401(k) Savings Plan

Y-12

Non-Bargaining
Atomic Trades and Labor Council (ATLC)
International Guards Union of America (IGUA) Central Alarm Station Operators and Beta 9 Operators
International Guards Union of America (IGUA) Y-12 Security Police Officers
Y-12 Fire Captains and Lieutenants (FCLT)

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The 401(k) Savings Plan

The 401(k) Savings Plan offers a convenient, tax-effective way to save and invest for the future. At retirement, 401(k) Savings Plan benefits are designed to work together with other investments and Social Security benefits to provide retirement income.

Introduction

The Company offers employees a convenient way to save for retirement.

The Savings Program for Employees of Consolidated Nuclear Security, LLC at the U.S. Department of Energy Facilities at Oak Ridge, Tennessee, (the "Plan") is offered to both bargaining unit and non-bargaining employees at the Y-12 location.

The 401(k) Savings Plan may be referred to as "the 401(k) Plan" or "the Plan" in this Summary Plan Description (SPD). It is a tax-qualified defined contribution plan that helps you accumulate savings for retirement. This SPD is for Participants of the Plan.

Eligibility

Both bargaining-unit and non-bargaining Employees are eligible to participate in the Plan. The following individuals of the Company are not eligible to participate in the Plan:

- Leased employees
- Ad Hoc employees
- Employees not receiving wages from the Company
- Nonresident aliens receiving no earned income from the Company that constitutes earned income from sources within the United States

Enrolling in the 401(k) Plan

ⓘ Recordkeeper Contact Information

Voya Financial

In the United States call: 1-877-267-8692

Voice Response Unit: 24 hours a day–7 days a week (except for occasional maintenance periods)

Representatives available: 8 a.m.–8 p.m. eastern time, Monday–Friday (except on days when the New York Stock Exchange is closed)

Internet access: To access the 401(k) Plan via the Internet, please use the following URL: https://cns.voya.com.

The 401(k) Plan is provided by the Company to encourage retirement savings; however, participation is voluntary. When you begin work, you will receive information about the 401(k) Plan, which includes this SPD, an enrollment guide, and a list of investment options for you to direct the investment of your Plan account. You will be automatically enrolled in the Plan as noted in the "Automatic Enrollment" section; however, you may enroll or waive participation at any time after the recordkeeper has received your new-hire information. Contributions will begin as soon as administratively feasible.

The recordkeeper should receive your employment information within approximately 2 weeks from your date of hire and will issue you a PIN. Your PIN will be mailed to the address the Company has on file for you in a security envelope. Log in with your Social Security number and PIN (be sure to update your log-in information once you have logged into the recordkeeper's system). From the home page on the plan website, select "*Register Now*," or from the Information Line, select the enrollment option from the main menu. You will then elect the following:

- The percentage you wish to save
- How you want to save (i.e., on a before-tax basis, a Roth after-tax basis, a regular after-tax basis, or a combination)
- Your investments –
- If you make no investment choice, your contribution will default to a target date fund closest to your 65th birthday

Once you are finished, confirm and submit your elections.

Don't forget to elect a Beneficiary by clicking on "Personal Information" then "Beneficiary Information."

You may change your username and/or password to personalize it at any time you wish. Your username, password, and PIN are confidential and should be kept in a safe place. If you lose your username, password, or PIN, contact the recordkeeper for assistance getting it reset. You may also request a password reminder from the recordkeeper's website to be mailed or e-mailed to you, provided you have set up your e-mail preference. For security reasons, you can never get your PIN over the telephone.

Note: If you choose to add an e-mail address to your profile with the recordkeeper, be sure to use a personal email address and not your work e-mail.

Automatic Enrollment

Non-bargaining Employees as well as Employees covered by the ATLC and FCLT collective bargaining agreements, are automatically enrolled in the Plan at a 6% contribution rate (on a pre-tax basis). If you prefer a contribution rate of more or less than 6% (or a post-tax Roth or after-tax basis), you must contact the recordkeeper within 30 days from your hire date to select your preferred contribution percentage and basis. If you choose not to participate, you must contact the recordkeeper before the end of the 30-day time period to change your contribution percentage to 0%.

IGUA – Security Police Officer, Central Alarm Station Operator, Beta-9 Operator

Employees covered by an IGUA collective bargaining agreement are automatically enrolled in the Plan at a 2% contribution rate (on a pre-tax basis). If you prefer a contribution rate of more or less than 2% (or a post-tax Roth or after-tax basis), you must contact the recordkeeper within 45 days from your hire date to select your preferred contribution percentage and basis. If you choose not to participate, you must contact the recordkeeper before the end of the 45-day time period to change your contribution percentage to 0%.

Note: You may start your contributions prior to the 30 or 45 day periods mentioned above. You may also stop, restart, or change your contributions at any time by contacting the recordkeeper by phone or by making the change on the recordkeeper website listed above. Contribution elections and changes will be implemented as soon as administratively possible.

