respect to Plan loans.

Types of Loans

Two types of loans are available:

- General purpose (short-term); and
- Primary residence (long-term).

You can have a maximum of two outstanding loans at any one time: one general purpose and one primary residence loan. However, you cannot have two of the same type of loan outstanding at any one time. In addition, there is a 30-day waiting period between paying off a loan and taking out another.

General Purpose (Short-term) Loan

You can take a general purpose loan for any reason. You must repay the loan within 5 years.

Primary Residence (Long-term) Loan

You can take a primary residence loan to purchase a primary residence for yourself. You must repay the loan within 15 years. Your primary residence can be a house, condominium, co-op, mobile home, a new home constructed by a builder or yourself, or the land for new construction or a mobile home.

Amount You Can Borrow

The minimum amount you can borrow is \$1,000.

A \$75 loan fee is assessed when requesting a new loan. This fee is added to the loan amount requested and is not restored to your account as part of your loan repayment.

The maximum amount you can borrow is the **lesser** of:

- 50% of your vested account balance (including any outstanding loans) reduced by your current outstanding loan balance; and
- \$50,000 minus your highest outstanding loan balance(s) across all Sony qualified plans during the past 12 months.

Not all of your Plan accounts are available for loans. For instance, although Roth elective contributions and annual company non-elective contributions are considered for purposes of determining the maximum loan amount available to you, they are not available for withdrawal as a loan.

Bankruptcy and Loans

If you've declared bankruptcy, you will still be able to receive a loan from the Plan. Additionally, your loan will not be automatically defaulted unless otherwise required by court order.

Requesting a Loan

How to Request a Loan

You can request either a general purpose or primary residence loan through the Plan's website (rps.troweprice.com). If you don't have website access, you can call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728). Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

General Purpose (Short-term) Loan

If you request a general purpose loan, you'll receive a promissory note, which shows:

- Loan amount;
- Duration of the loan;
- Interest rate; (the loan interest rate shall be the prime rate as published in the *Wall Street Journal* on the day before the loan is made, plus one percent (1%)); and
- Repayment amount.

A promissory note will be mailed to you as soon as administratively practicable following your loan request. **The terms of this loan are not negotiable.**

You can choose to have your loan deposited directly to your bank account or request that a check be mailed to you. If you choose to receive a check, the check will be mailed separately to your home address on file. By completing the loan request and depositing the check, you agree to the terms of the promissory note.

Primary Residence (Long-term) Loan

If you request a primary residence loan, you'll receive a promissory note. Complete, sign, and return within 30 days the promissory note along with one of the following documents to the Sony Savings Plans Service Center:

- Home purchase agreement;
- Sales contract; or
- Builder's construction contract.

The signed contract must be dated within the last 60 days and include all of the following:

- Your name as the buyer;
- Address of the residence being purchased;
- Purchase price;
- Proof of financing,
- Amount of the down payment; and
- Signatures of both the buyer and seller.

A loan application form is normally reviewed within two business days of when it's received. If your form and supporting documentation are completed correctly and verified to be accurate, your loan will then be posted to your account.

If there is a problem with the materials you sent, you'll be contacted by the Sony Savings Plans Service Center.

If your loan is approved, you'll have the option to have your loan deposited directly to your bank account or request that a check be mailed to your home address on file.

Timing of Loan Checks and Repayments

After the loan is processed, your loan amount will be mailed within approximately two business days.

Payroll begins deducting loan repayments from your first paycheck on or about 30 days following the date of your loan. Because your loan proceeds are not taxable, you must repay your loan on an after-tax basis.

Interest on Your Loan

The Internal Revenue Service (IRS) requires the Plan to apply a reasonable rate of interest to your loan interest rate. Unless otherwise determined by the Plan Administrator, the loan interest rate shall be the prime rate as published in the *Wall Street Journal* on the day before the loan is made, plus one percent (1%). Although this interest rate won't change during the term of your loan, the interest rate for loans requested in later months may be different.

Loan Sources

How Money Is Taken From Your Account

When you borrow from your Plan account, the money is taken from your account on a pro rata basis from the following accounts:

1. After-Tax Elective Contributions
2. Rollover Contributions (excluding In-Plan Roth Rollovers)
3. Vested Prior Plan Company Contributions;*
4. Company Matching Contributions;
5. Pre-Tax Elective Contributions and Pre-Tax Catch-Up Contributions.

* Prior Plan Company Contributions (i.e., contributions made to your account in a Prior Plan) may be available for loans if they were also available in your Prior Plan. The value of any annual company non-elective contributions is not available for loans.

You may not withdraw loan amounts from your Roth Contributions, Roth Catch-Up Contributions, Roth Rollover Contributions or In-Plan Roth Rollover Accounts.

Repaying Your Loan

Loan Repayments

Payroll Repayments

Loan repayments are deducted automatically from your paychecks after applicable federal and state taxes are calculated. You pay principal and interest with each loan repayment, as applicable.

Your loan repayments are credited to your Plan account in the reverse order from which they were taken.

The money you repay is invested according to your current investment choices in effect at the time of each repayment.

Making Manual Loan Repayments on Leaves of Absence

You're still responsible for making loan repayments if you're not receiving a paycheck (for example, during an unpaid leave of absence). You may continue making loan payments via certified check, cashier's check, or money order. For more details around making loan repayments during leaves of absence please refer to the Plan's loan procedures which are available from the Plan Administrator. If you have an outstanding loan and are going on a leave of absence, contact the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) or access the Plan's website (rps.troweprice.com). However, you can request a suspension for up to 12 months while you are on

an approved unpaid leave of absence. When you return to work, your loan will be reamortized over the original loan term (including the period of your leave).

Loan Repayments During Military Leave

If you're on a military leave of absence, your repayments will be suspended while you're performing such military service. When you return, your repayments will resume in the same amount as prior to your entering military service. Your loan must be repaid in full no later than the maximum allowable period (15 years for a primary residence loan, 5 years for a short-term loan) plus the time you were on a military leave of absence.

Paying Off Your Loan Early

While Working for Sony

You can repay your loan in full or in part at any time with no prepayment penalties. Partial loan repayments are allowed in multiples of your loan payment. However, any additional payments must be made as a multiple of your regular loan repayment amount. For example, if your regular loan repayment amount is \$250 per paycheck, you can make an additional payment of \$250, \$500, \$750 or any other multiple of \$250. To prepay your loan in full or in part, contact the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) or access the Plan's website (rps.troweprice.com). Your loan will not be reamortized to reflect any partial payment.

If You Separate From Employment

If you separate from employment with Sony and all affiliates, your outstanding loan balance, if any, will be reamortized for monthly payments over the original loan term. You may make payments via ACH deduction from your bank account, or via cashier's check, certified check, or money order. The first payment will be due on or about the 15th day of the month following the month you separate, and each subsequent monthly payment will be due on or about the 15th day of each month thereafter until your loan balance is paid in full.

