



www.benefits.ml.com or use the app
for account history, investment performance and more

SUMMARY OF YOUR PLAN

November 01, 2023 - October 31, 2024

Scan this image with
your smartphone.
Then set up the
paperless delivery
with our app.



609450
GALLOWAY, TONI-NICOLE
11075 LANCEWOOD ST
FT MYERS, FL 33913

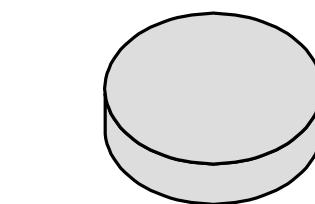
Walmart Inc.

401(k) Plan

TOTAL CURRENT VALUE: \$57,771.04

	Beginning Balance	Ending Balance	Vested Balance
401(k) Plan	\$35,020.58	\$57,771.04	\$57,771.04

ASSET ALLOCATION



myRetirement Funds
100.00%

Please review your statement and advise Merrill if you find discrepancies in your personal or account information. If we do not hear from you within 90 days, we will assume that all information is correct.

TO CONTACT MERRILL
www.benefits.ml.com
(888) 968-4015
Outside USA: (609) 818-8822

TOTAL AGGREGATE PLAN VALUE
\$57,771.04

Total aggregate plan value of plans displayed on this statement, as calculated according to the terms and conditions of each plan.

IMPORTANT INFORMATION

Plan Documents Available for Review

The following Walmart 401(k) Plan documents are included in this paper statement for your review: Summary Annual Report (SAR), Qualified Default Investment Alternative (QDIA) notice, Fee Notice, Fund Change Notice, and Online Security Flyer. Actives associates will also receive the Safe Harbor Notice and What's New flyer.

ACTIVITY DETAIL November 01, 2023 - October 31, 2024

Walmart Inc.
GALLOWAY, TONI-NICOLE

401(k) Plan

■ CONTRIBUTIONS AND ACTIVITY FOR THIS PERIOD

Beginning Balance	\$35,020.58
Employee Contributions	
Your 401(k) Account	4,714.79
Total Employee Contributions	4,714.79
Employer Contributions	
Company Funded Match	4,714.79
Total Employer Contributions	4,714.79
Loan Repayments	
Principal	1,235.56
Interest	38.76
Total Loan Repayments	1,274.32
Other Activity	
Interest, Dividends/Other Credits	0.00
Withdrawals/Debits	0.00
Total Other Activity	0.00
Fees	
Account Management Fee	- 7.79
Total Fees	- 7.79
Change in Value	12,054.35
Ending Balance	\$57,771.04
Vested Balance	\$57,771.04

■ CONTRIBUTIONS THIS YEAR

Employee Contributions	\$4,191.87
Employer Contributions	4,191.87
Total Contributions	\$8,383.74

■ YOUR CUMULATIVE RATE OF RETURN

	12 Months	3 Years
401(k) Plan	29.45%	29.26%

■ YOUR SAVINGS ELECTIONS

	Your Avg Pre-Tax Savings	Your Avg Plan YTD Contribution	Your Avg Matching Contribution
401(k) Plan	6.00%	5.99%	5.99%

■ YOUR PERSONAL INFORMATION

Current Status in Plan: Leave of Absence
Location: 02237

**Walmart Inc.
GALLOWAY, TONI-NICOLE**

ACTIVITY DETAIL November 01, 2023 - October 31, 2024

401(k) Plan CONTINUED

■ INVESTMENT SUMMARY

Investment	Beginning Balance	Beginning Shares/Units	Ending Shares/Units	Ending Share/Unit Price(\$)	Investment Gain/Loss	Ending Balance
myRetirement Funds						\$57,771.04
myRetirement 2065 Fund	35,020.58	2,967.0869	3,708.3453	15.5786	12,054.35	57,771.04
Total	\$35,020.58				\$12,054.35	\$57,771.04

■ IMPORTANT INFORMATION

If your plan permits catchup contributions and you are age 50 or older in 2024, you can contribute up to an additional \$7,500 over the \$23,000 regular annual limit set by the Internal Revenue Service (IRS) for a total of \$30,500.

What's your financial wellness score?

Join the thousands of people who have used the Financial Wellness Tracker to get their score and personalized, suggested action plan. Financial Wellness Tracker is included with your benefits plan and is ready to help you take control of your finances and pursue your financial goals. Go to <https://go.ml.com/fwbeta> to get started.

DISCLOSURES AND IMPORTANT INFORMATION

Special Tax Notice

If you are eligible for a distribution from the Walmart 401(k) Plan, review the Special Tax Notice to help you decide whether to elect a rollover. You can obtain a copy of the Special Tax Notice on Benefits OnLine under the "Document Library" tab. Please consider the advantages and disadvantages of a rollover before initiating one.

