

THE SAVANNAH RIVER NUCLEAR SOLUTIONS, LLC DEFINED CONTRIBUTION PLAN

Enrollment Guide



SRNS | BSRA | SRMC 401(k) Savings & Investment Plan

WELCOME TO THE SAVANNAH RIVER SAVINGS & INVESTMENT PLAN (SIP)

Our SIP plan offers you a rewarding and powerful way to save for retirement.

As a new employee, you will be automatically enrolled at an 8% contribution rate of your before tax pay in the SIP. Some of the benefits of the SIP are:

- Company Matching Contributions
- Tax Savings
- Investment Choices
- Flexibility to Manage your Account
- Convenient Payroll Deductions
- And so much more!

Read through this kit so you can better understand this valuable program.

Your next step is to set up online access to your SIP account. To get started visit **transamerica.com/portal/srsretire** and in the upper right hand corner, click, "Create an Account" and follow the prompts to set up your online account. Once you have set up your online account you can explore the tools and resources available to you.

We hope that you maximize this benefit as you start your journey towards planning a successful and rewarding retirement.

If you have any questions or need assistance, please contact Transamerica at 866-288-3257.

Thank you,

Retirement Services

Matching contributions may be subject to the SIP vesting requirements. Descriptions of plan features and benefits are subject to the plan document, which will govern in case of any inconsistencies.

Transamerica Retirement Solutions (TRS) is affiliated with Transamerica Trust Company (TTC) through which TRS provides certain investment education services to plan participants and other administrative services on behalf of the plan. TTC is an Iowa trust company with its principal office located at 6400 C Street SW, Cedar Rapids, IA 52499.



REWARD YOURSELF

Welcome to The Savannah River Nuclear Solutions, LLC Defined Contribution Plan. You deserve to enjoy retirement! Transamerica can help you get there. When you participate in your retirement plan, you're taking advantage of one of the best ways to invest in your financial future. Get started by creating your retirement account and accessing tools and resources designed to help you achieve your long-term goals.

This guide is designed to provide you with information about your retirement plan. You'll find these sections and more:

Let's Get Started

A Healthy Strategy

Plan Highlights

Investments

LET'S GET STARTED

Follow the next steps that guide you through creating and managing your online account.

AUTOMATIC ENROLLMENT

Once you're eligible, unless you specifically opt out of participating in the Plan, you will automatically be enrolled. **Contributions will automatically be deducted from your pay** (before taxes) as soon as administratively feasible after your plan's entry date or 30 days after your date of hire, whichever is later.

NEXT STEPS

So, what's next? We're going to highlight some of the powerful tools available to you, followed by some investment basics, then plan provisions specific to The Savannah River Nuclear Solutions, LLC Defined Contribution Plan.



DISCOVER

Learn the basics in *A Healthy Strategy*. Find your plan's details in *Plan Highlights*. See what options are available in the *Investments* section.



GET STARTED

Create a secure online account by visiting transamerica.com/portal/srsretire and follow the on-screen instructions.



COMPLETE YOUR ACCOUNT

To take full advantage of your retirement plan, do your best to provide as much information as possible.



SIGN UP FOR ACCOUNT SECURITY ALERTS

Help safeguard your retirement assets by providing your mobile number and preferred email address. When you sign up for security alerts, Transamerica can notify you when changes are made to your account. This adds an extra layer of protection against online threats.



DESIGNATE YOUR BENEFICIARIES

Complete this simple but critical step to ensure your account assets will be distributed as you wish.



CONFIRM

Review your account details to ensure the information is correct.



SUPPORT

We are here for you. We're committed to providing the resources, guidance, and strategies along your journey to and through retirement. Call us at **866-288-3257** or log in to your account at transamerica.com/portal/srsretire.



A HEALTHY STRATEGY

EXPLORE. DISCOVER.

Explore transamerica.com/portal/srsretire and the website's full range of resources including webinars, articles, and the interactive features shown below.

COMMON TERMS

Understanding retirement-planning terms can be easier with Transamerica's comprehensive financial glossary. Visit transamerica.com/financial-glossary to browse the list.

