

**SUMMARY ANNUAL REPORT FOR
THE HEALTH AND WELFARE PLAN FOR HOME OFFICE AND FIELD MANAGEMENT EMPLOYEES OF CRACKER
BARREL OLD COUNTRY STORE, INC.**

This is a summary of the annual report of the The Health and Welfare Plan for Home Office and Field Management Employees of Cracker Barrel Old Country Store, Inc., a health, life insurance, dental, vision, long-term disability and death benefits plan (Employer Identification Number 62-0812904, Plan Number 511), for the plan year 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

Cracker Barrel Old Country Store, Inc. has committed itself to pay certain medical, prescription and dental claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Metropolitan Life Insurance Company, Hartford Life and Accident and Symetra Life Insurance Company to pay certain vision, life insurance, long-term disability, accidental death and dismemberment, critical illness, prescription drug, indemnity contract, accident and MEC/GAP claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were \$3,610,880.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

1. Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the office of Cracker Barrel Old Country Store, Inc., who is a representative of the plan administrator, at 305 Hartmann Drive P.O. Box 787, Lebanon, TN 37088 and phone number, 615-444-5533.

You also have the legally protected right to examine the annual report at the main office of the plan: 305 Hartmann Drive P.O. Box 787, Lebanon, TN 37088, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.