Diversification in Your Profit Sharing Account

You may direct any portion of your Profit Sharing Account into any investment alternatives under the Plan. Remember that you always have the right to direct the investment of your 401(k) account in the Plan. You may obtain more specific information regarding this right at www.benefits.ml.com or by calling Merrill at 1-888-968-4015. To help you diversify your retirement savings, the Plan offers a variety of investment options with different levels of risk and potential for increase in value. To "diversify" means that you "put your eggs in more than one basket." To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing your overall risk of losing money. This is because market or other economic conditions that cause one category of assets, or one particular security, to perform well often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in any one company, such as Wal-Mart stock, or in any one industry, your savings may not be properly diversified. Although diversification does not ensure a profit or protect against loss, it is an effective strategy to help you manage investment risk. In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the Plan. For example, you may own Wal-Mart stock through other means, such as the Associate Stock Purchase Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, you should carefully consider the rights described in this notice and how these rights affect the amount of money that you invest in Wal-Mart stock through the Plan.* It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the Plan to help ensure that your investments are in line with your objectives and your risk tolerance. If you would like more sources of information on individual investing and diversification, you may go to the website of the Department of Labor, <http://www.dol.gov/ebsa/investing.html>. Please do not use any spaces when entering the web address. Merrill Lynch, Pierce, Fenner & Smith Incorporated is a member of the Financial Industry Regulatory Authority and is not affiliated with the external Web site provided and does not monitor or maintain any of the information available on this Web site.

*Wal-Mart stock gives you the potential for capital appreciation. As there are no other forms or types of investments in this option, the value of the stock stands on its own. Because this option is a single stock investment, it generally carries more risk than do the funds offered through the Plan.

Please Confirm Your Contribution Elections

Any contribution election you make will be effective as soon as possible, normally the next pay period. It is your responsibility to review your paychecks to confirm that your election was implemented. If you believe your election was not implemented, you must timely notify the Customer Service Center at (888) 968-4015, but no later than six months after your election, for corrective steps to be taken. If you do not timely notify the Customer Service Center, the amount that is being withheld from your paycheck will be treated as your deferral election.

Termination Fee Description

If you received a payout of your account, the Termination Fee shown under "Activity Detail" represents a \$15 check processing fee for distributions and a \$2.08 quarterly Recordkeeping Fee.

Upcoming Statements available online

Reminder: A digital copy of your statement is always available to you online by logging into your Benefits Online account. You can find them under the My Accounts tab or by clicking on the Activity Center.

Benefits OnLine is a registered trademark of Bank of America Corporation.

DISCLOSURES AND IMPORTANT INFORMATION CONTINUED

Walmart Inc.
GALLOWAY, TONI-NICOLE

Participants with Deferred Vested Benefits

If you separate from service without taking a distribution of a deferred vested benefit, your plan's administrator is required to report information about this benefit on IRS Form 8955-SSA. This information allows the Social Security Administration to alert those filing for Social Security benefits of any employer-plan benefits available to them. For information about the nature and form of your deferred vested benefit and the name and address of your plan administrator, please see your plan's Summary Plan Description.

The performance data contained herein represents past performance which does not guarantee future results. Investment return and principal value will fluctuate so that shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data quoted. For more current fund performance, including the most recently completed calendar month, please log on to www.benefits.ml.com. All total returns assume the reinvestment of all dividend and capital gain distributions at net asset value when paid and do not reflect the deduction of any sales charge, as these charges are not applicable to eligible retirement plans. Had the sales charge been deducted, results would have been lower than shown. Please note that there are other charges and expenses that apply to the investment options, such as management fees, which are reflected in their net investment return. For certain investment options, the returns reflect subsidies and waivers, without which the results would have been lower than noted. These subsidies and waivers may not continue to remain in effect. Please consult the prospectus for more information.

For funds with less than one year of performance: Please note that there are limitations when viewing short-term performance results and this performance may not be achieved over longer time periods.

Please be aware that certain funds will charge redemption fees for short-term trading, which are imposed by the mutual fund companies. The returns for these funds will not reflect such fees, and if they had been reflected, results would have been lower than shown.

For more complete information on the investment options that are mutual funds, including their management fees and other charges and expenses, please consult the prospectuses and other comparable documents. Investors should consider the investment objectives, risks, charges and expenses of investment options carefully before investing. This, and additional information about the investment options, can be found in the prospectuses and, if available, the summary prospectuses which can be obtained on Benefits OnLine® at www.benefits.ml.com or by calling Merrill at (888) 968-4015. Investors should read the prospectuses and, if available, the summary prospectuses carefully before investing.

The expense ratio represents the fund's cost of doing business, divided by the net assets in the fund. This amount is deducted from the fund's assets and lowers the return that fund holders achieve. These expenses generally include management and operating fees and are "unsubsidized", meaning that they are shown gross of any fee waivers and/or expense reimbursements. This information can be found in more detail in a fund's prospectus.