FINANCIAL WELLNESS CENTER

Explore retirement savings options to help you set aside money for your future financial security. The portfolio builder at transamerica.com/portal/financial-wellness/ explains how you can maximize your retirement savings.

PERSONAL FINANCE CALCULATORS

Forecast your future with Transamerica's online calculators. The Retirement Planner Calculator can be especially helpful. It provides estimates based on your income, how much you're saving, and when you plan to retire. Go to transamerica.com/portal/srsretire and click Calculators.

DISCOVER YOUR RETIREMENT FORECAST WITH TRANSAMERICA'S ONTRACK® TOOL

Knowing how you're doing as you prepare for retirement should be as easy as checking the weather. Transamerica's *OnTrack*® tool is an online tool that uses straightforward weather icons to create *Your Retirement Outlook*®, making it easy to see if your retirement forecast is sunny, rainy, or somewhere in between.

You can help *Brighten Your Outlook*® by using the tool to increase your contribution rate, change your investment strategy, or add outside assets.

Important: The projections or other information generated by the OnTrack® engine (which produces Your Retirement Outlook®) regarding the likelihood of various investment outcomes are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Results derived from the tool may vary with each use and over time. Please visit your plan website for more information regarding the criteria and methodology used, the engine's limitations and key assumptions, and other important information.



MAXIMIZE YOUR STRATEGY

MATCHING CONTRIBUTIONS

Matching contributions may be subject to plan vesting requirements. Make sure to defer enough to take full advantage of the match. Refer to *Plan Highlights* to find the plan's matching contribution details.

CONTRIBUTION RATE

Increasing your contribution rate into a retirement plan may improve your overall retirement outlook and help to keep up with the average rate of inflation. Even a 1% or 2% contribution boost to your account can make a big difference over time.

Your plan provides the option to activate auto-increase, a recurring service that automatically adjusts your contribution rate annually in the month that you choose. If you would like to enable this service, log in to your account, select **VIEW DETAILS**, hover over **Contributions** and click **View or Update Contributions** in the drop-down menu.

CONSIDER YOUR OPTIONS

If you have money in a former employer's retirement plan, there are several options available that may simplify your financial life. These include cashing out, keeping the money where it is, or rolling the funds into an IRA or your employer plan with Transamerica. For more information about your options, call **800-275-8714** or email **consolidate@transamerica.com**

When considering your options, be sure to review the fees and expenses associated with each option. Also, be sure to consider whether there are certain services, features, or benefits available through certain accounts that may be important to you.

Employer-sponsored retirement plans may have features that you may find beneficial such as access to institutional funds, fiduciary selected investments, and other ERISA protections not afforded by other investors. In deciding whether to do a rollover from a retirement plan, be sure to consider whether the asset transfer changes any features or benefits that may be important to you. Review the fees and expenses you pay, including any charges associated with transferring your account, to see if rolling over into an IRA or consolidating your accounts could help reduce your costs.

STAY CONNECTED

You're on the move, bring your information with you. Transamerica provides technology options that match your busy lifestyle.

ONLINE ACCOUNT

Your one-stop shop for tools and resources to help you navigate the road to and through retirement is available by logging into your account at transamerica.com/portal/srsretire.

MOBILE APP

Check your balance, update your personal information, and manage your account — from the palm of your hand. The **Transamerica Retirement App** lets you do more for your retirement anytime, anywhere. Download it from the App Store or GooglePlay today!

ELECTRONIC DELIVERY OF DOCUMENTS

Sign up for e-documents and you'll receive an email when plan-related documents and notices are ready for online viewing. Log into transamerica.com/portal/srsretire, click **VIEW DETAILS**, hover over **Documents and Forms** in the top navigation bar, and click **E-documents**.

In addition to e-delivery, you have the right to request and obtain paper versions of your plan-related document(s) free of charge by calling **866-288-3257** or with an online request by logging into transamerica.com/portal/srsretire, click **CONTACT US** and completing the applicable fields.

ACCOUNT SECURITY

Transamerica is dedicated to maintaining your account security. We employ sophisticated, multi-layered safety measures to protect your data, assets, and privacy.

PLAN HIGHLIGHTS FOR THE SAVANNAH RIVER NUCLEAR SOLUTIONS, LLC DEFINED CONTRIBUTION PLAN

These plan highlights represent an overview of your plan's provisions. For full details, please visit the website at transamerica.com/portal/srsretire.

