

**ANYWHERE REAL ESTATE GROUP LLC**  
**SEVERANCE PAY PLAN**  
**FOR**  
**NON-OFFICER EMPLOYEES**

Restated Effective as of August 15, 2024

**ANYWHERE REAL ESTATE GROUP LLC SEVERANCE PAY PLAN FOR NON-OFFICER  
EMPLOYEES**

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## ARTICLE I – INTRODUCTION

Anywhere Real Estate Group LLC (the “Company”) hereby establishes the Anywhere Real Estate Group LLC Severance Pay Plan for Non-Officer Employees (the “Plan”), effective as of August 15, 2024 (the “Effective Date”), to provide benefits to certain employees of the Company and certain of its majority owned U.S. subsidiaries who suffer a loss of employment under the terms and conditions set forth in the Plan. The Plan replaces and supersedes: (i) any and all severance plans, policies and/or practices of the Company or an Employer, whether written or unwritten, in effect for covered employees prior to the Effective Date; and (ii) any and all severance plans, policies and or practices of any business or entity acquired by the Company or an Employer (an “Acquired Entity”) effective upon the consummation of any such acquisition of an Acquired Entity, unless such Acquired Entity is specifically excepted out from coverage pursuant to an agreement with the Company or the Employer. The Plan may not be amended or changed except in accordance with the provisions set forth below.

## ARTICLE II - DEFINITIONS

2.1 Definitions. The following definitions and interpretations of important terms apply to the Plan:

- (a) Base Pay. For purposes hereof, Base Pay shall mean an employee’s annual base salary or wages from the Company. Base Pay shall be determined as reflected on the Company’s payroll records, and shall not include bonuses, overtime pay, shift premiums, commissions, employer contributions for benefits, incentive or deferred compensation or other additional compensation. For purposes hereof, an Eligible Employee’s Base Pay shall include any salary reduction contributions made on his or her behalf to any plan of the Company under section 125 or 401(k) of the Internal Revenue Code of 1986, as amended. One week of Base Pay for an exempt employee shall mean the employee’s annual Base Pay divided by fifty-two (52). One week of Base Pay for a non-exempt employee shall mean the employee’s scheduled hours of work per week for the preceding six months multiplied by his or her current hourly wage.
- (b) Code. The Internal Revenue Code of 1986, as amended.
- (c) Company. Anywhere Real Estate Group LLC, or any successor to.
- (d) Effective Date. August 15, 2024
- (e) Eligible Employee. Any full-time employee of an Employer who: (i) is in a position that has the job titles Director or Manager and is in levels 4 or 5, or is in any full-time employment position in levels 6 or 7; (ii) is on the United States (“U.S.”) payroll of the Employer; (iii) is not compensated solely by commission or bonus; and (iv) is not specifically excluded from participation pursuant to an agreement with the Company or the Employer. Notwithstanding the foregoing, an Eligible Employee shall not include any individual: (i) classified as a part-time employee

by the Company; (ii) classified as an independent contractor by the Employer; (iii) being paid by or through an employee leasing company or other third party agency; (iv) whose terms and conditions of employment are determined by a collectively bargained agreement; (v) on the payroll of any entity or employer in a country other than the U.S.; or (vi) classified by the Employer as a leased employee; during the period the individual is so paid or classified even if such individual is later retroactively reclassified as a common-law employee of the Employer or an affiliate during all or any part of such period pursuant to applicable law or otherwise. An Eligible Employee also does not include any other person or group of persons or employees excluded by the Company.

- (f) Employer. The Company and any majority-owned U.S. subsidiaries of the Company, whether directly or indirectly held, that is selected for participation in the Plan, unless specifically excepted out from coverage pursuant to an agreement with the Company or the applicable subsidiary.
- (g) ERISA. The Employee Retirement Income Security Act of 1974, as amended.
- (h) Participant. An Eligible Employee who meets all the requirements set forth in Article III of the Plan at the time of the Eligible Employee's separation from employment with all Employers. An individual shall cease being a Participant once payment of all severance pay and other benefits due to such individual under the Plan has been completed (or upon the death of the Participant, if earlier) and no person shall have any further rights under the Plan with respect to such former Participant.
- (i) Plan Administrator. The Company or such other person or committee appointed from time to time by the Company to administer the Plan. Until a successor is appointed by the Company, the Plan Administrator shall be the Company's Chief People Officer or his or her designee. The Plan Administrator is also the "named fiduciary" as defined in ERISA.
- (j) Separation Agreement and General Release of Claims. The Separation Agreement and General Release of Claims in a form that is satisfactory to the Company provided by an Employer to an Eligible Employee in connection with his or her termination of employment with an Employer, which if executed by the Eligible Employee (and not timely revoked), will acknowledge his or her termination of employment with the Employer and release the Employer from liability for any and all claims. The Separation Agreement and General Release of Claims also may, in the complete and sole discretion of the Company, include provisions on: non-competition; non-solicitation of customers, employees and other parties; confidentiality of the Separation Agreement and General Release of Claims; confidentiality of Employer information; non-disparagement of the Employers and its affiliated parties and individuals; return of Employer property; cooperation with litigation; and such other provisions the Company deems necessary to protect its interest and those of the Employers. By signing the Separation Agreement and