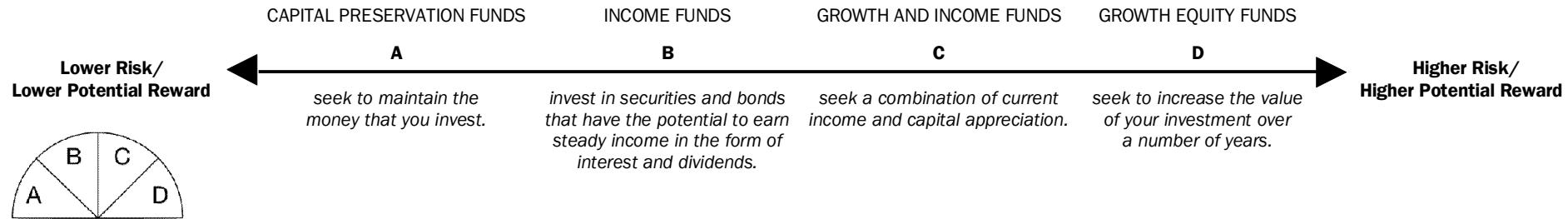
For more information on the investment options that are not mutual funds (non-registered investments), log on to www.benefits.ml.com and refer to the fund description or fact sheet, if available.

The asset categories listed are based upon Lipper Categories. Because Non-Registered investments are not found within the Lipper Database, the closest appropriate Lipper Classification has been assigned to this product by the Trustee or Asset Manager.

Investing in mutual funds, which are intended as long-term investments, involves risk, including the possible loss of principal. Investments in foreign securities or sector funds, including technology or real estate stocks, are subject to substantial volatility due to adverse political, economic or other developments and may carry additional risk resulting from lack of industry diversification. Funds that invest in small or mid-capitalization companies experience a greater degree of market volatility than those of large-capitalization stocks and are riskier investments. Bond funds have the same interest rate, inflation, and credit risks associated with the underlying bonds owned by the fund. Generally, the value of bond funds rises when prevailing interest rates fall and falls when interest rates rise. Investing in lower-grade debt securities ("junk" bonds) may be subject to greater market fluctuations and risk of loss of income and principal than securities in higher rated categories. There are ongoing fees and expenses associated with owning mutual funds. Bear in mind that higher return potential is accompanied by higher risk.

6618897 as of May 13, 2024

INVESTMENT PERFORMANCE FOR THE PERIOD ENDING 09/30/2024



Risk Investment		Gross Expense Ratio%	Yearly Total Return %		Average Annual Total Return %			
			For the Quarter	Year to Date	1 Year	5 Years	10 Years	Since Inception
EQUITY/STOCK								
BlackRock Russell 1000 Index <i>Index: Large-Cap Core Funds</i>		0.01	6.10 5.25	21.17 20.38	35.72 34.44	15.66 14.76	13.10 12.19	14.24 8/2009
Large Cap Equity Fund <i>Index: Russell 1000</i>		0.04	6.18 6.08	22.51 21.18	36.39 35.68	14.25 15.64	N/A 13.10	12.80 3/2015
BlackRock International Equity Index Trust <i>Index: MSCI ACWI ex-US IMI ND</i>		0.04	7.95 8.18	13.78 13.90	25.05 25.06	7.77 7.66	N/A 5.33	6.21 7/2017
BlackRock Russell 2000 Index <i>Index: Small-Cap Core Funds</i>		0.01	9.23 8.19	11.03 10.69	26.63 24.46	9.30 10.07	8.74 8.52	10.88 8/2009
International Equity Fund <i>Index: International Equity Income Fds</i>		0.39	6.15 7.61	15.00 12.56	26.78 23.50	9.37 7.38	6.82 4.65	7.02 8/2009
Real Assets Fund <i>Index: Flexible Portfolio Funds</i>		0.44	7.73 5.18	9.44 11.83	16.54 21.14	5.72 6.89	3.99 5.52	3.90 10/2013
Small Mid Cap Equity Fund <i>Index: Russell 2500</i>		0.38	8.67 8.75	11.47 11.30	25.31 26.17	10.33 10.43	N/A 9.50	8.18 3/2015
Wal-Mart Stock ¹			19.60	55.15	53.51	17.12	14.51	18.11 1/1972
BOND/FIXED INCOME								
BlackRock Bond Index Trust <i>Index: Bloomberg Barclays Aggregate Bond</i>		0.02	5.21 5.20	4.55 4.45	11.57 11.57	0.33 0.33	N/A 1.84	1.55 7/2017
Bond Fund <i>Index: Core Bond Funds</i>		0.10	5.23 5.15	5.06 4.93	12.41 12.00	1.02 0.58	2.52 1.82	3.67 8/2009

