

**SUMMARY ANNUAL REPORT FOR
CKE RESTAURANTS HOLDINGS, INC. HEALTH AND WELFARE BENEFITS PLAN**

This is a summary of the annual report of the CKE Restaurants Holdings, Inc. Health and Welfare Benefits Plan (Employer Identification Number 90-0941003, Plan Number 501) for the plan year 01/01/2019 through 12/31/2019. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

CKE Restaurants Holdings, Inc. has committed itself to pay certain health, flexible spending account and prescription drug claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with American Heritage Life Insurance Company, Cigna Health and Life Insurance Company and Affiliates, MetLife Legal Plans, Vision Service Plan, Health and Human Resource Center, Aetna Behavioral Health, LLC and Reliance Standard Life Insurance Company to pay certain health, dental, vision, temporary disability, legal, employee assistance program, accident, critical illness, life insurance, accidental death and dismemberment and long-term disability claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2019 were \$1,059,632.

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 CKE Restaurants Holdings, Inc., the plan administrator, at 6700 Tower Circle, Franklin, TN 37067 and phone number, 888-253-3115.

You also have the legally protected right to examine the annual report at the main office of the plan: 6700 Tower Circle, Franklin, TN 37067, 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.