Build your future with the United Rentals 401(k) Investment Plan

CONTRACT NUMBER: 457188

The United Rentals 401(k) Investment Plan (the Plan) is a valuable benefit designed to help employees prepare for retirement. As an eligible United Rentals employee, one of the benefits available to you is the opportunity to participate in the Plan.

Please take a moment to review the Plan features and enrollment steps identified below:

Plan features—what you need to know

Automatic enrollment and automatic increase

After 30 days of employment, you will be automatically enrolled at a pretax contribution percentage of 4% of your eligible pay unless you elect otherwise.*[1] If you automatically enroll, you'll also be set up for automatic increases, where each year on April 1 your deferral will automatically increase by 1% until you reach 15%. Auto-enrollment records will be reported to United Rentals for loading into Workday on the first Monday after you have achieved 30 days of service.

If you do not make an investment election, contributions will be directed to the plan's Qualified Default Investment Alternative. Please review the "Qualified Automatic Contribution Arrangement Participant Notice" and "Qualified Default Investment Alternative" that are posted on MyUR within the Employee Hub > Benefits & Wellness > 401(k) Investment. Automatic increases will occur unless you opt out of this feature. You can also set your own annual increase schedule and amount.

Take action to save for your future

You may contribute up to 80% of your eligible pay to the Plan. Your contributions may be made as pretax, Roth after tax, or a combination of both. You may contribute up to the annual IRS limits, including both pretax and Roth after-tax contributions. If you make an election during the 30-day waiting period, it will remain pending in the Principal® system until it can be reported to United Rentals for loading into Workday.

Matching contributions

United Rentals makes a matching contribution based on your deferral rate each pay period. The employer match formula is 100% on the first 1% and 50% on the next 5%.*[2]

Enrollment next steps

Review the required notices

The summary plan materials and required notices contain important information about the Plan for you to reference. This packet includes the 404c fee notice; electronic copies of the plan summary and other required notices are posted on MyUR within the **Employee Hub under Benefits & Wellness > 401(k) Investment Plan**. If you need a paper copy of any materials, please contact 1HR@ur.com to request a free copy to be mailed to you.

*[1] The salary deferral default rate of 4% may not be sufficient for you to reach your retirement goals. Be sure to carefully consider what is best for you before keeping your contribution level at the default percentage.

*[2] Highly compensated employees (HCEs) are limited to $4,000 annually. Notification of HCE status is made at the beginning of each calendar year based on prior year earnings with the company.

Log in to Principal® anytime at least two days after your hire date and review your account information:

You can log in to **principal.com/welcome** to review your account information. Use the Retirement Wellness Planner to "Know Your Score" and determine if you are on track toward meeting your retirement goals. Consider whether pretax or Roth after-tax contributions are most appropriate for you. Deferral changes can be made online at any time and will be effective as soon as administratively possible. Once logged in to your account, we encourage you to check out the **Education Hub** under **Planning Resources** to access a variety of information, tools, and resources. Also **download the Principal® app for on-the-go access anytime/anywhere from your mobile device**.

Select from the Plan's Investment Choices based on your comfort level:

You may select from any of the plan's available investment options to create your portfolio. Your contributions will default to a T. Rowe Price Target Date fund based on your age and the plan's normal retirement age unless you elect otherwise. For more information on the plan's investment offerings log into your account at **principal.com** and select "Investments" from the top menu bar.

Target My Retirement® retirement planning advice service

Through your account, you have access to a retirement planning advice service that can provide you with:

1. An investment mix for your specific situation
2. Regular rebalancing that considers market changes
3. The knowledge you've helped optimize your savings by having them professionally managed
4. Recommendations for your contributions to help meet your specific goals

Choose to have your account managed ongoing for a fee, or get point-in-time advice at no additional cost. After you create an online account, visit **principal.com/MyRetirement** to learn more.

