



**The Savannah River Nuclear Solutions, LLC Defined Contribution Plan  
651680 00001**

**IMPORTANT INFORMATION REGARDING YOUR PLAN**

This disclosure is required to be sent to help you understand your retirement plan. Anyone with the right to direct investments in an employer-sponsored retirement plan is being provided with the attached detailed disclosure of fees, expenses and services provided in connection with such plan. This disclosure is updated annually or when certain changes impacting the information provided in this disclosure are made by the plan.

For a complete description of investment direction rights, limitations, or restrictions under your plan, refer to your plan's Summary Plan Description (SPD), or similar document provided.

The report is organized as follows:

- General Plan Information
- General Administrative Fees and Expenses
- Individual Fees and Expenses
- Investment Information, details include:
  - Historical performance for available funds
  - Expenses (The specific expenses that apply to you will depend on how your account is invested.)

In addition, your quarterly statement will show fees that have been applied to your account (except any fund expenses netted directly from your investment returns) during the statement period. If you have any questions, please sign in to your account at [transamerica.com/portal/srsretire](https://transamerica.com/portal/srsretire) and click on Help, or call us at **866-288-3257**.

There is no action you need to take as a result of receiving this disclosure; however, you should consider reviewing the following pages carefully to learn more about the fees you pay and the services you receive related to your retirement plan.

This document describes investment information, services, fees and expenses contractually established and agreed upon by the sponsor of this employer-sponsored retirement plan and Transamerica. Any changes to the contractually established information set forth in this document that are not completed, or agreed upon in writing, by an authorized representative of Transamerica, either in part or in total, shall invalidate this disclosure and Transamerica will bear no responsibility for any liability whatsoever that may result, either directly or indirectly, as the result of such change, nor for any ensuing misperceptions on the part of disclosure recipients as a result of such changes.

**The Savannah River Nuclear Solutions, LLC Defined Contribution Plan  
IMPORTANT FUND AND FEE INFORMATION REGARDING YOUR PLAN  
Disclosure Chart as of April 1, 2026**

**General Plan Information**

**How to Direct Your Investments**

You decide how your account will be invested among the available investment options by calling **866-288-3257** or going to **transamerica.com/portal/srsretire**. For the listing of the Plan's designated investment alternatives, please see the below chart(s).

**404(c) Notice**

Your Plan is intended to comply with ERISA section 404(c) and DOL regulation section 2550.404c-1. This means you have the flexibility and responsibility to exercise control over your account and to choose among the investment options provided under the Plan in a way that best meets your objectives. In general, by providing you with this ability and a variety of investment choices, neither your plan sponsor nor Transamerica is liable for any losses that may occur as a direct result of investing in the available options as directed by you or your beneficiary.

For additional information, please contact:

Retirement Services  
BLDG 730-1B  
SRNS SIP  
PO Box 616  
Aiken, SC 29802  
Phone Number: 800-368-7333

**Transfer and/or Investment Allocation Restrictions**

There are no transfer restrictions imposed by the Plan. Please see Table 1 for transfer restrictions that may be imposed by the investment options.

You may change your investment allocation at any time. There are no Plan level allocation restrictions, but fund level restrictions may apply.

Investment Allocations for future contributions to the Personal Choice Retirement Account (PCRA) are not permitted. A PCRA may be opened via a transfer from other investment options. There may be a minimum PCRA balance needed to open an account and a minimum transfer amount for subsequent transfers into a PCRA.

**Voting, Tender and Similar Rights and Restrictions on Mutual Funds**

The Plan Sponsor shall have the right to exercise voting and tender rights attributable to mutual funds offered under the Plan.

**Voting, Tender and Similar Rights and Restrictions on PCRA®**

Plan participants will have the right to exercise voting and tender rights attributable to securities held in an outside brokerage window offered under the Plan.

## **Personal Choice Retirement Account® (PCRA)**

To supplement the Investment Choices offered under your Plan, you may choose to open a Personal Choice Retirement Account® (PCRA). This feature allows you to direct purchases and sales within your account, in investments other than those offered under your Plan. By establishing a PCRA, you assume responsibility for controlling your investments. There are participant-level restrictions and fees associated with using the PCRA feature. For specific information, please contact your Plan Sponsor. Plan Sponsor contact information can be found in the Summary Plan Description.

### **General Administrative Fees and Expenses**

**Plan Fees which may be paid directly by your employer or deducted from individual participant accounts include, but are not limited to:**

Fees charged by Transamerica for: 1) education materials and workshops; 2) base and per participant recordkeeping; and 3) the processing of outside assets, when applicable. Additionally, when applicable, Transamerica charges hourly fees for administrative consulting, compliance consulting, and plan termination processing.