General Release of Claims, an Eligible Employee waives all rights he or she may have under federal, state and local employment statutes, ordinances and regulations and all common law causes of action related to his or her employment and the termination of his or her employment and agrees to comply with the terms of the Separation Agreement and General Release of Claims. In the event the enforceability of Separation Agreement and General Release of Claims is challenged by the Eligible Employee, in whole or in part, the Eligible Employee shall not be entitled to the benefits hereunder, even if already remitted to the employee.

- (k) Year of Service. An Eligible Employee shall be credited with a Year of Service for each full year of service completed with the Company in a capacity which qualifies such person as an Eligible Employee. Service will be measured from the Eligible Employee's date of hire or adjusted service date based on prior qualified service with the Company or Employer. No credit shall be provided for fractions of a Year of Service. Prior service with Cendant Corporation will be included as eligible service hereunder, but only to the extent recognized by Cendant Corporation as of July 31, 2006.

### **ARTICLE III - ELIGIBILITY**

3.1 Participation. Subject to Section 3.2 below, an Eligible Employee shall become a Participant eligible for the severance pay described in Article IV of the Plan upon meeting following requirements:

- (a) the Eligible Employee is terminated for one of the following reasons:
  - (i) a reduction in the workforce of the Eligible Employee's Employer;
  - (ii) the elimination or discontinuation of the Eligible Employee's job or position, if the Eligible Employee is not offered a comparable position with an Employer, a third party or an outsourcing company. Comparability shall be determined in the sole and absolute discretion of the Plan Administrator, and such analysis may include without limitation the following as compared with the Eligible Employee's current position: (1) the location of the position offered; (2) the total compensation of the position offered including base pay, variable pay and other benefits; and (3) the primary duties and responsibilities of the position offered. Notwithstanding the foregoing, in times of a national pandemic, transition from full-time status to part-time status shall not be considered by the Plan Administrator in determining comparability; or
  - (iii) other circumstances as the Plan Administrator, in its sole discretion, deems appropriate for the payment of severance.

Notwithstanding the foregoing, an Eligible Employee shall not become a Participant eligible for severance pay due to a furlough;

- (b) the Eligible Employee delivers a signed, dated and notarized Separation Agreement and General Release of Claims to the individual whose signature appears on the cover letter accompanying the Plan and the Separation Agreement and General Release of Claims within the required deadline provided by the Company, but in no event more than forty-five (45) days following the Eligible Employee's involuntary termination date, and the Eligible Employee does not revoke consent to such Separation Agreement and General Release of Claims;
- (c) the Eligible Employee is not covered by an employment agreement, offer letter, retention letter or other similar written arrangement signed by a duly-authorized officer or director of the Company or another Employer that provides for any severance pay or equivalent pay or benefits, as determined in the total and sole discretion of the Plan Administrator; and
- (d) the Eligible Employee is not eligible for any severance pay or equivalent pay or benefits under another severance pay plan of an Employer; provided, however, that the Plan Administrator may waive this requirement in its total and sole discretion.

If an otherwise Eligible Employee does not satisfy all the above requirements, he or she shall not be considered a Participant, and shall not be entitled to commence or continue to receive any payments or benefits under the Plan. Additionally, such Eligible Employee shall not become a Participant, and shall not become entitled to any payments or benefits if he or she is employed by an Employer.