Beginning Deductions and Investment Choices

A few days after you enroll, a confirmation statement will be sent to your mailing address. Review the statement carefully to make sure your participation and election information is correct. Your payroll deductions will begin as soon as administratively possible, generally within 2 to 3 Pay periods. Once you are enrolled, your contribution amount and investment choices will remain in effect until you make a change.

Naming Your Beneficiary

Your Beneficiary is the person you name to receive benefits from the 401(k) Plan if you die with a vested balance remaining in your 401(k) Plan account.

Your Beneficiary can be anyone you wish. However, if you have been married for at least 1 year and you wish to name someone other than your Spouse, you must have your Spouse's written and notarized consent. Details about the consent requirements and procedures to make a subsequent change in Beneficiary are available from the recordkeeper at the website and phone number listed.

Keep your Beneficiary designation current. If you do not make a valid Beneficiary designation and you have been married for at least 1 year at the time of your death, your Spouse will receive the value of your vested 401(k) Plan account. If you are single (or have been married for less than 1 year at the time of your death) and do not name a Beneficiary, your vested 401(k) Plan account will be paid to your estate.

The 401(k) Plan Information Sources

The 401(k) Plan makes saving easy. It lets you enroll and manage your account over the telephone through a voice response unit, by speaking with a recordkeeper representative, or by using the Plan's website. By calling the recordkeeper or by going to the website, you can do the following:

- Enroll in the 401(k) Plan.
- Check your account balance and investment performance.
- Make investment elections.
- Transfer between investment funds.
- Change contribution percentages.
- Change investment elections.
- Request a loan or withdrawal.
- Update or change Beneficiary information.
- Obtain forms for rollover contributions from a previous employer.

When you call, you will need your PIN and a touch-tone telephone to use the voice response unit. If you do not have a touch-tone telephone, call the number and ask to speak to a customer service representative.

Accessing the System

To log on to your account, go to the Participant log-in screen, enter your username and your password, and press Log In. All Participants in the Plan will be able to gain access to the Plan, even if they do not have an account balance.

Working with the Plan

After you log on, the system immediately shows the market value of your account as of a particular date. Plan investment funds are valued on each day the stock market is open. The amount shown on the screen is the market value as of the close of business of the previous business day (or the last day the stock market was open). This value is updated only once each trading day, so the value you see in the morning will be the same value for that entire day.

Your Quarterly Statement

After the end of each calendar quarter, you will receive a statement that reports your account activity, total fund balances, and investment elections. The quarterly statement may be provided electronically.

You can use these statements to track the value of your savings.

You also have access to your account statement at any time by visiting https://cns.voya.com. You can create an online statement for any period of time within the last 24 months.

Your Contributions

You can contribute to the 401(k) Plan in the following ways:

- Before-tax contributions from your Eligible Earnings
- Roth (special after-tax) contributions from your Eligible Earnings
- Regular after-tax contributions from your Eligible Earnings
- Rollover contributions

Eligible Earnings

Non-bargaining employees' Eligible Earnings are the regular base earnings (including bonuses) for the pay period.

Bargaining unit employees' Eligible Earnings are based on regularly scheduled hours for the payroll period at the straight-time rate, including shift premiums and bargaining-unit cost-of-living allowance. Overtime is not included.

ⓘ **Federal tax laws limit the amount of Eligible Earnings that can be counted for Plan purposes. The amount is adjusted by the IRS based on cost-of-living changes. Check the IRS website for limits at www.irs.gov.**

Before-Tax Contributions

Your before-tax contributions are deducted from your Eligible Earnings before federal and, in most cases, state and local taxes are determined. (Social Security taxes are not affected.) By saving with before-tax dollars, you reduce your current taxable income and, therefore, your current annual tax liability. The government allows this reduction in taxable income to encourage you to save for retirement. For this reason, withdrawals during your active career with the Company are restricted.

Roth Contributions

Your Roth contributions are deducted from your Eligible Earnings on an after-tax basis. Upon distribution, Roth contributions are distributed free from federal and most state income tax. Earnings on Roth contributions are also tax free if they are withdrawn after age 59$^1/_2$ and your Roth account has been open at least 5 years. Company match and earnings on Roth contributions are taxable at the time of distribution.

Regular After-Tax Contributions

Regular after-tax contributions are deducted from your Eligible Earnings after income taxes are withheld and do not provide the advantages of deferring your taxes that are available through before-tax contributions. Investment earnings on regular after-tax contributions, however, are tax-deferred until withdrawn from the 401(k) Plan.

Catch-up Contributions

Participants who will be at least age 50 by the last day of the calendar year are eligible to contribute additional amounts of before-tax or Roth contributions called “catch-up contributions.” The IRS determines the allowable catch-up contribution. Call the toll-free number 1-877-267-8692 for assistance in determining whether you qualify to make an additional contribution and the maximum amount of such contribution.