YOUR CONTRIBUTIONS

Note: You may not participate in the plan if you are:

- Independent contractor
- An Employee covered under a collective bargaining agreement that does not provide for participation in the plan
- A Leased Employee

BEFORE TAX CONTRIBUTIONS

ROTH CONTRIBUTIONS

ELIGIBILITY

Entry Date

You may enter the plan as soon as administratively feasible, typically 10 days after your date of hire.

AUTOMATIC ENROLLMENT

Once you're eligible, **unless you specifically opt out of participating in the Plan or make an affirmative election, you will automatically be enrolled and contributions will be deducted from your pay** (before taxes) at a rate of 8%. Your contributions will be allocated to the plan's "default" investment option. This will start as soon as administratively feasible after your plan entry date or 30 days after your date of hire, whichever is later.

Additionally, **unless you change your contributions, your contribution rate will increase automatically** each year until it reaches the rate shown below:

Starting contribution rate: 8%

Annual increase: 1%

Increase will occur: on a date determined by your employer in the month of August

Increases will stop when contributions reach: 15%

CONTRIBUTION LIMITS

Your traditional contributions are deducted from your paycheck before taxes each pay period. Your Roth contributions are deducted from your paycheck after taxes each pay period.

You can contribute from 1% up to 75%, subject to the maximum amount allowed under the Internal Revenue Service (IRS) limits.

UPDATING YOUR CONTRIBUTION RATE

You may increase, decrease, or stop your contributions at any time. Contributions must be made in 1% increments. Changes will go into effect as soon as administratively feasible.

AFTER TAX CONTRIBUTION

ELIGIBILITY

Entry Date

You may enter the plan as soon as administratively feasible, typically 10 days after your date of hire.

CONTRIBUTION LIMITS

You can contribute from 1% up to 75%, subject to the maximum amount allowed under the Internal Revenue Service (IRS) limits.

You may invest for retirement with traditional before tax dollars, after tax Roth dollars, or a combination, up to the overall limits noted in the following section. In general, choosing which one depends on whether you think your income will be subject to a higher or lower effective tax rate when you withdraw your money in retirement.

LEARN ABOUT ROTH CONTRIBUTIONS

Roth allows you to make after tax contributions to your plan. In most cases, these contributions will not be subject to future federal income taxes on qualified distributions, regardless of your income level (provided that you hold the contributions for at least five years and do not withdraw assets until at least age 59½). To learn more about this option, log into your account at transamerica.com/portal/srsretire and access the calculators under *Resources* in the Menu.

IRS CONTRIBUTION LIMITS

The IRS limits how much you can contribute each year. The maximum amount you may contribute to your account is \$23,500 in 2025. The IRS limit for 2026 is \$24,500.

If you will be at least age 50 during the current calendar year, you can make additional catch-up contributions up to (\$7,500. If you will be at least age 60, but not over age 63, during the calendar year, the catch-up contribution limit is increased to \$11,250.

The IRS age 50 catch-up limit for 2026 is \$8,000. The catch-up limit for age 60, but not over age 63, in 2026 is \$11,250.

Effective January 1, 2026, if you are eligible to make catch-up contributions AND earned more than \$150,000 as indexed in FICA Wages (Box 3 on your Form W-2) in 2025 from your current employer, your 2026 catch-up contributions must be made as Roth contributions in accordance with regulatory requirements and your plan's rules.

The above limits include all types of contributions.

The IRS annually indexes these limits however, your employers' limits may differ and would supersede IRS limits.

VESTING

Vesting refers to your "ownership" of your plan account — the portion to which you are entitled even if you leave the plan. You are always 100% vested in your own contributions, including any rollover contributions you have made to the account, plus any investment earnings.

MATCHING CONTRIBUTIONS

COMPANY MATCH CONTRIBUTION

ELIGIBILITY

You may enter the plan as soon as administratively feasible, typically 10 days after your date of hire.

CONTRIBUTION AMOUNT

Company matching contributions are based on the following formula:

BSRA Program B participants (all employees hired after 2008): 50% of the first 8% of plan compensation you contribute.