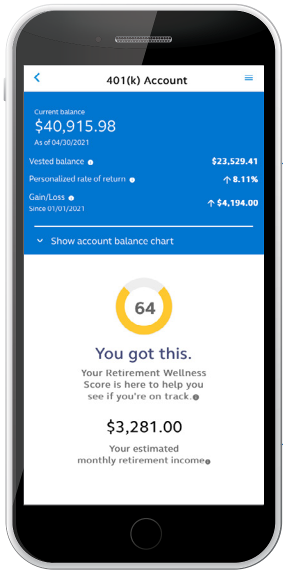
Designate a beneficiary to ensure records are up to date:

You will be given an opportunity to name a beneficiary when you first log in to establish your account. You can update your beneficiary designation at any time by clicking on **Overview** and then "Beneficiaries" from the drop-down box along the menu bar when logged in to your account. Having a up-to-date beneficiary on file means your account will be paid out according to your wishes in the event of your death.

About target date investment options: Target date portfolios are managed toward a particular target date, or the approximate date the investor is expected to start withdrawing money from the portfolio. As each target date portfolio approaches its target date, the investment mix becomes more conservative by increasing exposure to generally more conservative investments and reducing exposure to typically more aggressive investments. Neither the principal nor the underlying assets of target date portfolios are guaranteed at any time, including the target date. Investment risk remains at all times. Asset allocation and diversification do not ensure a profit or protect against a loss. Be sure to see the relevant prospectus or offering document for full discussion of a target date investment option including determination of when the portfolio achieves its most conservative allocation.

Stay connected to your account—anytime, anywhere

Planning for retirement has never been easier. Access your account information 24/7 from your device. Whether you download the Principal® app or visit our mobile-friendly website, we make it easy to access your account. Quickly see how you're doing with your retirement savings goals no matter where you are.



Visit **principal.com/OnTheGo** to download the Principal® app. Or, search for it on Google Play and the Apple App store.

Also available in Spanish.

24/7
account access

For illustrative purposes only.

Principal® app is available for iPhone® and Android™.

Apple® and iPhone are registered trademarks of Apple Inc.

Android is a trademark of Google LLC.

Google Play is a registered trademark of Google LLC.

Standard text and data rates apply.

If you have questions:

- Contact Principal at **800-547-7754** and speak to a retirement specialist available Monday through Friday, from 8 a.m. to 10 p.m. ET.
- **Need help with your retirement planning?** Check out the Retire Secure℠ Program from Principal where you can work with a retirement planning professional through a scheduled meeting. Go to **principal.com/virtual1on1** to schedule a time that works for you.

Take the next step

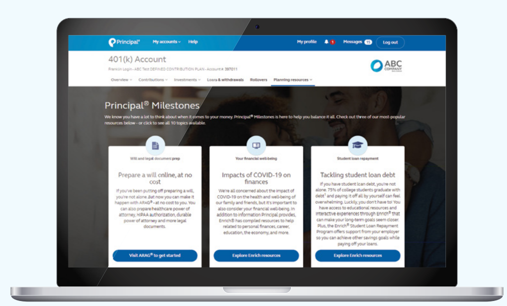
A small action today can help lead to a more secure future tomorrow.

To get started, visit **principal.com/milestones** and check out the holistic financial resources. You can do all this and more:

Access Enrich to:
- Create a household budget
- Learn about managing debt
- Take a course to better understand your credit report

Visit ARAG® to:
- Prepare a standard will or another legal document

Sign into your account with services at Principal to:
- Check your Retirement Wellness Score



Enhance today. Embrace tomorrow.

Learn to balance your short- and long-term financial goals

We know there's a lot to think about when it comes to your finances—both now and later. But with the right knowledge, you can live well today and plan well for tomorrow. Principal® Milestones can help you prioritize and make more informed decisions with financial resources in one convenient place at no cost to you.

Plan for today

What are some ways I can help pay down my student loans?

Visit principal.com/milestones to watch a short video about 3 steps to student loan repayment and then link your loans via the Enrich site to view them all in one place and compare repayment options.

You can also learn about:

- Building a budget
- Downsizing debt
- Understanding your credit score

Plan for tomorrow

Do I really need a will? How much does it cost?

