

**SUMMARY ANNUAL REPORT FOR
CF INDUSTRIES HOLDINGS, INC. EMPLOYEE WELFARE BENEFIT PLAN**

This is a summary of the annual report of the CF Industries Holdings, Inc. Employee Welfare Benefit Plan (Employer Identification Number 20-2697511, Plan Number 501), for the plan year 01/01/2024 through 12/31/2024. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

CF Industries Holdings, Inc. has committed itself to pay health, dental, vision and prescription drug claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with ComPsych Corporation and Life Insurance Company of North America to pay employee assistance program, long-term disability, life insurance, accidental death and dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2024 were \$2,314,128.

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 CF Industries Holdings, Inc. at 2375 Waterview Drive, Northbrook, IL 60062 and phone number (847) 405-2400. The charge to cover copying costs will be \$0.10 per page.

You also have the legally protected right to examine the annual report at the main office of the plan: 2375 Waterview Drive, Northbrook, IL 60062, 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.