SRNS and SRMC Program B participants (all employees hired after 2008); Years 0-4, 50% of the first 8% of plan compensation you contribute; Years 5+, 50% of the first 12% of plan compensation you contribute.

VESTING SCHEDULE

All employees hired after May 31, 2025, you are 100% vested in the Company Match Contributions after 5 years of service.

For vesting purposes, the plan defines a year of service using elapsed time. You will receive credit for a year of service regardless of how many hours you work in an employment year.

Less than 2 years	0%
2 years but no less than 3 years	25%
3 years but no less than 4 years	50%
4 years but no less than 5 years	75%
5 years or more	100%

Note: Employees with previous service will receive an analysis the month following their hire date to determine their Company Match formula and Vesting schedule.

NON-MATCHING CONTRIBUTIONS

AUTO EMPLOYER CONTRIBUTION

ELIGIBILITY

You enter the plan as soon as administratively feasible, typically 10 days after your date of hire.

CONTRIBUTION AMOUNT

Whether or not you contribute to your account, Program B participants only, the company will make a "non-elective" contribution on your behalf for an amount equal to 5% of your compensation.

VESTING

You are always 100% vested in the Auto Employer Contribution contributions.

ADDITIONAL PLAN DETAILS

LOANS AND DISTRIBUTIONS

Your plan offers a loan feature which allows you to borrow from your account based on certain provisions.

Distributions of before tax contributions, as well as earnings on any contributions, will be subject to income tax. Distributions made before age 59½ may be subject to an additional 10% penalty. Please refer to your Summary Plan Description for details.

IN-SERVICE WITHDRAWALS

EARLY WITHDRAWALS

Depending on circumstances and plan rules, you may be able to take withdrawals from the vested portion of your account while you are actively employed per the withdrawal rules above.

HARDSHIP

A hardship withdrawal is an emergency distribution of funds from a retirement plan. It is taken for an immediate and heavy financial need, as determined by the IRS.

Hardship loan and in-service withdrawals are subject to plan provisions. You may be required to provide documentation in order to qualify.

Depending on circumstances and plan rules, you may be able to take withdrawals from the vested portion of your account while you are actively employed. For more information, log into your account or call your plan's toll-free number. Withdrawals of before-tax contributions, as well as earnings on any contributions, will be subject to income tax. Withdrawals made before age 59½ may be subject to an additional 10% penalty. Please refer to your Summary Plan Description for details.

DISCLOSURES

You should evaluate your ability to continue the auto-increase service in the event of a prolonged market decline, unexpected expenses, or an unforeseeable emergency.

Matching contributions are subject to plan vesting requirements.

Descriptions of plan features and benefits are subject to the plan document, which will govern in the event of any inconsistencies.

Securities offered by Transamerica Investors Securities Corporation (TISC), 440 Mamaroneck Avenue, Harrison, NY 10528.

Savannah River Nuclear Solutions, LLC has selected Transamerica Retirement Solutions as your retirement plan provider, but there are no other affiliations between Savannah River Nuclear Solutions, LLC and Transamerica or its affiliate, TISC.

IT'S TIME TO CREATE YOUR INVESTMENT STRATEGY

Your retirement plan is one of the most effective ways to prepare for the future you deserve.

Many financial professionals recommend saving 10% to 15% of each paycheck to your retirement account. If that's not possible right now, start small and consider making small increases over time.

The way contributions are invested in your account is referred to as your "investment allocation." You may change your allocation at any time.

For detailed, up-to-date information on the investment options in your plan, including possible trading restrictions, please access your account at transamerica.com/portal/srretire.

If you are automatically enrolled, you will be assigned to a "default" investment option for all contributions.

A Qualified Default Investment Alternative ("QDIA") has been chosen for you in accordance with section 404(c)(5) of ERISA and other legal regulations. Even though you did not make an affirmative investment election, the plan fiduciary is not liable for any losses that may result from investing your assets in the QDIA. This relief from liability applies whether or not the plan is intended to be a 404(c) plan. Unless you choose otherwise, your account will be invested in the QDIA, Vanguard Target Retirement Trust A Serie series, which is a group of single target date funds; based on your assumed retirement age of 65.