Visit principal.com/milestones to watch a short webinar about protecting your assets. Then visit the ARAG® site to **prepare a will in a matter of minutes**.

You can also learn about:

- Saving for retirement
- Saving for learning
- Covering your health
- Building emergency savings

ERISA 404 retirement plan and investment information

As of 01/19/2026

The UNITED RENTALS 401(K) INVESTMENT PLAN (the Plan) offered by UNITED RENTALS (NORTH AMERICA), INC has fees associated with the services and resources provided by the Plan. This notice contains information about the fees, expenses, investment options and restrictions for the Plan. Log on to **principal.com** or call us at 800.547.7754 to make changes to your account or request additional information.

The **Plan Fiduciary** is the individual(s) who has authority over the operation and administration of the Plan and its retirement funds. The Plan Fiduciary is typically your employer, and may also be called the Plan Sponsor. The Plan Fiduciary makes certain investment options available to you under the Plan. To help you make informed investment choices and for more information about the investment options (including investment objectives, performance and fees) available under the Plan, please review the attached Investment Option Summary or visit **principal.com**. You are responsible for directing the retirement funds to the options available in the Plan and can make changes to your mix by logging into your account at **principal.com**.

The **Plan Administrator**, who is also a Plan Fiduciary, has the authority over the operation and administration of the Plan. If you have questions about the investment options available under the Plan or would like paper copies of additional investment information, you can obtain this information on **principal.com** or by contacting the Plan Administrator:

UNITED RENTALS (NORTH AMERICA), INC.
SUITE 700
100 FIRST STAMFORD PLACE
STAMFORD, CT 06902-9200
877-552-2273

The following information is available upon request from the Plan Administrator (at no charge):

- Copies of prospectuses (or any short-form or summary prospectuses) for applicable investment options
- Copies of any financial statements or reports, such as statements of additional information and shareholder reports, and of any other similar materials relating to the Plan's designated investment options
- A statement of the value of a share or unit of each designated investment option and the date of the valuation
- A list of the assets comprising the portfolio of each investment option which constitute Plan assets and the value of each asset (or the proportion of the investment which it comprises)
- The following information about each investment option (including fixed-return investment options) available under the Plan: issuer name, investment objective, principal strategies and risks, turnover rate, performance, and fee and expense information
- To the extent a group annuity contract under the Plan permits you to select an annuity guaranteed by an insurance company, a statement that the guarantee provided by the insurance company is subject to its long-term financial strength and claims-paying ability
- A description of the exercise of voting, tender and similar rights for an investment alternative and any restrictions on these rights can be found in the relevant Plan document or trustee powers section of the trust agreement

ERISA Section 404(c) — The Employee Retirement Income Security Act (ERISA) provides rules on the investment of retirement funds. UNITED RENTALS (NORTH AMERICA), INC has chosen to qualify the Plan as an ERISA 404(c) plan and intends to comply by providing information for you to make educated investment decisions. Additionally, you may direct the investment of individual retirement accounts, choose from at least three diverse investment options, and change investment choices at least quarterly.

This means the Plan Fiduciary should not be liable for any investment losses that result from a participant's investment control.

Directing or transferring investment options — Certain investment options may have restrictions. See the Investment Option Summary for details. You can direct or transfer retirement funds between the different investment options at least quarterly, but the Plan may allow for more frequent transfers and changes. To update investment elections for your current balance or future contributions, log in to your account at **principal.com** or call us at 800.547.7754.

Fees and expenses + — To cover items such as recordkeeping, participant website access, participant statements, Plan compliance services and financial professional services, the following annual Plan administrative expense(s) will be calculated and applied to your account balance each Frequency period.

+ If you have a balance in an investment that is excluded from the collection of expenses, we will collect the expense from the balances in other investments, beginning with the investment with the largest balance.

Annual Plan administrative expense	Frequency
The amount is determined by prorating the total Plan balance based on your account balance.	One twelfth is deducted monthly.