INVESTMENT PERFORMANCE FOR THE PERIOD ENDING 09/30/2024 CONTINUED

Risk	Investment	Yearly Total Return %			Average Annual Total Return %			
		Gross Expense Ratio%	For the Quarter	Year to Date	1 Year	5 Years	10 Years	Since Inception
BOND/FIXED INCOME CONTINUED								
△	JPMorgan Short Term Bond Trust <i>Index: Short Investment Grade Debt Funds</i>	0.10	3.05 2.90	4.94 5.05	8.13 8.19	2.48 2.13	2.16 1.96	1.92 10/2012
MONEY MARKET								
△	BlackRock Government Money Market Fund <i>Index: Instl U.S. Government Money Market Funds</i>	0.05	1.36 1.25	4.07 3.81	5.47 5.14	2.33 2.11	1.63 1.41	1.37 10/2012
MYRETIREMENT FUNDS								
	myRetirement Fund <i>Index: Mixed-Asset Target Today Funds</i>	0.14	5.73 5.08	9.68 8.69	18.82 16.78	5.41 4.42	4.99 4.37	4.93 10/2013
	myRetirement 2025 Fund <i>Index: Mixed-Asset Target 2025 Funds</i>	0.17	5.79 5.54	10.12 10.48	19.80 19.93	6.43 6.35	6.00 5.97	7.24 9/2009
	myRetirement 2030 Fund <i>Index: Mixed-Asset Target 2030 Funds</i>	0.20	6.28 5.72	12.40 11.63	23.40 21.85	7.93 7.38	7.01 6.66	8.12 9/2009
	myRetirement 2035 Fund <i>Index: Mixed-Asset Target 2035 Funds</i>	0.22	6.60 5.95	14.23 13.37	26.21 24.60	9.16 8.75	7.84 7.58	8.85 9/2009
	myRetirement 2040 Fund <i>Index: Mixed-Asset Target 2040 Funds</i>	0.22	6.83 6.03	15.71 14.87	28.50 26.95	10.09 9.78	8.45 8.18	9.37 9/2009
	myRetirement 2045 Fund <i>Index: Mixed-Asset Target 2045 Funds</i>	0.23	6.99 6.18	16.84 15.77	30.15 28.24	10.71 10.41	8.84 8.55	9.71 9/2009
	myRetirement 2050 Fund <i>Index: Mixed-Asset Target 2050 Funds</i>	0.24	6.98 6.20	17.56 16.24	30.89 28.99	11.04 10.65	9.00 8.72	9.81 9/2009
	myRetirement 2055 Fund <i>Index: Mixed-Asset Target 2055 Funds</i>	0.23	6.95 6.27	17.75 16.45	31.16 29.32	11.13 10.76	9.07 8.80	9.86 9/2009
	myRetirement 2060 Fund <i>Index: Mixed-Asset Target 2060 Funds</i>	0.23	6.96 6.27	17.80 16.53	31.22 29.48	11.20 10.82	N/A 9.00	9.08 3/2015
	myRetirement 2065 Fund <i>Index: Mixed-Asset Target 2060+ Funds</i>	0.23	6.97 6.26	17.91 16.58	31.40 29.49	N/A 11.02	N/A N/A	10.15 12/2019

INVESTMENT DETAIL November 01, 2023 - October 31, 2024

Walmart Inc.
GALLOWAY, TONI-NICOLE

INVESTMENT PERFORMANCE FOR THE PERIOD ENDING 09/30/2024 CONTINUED

When viewing performance of a security index keep in mind that these indices are unmanaged and are not subject to the charges and expenses that may otherwise be applicable to the investment options available in your Plan. Further, these indices are unavailable for direct investment. The Lipper Averages are calculated by Lipper Analytical Services, Inc. ("Lipper") and represent the average total return performance of mutual funds tracked by Lipper with the same fund classification. These returns do not reflect the deduction of sales charges.

6618897 as of May 13, 2024

- 1 On 09/30/2024, Wal-Mart stock had a closing price of 80.75. The 52 week high was 81.60 and the 52 week low was 49.85.

THIS PAGE INTENTIONALLY BLANK.

Merrill makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (also referred to as "MLPF&S" or "Merrill") and other subsidiaries of Bank of America Corporation ("BofA Corp."). MLPF&S is a registered broker-dealer, Member SIPC and a wholly owned subsidiary of BofA Corp.

Banking products are provided by Bank of America, N.A. and affiliated banks, Members FDIC and wholly owned subsidiaries of BofA Corp.

Investment products offered through MLPF&S:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
-----------------------------	--------------------------------	-----------------------

MLPF&S makes available investment products sponsored, managed, distributed or provided by companies that are affiliates of BofA Corp.

© 2024 Bank of America Corporation. All rights reserved.