If you do not repay your outstanding loan(s) as described above, your outstanding loan(s) will be considered to be in default and the Plan will foreclose on the defaulted note by offsetting the amount due against your vested account balance. This distribution is taxable and may be subject to early distribution tax penalties. If you separate from employment with an outstanding loan, contact the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) or access the Plan's website (rps.troweprice.com) to review your repayment options.

Loan Defaults and Foreclosures

When a Loan Goes Into Default

Your loan is considered to be in default when you fail to make a scheduled loan repayment by the end of the calendar quarter following the calendar quarter in which the payment was due (the "Grace Period. If your loan is declared in default, the Trustee will foreclose on your loan by offsetting the amount due against your vested balance if you are eligible to receive a distribution (regardless of whether, in fact, any distribution is made). In that event, your note will be canceled to the extent of the offset. If you are not eligible to receive a distribution, the defaulted loan will be reported for tax purposes as a "deemed distribution" and will be taxable to you. A defaulted loan will continue to accrue interest until paid or until a loan offset is made.

If you feel you cannot repay a loan, please contact the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) or access the Plan's website (rps.troweprice.com) to review your repayment options. You should also request a copy of the Plan's loan procedures that provide a fuller description of the circumstances which can result in default.

Note: To avoid default, loan payments can be paid by check during an unpaid leave of absence. During a period of approved military leave, your payments may be suspended. Also, if you transfer to a non-participating Sony group company, you'll need to continue sending payments by ACH deduction from a bank account to the Sony Savings Plans Service Center to avoid default.

In addition, if you request a loan and it is later determined that your loan paperwork was inaccurate or incomplete, for example, because you did not provide sufficient proof required for a primary residence loan, your loan may be subject to default unless you are able to provide complete and accurate paperwork to support your loan request within the time period specified by the Plan's recordkeeper.

What Happens to Loans in Default

If you miss a loan repayment, you have until the end of the calendar quarter following the calendar quarter in which the delinquent payment was due. After such time, if your outstanding loan is considered a deemed distribution, it will be subject to taxes like a withdrawal. However, unlike certain withdrawals, a deemed distribution is not an eligible rollover distribution. Besides the income taxes that may be due, the deemed distribution may be subject to an additional 10% penalty tax on early distributions.

The amount of the deemed distribution is your outstanding principal balance plus any interest on the loan repayments that would have been made through the date of taxation had the loan not been in default.

When a loan is considered a deemed distribution, it remains an outstanding obligation until you separate from employment or you repay the loan in full, whichever is earlier. Because it remains outstanding, the loan counts toward:

- The maximum number of loans you can have outstanding; and
- The maximum amount available for a new loan.

If you want to repay the taxed loan, you can do so at any time by making a lump-sum repayment. The amount you pay on a previously taxed loan won't be taxed again when you take a payment from the Plan.

If you default on a loan from the Plan while employed, you're restricted from requesting a loan from the Plan until you repay such defaulted loan. Foreclosure on any unpaid portion will not occur until the earliest date on which you or your beneficiary is eligible to receive payment of benefits under the Plan.

How Withdrawals Work

Types of Withdrawals

The Plan's primary purpose is to provide benefits when you retire. You can, however, withdraw money from your account under certain circumstances while you're still working. These types of withdrawals are available:

- In-service withdrawals:
 - After-Tax Withdrawal
 - Rollover Withdrawal
 - Age 59 ½ Withdrawal; and
- Qualified Birth or Adoption Withdrawals
- Emergency Expense Withdrawals
- Domestic Abuse Withdrawals
- Qualified Disaster Distributions
- Hardship Withdrawals.

The amount available to you and the way the withdrawal affects your account depends on the type of withdrawal you request. The minimum amount of In-service and Hardship withdrawals is \$500. Other minimums may apply to other types of withdrawals (see below for more information). Also, depending on the type of withdrawal you take, you may be able to roll over the withdrawal to another qualified plan or Individual Retirement Account (IRA). Please note that you are limited to two hardship withdrawals per calendar year. Additional terms and conditions may apply to each type of distribution, as outlined below.

Requesting a Withdrawal

To request a withdrawal, follow the withdrawal procedures. Also, make sure you're aware of the tax consequences when you take a withdrawal.

Regular In-Service Withdrawals

You can take a regular in-service withdrawal for any reason. No documentation is required. The amount that's available for withdrawal may depend on:

- The types of money and how long the money has been in the Plan;
- Your age; and
- Whether you're vested.

You can generally roll over the withdrawal to another qualified plan or IRA.

After-Tax Withdrawal

If you made after-tax elective contributions to the Plan or have made a rollover contribution to the Plan that includes after-tax money, then you can withdraw money from the value of your after-tax elective contribution account (but not your Roth elective contribution account) at any time, for any reason.

A portion of earnings may be required to be withdrawn along with your after-tax contributions; these earnings are subject to income taxes.

Rollover Withdrawal

Once you have withdrawn from your after-tax elective contribution account, if any, then you can withdraw money from the value of your rollover contributions account at any time and for any reason.

Pre-Merger Matching Contributions, Roth Rollover Contributions and In-Plan Roth Rollover Contributions

If you have withdrawn all of your after-tax elective and rollover contributions as noted above, you may be able to withdraw certain matching contributions made prior the Plan's merger with other Sony plans, certain Roth Rollover Contributions, and portions of your In-Plan Roth Rollover Contributions. If you are under age 59-1/2 certain tax penalties and additional Plan and Code restrictions may apply to all or part of this withdrawal request. Please contact the Sony Savings Plans Service Center for more details around this option.

Age 59-1/2 Withdrawal

Once you reach age 59-1/2 you can withdraw all or a portion of your pre-tax elective contribution account, matching contribution account, company contribution account (however, certain company contributions may be restricted), Roth elective contribution account, Roth rollover account, and your In-Plan Roth rollover account (subject to distribution restrictions applicable to such accounts). Distributions from your Roth accounts may be subject to certain tax penalties if they are not "qualified distributions," and you are urged to consult with your tax advisor before considering such distributions. You can contact the Sony Savings Plans Service Center for more details around this option.

Qualified Birth or Adoption Withdrawal

Effective January 1, 2025, you are able to take a Qualified Birth or Adoption (QBAD) Withdrawal from your vested accounts (excluding your Roth Elective Contribution Account, Roth Rollover Contribution Account and In-Plan Roth Rollover Account, if applicable) without being subject to the early withdrawal 10% penalty, if (i) the date of the request does not exceed the one-year period from the date on which the child of the participant is born, or eligible adoptee's legal adoption is finalized, (ii) the name, age, and the taxpayer identification number (TIN) of the child or eligible adoptee is/will be included on your tax return for the taxable year in which the withdrawal is distributed to you, and (iii) you will retain and promptly provide documentation related to the QBAD to the Plan, its agent, and/or the IRS, upon requests.

QBAD Withdrawals are distributed as a lump sum. The maximum amount of all your QBAD Withdrawals from the Plan and any other tax-qualified retirement plans maintained by Sony or its affiliates is \$5,000 per child or eligible adoptee.