3.2 Ineligible Employees. An employee shall not be eligible for severance pay under this Plan if such employee's employment is terminated for any reason other than set forth in Section 3.1 above, including, but not limited to:

- (a) retirement;
- (b) voluntary termination;
- (c) termination by an Employer either for cause or not for cause, as determined by an Employer in its sole discretion;
- (d) elimination or discontinuation of the employee's job or position, if the employee is offered a comparable position with an Employer, a successor employer, a third party or an outsourcing company. Comparability shall be determined in the sole and absolute discretion of the Plan Administrator, and such analysis may include without limitation the following as compared with your current position: (1) the location of the position offered; (2) the total compensation of the position offered including base pay, variable pay and other benefits; and (3) the primary duties and

responsibilities of the position offered. Notwithstanding the foregoing, in times of a national pandemic, transition from full-time status to part-time status shall not be considered by the Plan Administrator in determining comparability;

- (e) an Employer has determined that the employee, either prior or subsequent to termination of employment, have: (1) misappropriated or improperly used or disclosed any confidential or proprietary information of any Employer; (2) failed to comply with any contractual obligations to any Employer; (3) solicited for hire away from any Employer, any current Employer's employees absent the Employer's consent; (4) taken any action which any Employer, in its sole discretion, deems to have been inimical or detrimental to the interests of any Employer; or (5) violated any Employer's Code of Conduct; or
- (f) the employee is employed in a business (or the portion of such business) of an Employer: (1) that is sold in whole or in part to another corporation or company, whether by sale of stock or assets; (2) that is merged or consolidated with another corporation or company or is part of a similar corporate transaction; or (3) that is outsourced to another corporation, company or employer, and for the purposes of clauses (1), (2) and (3) above, the employee is offered employment with the purchaser or surviving business or the corporation, company or employer to which the business is outsourced (whether or not the employee accepts any such position with the purchaser, surviving business or other company) in a position that is comparable, as determined by the Plan Administrator, in its sole and absolute discretion.

#### **ARTICLE IV - SEVERANCE PAY**

4.1 Amount of Payment. Subject to otherwise applicable limitations, a Participant shall receive the following benefits under the Plan:

- (a) A Participant who is classified by the Company or an Employer in the job titles Director or Manager and is in levels 4 or 5, will receive the greater of: (1) two (2) weeks of Base Pay for each Year of Service, plus one (1) additional week; or (2) two (2) weeks of Base Pay.
- (b) A Participant who is classified by the Company or an Employer in any other job titles and is in level 6 or 7, will receive the greater of: (1) one (1) week of Base Pay for every Year of Service, plus one (1) additional week; or (2) two (2) weeks of Base Pay.

4.2 Time and Form of Payment. Severance pay benefits are payable, at the absolute and sole discretion of the Plan Administrator, as either: (i) a single cash lump sum payment, subject to applicable federal, state and local tax deductions and withholding, within seventy-two (72) days following an employee's termination of employment; or (ii) Installment payments made biweekly. Installment payments shall be paid over the same number of weeks used to calculate the amount

of severance payment in Section 4.1 of the Plan. The Plan is not intended to, and should not be interpreted to, provide duplicate benefits. If any Eligible Employee is receiving or will receive any payments from the Company required as a result of the federal Workers Adjustment and Retraining Notification Act (“WARN”) or under the laws or regulations of any state or municipality with a purpose similar to WARN, then the amounts payable under the Plan shall be reduced by such required payments, to the fullest extent allowed by applicable law.

#### 4.3 Re-employment.

- (a) If an individual is reemployed by an Employer, after severance has been paid in a single cash lump sum payment, the individual must, prior to being rehired, return any severance pay which he or she received in excess of one week’s pay, plus the amount of his or her weekly salary, multiplied by the number of weeks during the period of unemployment. If, after being re-employed by an Employer, the employee’s employment with the Employer is terminated and the employee is otherwise eligible for severance under this Plan as set forth in Article III, he or she shall receive the severance pay calculated based upon his or her rehire date, The Company may, however, waive all or part of this requirement at its sole discretion.
- (b) Payments to an individual receiving biweekly severance payments in accordance with Section 4.2(ii) of the Plan shall cease immediately if an individual is reemployed by an Employer. If, after being re-employed by an Employer, the employee’s employment with the Employer is terminated and the employee is otherwise eligible for severance under this Plan as set forth in Article III, he or she shall receive the severance pay calculated based upon his or her rehire date. The Company may, however, waive all or part of this requirement at its sole discretion.