Here are some helpful concepts to consider as you examine your investment strategy: Asset allocation, diversification, time horizon and risk tolerance. For further details, please visit Transamerica.com/financial-glossary.

HELP ME DO IT

TARGET DATE FUNDS

Investing in a target date fund (TDF) can be a good option if you're seeking an easy way to diversify your retirement account. By making a single decision, a TDF allows you to enjoy asset diversification and allocation based on a target retirement year. The underlying investments in your chosen TDF become more conservative as you get closer to retirement.

Your plan's default investment alternative is a target date fund, you will be invested in the fund with a target date that is closest to the year in which you will turn 65, but you can choose a different investment option.

Target Date Funds: These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

DO IT YOURSELF

BUILD YOUR OWN INVESTMENT MIX

Build your own investment mix by choosing from the “core” funds in your plan. Your plan offers a range of choices that enable you to diversify among various asset classes and investment styles. Prospectuses and fund information are available on your plan website.

Once you determine the investment mix that is right for you, your plan’s auto-rebalance service can help you maintain your mix automatically. To configure your investment mix log into your account at transamerica.com/portal/srsretire, access the *Future Allocations* under *Investments* in the Menu.

SCHWAB PERSONAL CHOICE RETIREMENT ACCOUNT® (PCRA)

Personal Choice Retirement Account (PCRA) is a self-directed brokerage account that lets you invest a portion of your plan account balance in certain investment options otherwise not available in your plan’s line-up. *Access your account at transamerica.com/portal/srsretire for a PCRA brochure providing applicable minimum plan account balance amounts, fees, and additional details.

With PCRA, in addition to statutory restrictions on the types of investments, plan sponsors complete a Trading Menu Form for Schwab that identifies categories of investments in which they want to allow participants to invest.

Schwab Personal Choice Retirement Account® (PCRA) is not a fund, but rather a brokerage account maintained at Charles Schwab & Co., Inc. and self-directed by you the participant. Participants must individually apply for PCRA and are solely responsible for their fund selections made under the PCRA. Commissions and transaction fees may apply to fund trades placed outside of the Schwab Mutual Fund OneSource® program or trades on other investment vehicles available through Schwab. Securities purchased through the PCRA are available through Charles Schwab & Co. Inc., (Member SIPC). Charles Schwab & Co., Inc. is not affiliated with Transamerica.

Fund prospectuses and other information can also be accessed from *Investments* in the Menu.



This Notice Contains Important Information Regarding Your Participation In The Savannah River Nuclear Solutions, LLC Defined Contribution Plan ("Plan")

This notice covers the following information:

- Automatic Contribution Arrangement (ACA)
- Qualified Default Investment Alternative (QDIA)

Automatic Contributions and Your Right to Elect

To help fund your retirement, your Plan includes a feature known as an Automatic Contribution Arrangement (ACA). Under the Plan's ACA provisions, you will be automatically enrolled in the Plan and your Employer will deduct 8% of your eligible compensation for each payroll period and contribute it to your account as a salary deferral without your prior written consent.

However, you have the right to elect not to make contributions to the Plan, and you have the right to elect a different percentage (including zero) to be deducted from your eligible compensation. If you wish to make changes you can do so by going to transamerica.com/portal/srsretire or calling **866-288-3257**. Your election will remain in effect until you change it.

You may increase, decrease, or stop your contributions at any time. Contributions must be made in 1% increments. Changes will go into effect as soon as administratively feasible.

The Automatic Contribution applies:

If you become eligible on or after August 1, 2010.

In addition to this notice, you can learn more about eligibility, exclusions, and Plan provisions in the Summary Plan Description (SPD).

Effective Date of Your Automatic Contribution

If you do not make an affirmative contribution election or opt out of contributing, your Automatic Contribution will take effect:

- 30 days after your date of hire

Your Automatic Deferral Increase

Unless you affirmatively make a contribution election, your deferral rate will increase automatically each year.

- Initial contribution rate: 8%
- Annual increase: 1%
- Increase will occur on a date determined by your Employer in the month of August.
- Increases will stop when contributions reach: 15%

Your Salary Deferrals and Contribution Limits

You have the right to make salary deferrals to the Plan.