If you receive a QBAD Withdrawal from the Plan, or any qualified plan, such distribution may be includible in your gross income over a three-year period unless you recontribute the distribution to the Plan. Your recontribution must be made no later than three years following the date you received the QBAD Withdrawal. Any recontributions will be deposited in your Rollover Contribution account.

Emergency Expense Withdrawal

Effective January 1, 2025, you are able to take an Emergency Expense Withdrawal from your vested accounts (excluding your Roth Elective Contribution Account, Roth Rollover Contribution Account and In-Plan Roth Rollover Account, if applicable) without being subject to the early withdrawal 10% penalty, if (i) the requested distribution is for purposes of meeting unforeseeable or immediate financial needs relating to necessary personal or family emergency expenses, (ii) the amount requested is no more than the amount necessary to satisfy unforeseeable or immediate financial needs relating to necessary personal or family emergency expenses, and (iii) you will retain and promptly provide documentation related to the Emergency Expense Withdrawal to the Plan, its agent, and/or the IRS, upon request.

Emergency Expense Withdrawals are distributed as a lump sum. The minimum distribution amount is \$100. The maximum amount of the Emergency Expense Withdrawal from the Plan and any other tax-qualified retirement plans maintained by Sony or its affiliates is \$1,000 per calendar year.

If you receive an Emergency Expense Withdrawal from the Plan, or any qualified plan, such distribution may be includible in your gross income over a three-year period unless you recontribute the distribution to the Plan. Your recontribution must be made no later than three years following the date you received the Emergency Expense Withdrawal. Any recontributions will be deposited in your Rollover Contribution account.

Domestic Abuse Withdrawal

Effective January 1, 2025, you are able to take a Domestic Abuse Withdrawal from your vested accounts (excluding your Roth Elective Contribution Account, Roth Rollover Contribution Account and In-Plan Roth Rollover Account, if applicable) without being subject to the early withdrawal 10% penalty, if (i) the date of the request does not exceed the one-year period beginning on any date on which you are a victim of “domestic abuse” (as defined in the IRC) by a spouse or partner, (ii) the amount does not exceed the statutory limit for domestic abuse withdrawals by you less any amounts previously received as a domestic abuse withdrawal from all retirement plans and IRAs, and (iii) you will self-certify that you are eligible to take a Domestic Abuse Withdrawal.

Domestic Abuse Withdrawals are distributed as a lump sum. The minimum distribution amount is \$500. The maximum amount of the Domestic Abuse Withdrawal from the Plan and any other tax-qualified retirement plans maintained by Sony or its affiliates will not exceed the lesser of: (1) \$10,000 (indexed), or (2) an amount equal to 50% of the Participant’s total vested account balance within the Plan at the time of the request.

If you receive a Domestic Abuse Withdrawal from the Plan, or any qualified plan, such distribution may be includible in your gross income over a three-year period unless you recontribute the distribution to the Plan. Your recontribution must be made no later than three years following the date you received the Domestic Abuse Withdrawal. Any recontributions will be deposited in your Rollover Contribution account.

Qualified Disaster Distribution

Effective March 20, 2025, you are able to take a Qualified Disaster Distribution (QDD) from your vested account (excluding your Roth Elective Contribution Account, Roth Rollover Contribution Account and In-Plan Roth Rollover, if applicable) without being subject to the early withdrawal 10% penalty if (i) your principal place of residence was located in a qualified disaster area at any time during the incident period of such qualified disaster, (ii) you sustained an economic loss by reason of the qualified disaster, (iii) the date of the request does not exceed 180 days after the later of: (1) the first day of the incident period with respect to the qualified disaster; or (2) the date of the disaster declaration with respect to the qualified disaster, (iv) the amount requested does not exceed the statutory limit for QDDs by the individual less any amounts previously received as a QDD, with respect to the same qualified disaster, from all retirement plans and IRAs, and (v) you will retain and promptly provide documentation related to the QDD to the Plan, its agent, and/or the IRS, upon request.

QDDs are made in a lump sum. The minimum distribution amount is \$500. The maximum amount of all your QDDs from the Plan and any other tax-qualified retirement plans maintained by Sony or its affiliates is \$22,000.

If you received a QDD from the Plan, or any qualified plan, such distribution may be includible in your gross income over a three-year period unless you recontribute the distribution to the Plan. Your recontribution must be made no later than three years following the date you received the QDD. Any recontributions will be deposited in your rollover contribution account.

Hardship Withdrawals When Hardship Withdrawals Are Allowed

To take a hardship withdrawal:

- You (or if applicable, your spouse, dependent or primary beneficiary) must have an immediate and heavy financial need.
- The withdrawal must be necessary to satisfy that need.
- You must retain documentation to prove the financial hardship.
- You must retain evidence that funds aren't available from other sources, excluding loans, from the Plan.

In most cases, you (or if applicable, your spouse, dependent or primary beneficiary) must incur the expense before requesting the withdrawal (except for tuition). However, you **cannot** pay the expense and then request a hardship withdrawal for reimbursement. The money you withdraw for hardship must be used to pay for that expense. Hardship withdrawals are limited to two withdrawals per calendar year.

Amount You Can Withdraw

You can withdraw up to the amount of the immediate financial need or the maximum amount available, whichever is less. You can request that the amount of your hardship withdrawal be

increased to cover any federal, state, or local income taxes or penalties reasonably anticipated to result from the withdrawal. You cannot withdraw the value of annual company non-elective contributions, if applicable. The minimum withdrawal amount is \$500.

You **cannot** roll over your hardship withdrawal.

Hardship Withdrawal Requirements

Events That Qualify as a Hardship

If you (or if applicable, your spouse, dependent or primary beneficiary) have an immediate and heavy financial need, you can apply for a hardship withdrawal only if the financial need is for **one** of these reasons:

- Purchase or construction of your principal residence (excluding mortgage payment expenses; also, vacation or investment property doesn't qualify).
- To prevent eviction from your principal residence or from having the mortgage on your principal residence foreclosed.
- Unreimbursed medical expenses incurred by you, your spouse, your dependents or your primary beneficiary; to qualify they must be medical, dental, or psychiatric expenses that are not reimbursable under your company's group medical plan or any other insurance plans.
- Payment of tuition for post-secondary education (includes room and board) for the next 12 months for you, your spouse, your dependents, or your primary beneficiary (excluding payments that may be reimbursed to you under a Sony educational assistance plan).
- Payment of burial expenses or funeral expenses for a deceased parent, spouse, child, dependent, or primary beneficiary.
- Payment of expenses for the repair of your principal residence that would generally qualify for the casualty deduction under Section 165 of the IRC (regardless of whether the loss exceeds 10% of your AGI and regardless of whether the damage resulted from a federally declared disaster).
- Expenses and/or losses on account of a FEMA declared disaster, provided that your principal residence or principal place of employment at the time of the disaster was located in an area designated by FEMA for individual assistance with respect to the disaster.

Note: Your primary beneficiary is the person you have designated to receive your vested Plan account value in the event of your death.

You'll be required to retain documentation supporting your hardship request. The Sony USA 401(k) Committee permits you to self-certify that your personal circumstance meets the definition of a "hardship".