4.4 409A Compliance. The intent is that payments and benefits under the Plan be exempt from, or comply with, Section 409A of the Code, and accordingly, to the maximum extent permitted, the Plan shall be interpreted and administered to be in accordance therewith. Notwithstanding anything contained herein to the contrary, a Participant shall not be considered to have terminated employment with the Company for purposes of any payments under the Plan which are subject to Section 409A of the Code until the Participant would be considered to have incurred a “separation from service” from the Company within the meaning of Section 409A of the Code. Each amount to be paid or benefit to be provided under the Plan shall be construed as a separate identified payment for purposes of Section 409A of the Code, and any payments described in the Plan that are due within the “short term deferral period” as defined in Section 409A of the Code shall not be treated as deferred compensation unless applicable law requires otherwise. Without limiting the foregoing and notwithstanding anything contained herein to the contrary, to the extent required in order to avoid accelerated taxation and/or tax penalties under Section 409A of the Code, amounts that would otherwise be payable and benefits that would otherwise be provided pursuant to the Plan during the six-month period immediately following the Participant's separation from service shall instead be paid on the first business day after the date that is six months following the Participant's separation from service (or, if earlier, the Participant's death). The Company makes no representation that any or all of the payments described in the Plan will be exempt from or comply with Section 409A of the Code and makes no undertaking to preclude Section 409A of the Code from applying to any such payment. The Participant understands and agrees that he or she

shall be solely responsible for the payment of any taxes and penalties incurred under Section 409A of the Code.

4.5 Plan Administrator's Discretion. Notwithstanding any provision of this Plan to the contrary, the Plan Administrator, in its sole and absolute discretion and based on such criteria as the Plan Administrator deems relevant, may, vary the severance benefits under this Plan. In no event, however, will a Participant receive more than fifty-two (52) weeks of Base Pay.

4.6 Other Coverage. An individual shall not be eligible for continued coverage under the Company's or an Employer's medical and/or dental plans after his or her date of termination, except as set forth in the plans or to the extent the individual is eligible for, and elects, to continue such coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985.

## ARTICLE V – CLAIMS PROCEDURE

5.1 Claim for Benefits. All plan Participants will automatically receive the benefits to which they are eligible under the Plan. If an individual is denied any benefit under the Plan, the claimant may file a claim with the Plan Administrator. The claim must be in writing and must be received by the Plan Administrator within one hundred eighty (180) days of the date of termination with all Employers. The Plan Administrator shall review the claim itself or appoint an individual or entity to review the claim. The claimant shall be notified within ninety (90) days after receipt of the claim by the Plan Administrator, whether the claim is allowed or denied, unless the claimant receives written notice prior to the end of the ninety (90) day period stating that circumstances require an extension of time for a decision and the date that a decision is expected to be provided to the claimant, which shall not exceed one hundred eighty (180) days after the claim is filed. If a claim is denied, the notification shall set forth, in a manner calculated to be understood by the claimant:

- (a) the specific reasons for the adverse determination;
- (b) reference to the specific Plan provisions on which the determination is based;
- (c) a description of any additional material or information necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary; and
- (d) a description of the Plan's review procedures and the time limits applicable to such procedures, including a statement of the claimant's right to bring a civil action under Section 502(a) of ERISA.

Failure to receive notification within the ninety (90) or one hundred eighty (180) day period, if applicable, shall be deemed a denial of the claim.

5.2 Appeal. An individual whose claim for benefits has been denied may request review by the Plan Administrator of the denied claim by notifying the Plan Administrator in writing within 60 days after receipt of the notification of claim denial or, if written notice is not provided, within

60 days after the expiration of the ninety (90) or one hundred and eighty (180) day period, if applicable, described in Section 5.1 of the Plan. As part of said review procedure, the claimant or his authorized representative may review pertinent documents and submit comments, documents, records, and other information relating to the claim for benefits to the Plan Administrator. The claimant or his authorized representative shall be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits. The Plan Administrator shall provide for a review that takes into account all comments, documents, records, and other information submitted by the claimant relating to the claim, without regard to whether such information was submitted or considered in the initial determination. The Plan Administrator shall render its decision to the claimant in writing in a manner calculated to be understood by the claimant not later than sixty (60) days after receipt of the request for review, unless special circumstances require an extension of time, in which case decision shall be rendered as soon after the sixty (60) day period as possible, but not later than one hundred twenty (120) days after receipt of the request for review. If the Committee determines such an extension of time is required, written notice of the extension indicating the special circumstances requiring an extension of time and the date by which the Plan Administrator expects to render the determination on review shall be furnished to the claimant prior to the termination of the initial sixty (60) day period. The claimant shall be provided with notification of the benefit determination on review. In the case of an adverse benefit determination, the notification shall set forth, in a manner calculated to be understood by the claimant:

- (a) the specific reason or reasons for the adverse determination;
- (b) reference to the specific Plan provisions on which the benefit determination is based;
- (c) a statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits; and
- (d) a statement of the claimant's right to bring a civil action under Section 502(a) of ERISA following an adverse benefit determination on review.