You can contribute from 1% up to 75%, subject to the maximum amount allowed under the Internal Revenue Service (IRS) limits.

The IRS limits how much you can contribute each year. The maximum amount you may contribute to your account is \$24,500 for 2026.

If you will be at least age 50 during 2026, you can make additional catch-up contributions of \$8,000 above the regular IRS annual limit for the year.

If you will be at least age 60 but not over age 63 during 2026, the catch-up contribution limit is increased to \$11,250.

If you wish, you may designate some or all of your contributions as "Roth" after-tax. Roth after-tax and traditional pretax contributions offer different tax treatment. Roth contributions are subject to current federal income tax, however, any Roth related earnings will be tax-free for qualified distributions if you hold the account at least five years and are age 59 1/2 or over at the time you take a distribution.

Effective for January 1, 2026, if you are eligible to make catch-up contributions AND earned more than \$150,000 as indexed in FICA Wages (Box 3 on your Form W-2) in 2025, your 2026 catch-up contributions must be contributed as Roth contributions in accordance with your plan rules.

The IRS annually indexes these limits however, your employers' limits may differ and would supersede IRS limits. Your account will be subject to federal income tax and state tax (check your own state's tax rules) only when funds are withdrawn.

You are always 100% vested in your own contributions plus any earnings on them.

Your Qualified Default Investment Alternative

Your Plan includes a Qualified Default Investment Alternative (QDIA), which has been established in accordance with section 404(c)(5) of ERISA and other legal regulations. Under this provision, unless you make an affirmative election with respect to your investment options, the Plan will automatically invest any amounts deposited to a Plan account on your behalf in the default investment alternative that has been established for your Plan. You have the right to transfer your investment in the default investment alternative to any other available investment alternative under the Plan by logging into your account at transamerica.com/portal/srsretire.

Unless you choose otherwise, your account will be invested in, Vanguard Target Retirement Trust A series, which is a group of single target date funds based on your assumed retirement age of 65.

Fund Family Name	Year in which you Turn 65
Vanguard Target Retirement Income Trust A	2017 or earlier
Vanguard Target Retirement 2020 Trust A	from 2018 to 2022
Vanguard Target Retirement 2025 Trust A	from 2023 to 2027
Vanguard Target Retirement 2030 Trust A	from 2028 to 2032
Vanguard Target Retirement 2035 Trust A	from 2033 to 2037
Vanguard Target Retirement 2040 Trust A	from 2038 to 2042
Vanguard Target Retirement 2045 Trust A	from 2043 to 2047
Vanguard Target Retirement 2050 Trust A	from 2048 to 2052
Vanguard Target Retirement 2055 Trust A	from 2053 to 2057
Vanguard Target Retirement 2060 Trust A	from 2058 to 2062
Vanguard Target Retirement 2065 Trust A	from 2063 to 2067
Vanguard Target Retirement 2070 Trust A	2068 or later

Name of Fund	Investment Strategy	Expense Ratio
Vanguard Target Retirement Income Trust A	Target Retirement Income Trust uses an asset allocation strategy designed for investors currently in retirement. The trust seeks to provide current income and some capital appreciation by investing in a mix of the following five funds: Total Bond Market II Index Fund, Total Stock Market Index Fund, Total International Bond Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2020 Trust A	Target Retirement 2020 Trust uses an asset allocation strategy designed for investors planning to retire between 2018 and 2022. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Short-Term Inflation-Protected Securities Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2025 Trust A	Target Retirement 2025 Trust uses an asset allocation strategy designed for investors planning to retire between 2023 and 2027. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2030 Trust A	Target Retirement 2030 Trust uses an asset allocation strategy designed for investors planning to retire between 2028 and 2032. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2035 Trust A	Target Retirement 2035 Trust uses an asset allocation strategy designed for investors planning to retire between 2033 and 2037. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2040 Trust A	Target Retirement 2040 Trust uses an asset allocation strategy designed for investors planning to retire between 2038 and 2042. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2045 Trust A	Target Retirement 2045 Trust uses an asset allocation strategy designed for investors planning to retire between 2043 and 2047. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2050 Trust A	Target Retirement 2050 Trust uses an asset allocation strategy designed for investors planning to retire between 2048 and 2052. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2055 Trust A	Target Retirement 2055 Trust uses an asset allocation strategy designed for investors planning to retire between 2053 and 2057. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2060 Trust A	Target Retirement 2060 Trust uses an asset allocation strategy designed for investors planning to retire between 2058 and 2062. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.	0.04%