A portion of the total investment expense of the Plan's investment options may contain revenue sharing. Any revenue sharing received from the Plan's investment options will be credited back in full to the impacted participant as a fee adjustment pursuant to the frequency of receipt of the Expected Revenue; either monthly or quarterly. Please refer to the enclosed Investment Option Summary to review information about revenue sharing (if applicable) included in the Total Investment Expense of each investment.

There may be additional Plan expenses during normal Plan operation for services such as legal, auditing, other service provider, consulting or investment advice. The Plan Fiduciary determines how these expenses are allocated at the time the expenses are paid. These expenses are typically allocated among participants based on participant account balance, but may be allocated by dividing the total expenses to be deducted by the total number of participants in the Plan. You can view the dollar amount of applicable expenses under your account at **principal.com** and on your statement.

Participant-level fees — Participant transaction fees will be charged to your account balance for the services you choose to use. Participant transaction fees for the Plan include:

- **Distribution fee:** $20.00
- **Loan setup fee:** $75.00
- **Qualified Domestic Relations Order fee:** $220.00 Per hour for each Domestic Relations Order reviewed. The fee is divided between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's administrative procedures.
- **Qualified Domestic Relations Order processing fee:** $350.00 for each Domestic Relations Order processed. The fee is divided equally between the participant and the alternate payee involved unless specified differently within the Domestic Relations Order or the Plan's administrative procedures.
- **Wire transfer fee:** $25.00
- **Fee for overnight mailing a check:** $25.00
- **Stop payment fee:** $25.00
- **402(g) refund fee (deferral contributions made in excess of IRS limit):** $50.00

Investing involves risk, including possible loss of principal.

Asset allocation and diversification does not ensure a profit or protect against a loss. Equity investment options involve greater risk, including heightened volatility, than fixed-income investment options. **Fixed-income** investments are subject to interest rate risk; as interest rates rise their value will decline. **International and global investing** involves greater risks such as currency fluctuations, political/social instability and differing accounting standards. These risks are magnified in **emerging markets**. The performance and risks of a **fund of funds** directly correspond to the performance and risks of the underlying funds in which the fund invests.

There is no guarantee that a target date investment will provide adequate income at or through retirement. A target date fund's (TDF) glide path is typically set to align with a retirement age of 65, which may be your plan's normal retirement date (NRD).

Plan features in this communication are current as of March 2026. The legal plan document governs the employer's plan. If any discrepancies, the legal plan document will govern.

The Retirement Wellness Planner information and Retirement Wellness Score are limited only to the inputs and other financial assumptions and is not intended to be a financial plan or investment advice from any company of the Principal Financial Group® or plan sponsor. This calculator only provides education which may be helpful in making personal financial decisions. Responsibility for those decisions is assumed by the participant, not the plan sponsor and not by any member of Principal®. Individual results will vary. Participants should regularly review their savings progress and post-retirement needs.

Retirement professionals provide education, which may be helpful in making personal retirement decisions. Responsibility for those decisions is assumed by the participant, not by any member of Principal®. Participants should regularly review their savings progress and post-retirement needs.

The value-added resources provided through ARAG Services, LLC (ARAG®) and iGrad, Inc. (Enrich) are not a part of any insurance products and plan administrative services provided through Principal Life Insurance Co or affiliated with any company of the Principal Financial Group®. All resources may be changed or canceled at any time.

The use of resources provided by ARAG Services, LLC or Enrich should not be considered a substitute for consultation with an attorney or advisor. Principal® is not responsible for any loss, injury, claim, liability, or damages related to the use of the ARAG Will & Legal Document Center or Enrich resources.

Please remember that the ARAG legal documents, DIY Docs® are accurate and useful in many situations. Due to possible changes by a state, it is a good idea to periodically review a template used to be sure it is the most current template. Whether or not the document is right for you and your situation depends on your circumstances. If you want specific advice regarding your situation, consult an attorney.

Information is intended to be educational in nature and is not intended to be taken as a recommendation.