#### **Administrative Fee - Per Account**

The plan incurs annual general administrative fees for ongoing plan administrative services (e.g., recordkeeping) of \$35.00 per participant account (Note: effective February 1, 2026, the recordkeeping fee will be reduced to \$26.00 per participant account). On a quarterly basis, fees will be deducted as a fixed dollar amount from your account, unless paid from other sources.

All of the revenue (e.g., 12b-1 fees, administrative fees) that Transamerica Retirement Solutions or its affiliates receive from the plan's investment options is credited back to your account on a monthly basis as a Plan Service Credit.

When applicable, general administrative fees other than the charge above, for administrative services (e.g., legal, accounting and auditing), may from time to time be deducted as a fixed dollar amount from your account.

The actual amounts deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements.

A quarterly general administrative fee of \$8.75 will be deducted as a fixed dollar amount from your account. This fee is deposited into a plan Expense Budget Account and may be used to pay other administrative fees for the plan.

#### **Administrative Fee - Pro Rata**

When applicable, other general administrative fees for plan services (e.g., legal, accounting and auditing), may from time to time be deducted as a percentage of assets from some or all investment options held in your account.

The actual amounts deducted from your account, as well as a description of the services to which the fees relate will be reported on your quarterly benefit statements.

#### **Plan Service Credit**

A Plan Service Credit represents an expense refund for one or more of the investment funds offered by your plan. When applicable, a plan service credit is added to your account and reduces the effective annual expense ratios of the investment fund(s) for which a Plan Service Credit applies. Any Plan Service Credit will be reported on your quarterly benefit statements.

### **Individual Fees and Expenses**

**(Applicable only to those using specific features or services)**

- Generally, transaction fees are paid by participants.
- Plan fees may be paid by your employer or divided up among all participants.

**Type of Service, Feature or Benefit**  
(Processing Fee Name as seen on Quarterly Statement)

**Fee**

**Frequency**

Loan Set-up Fee (if Loans are permitted)	\$50	Per Distribution
Overnight Check Fee	up to \$50	Per Request
QDRO Fee	up to \$500	Per Account Separation
Returned Check/ACH – Insufficient Funds	up to \$50	Per Returned Check/ACH
Self-Directed Brokerage Account (Schwab Personal Choice Retirement Account)*	\$50	Annual

\*You may trade many funds with no loads and no transaction fees through Schwab's Mutual Fund OneSource® service. Certain funds in Schwab's Mutual Fund Marketplace are available with no transaction fees, but have 12b-1 fees in excess of .25% and therefore cannot be called "OneSource" funds. Commissions and transaction fees may apply to fund trades placed outside of Mutual Fund OneSource or trades on other investment vehicles available through Schwab. To learn about any fees associated with the purchase or sale of a particular investment before making a purchase or sell through your PCRA, access your account online at [www.schwab.com](http://www.schwab.com) or contact the Schwab PCRA Call Center at 888-393-PCRA(7272). Schwab fees will appear on your separate PCRA statement directly from Schwab.

**Investment Information**

This information is provided to help you compare the investment options under your plan. You may obtain, free of charge, a paper copy of your fee disclosure notice and other investment information posted at [transamerica.com/portal/srsretire](http://transamerica.com/portal/srsretire), by contacting Transamerica at **866-288-3257** or by writing to Transamerica Retirement Solutions, 6400 C Street SW, Mail Drop 0001, Cedar Rapids, IA 52499, Attention: Fee Disclosure. The information available includes each investment option's issuer, objectives, goals, principal strategies, principal risks, holdings, turnover rate, value and updated performance and expense information; as well as a glossary of terms, information about calculating benefits, available distribution options and (where appropriate) prospectuses and annual reports.

The following table focuses on investment options that have variable rates of return, and shows fee and expense information, as well as investment performance for each investment option and that of the appropriate benchmark, or index. If your plan offers balanced, asset allocation or target retirement funds, which are comprised of a mix of stock and bond investments, you will see two broad-based benchmarks, a stock index and a bond index. Because they are made through a retirement plan, your investments in these funds are not subject to front-end or back-end loads, which are a form of sales commission charged at the time of purchase or sale.

The investment performance of each investment option is shown net of (or after) fees, while the benchmark or index investment performance is reported on a gross (before fees) basis. If the option has less than a 10-year history, the investment performance of both the investment option and the index are shown since inception, with the inception date shown after the investment option name. Returns of less than one year are not annualized.

Total Annual Operating Expenses of an investment option are the expenses you pay each year, which reduce the rate of return you earn. In some cases, a fund may waive or reimburse certain expenses. If a fund has waived expenses in the past year, you will see a different gross (G) (before waivers) and net (N) (after waivers) expense ratio. It is the net rate that is paid by an investor in the fund because of the waivers. Fund specific operating expense details are available at [transamerica.com/portal/srsretire](http://transamerica.com/portal/srsretire).