Meeting the Financial Need Requirement

A hardship withdrawal is considered necessary to satisfy an immediate and heavy financial need if you certify that you have insufficient cash or other liquid assets reasonably available to satisfy the need.

Hardship Documentation

To be approved for a hardship withdrawal, you must retain supporting documents for at least four years from the date of your hardship withdrawal request, which must be sent to the Sony Savings Plans Service Center, if requested.

How to Request a Withdrawal

You can request a regular withdrawal on the Plan's website (rps.troweprice.com), or by calling the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-928) and speaking with a Service Center representative. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

The amount available for withdrawal is determined at the close of each business day (4:00 p.m. Eastern time or when the stock market closes). If you request more than the amount available for withdrawal when your request is processed, you'll receive only the amount available.

Hardship Withdrawals

You can request a hardship withdrawal on the Plan's website (rps.troweprice.com) or by calling the Sony Savings Plans Service Center.

Timing for Receiving Payments

After your request is processed, your payment will be mailed as soon as administratively practicable (generally, within 2 business days).

How Withdrawals and Loans Differ

Withdrawals and loans let you take money out of your account while you work for Sony or any affiliated company. However, they affect your account balance in different ways.

Withdrawals

When you take a withdrawal, you take money out of your account permanently. You may need to pay taxes on the amount you withdraw. You may also need to pay a 10% penalty tax if the withdrawal is considered an early distribution from the Plan. The 10% penalty tax does not apply to Coronavirus-Related distributions.

Loans

When you take a loan, you borrow money from your account and pay your account back with interest. Your account is not permanently reduced and you won't be taxed on your loan as long as you repay it. Note, however, that you'll be repaying with after-tax dollars and this money will be taxable when you receive a final distribution from your account.

How Distributions Work

You are generally eligible to receive a distribution from the Plan when:

- ***You separate from employment.*** You'll be eligible to receive a payout of the vested value of your account, provided the Plan Administrator determines, in accordance with Plan procedures, that your termination is a *bona fide* severance of employment with all Sony controlled group members as required under IRS rules. Generally speaking, if you are rehired within 30 days of your termination date, you will not be considered to have incurred a *bona fide* severance and a Plan distribution will not be allowed absent affirmative evidence to the contrary. The status of a former employee rehired after 30 days of his/her termination will be determined on a case by case basis where necessary.

- ***You become totally and permanently disabled.*** If you become permanently disabled while employed by Sony, you'll be eligible to receive a payout when you experience a total and permanent disability. In order to be considered permanently disabled, you need to meet the criteria for total and permanent disability in your company's long-term disability (LTD) plan or by the Social Security Administration. Sony may require medical evidence from you to determine if a permanent disability exists. You will become immediately 100% vested in your Plan account upon becoming permanently disabled.

If you die before you have received a complete distribution from the Plan, your beneficiary receives the vested balance of your Plan account.

Your distribution options and the amount you're eligible to receive depend on your vested account balance after you separate from employment, become totally and permanently disabled, or die.

When you take a distribution, special tax rules apply. By law, you must be notified of your payment rights. To request a distribution from your account, follow the distribution procedures.

Amount You Can Receive

You can receive the full value (including adjustments for investment earnings or losses) of your pre-tax elective contributions, after-tax elective contributions, company matching contributions and rollover contributions, and the vested portion of any annual company non-elective contributions (including adjustments for investment earnings or losses).

You forfeit the value of any annual company non-elective contributions that are **not** vested as of the earlier of (i) the date you request a complete distribution of your vested benefit and (ii) the fifth anniversary of the date you separate from employment.

Please note that in order to take a "qualified distribution" of your Roth elective contributions, the contributions must meet certain requirements. A qualified distribution is generally a distribution that is made after a 5-taxable-year period of participation and is either:

1. made on or after the date you attain age 59½
2. made after your death, or
3. attributable to your being disabled.

The 5-taxable-year period of participation generally begins on the first day of your taxable year for which you first made designated Roth contributions to the plan. It ends when five consecutive taxable years have passed. Special rules may apply to determining the five year period applicable to In-Plan Roth Rollover Contributions or Roth Rollover Contributions.

If a distribution is made to your alternate payee or beneficiary, then your age, death or disability is used to determine whether the distribution is qualified. The only exception is when the alternate payee or surviving spouse rolls over the distribution to his or her own employer's designated Roth account, in which case their own age, death or disability is used to determine whether the distribution is qualified.

If you are considering taking a distribution of your accounts containing Roth contributions, you are urged to consult with your personal tax advisor to determine if your distribution would be deemed "qualified."

To receive a distribution from your account, follow the distribution procedures detailed in this SPD.

Estimates/Overpayments

Please keep in mind that any benefit estimate you receive is only an estimate. Plan benefits payable to you will be determined by the Plan Administrator in accordance with the Plan's terms and will reflect your final employment data when Plan benefits commence. All calculations are subject to corrections for any errors in your record or otherwise. If the Plan pays you benefits by mistake, you agree to promptly repay them (with interest) to the Plan. In addition to any other right of recovery the Plan may have for overpayments (including the reimbursement of attorney fees), the Plan may recoup the overpayment from any future benefits payable to you or payable on your behalf.

Distribution Options

If Your Vested Account Value Is \$1,000 or Less

If your vested account balance is \$1,000 or less, you automatically receive a lump-sum distribution approximately 90 days after you separate from employment.

The distribution is paid to you in cash. However, 20% of the taxable portion of the distribution is withheld for payment of taxes, unless you choose to directly roll over any or all of the taxable portion to another qualified plan or IRA.

You can request a distribution earlier if you wish, and you can specify if you want to roll over the distribution directly to another qualified plan or an IRA.

If Your Vested Account Value Is More Than \$1,000

If your vested account balance is more than \$1,000, you can choose to:

- Receive a single lump-sum distribution in cash;
- Receive a partial distribution (\$1,000 minimum) and keep the remaining portion of your account invested in the Plan for distribution at a later date;
- Receive installment payments (for up to ten years); or
- Defer payment from the Plan until you're required to begin minimum distribution payments at age 73 (age 72 for Participant who attain age 72 on or before December 31, 2022, age 70½ for Participants who attain age 70½ on or before December 31, 2019) (or, if later, your termination of employment from Sony).

Depending on the payment option you choose, you may be able to roll over the payment to another eligible employer's plan or IRA.

If You Die Before Receiving Payment

If you die while employed by Sony, your full account value is automatically vested and a lump-sum payout can be made to your beneficiary (including your spouse) as soon as possible following your death. In no event can your beneficiary, (including your spouse) defer a lump-sum payout beyond December 31st of the fifth calendar year following the calendar year in which you died.

If you die after leaving Sony but before receiving a total lump-sum payout or all installment payments based on your vested account balance, your beneficiary is entitled to any remaining amount due to you. Your beneficiary will automatically receive payment in the same form you elected (e.g., installments) but may request to accelerate all payments as a single lump sum.