Failure to receive notification within the sixty (60) or one hundred twenty (120) day period shall be deemed a denial of the appeal.

5.3 Interpretation. In reviewing claims, in addition to the authority under Section 7.1 of the Plan (and not by way of limitation), the Plan Administrator shall have sole and full discretionary authority to interpret the terms of the Plan, including any uncertain terms, to determine eligibility for, entitlement to, and the amount of any benefits, and to make factual findings and determine any other claims related to the Plan. Any interpretation or determination made pursuant to such discretionary authority shall be given full force and effect and shall be final, binding and conclusive on all interested parties and shall be afforded the maximum deference permitted by law.

## **ARTICLE VI - TERMINATION, AMENDMENT OR MODIFICATION**

Notwithstanding anything in this Plan to the contrary, the Company expressly reserves the right, at any time, for any reason, without limitation, and in its sole and absolute discretion, to terminate, amend or modify the Plan and any or all of the benefits provided thereunder, either in whole or in part, whether as to all persons covered thereby or as to one or more groups thereof. If a Participant has become entitled to severance pay or is currently receiving severance pay and whose Separation Agreement and General Release of Claims has become effective, as provided under Article III, prior to such termination, amendment or modification, such severance payable shall not be reduced by the termination, amended or modification. The termination, amendment or modification of the Plan shall be effected solely by a document in writing.

## **ARTICLE VII – MISCELLANEOUS**

7.1 Plan Interpretation and Benefit Determination. The Plan is administered and operated by the Plan Administrator, who has the exclusive discretionary authority and power to determine eligibility for benefits and to construe the terms and provisions of the Plan, to determine questions of fact and law arising under the Plan, to direct disbursements pursuant to the Plan and to exercise all other powers specified herein or which may be implied from the provisions hereof. The Plan administrator may adopt such rules for the conduct of the administration of the Plan as it may deem appropriate. All interpretations and determinations of the Plan Administrator shall be final and binding upon all parties and persons affected thereby. The Plan Administrator may appoint one or more individuals and delegate such of its powers and duties as it deems desirable to any such individual(s), in which case every reference herein made to the Plan Administrator shall be deemed to mean or include the appointed individual(s) as to matters within their jurisdiction. Neither the Plan Administrator nor anyone acting on its behalf shall be liable in any manner for any action taken or determination made under the Plan in good faith. Nevertheless, as permitted by law, the Company will indemnify and save the Plan Administrator and his or her designees harmless against expenses, claims and liabilities arising out of his or their actions on behalf of the Company in connection with the administration of the Plan, except expenses, claims and liabilities arising out of such person's own gross negligence or bad faith or for which applicable law does not permit such indemnification.

7.2 No Additional Rights Created. Neither the establishment of this Plan, nor any modification thereof, nor the payment of any benefits hereunder, shall be construed as giving to any Participant, Eligible Employee (or any beneficiary of either), or other person any legal or equitable right against an Employer or any officer, director or employee thereof; and in no event shall the terms and conditions of employment by the Employer of any Eligible Employee be modified or in any way affected by this Plan. There is no promise of employment of any kind by an Employer contained in this Plan. Regardless of what this Plan provides, an Employer remains free to change wages and all other working conditions without notice of agreement. An Employer also continues to have the absolute right to terminate an employee's employment with or without cause.

7.3 Records. The records of each Employer with respect to employment history, Base Salary, Years of Service, absences, and all other relevant matters shall be conclusive for all purposes of this Plan.

7.4 Construction. The respective terms and provisions of the Plan shall be construed, whenever possible, to be in conformity with the requirements of ERISA, or any subsequent laws or amendments thereto. To the extent not in conflict with the preceding sentence or another provision in the Plan, the construction and administration of the Plan shall be in accordance with the laws of New Jersey applicable to contracts made and to be performed within such state (without reference to its conflicts of law provisions). In addition, this Plan is intended to be exempt from the requirements of Section 409A of the Code and regulations promulgated thereunder, and to the extent this Plan is not so exempt, to comply with Section 409A, and this Plan should be interpreted, administered and operated accordingly. The Company and each Employer does not guarantee the tax treatment of any payments or benefits under this Plan, whether pursuant to the Code, federal, state or local tax law or regulations.