Shareholder-type fees, if any, are in addition to Total Annual Operating Expenses. Fees and expenses are only one of many factors to consider when you decide to invest in an investment option.

- The performance data quoted represents past performance. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options will fluctuate and you could lose money. Current performance may be lower or higher than the performance data quoted.
- The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for information on understanding your retirement plan fees at <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees>.
- The T. Rowe Price Large Cap Growth separate account has an inception date of October 3, 2025 with no historical performance track record. Investment returns prior to October 3, 2025 represent those of the T. Rowe Price Large-Cap Growth Trust D, and are net of fees and shown for illustrative purposes only. Although the separate account utilizes substantially similar investment strategy, investment guidelines, and restrictions as the T. Rowe Large-Cap Growth Trust D, the size of the portfolio and cash flows are factors that may impact investment returns.

**Table 1 - Variable Options**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross N: Net		Average Annual Total Return as of 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

**Bonds**

<b>Galliard Stable Value Fund (07/02)</b>  <i>Index: ICE BofA US Treasury Bill 3 Month Index</i>	Stable Value	0.28% G 0.28% N	\$2.82 G \$2.82 N	3.06%  5.25%	2.36%  2.46%	2.29%  1.77%
<b>Shareholder Type Fees/Comments:</b> Please note that money transferred out of the Galliard Stable Value Fund can never be transferred back into the Galliard Stable Value Fund and cannot be transferred to a competing option for 90 days.						
<b>BlackRock Total Return Bond L (11/23)</b>  <i>Index: Bloomberg Aggregate Bond Index</i>	Intermediate-Term Bonds	0.17% G 0.17% N	\$1.67 G \$1.67 N	1.91%  1.25%	0.06%  N/A	5.31%  4.34%
<b>BlackRock US Debt Index Fund F (06/96)</b>  <i>Index: Bloomberg Aggregate Bond Index</i>	Intermediate-Term Bonds	0.04% G 0.04% N	\$0.40 G \$0.40 N	1.37%  1.25%	-0.28%  -0.33%	1.39%  1.35%
<b>Vanguard Inflation-Protected Secs Instl (06/00)</b>  <i>Index: Bloomberg US TIPS Index</i>	Government Bonds	0.07% G 0.07% N	\$0.70 G \$0.70 N	1.86%  1.84%	1.81%  1.87%	2.14%  2.24%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

**Stocks**

<b>Aristotle Value Equity B (09/16)</b>  <i>Index: Russell® 1000 Value Index</i>	Large-Cap Value Stocks	0.39% G 0.39% N	\$3.90 G \$3.90 N	7.66%  14.37%	9.59%  8.68%	11.67%  9.62%
<b>BlackRock S&amp;P 500 Index F (03/97)</b>  <i>Index: S&amp;P 500 Index</i>	Large-Cap Blend Stocks	0.01% G 0.01% N	\$0.10 G \$0.10 N	25.02%  25.02%	14.54%  14.53%	13.14%  13.10%

**Table 1 - Variable Options (continued)**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross N: Net		Average Annual Total Return as of 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

**Stocks (continued)**

<b>T.Rowe Price US Large Cap Growth Equity (10/25)</b>	Large-Cap Growth Stocks	0.34% G 0.34% N	\$3.40 G \$3.40 N	31.28%	16.51%	N/A
<i>Index: Russell® 1000 Growth Index</i>				N/A	N/A	N/A
<i>The T. Rowe Price Large Cap Growth separate account has an inception date of October 3, 2025 with no historical performance track record. Investment returns prior to October 3, 2025 represent those of the T. Rowe Price Large-Cap Growth Trust D, and are net of fees and shown for illustrative purposes only. Although the separate account utilizes substantially similar investment strategy, investment guidelines, and restrictions as the T. Rowe Large-Cap Growth Trust D, the size of the portfolio and cash flows are factors that may impact investment returns.</i>						

<b>BlackRock Russell 2500 Index F (09/08)</b>	Mid-Cap Blend Stocks	0.02% G 0.02% N	\$0.20 G \$0.20 N	12.09%	8.84%	8.95%
<i>Index: Russell® 2500 Index</i>				12.00%	8.77%	8.85%

<b>EARNEST Partners Smid Cap Core Founders Class (06/19)</b>	Mid-Cap Blend Stocks	0.55% G 0.55% N	\$5.50 G \$5.50 N	3.59%	8.53%	9.46%
<i>Index: Russell® 2500 Index</i>				12.00%	8.77%	9.28%

<b>Jennison U.S. Small Cap Equity Class 4 (03/00)</b>	Small-Cap Blend Stocks	0.65% G 0.65% N	\$6.50 G \$6.50 N	18.36%	12.12%	9.65%
<i>Index: Russell® 2000 Index</i>				11.54%	7.40%	7.82%

<b>Vanguard Real Estate Index Institutional (05/96)</b>	Real Estate	0.11% G 0.11% N	\$1.10 G \$1.10 N	4.94%	3.01%	5.08%
<i>Index: Vanguard Real Estate Spliced Index</i>				5.05%	3.12%	5.17%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

**Description:** MSCI US REIT Index adjusted to include a 2% cash position (Lipper Money Market Average) through April 30, 2009; MSCI US REIT Index through February 1, 2018; MSCI US Investable Market Real Estate 25/50 Transition Index through July 24, 2018; MSCI US Investable Market Real Estate 25/50 Index thereafter.