Your beneficiary, including your Eligible Designated Beneficiary, if any, must begin receiving payments no later than the December 31st of the fifth calendar year following the year of your death. An Eligible Designated Beneficiary is a beneficiary who is your surviving spouse, an individual who is not more than ten years younger than you, a minor child or an individual who is either “chronically ill” or “disabled” (as such terms are defined in the IRC).

If You Have an Outstanding Loan

If you separate from employment with Sony and all affiliates, your outstanding loan balance, if any, will be reamortized for monthly payments over the original loan term. You may make payments via ACH deduction from your bank account. In addition, you may make your repayments via cashier’s check, certified check or money order. The first payment will be due on or about the 15th day of the month following the month you separate, and each subsequent monthly payment will be due on or about the 15th day of each month thereafter until your loan balance is paid in full.

If you do not repay your outstanding loan(s) as described above, your outstanding loan(s) will be considered to be in default and the Plan will foreclose on the defaulted note by offsetting the amount due against your vested account balance. See “How Loans Work” for more information regarding Plan loans and what happens to loans in default.

Single Lump-Sum Distribution

You can request a single lump-sum distribution 30 days after you separate from employment with Sony. The 30-day period has been established to ensure that your final contributions have been posted to your account before a distribution has been processed in order to prevent trailing balances.

During the time between your termination and when payment is actually made, your account will remain invested and be affected by investment results, but additional contributions by either you or Sony cannot be made. (**Exception:** Any trailing pay earned prior to your separation from employment but paid out after is considered eligible pay. Also, if an annual company non-elective contribution that you’re eligible to receive is scheduled to be made after you separate from employment, it will be added to your account when made even if you have already taken a distribution.)

You can, however, prospectively change the investment of your account among the Plan investment options at any time on the Plan’s website (rps.troweprice.com) or by calling the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and using the automated voice response system. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

When you take a single lump-sum distribution, you receive your entire vested account balance in a cash payment. Also, you will generally be able to roll over a lump-sum distribution into another qualified plan or IRA, in order to continue to defer paying taxes on the money.

Partial Distributions

When you are eligible to receive a distribution, you can request a partial distribution of your account and leave the balance invested in the Plan. Here are some additional details about the partial distribution provision:

- Your partial distribution is generally eligible for direct rollover to another employer's plan that accepts rollovers or an IRA; otherwise, you may request direct payment to you and complete a rollover at a later date within 60 days of receiving the payment. If you do not request a direct rollover, your payment will automatically be subject to 20% federal income tax withholding.

You can complete your request for a partial distribution on the Plan's website at rps.troweprice.com. If you do not have access to the Plan's website, you can call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728), and speak with a Service Center representative, who will take your information by telephone. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

Installments

How Installments Work

When you separate from employment, you can receive your vested account balance in regular installments.

You can choose to receive payments monthly, quarterly, semiannually, or annually by contacting the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speaking with a Service Center representative. You can elect to receive installment payments over a period of up to 10 years. Each installment will be equal to your remaining payout divided by the number of remaining installments.

Your installments end automatically when you've received your entire vested account balance.

Regular Installments

Determining Regular Installment Amounts

Each installment amount depends on:

- Your account balance;
- The length of your payment period;
- Investment earnings during the payment period; and
- Other payments you may take during the payment period.

To estimate the amount of your first payment, divide your total account balance, not including any unpaid loan balances, by the number of payments you chose.

Future payments are calculated by dividing your account balance at the time the payment is made by the number of installment payments remaining.

Example

Assume that:

- You choose to receive annual installments for 8 years.

- Your account balance at the time of the first payment is \$20,000.

Your first installment is: \$20,000 divided by 8 installments = \$2,500.

To calculate the amount of your next installment, which is due on the 1-year anniversary of your first installment payment:

- Determine your account balance: \$17,500 (your balance after your first installment) + \$200 in investment earnings = \$17,700.
- Divide by the number of remaining payments: \$17,700 divided by 7 installments = \$2,528.57.

Changes to Your Installments

After you start receiving installments, you can change your tax withholding election. You may choose at any time to take a lump-sum distribution of your remaining balance. Required minimum distribution rules apply for installments after you reach age 73 (age 72 if you reached age 72 on or before December 31, 2022, age 70 ½ if you reached age 70 ½ on or before December 31, 2019).

Rolling Over Installments

Installments that are scheduled or expected to last for fewer than 10 years are generally eligible for rollover to another qualified plan or IRA (unless they are paid out as a minimum required distribution).

Rollover Distributions

When you receive an eligible full, partial, or installment distribution from the Plan, you can roll over all or a portion of the taxable portion to another eligible employer's plan or IRA. **Note:** To roll over your distribution to another eligible employer's plan, the eligible employer's plan must include provisions to accept rollovers.

The primary advantage of rolling over an eligible distribution is that you continue to defer paying taxes on the money.

An eligible rollover distribution is any distribution **except:**

- Substantially equal periodic payments made on a monthly, quarterly or annual basis over:
 - Your life (or life expectancy);
 - The joint lives of you and your designated beneficiary (or joint life expectancy); or
 - A specified period of 10 or more years.
- Required minimum distribution amounts;
- Payments made to a non-spouse beneficiary or non-spouse alternate payee under a QDRO, except as noted below;
- Payments made after your death to a beneficiary other than your spouse, except as noted below;
- Pre-tax contributions withdrawn for financial hardships;
- Loans that are treated as deemed distributions due to default; and
- Payments made to correct contributions in excess of the Plan's contribution limits.

Note: after-tax elective contributions may be rolled over to another plan or IRA, as long as the above requirements are met and **the plan or IRA you are rolling over to accepts after-tax contributions.**

You should contact the plan administrator of such plan or IRA to confirm prior to making your rollover:

- A non-spousal beneficiary may roll over all or a portion of a Plan distribution provided that he/she elects a direct rollover to a special type of IRA called an “inherited IRA.” Your beneficiary will need to confirm his/her eligibility to establish an inherited IRA with the IRA provider.

Eligible Employer Plans and IRAs That Accept Rollovers

Rollovers to an Eligible Employer Plan

An eligible employer plan is one that meets the requirements of the IRC for plans that can accept rollovers. These are examples of eligible employer plans:

- 401(k) plan;
- Defined benefit or pension plan;
- Profit-sharing or thrift plan;
- SIMPLE 401(k) plan;
- Money purchase pension plan;
- Section 403(a) annuity plan;
- Stock bonus plan;
- Employee Stock Ownership Plan (ESOP);
- Certain governmental Section 457 plans; and
- Section 403(b) tax-sheltered annuity plan.

Check with the plan directly to confirm that it accepts rollovers.

These are examples of plans that are **not** qualified for rollover purposes:

- Excess benefit plan;
- Nonqualified plan;
- Stock option plan; and
- Deferred compensation plan.

Rollovers to an IRA

These are examples of IRAs that may accept rollovers from qualified plans:

- Traditional IRA;
- Roth IRA
- Conduit IRA;
- SEP IRA; and
- SARSEP IRA.

If you roll over an eligible distribution to a traditional IRA that contains your IRA contributions, you lose the ability to roll over that money later to another qualified plan. If you think you might want to roll over that money later to another qualified plan, do **not** contribute personal money to that IRA. An IRA that contains only money that’s been rolled over from a qualified plan is called a conduit IRA. Check with your IRA provider to determine if it accepts rollovers from qualified plans.