Collective investment trusts (CITs) are available for investment only by eligible retirement plans and entities. Participation in CITs is generally governed by the terms of a Declaration of Trust and a Participation or Adoption Agreement, which is signed by the retirement plan's fiduciary at the time the plan invests in the CITs. In addition, various other documents may contain important information about the CITs including Fund Descriptions, Statement of Characteristics or Investment Guidelines, and/or other fee or investment disclosure documents. All of these documents may contain important information about CIT fees, investment objectives, and risks and expenses of the underlying investments in the CITs and should be read carefully before investing. To obtain a copy, you will need to contact the plan sponsor or trustee of the CIT.

CITs are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by any firm or their affiliates; and involve investment risks, including possible loss of principal invested. CITs are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the "1940 Act"), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in CITs should be carefully considered. The CITs unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. CITs are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in newspapers.

The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Retirement offers research- and technology-driven products and services to individuals, workplace retirement plans, and other industry players. Associated advisory services are provided by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc.

Target My Retirement is a managed account program that provides participants with a personalized approach to retirement planning and an investment strategy that moves on a glide path toward their retirement.

Principal has retained Morningstar Investment Management LLC as an investment adviser to create and manage the Target My Retirement investment strategies. Morningstar Investment Management uses its proprietary platform, Morningstar® Retirement Manager℠ to provide personalized advice on retirement age, savings rate, and investment strategies with the goal of helping a participant reach their retirement goals. This service is offered by Morningstar Investment Management LLC, a registered investment adviser and subsidiary of Morningstar, Inc., and is intended for citizens or legal residents of the United States or its territories. Investment advice generated by this service is based on information provided and limited to the investment options available in the defined contribution plan. Projections and other information regarding the likelihood of various retirement income and/or investment outcomes are hypothetical in nature, do not reflect actual results, and are not guarantees of future results. Results may vary with each use and over time. Participants should continue to review investment information at least annually or as significant events occur. Morningstar Investment Management is not affiliated with Principal.

Target My Retirement has been designed to be able to meet the requirements for a managed account "qualified default investment alternative" under DOL regulations. Note that plan specific requirements also apply. Plan sponsors should consult their legal advisors for more information.

When using the plan's existing core investment option array with the Target My Retirement offering, Principal does not serve in a 3(21) capacity; the plan sponsor or designated fiduciary maintains responsibility for the plan's core investment array.

Principal charges each participant who enrolls in Target My Retirement (™R) an asset-based management fee based on the participant's assets under management through the ™R investment solution. In addition to the asset-based management fee, assets invested through ™R are also subject to fees and expenses charged by the underlying investment options. Depending on the version of ™R selected by the Principal client, the underlying investment options may include mutual funds, collective investment funds (CITs) and Separate Accounts for which Principal or its affiliates may receive additional compensation.

If a plan participant selects Target My Retirement-Advice, Morningstar Investment Management LLC will make a point-in-time recommendation on investments, savings rate, and retirement age, based on specific information the participant provides, including age, gender, years to retirement, current salary, current savings rate, and account balance. The participant is responsible for logging in to set their mix of investments, rebalancing or any updating of their mix of investments.

If a plan participant selects Target My Retirement-Guidance, Morningstar Investment Management will provide asset allocation information that can help a participant invest and manage their plan for retirement based on specific information they provide, including age, gender, years to retirement, current salary, current savings rate, and account balance. Each participant receives a flexible glide path that rebalances and reallocates as he or she nears retirement or as changes are indicated either through the recordkeeping system or directly by the participant.

Past performance is no guarantee of future results. All investments involve risk, including the loss of principal. There can be no assurance that any financial strategy will be successful. Morningstar Investment Management does not guarantee that the results of their advice, recommendations or objectives of a strategy will be achieved.

This information is for marketing and promotional purposes only. It does not constitute fiduciary advice or a recommendation with respect to an independent plan fiduciary's decision to use the Target My Retirement investment solution.

Insurance products and plan administrative services provided through Principal Life Insurance Company®. Securities offered through Principal Securities, Inc., member SIPC and/or independent broker/dealers. Referenced companies are members of the Principal Financial Group®, Des Moines, IA 50392.