Name of Fund	Investment Strategy	Expense Ratio
Vanguard Target Retirement 2065 Trust A	Target Retirement 2065 Trust uses an asset allocation strategy designed for investors planning to retire between 2063 and 2067. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following funds: Total Stock Market Index Fund, Total Bond Market II Index Fund, Total International Bond Index Fund, and Total International Stock Index Fund.	0.04%
Vanguard Target Retirement 2070 Trust A	Vanguard Target Retirement 2070 Trust Select uses an asset allocation strategy designed for investors planning to retire between 2068 and 2072. The trust seeks to provide growth of capital and current income consistent with its current target allocation by investing in a gradually more conservative mix of the following Vanguard funds and trusts: Total Stock Market Index Fund, Total Bond Market II Index Fund, Institutional Total International Stock Market Index Trust II, Total International Bond II Index Fund, and Short-Term Inflation-Protected Securities Fund. The combination of funds and trusts produces a portfolio that is diversified by asset class and holdings.	0.04%

Target Date: These options generally invest in a mix of stocks, bonds, cash equivalents, and potentially other asset classes, either directly or via underlying investments, and may be subject to all of the risks of these asset classes. The investment choices' allocations become more conservative over time: the percentage of assets allocated to stocks will decrease while the percentage allocated to bonds will increase as the target date approaches. The higher the allocation is to stocks, the greater the risk. The principal value of the investment option is never guaranteed, including at and after the target date.

You may obtain investment information by going online at transamerica.com/portal/srsretire, or calling **866-288-3257**. 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.

Contributions invested in the QDIA are subject to gains and losses like other investment choices available under your Plan, and there is no guarantee that the investment will provide adequate retirement income.

Your Right to Direct Investments

You have the right to direct the investments in your Plan into any of the investment choices explained in the investment information materials provided to you by logging into transamerica.com/portal/srsretire or calling **866-288-3257**.

How to Obtain Additional Information

If you need additional information or have any questions regarding the information provided in this notice, please contact Transamerica at transamerica.com/portal/srsretire.

In addition to this notice, you can learn more about the Plan provisions in the Summary Plan Description (SPD).



**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 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 December 10, 2025**

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 \$300	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 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, 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.

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

Galliard Stable Value Fund (07/02) <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%
Shareholder Type Fees/Comments: 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.						
BlackRock Total Return Bond L (11/23) <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%
BlackRock US Debt Index Fund F (06/96) <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%
Vanguard Inflation-Protected Secs Instl (06/00) <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

Aristotle Value Equity B (09/16) <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%
BlackRock S&P 500 Index F (03/97) <i>Index: S&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)

T.Rowe Price US Large Cap Growth Equity (10/25) <i>Index: Russell® 1000 Growth Index</i> <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>	Large-Cap Growth Stocks	0.34% G	\$3.40 G	31.28%	16.51%	N/A
		0.34% N	\$3.40 N	N/A	N/A	N/A

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

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

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

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

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

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

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

Multi-Asset/Other

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

Multi-Asset/Other (continued)

Vanguard Target Retirement Income Trust A (08/24)	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.

Vanguard Target Retirement 2020 Trust A (08/24)	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.

Vanguard Target Retirement 2025 Trust A (08/24)	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.

Vanguard Target Retirement 2030 Trust A (08/24)	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.

Vanguard Target Retirement 2035 Trust A (08/24)	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.

Vanguard Target Retirement 2040 Trust A (08/24)	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.

Vanguard Target Retirement 2045 Trust A (08/24)	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)

Vanguard Target Retirement 2050 Trust A (08/24)	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.

Vanguard Target Retirement 2055 Trust A (08/24)	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.

Vanguard Target Retirement 2060 Trust A (08/24)	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.

Vanguard Target Retirement 2065 Trust A (08/24)	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.

Vanguard Target Retirement 2070 Trust A (08/24)	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.



6400 C Street SW
Cedar Rapids, IA 52499