How to Make a Rollover Distribution

Direct Rollover

To make a direct rollover, you must specify the financial institution (name of the qualified plan or IRA and your account number) where you want the Plan to send your money.

- The portion of an eligible distribution that's directly rolled over is not subject to mandatory 20% federal tax withholding or the 10% penalty tax on early distributions.
- The taxable portion of an eligible distribution that's not directly rolled over is subject to mandatory 20% federal tax withholding and may be subject to the 10% penalty tax on early distributions.

60-Day Rollover

When an eligible rollover distribution is made payable to you, you can roll over part or all of it to a qualified plan or IRA. You must deposit the distribution in the qualified plan or IRA within 60 days of receiving it.

Because the money is paid to you, the taxable portion of the distribution is subject to the mandatory 20% federal tax withholding and may be subject to the 10% penalty tax on early distributions. If you want to roll over the entire eligible rollover distribution amount, you must use your own money to replace the money that's withheld for taxes. You'll receive a credit for the taxes withheld when you file your taxes. Then, depending on your tax circumstances, you may get a refund.

If You Defer Payment of Your Account

How Your Account Is Invested

If you defer payment of your vested account balance, your account continues to be invested in the Plan. You have access to the same investment options and can reallocate your money among them using the Plan's website or by calling the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speaking with a Service Center representative. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

You **cannot**:

- Make any additional contributions to your account;
- Request any new loans; or
- Make a hardship withdrawal.

Required Minimum Distributions

Required minimum distributions must be paid from your account, beginning in the year you retire or the year in which you reach age 73 (age 72 if you reached age 72 on or before December 31, 2022, age 70 ½ if you reached age 70 ½ on or before December 31, 2019), whichever is later.

You must receive the first required minimum distribution no later than the April 1st of the calendar year following the calendar year in which you retire or reach age 73, whichever is later.

- You must receive any subsequent required minimum distributions by December 31st of each following year.

To calculate the minimum amount you must receive each year, the Plan determines your closing account balance for 12/31 of the prior year and divides that amount by a life expectancy factor set by SBT/SIE/SME/SPE

the federal government. Please note that Roth contributions are not included in your account balance when determining your required minimum distribution, beginning with your 2024 required minimum distribution. However, required minimum distributions that were required to be paid before 2024 but are actually paid on January 1, 2024 or later, will still include Roth contributions in determining such account balance.

If you receive or request a payment during a year in which you're required to receive a minimum distribution:

- That payment will count toward your required minimum distribution for the year.
- If the payment isn't enough to satisfy your required minimum distribution for the year, you'll automatically receive payment for the remaining amount before the end of the year.
- Required minimum distributions are **not** considered eligible rollover distributions.

However, it's your responsibility to make sure you receive the entire amount of your required minimum distribution by December 31st each year. If you fail to do so, substantial tax penalties may apply.

Special payment rules apply for your beneficiaries.

Payments to Your Beneficiaries

If You Die On or After the Required Beginning Date

If you die on or after the date you're required to begin receiving minimum distributions from the Plan, your designated beneficiary (or beneficiaries) must continue receiving required minimum distributions at least as rapidly as it would have been paid to you and the entire vested account balance must be paid to your beneficiary (or beneficiaries) by 12/31 of the fifth calendar year following the year in which you died.

If You Die Before the Required Beginning Date

If you die before the date you're required to begin receiving minimum distributions from the Plan, your entire vested account balance must be paid to your beneficiary (or beneficiaries) by the December 31st of the fifth calendar year following the year in which you died.

How to Request a Distribution

You can request a distribution on the Plan's website (rps.troweprice.com), or by calling the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) and speaking with a Service Center representative. Representatives are available Monday through Friday from 7:00 a.m. to 10:00 p.m. Eastern time.

The amount available for distribution is determined at the close of each business day (4:00 p.m. Eastern time, or when the stock market closes).

Generally, you'll receive your distribution within 10 business days of the date you request it. As a reminder, you cannot take a distribution until at least 30 days after your separation from employment.

Taxes on Payments

The Importance of Good Tax Advice

Because tax rules are complex and constantly changing, you should consult a tax advisor for advice about your situation.

Sony cannot assist you with tax advice. Neither the trustee nor the Plan Administrator is responsible for the taxes you owe. The tax consequences of any payments you receive are determined by law and/or the choices you make.

Taxes Withheld on Payments

The taxable portion of an eligible distribution that isn't directly rolled over is subject to mandatory 20% federal tax withholding and may be subject to a 10% penalty tax on early distributions.

The taxable portion of a payment that isn't eligible for rollover is subject to federal income tax withholding unless you choose not to have taxes withheld. If the payment is a periodic payment (for example, a calculated installment of more than 10 years), withholding is taken according to the wage withholding tables as if you were married and claiming 3 allowances. If the payment isn't a periodic payment (for example, a hardship withdrawal of pre-tax contributions), withholding is taken at a flat 10% rate.

If you don't have enough federal income taxes withheld from your payment, you may be responsible for paying the estimated tax. You may incur penalties if your withholding and estimated tax payments are insufficient.

How Payments Are Taxed

Payments from qualified plans are subject to federal and, if applicable, state and local taxation as ordinary income. But certain payments qualify for special tax treatment, which can reduce the tax you owe. For instance, a qualified distribution from your designated Roth accounts is not included in your gross income.

Deferring Taxes With Direct or 60-Day Rollovers

You can defer paying taxes and avoid the 10% penalty tax on early distributions by rolling over your payment to another qualified plan or Individual Retirement Account (IRA). You can make a direct rollover or a 60-day rollover of the portion of your payment that qualifies as an eligible rollover distribution.

What IRS Form 1099-R Reports

You'll receive an Internal Revenue Service (IRS) Form 1099-R at the end of January of the year following the year you receive a payment.

The information on Form 1099-R will help you when filing your income tax return. This form shows:

- Total amount of the payment;
- Taxable portion of the payment;
- Amount of withholding taken from the payment;
- Distribution code indicating the general type of payment you received and whether the 10% penalty tax on early distributions applies; and

- Amount of after-tax contributions credited to the payment.

A Form 1099-R for your payment is also filed with the IRS and your state government.

More Information

For more specific information about the tax treatment of payments from qualified plans, consult a tax advisor. These materials may also be helpful:

- IRS Publication 575, Pension and Annuity Income;
- IRS Publication 590, Individual Retirement Arrangements;
- Special Tax Notice section of the Payment Rights Notice;
- IRS Form 4972; and
- IRS Form 5329.

Special Tax Treatment

Lump-Sum Payments

If your payment qualifies as a lump-sum distribution, as defined in the IRC, it may be eligible for special tax treatment. Ask your tax advisor for more information.

10-Year Averaging

You may find it advantageous to use 10-year averaging to calculate the taxes owed on a payment because 1986 tax rates are used in the calculation. Your payment may be eligible for 10-year averaging if **both** of these apply:

- You were born on or before 01/01/1936.
- You receive a lump-sum distribution.