<b>BlackRock MSCI ACWI ex-US IMI F (02/11)</b>	World/Foreign Stocks	0.06% G 0.06% N	\$0.60 G \$0.60 N	5.11%	4.24%	5.17%
<i>Index: MSCI ACWI ex-US IMI Index</i>				5.23%	4.12%	4.91%

<b>Dodge &amp; Cox Global Stock X (05/22)</b>	World/Foreign Stocks	0.57% G 0.52% N	\$5.70 G \$5.20 N	5.20%	8.85%	8.02%
<i>Index: MSCI All Country World Index</i>				17.49%	N/A	11.79%

<b>MFS International Equity Fund Class 3B (09/23)</b>	World/Foreign Stocks	0.52% G 0.52% N	\$5.20 G \$5.20 N	4.47%	6.49%	9.28%
<i>Index: MSCI All-Country World Ex-US Index</i>				6.09%	N/A	10.36%

**Multi-Asset/Other**

<b>Vanguard Target Retirement Income and Growth Trust A (12/24)</b>	Balanced	0.04% G 0.04% N	\$0.38 G \$0.38 N	N/A	N/A	-1.80%
<i>Index: Vanguard Target Retirement Income and Growth Composite Index</i>				9.27%	N/A	N/A

## Table 1 - Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross N: Net		Average Annual Total Return as of 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 60 calendar days.

**Table 1 - Variable Options (continued)**

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross N: Net		Average Annual Total Return as of 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

**Multi-Asset/Other (continued)**

<b>Vanguard Target Retirement Income Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	6.64%	3.62%	4.24%
<i>Index: Vanguard Target Retirement Income Composite Index</i>				6.72%	N/A	0.04%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2020 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	7.78%	4.79%	5.65%
<i>Index: Vanguard Target Retirement 2020 Composite Index</i>				7.88%	N/A	0.12%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2025 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	9.48%	5.74%	6.42%
<i>Index: Vanguard Target Retirement 2025 Composite Index</i>				9.59%	N/A	0.25%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2030 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	10.66%	6.51%	7.01%
<i>Index: Vanguard Target Retirement 2030 Composite Index</i>				10.78%	N/A	0.30%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2035 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	11.76%	7.28%	7.60%
<i>Index: Vanguard Target Retirement 2035 Composite Index</i>				11.85%	N/A	0.43%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2040 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	12.83%	8.02%	8.16%
<i>Index: Vanguard Target Retirement 2040 Composite Index</i>				12.93%	N/A	0.55%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2045 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	13.83%	8.76%	8.63%
<i>Index: Vanguard Target Retirement 2045 Composite Index</i>				14.01%	N/A	0.67%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

## Table 1 - Variable Options (continued)

Name of Option (Inception Mo/Yr) Index(es)	Type of Option	Total Annual Operating Expenses G: Gross N: Net		Average Annual Total Return as of 12/31/2024		
		as %	per \$1000	1yr.	5yr.	10yr. or since inception

### Multi-Asset/Other (continued)

<b>Vanguard Target Retirement 2050 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	14.65%	9.10%	8.79%
<i>Index: Vanguard Target Retirement 2050 Composite Index</i>				14.85%	N/A	0.78%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2055 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	14.66%	9.09%	8.77%
<i>Index: Vanguard Target Retirement 2055 Composite Index</i>				14.85%	N/A	0.78%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2060 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	14.65%	9.11%	8.80%
<i>Index: Vanguard Target Retirement 2060 Composite Index</i>				14.85%	N/A	0.78%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2065 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	14.66%	9.10%	0.65%
<i>Index: Vanguard Target Retirement 2065 Composite Index</i>				14.85%	N/A	0.78%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.

<b>Vanguard Target Retirement 2070 Trust A (08/24)</b>	Target Date	0.04% G 0.04% N	\$0.38 G \$0.38 N	14.64%	N/A	0.60%
<i>Index: Vanguard Target Retirement 2070 Composite Index</i>				14.85%	N/A	0.78%

**Shareholder Type Fees/Comments:** If you exchange out of this fund, you will not be permitted to exchange back into the same fund within 30 calendar days.