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

This Notice Contains Important Information for the 2027 Plan Year

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 were automatically enrolled in the Plan and your Employer has been deducting 8% of your eligible compensation each payroll period (unless changed or opted out) and contributing 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.

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

If you did not make an affirmative contribution election or opt out of contributing, your Automatic Contribution will continue.

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 $25,500 for 2027.

If you will be at least age 50 during 2027, you can make additional catch-up contributions of $8,500 above the regular IRS annual limit for the year.

If you will be at least age 60 but not over age 63 during 2027, the catch-up contribution limit is increased to $11,750.

If you wish, you may designate some or all of your contributions as "Roth". Roth 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.

If you are eligible to make catch-up contributions AND earned more than $155,000 as indexed in FICA Wages (Box 3 on your Form W-2) in 2026 from your current employer, your 2027 catch-up contributions must be made as Roth contributions in accordance with regulatory requirements and your plan’s 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**.

If you are rehired and have a balance in your account, any new contributions will be invested according to your existing investment elections unless you make a change. If you are a rehired participant without an account balance, you may choose new investment elections. If no investment election is made, your contributions will be invested in the plan’s default investment alternative. In some cases, if you are a rehired participant without an account balance and begin making contributions immediately upon your rehire, your contributions may be allocated for a short period according to your last set of investment elections on file. After that period, your account will be allocated to the plan’s QDIA unless you submit an affirmative investment election.

Unless you choose otherwise, your account will be invested in, Vanguard Target Retirement Trust A Serie 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%

Name of Fund	Investment Strategy	Expense Ratio
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%
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** or calling **866-288-3257**.

In addition to this notice, you can learn more about the Plan provisions, Contributions, Vesting, and the definition of Compensation in the Summary Plan Description (SPD).