Penalty Tax on Early Distributions

Overview of the Penalty Tax

The IRC imposes a 10% penalty tax on the taxable portion of early distributions from qualified plans.

Exceptions to the Penalty Tax

These payments are **not** subject to the 10% penalty tax:

- Payments made on or after the date you reach age 59-1/2;
- Payments made to you after your separation from employment in or after the year you reach age 55;
- Payments made to your beneficiary (or to your estate) on or after your death;
- Payments made to you because of a disability, as defined in the IRC;
- Payments made to an alternate payee as the result of a Qualified Domestic Relations Order (QDRO);
- Payments made to you for medical care to the extent that those payments don't exceed the amount

allowed as a deduction under the IRC for amounts paid during the taxable year; and Payments made because of an IRS tax levy.

- Qualified Birth or Adoption Withdrawals (see above)
- Emergency Expense Withdrawals (see above)
- Domestic Abuse Withdrawals (see above)
- Qualified Disaster Distribution (see above)

Special Tax Notice

What You'll Receive

Federal law requires that you receive certain information about the rights you may have when you take a payment from the Plan. These rights are explained in the Special Tax Notice.

You may view the Special Tax Notice on the Plan's website throughout the online withdrawal process. You may also contact the Service Center for a copy of the Special Tax Notice.

You have 30 days to consider these rights, but you can waive the 30-day notice period by confirming your payment request. If you don't want to waive your right to the 30-day waiting period, don't confirm your payment request. However, if you request a payment at a later date, you'll be asked again if you want to waive this right.

You may have the right to:

- Leave your money in the Plan.
- Choose a different payment option.
- Roll over any eligible portion of your payment to another qualified plan or IRA.

Your decision may affect your future payment options.

Your Confirmation

When you confirm a payment request, you:

- Waive your right to the 30-day notice period.
- Acknowledge that you've received, reviewed, and understand the information provided in the notice or summary of the notice.

Note: Your decision to waive your right to the 30-day notice period doesn't obligate the Plan to make the payment within 30 days.

Important Plan Information

Plan Identification

When dealing with or referring to the Plan in benefits appeals or other correspondence, you'll receive help more quickly if you identify the Plan fully and accurately.

To identify the Plan, use the employer identification number (EIN) and the plan number (PN). Sony Corporation of America's EIN is 13-1914734. The PN is 002.

The Plan is a 401(k) defined contribution plan. The Plan is also intended to meet the provisions of Section 404(c) under the Employee Retirement Income Security Act of 1974 (ERISA). Furthermore, the Plan is intended to be a “safe harbor” plan. A safe harbor plan is a plan that meets certain minimum requirements established by the Internal Revenue Service (IRS) for contributions and vesting. Because the Plan is a safe harbor plan, we are required by the IRS to give you notice about the plan annually. Except as otherwise pre-empted by ERISA, as provided in Section 514 of ERISA, the Plan shall be construed and regulated in accordance with the IRC and the laws of the State of New York.

Plan Year

Plan records are maintained on a calendar-year basis, starting each January 1st and ending each December 31st.

Plan Trustee

All contributions to the Plan are directed to the Sony Master Trust. The trustee of the Sony Master Trust is:

The Northern Trust
50 South LaSalle Street
Chicago, IL 60675

The trustee makes benefit payments as authorized by the Plan Administrator.

The records of the Plan are kept by a contract with a third party recordkeeper.

Service of Legal Process

Legal service of process on the Plan, including but not limited to, summonses, complaints and subpoenas, must be served on the Plan Administrator by way of Corporation Service Company. Corporation Service Company may be contacted at 1-866-403-5272 or via www.cscglobal.com for service of process instructions. The Plan Administrator will not accept in-person service of legal process.

Funding Information and Source of Contributions

Contributions to the Plan are made by Sony and employees and are deposited in the Sony Master Trust. The investment expenses of investment options are paid from the investment options themselves. Generally, all other administrative fees are charged to participants’ accounts as a flat-dollar amount on a quarterly basis.

Plan Sponsor and Administrator

Sony Corporation of America sponsors the Sony USA 401(k) Plan. The Sony USA 401(k) Committee administers the Plan. The Plan sponsor can be reached at the following address:

Plan Sponsor
Sony USA 401(k) Plan
Attn: Judy Leung
Sony Corporation of America
25 Madison Avenue, 26th Floor
New York, NY 10010
SCABenefits@sony.com
SBT/SIE/SME/SPE

You may direct any questions about your rights under the Plan to the Plan Administrator at any time by writing to the Plan Administrator's designated representative at this address:

Plan Administrator
C/O Lauren Pollitzer
Senior Vice President, People Experience
Sony Corporation of America
25 Madison Avenue, 26th Floor
New York, NY 10010

You may also contact the Plan Administrator by telephone at 1-212-833-6000.

Without limiting any other Plan provisions for the discontinuance of coverage, your coverage under the Plan shall terminate when Sony terminates the Plan or when you're no longer eligible to receive benefits under the Plan, whichever occurs first.

In general, the Plan Administrator is the sole judge of the application and interpretation of the Plan, and has the discretionary authority to construe the provisions of the Plan, to resolve disputed issues of fact, and to make determinations regarding eligibility for benefits and benefit payments. However, the Plan Administrator has the authority to delegate certain of its power and duties to a third party. Sony has delegated certain administrative functions under the Plan to a third party record keeper. As the Plan Administrator's delegate, the record keeper has the authority to make certain decisions under the Plan relating to benefit claims.

The decisions of the Plan Administrator (or its delegate) in all matters relating to the Plan (including, but not limited to, eligibility for benefits, Plan interpretations, and disputed issues of fact) will be final and binding on all parties and generally will not be overturned by a court of law.

Benefit Review Process

The Plan follows a review process when you submit an application for benefits. The Claims Administrator, for purposes of this Plan, is the Plan Administrator or its designated representative.

Initial Decision

When you file an application for benefits, the Plan Administrator or its representative reviews the application and makes a decision to either approve or deny it (in whole or in part). You'll receive a written notice of the decision within 90 days of receipt of the application by the Plan. In some situations, the Plan Administrator may need an extension of time to make a decision (for example, if the Plan Administrator needs additional information). In these cases, the period may be extended for an additional 90 days. You'll receive a written notice of this extension prior to the end of the initial 90-day period. The extension notice will explain why an extension is necessary and when the Plan Administrator expects to make a decision.

If Your Benefit Is Denied

If your benefit is denied, you'll receive a written notice that explains:

- The specific reasons for the denial;
- The specific Plan provisions on which the denial is based;

- A description of any additional material or information needed and an explanation of why it's necessary; and
- An explanation of the Plan's benefit review procedures and applicable time limits for review of your claim, and a statement of your right to bring an action under ERISA section 502(a) following an adverse benefit determination on review (**provided you do so within two years of the date on which you knew or should have known about your claim**).