7.5 Severability. Should any provisions of the Plan be deemed or held to be unlawful or invalid for any reason, such fact shall not adversely affect the other provisions of the Plan unless such determination shall render impossible or impracticable the functioning of the Plan, and in such case, an appropriate provision or provisions shall be adopted so that the Plan may continue to function properly.

7.6 Financing. Each Employer shall pay for benefits under the Plan out of its general assets. No Participant or any other person shall have any interest whatsoever in any specific asset of any Employer. To the extent that any person acquires a right to receive payments under this Plan, such right shall not be secured by any assets of any Employer.

7.7. Nontransferability. In no event shall any Employer make any payment under this Plan to any assignee or creditor of a Participant, except as otherwise required by law. Prior to the time of a payment hereunder, a Participant shall have no rights by way of anticipation or otherwise to assign or otherwise dispose of any interest under this Plan, nor shall rights be assigned or transferred by operation of law.

7.8 Incompetency. In the event that the Plan Administrator finds that a Participant is unable to care for his or her affairs because of illness or accident, then benefits payable hereunder, unless claim has been made therefore by a duly appointed guardian, committee, or other legal representative, may be paid in such manner as the Plan Administrator shall determine, and the application thereof shall be a complete discharge of all liability for any payments or benefits to which such Participant (or designated beneficiary) was or would have been otherwise entitled under this Plan.

7.9 Welfare Plan. The Company intends that this Plan constitute a “welfare plan” under ERISA and any ambiguities in this Plan shall be construed to affect that intent.

7.10 Plan Document. This document shall constitute both the plan document and summary plan description and shall be distributed to all Eligible Employees in this form.

## ARTICLE VIII – ERISA RIGHTS

As a participant in the Plan, you are entitled to certain rights and protections under ERISA. ERISA provides that all Plan participants shall be entitled to:

### Receive Information About your Plan and Benefits

Examine, without charge, at the Plan Administrator's office and at other specified locations, such as worksites, all documents governing the Plan, including a copy of the latest annual report (Form 5500 Series), if any, filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.

Obtain upon written request to the Plan Administrator, copies of documents governing the operation of the Plan, including copies of the latest annual report (Form 5500 Series), if any, and an 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 (if any). The Plan Administrator is required by law to furnish each participant with a copy of any summary annual report.  
Prudent Actions by Plan Fiduciaries.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, the "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 welfare 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, if any, from the Plan and do not receive them within thirty (30) days, you may file suit in a Federal court. In such a case, the court may require the Plan Administrator to provide materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, you may file suit in a state or Federal court. If you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

### Assistance with Your Questions

If you have any questions about your Plan, you should contact the Plan Administrator. If you have 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 the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You also may obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

#### **ARTICLE IX – ADMINISTRATIVE INFORMATION**

<u>OFFICIAL NAME OF THE PLAN:</u>	Anywhere Real Estate Group LLC Severance Pay Plan for Non-Officer Employees
<u>PLAN SPONSOR:</u>	Anywhere Real Estate Group LLC 175 Park Avenue Madison, New Jersey 07940 (973) 407-2000
<u>EMPLOYER IDENTIFICATION NUMBER (EIN):</u>	20-4381990
<u>PLAN NUMBER:</u>	502
<u>TYPE OF PLAN:</u>	Employee Welfare Severance Benefit Plan
<u>END OF PLAN YEAR:</u>	December 31st
<u>TYPE OF ADMINISTRATION:</u>	Employer Administered
<u>CLAIM ADMINISTRATOR:</u>	Chief People Officer (or designee) Anywhere Real Estate Group LLC c/o Employee Benefits Department 175 Park Avenue Madison, New Jersey 07940 (973) 407-2000
<u>PLAN ADMINISTRATOR:</u>	Chief People Officer (or designee) Anywhere Real Estate Group LLC c/o Employee Benefits Department 175 Park Avenue Madison, New Jersey 07940 (973) 407-2000

EFFECTIVE DATE:

August 15, 2024

RECORDS:

The Plan Administrator keeps records of the Plan and is responsible for the administration of the Plan. The Plan Administrator will also answer any questions you may have about the Plan.

THE AGENT FOR SERVICE  
OF LEGAL PROCESS:

Chief People Officer (or designee)  
Anywhere Real Estate Group LLC  
c/o Employee Benefits Department  
175 Park Avenue  
Madison, New Jersey 07940