Request for Review if Your Benefit Is Denied

In all respects, Sony fully intends to carry out the provisions of the Plan, including the appropriate distribution of Plan benefits. However, after receiving the notice, you, your beneficiary, or your authorized representative may ask for a full and fair review of the decision by writing to the Plan Administrator. You must make this request within 60 days of the date you receive notice of the denial. During the 60-day period, you or your authorized representative will be given reasonable access to all related documents and information, and you may request copies free of charge. You can also submit written comments, documents, records, and other information to the Plan Administrator.

Decision on Review

The Plan Administrator will review the claim again and make a decision based on all comments, documents, records, and other information you've submitted.

In most cases, you'll receive written notice of the Plan Administrator's decision within 60 days of receipt of your request for review. If necessary, however, the period may be extended for an additional 60 days. You'll receive a written notice of this extension prior to the end of the initial 60-day period. If, on review, your benefit is denied, you'll receive a written notice that explains:

- The specific reasons for the denial upon review;
- The specific Plan provisions on which the denial is based;
- That you're entitled to receive a copy of all documents, records, and information relevant to your claim, upon request and free of charge; and
- Any voluntary appeal procedures offered by the Plan, your right to obtain information about such procedures, and a statement of your right to bring an action under ERISA section 502(a) (**provided you do so within two years of the date on which you knew or should have known about your claim**).

Except as otherwise pre-empted by ERISA, as provided in Section 514 of ERISA, the Plan shall be construed and regulated in accordance with the IRC and the laws of the State of New York. Any such actions relating to the Plan will be subject to the exclusive jurisdiction of the State or Federal courts located in the State of New York, County of New York.

The Plan Administrator or any duly authorized agent of the Plan Administrator has the exclusive authority to interpret the provisions of the Plan and to make final determinations regarding claims for benefit under the Plan described in this summary plan description.

Situations Affecting Your Benefits

The Plan is designed to provide you with savings for your retirement. However, some situations could affect Plan benefits. Those situations are summarized here:

- If you don't keep your most recent address on file, your benefit payment may be lost or delayed. Sony's third party vendor will conduct periodic searches on lost participants to obtain the most current mailing address. However, it is your responsibility to keep the address up-to-date with the Plan. If you need to update your address, you can call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) or log onto the Plan's website at rps.troweprice.com. Once you (or your beneficiary, if you die) provide a current address, benefit payments will be directed to the proper address. Any checks that remain uncashed will be returned to the Plan, deposited in the trust, and continued to be treated as plan assets until it's required to be paid to the state under applicable state laws.
- If you fail to make proper application for benefits or fail to provide necessary information, your benefits could be delayed.
- The Internal Revenue Service (IRS) sets maximum limits on the amount you and Sony can contribute to your account every year. These limits generally apply to higher-paid employees. You'll be notified if they affect you.
- Your Plan benefits belong to you and may not be sold, assigned, transferred, pledged, or garnished, under most circumstances. However, a Qualified Domestic Relations Order (QDRO) may assign to an alternate payee the right to a portion of the benefits payable to you under the Plan.
- As required by law, alternate Plan provisions go into effect if the Plan becomes "top-heavy." The Plan is top-heavy if more than 60% of accumulated account balances are payable to "key employees." Key employees include company officers, highly paid employees who are 1% owners of the company, 5% owners of the company, and their beneficiaries. You'll be notified in the unlikely event that the Plan becomes top-heavy.
- If you (or your beneficiary) are unable to care for your own affairs, due to incapacity or if payments are due to a minor, the Plan Administrator may decide to pay someone who is authorized to conduct your affairs. This may be your guardian or other legal representative. If you are completing a Power of Attorney and wish to delegate authority to another person to act on your behalf, please sure to include the Plan's full name ("Sony USA 401(k) Plan") and the specific actions that such person is authorized to take on your behalf (e.g., take a distribution, make investment elections, inquiries only, changing beneficiaries, etc.).
- Because the Plan is an individual account plan (defined contribution), and benefits are fully funded, federal law does not provide for benefits to be insured through the Pension Benefit Guaranty Corporation (PBGC).
- If you're absent from employment due to service in the uniformed services and are subsequently reemployed, you may be entitled to certain rights and benefits. For example, you may be able to make up contributions to the Plan that you could have made if you were continuously employed during your period of service in the uniformed services.
- If you fail to timely file a claim for benefits in state or federal court following an adverse benefit determination on review, your claim may be time barred. Generally, **the Plan requires you to file your claim within two years of the date on which you knew or should have known about your claim.** You must first exhaust the Plan's claim review procedures before proceeding to file suit in state or federal court. Questions regarding the Plan's claim review process or the Plan imposed limitations period should be directed to the Plan Administrator.

Changes to the Plan

If There Are Changes

While Sony expects to continue the Plan indefinitely, it reserves the right to amend, modify, suspend, or terminate the Plan (in whole or in part) at any time and for any reason or for no reason, in its sole discretion by action of Sony or any duly authorized agent of the company.

The Committee has responsibility as the named fiduciary to manage the Plan and vote on proposed changes. Substantive Plan changes approved by the Committee are adopted by a resolution of the Board of Directors of Sony Corporation of America. You'll be notified of any changes that affect your benefit.

However, the Plan can't be changed or terminated in a way that would reduce the value of your account from its value on the date of the change or termination. No change to the Plan can reduce your rights to the part of your account balance you would have received if you left Sony immediately before the change. No change can reduce your vesting.

If the Plan Ends

If the Plan is terminated, in whole or in part, you may immediately become 100% vested in the full value of your account.

Mergers, Consolidations, or Transfers

The Plan can be merged with another plan or your account can be transferred to another plan in connection with a corporate transaction. A merger or transfer can occur only if your account balance immediately after such a change would be equal to or greater than the amount you would receive if the existing plan was terminated.

Your Legal Rights Under the Plan

As a participant in the Plan, you're entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA), which are listed below.

Receive Information About Your Plan and Benefits

As a Plan participant, you're entitled to:

- Examine, without charge, at the Plan Administrator's office and at other specified locations, such as work sites, all documents governing the Plan, and 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, and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administrator may make 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.
- Obtain a statement showing the value of your Plan benefit and your benefit amount if you stopped working under the Plan now. The Plan must provide the statement free of charge.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people responsible for the operation of the 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 Plan 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 don’t 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 weren’t sent because of reasons beyond the control of the Administrator.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court after exhausting the Plan’s internal claims review process; **provided, however, that you do so within two years of the date on which you knew or should have known about your claim.** In addition, if you disagree with the Plan’s decision or lack thereof concerning the qualified status of a Qualified Domestic Relations Order or a Medical Child Support Order, you may file suit in federal court.

If it should happen that Plan fiduciaries misuse the Plan’s money, or if you’re 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’re 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

To request additional information about the Plan or a written copy of this SPD, call the Sony Savings Plans Service Center at 1-877-SONY-SAVE (1-877-766-9728) or log onto the Plan’s website at rps.troweprice.com.

If you have any questions about your 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:

U.S. Department of Labor
Employee Benefits Security Administration
Division of Technical Assistance and Inquiries

200 Constitution Avenue N.W.
Washington, D.C. 20210