Limitations

There is a limit on the amount of before-tax and Roth contributions that you can make to all employer plans (Company plans and other employer plans) during any year. The before-tax/Roth contribution limit, which is announced annually, will be adjusted for increases in the cost of living as determined by the federal government. To check the contribution limits, visit the IRS website at www.irs.gov. If you are employed during one year by another employer and make before-tax or Roth contributions to another employer’s plan, these contributions also count in the annual contribution limit, and you are responsible for notifying the Plan administrator that you have reached or exceeded your limit. If you have exceeded the limit, you are responsible for requesting a distribution of the excess amount.

There is also a limit on the total amount of contributions, including before-tax, Roth, after-tax, Company matching, and enhanced contributions that can be made to your Plan account each year. This annual limit will be adjusted for increases in the cost of living as determined by the federal government. To check the contribution limits, visit the IRS website at www.irs.gov.

Additional limits may apply to highly compensated employees. You will be notified if these additional limits apply to you.

Once you reach the annual before-tax/Roth limit (adjusted if you are age 50 or older and eligible to make additional catch-up contributions), you may elect to stop making contributions. If you elect to stop your contributions, the Company match will also stop. If you do not stop making contributions when you reach this limit, they will automatically be changed to after-tax contributions for the remainder of the year, unless you take action to stop making contributions or you reach the overall annual contribution limit. Your contributions will revert to your original election of before-tax or Roth contributions at the beginning of the next calendar year without you filing a new election. However, if you are a highly compensated employee and have made a flat-dollar catch-up election, you must make a new catch-up election at the beginning of the year. Company matching contributions will continue to be made as usual after the change to after-tax contributions.

Contributions during and after Military Leave

If you receive differential pay while you are on military leave, you may continue to make contributions to the Plan from your differential pay. Such contributions will be eligible for matching contributions.

When you return to work after you have been on military leave, you may be able to make contributions to the 401(k) Plan to make up for contributions you missed while you were on leave, and you may receive Company matching contributions on your make-up contributions.

Contact the Benefit Plans Office for more information if you think this may apply to you. You may also contact the U.S. Department of Defense, Employer Support of the Guard and Reserve, at 1-800-336-4590 (www.esgr.org) about your military service rights and responsibilities under the Uniformed Services Employment and Reemployment Rights Act, or USERRA.

Rollovers to the 401(k) Plan

As a general rule, you may roll over taxable and Roth amounts you receive from a tax-qualified plan of a former employer to your Company 401(k) Plan account if the funds qualify to be rolled over. Participants in the Plan may also roll over after-tax contributions from another employer's plan. When you request a withdrawal or receive a distribution from a tax-qualified plan of a former employer, you will receive information telling you whether or not the amount qualifies to be rolled over. Federal income taxes will continue to be deferred on the amount you roll over. You may direct the transfer of the taxable, Roth, and after-tax portions of your payout directly to the 401(k) Plan or following an interim transfer to a conduit Individual Retirement Account (IRA).

If you received the distribution rather than having it transferred directly to the Plan and the distribution check is payable to you, you may still roll over all or part of the distribution to the Plan, but such rollover must be made within 60 days of the date you received the distribution from the other qualified plan (or conduit IRA). If you miss the deadline, you cannot roll your distribution into the 401(k) Plan, and you will have to pay taxes on the taxable portion of your distribution.

To make a direct transfer of a qualified distribution to the 401(k) Plan, you must submit the following:

- A certified check or a cashier's check from your prior plan's trustee or custodian payable to the Plan (not payable to you)
- The distribution statement you receive with your rollover check
- A completed rollover contribution form to the Plan recordkeeper.

Contact the recordkeeper at 1-877-267-8692 to obtain the instructions and form for a rollover, or print the form from the website.

How Much You Can Save

You may contribute up to 75% (or 16% for a highly compensated employee) of your Eligible Earnings each Pay period, subject to the annual contribution limits. You must save in 1% increments.

These percentages may be reduced for highly compensated employees to satisfy certain Internal Revenue Code tests. You will be notified of the restrictions for each year if they apply to you.

Your contributions are eligible for Company matching contributions, as discussed later in this section.

Changing Your Contributions

You can increase, decrease, or stop your contributions at any time by calling the Recordkeeper at 1-877-267-8692 or by accessing your account online. Changes will be sent to the payroll department and will be effective as soon as administratively possible, generally within two to three pay periods. The last election received and uploaded from the recordkeeper before the payroll processes will override any previous elections.

You can suspend or resume contributions at any time. When you resume your contributions, cash deposits to make up for the period of suspension will not be permitted. All contributions must be made by payroll deduction.

If You Contribute to Another Employer's Qualified 401(k) Plan during the Year

If you contributed before-tax and/or Roth contributions to another employer's qualified 401(k) Savings Plan and then begin to contribute to this Plan in the same calendar year, your total annual before-tax and Roth contributions cannot exceed the IRS limit for the year. Be careful to track how much you contribute to this Plan so your total contributions between both plans do not exceed the contribution limit for the year. If you do exceed this limit, immediately contact the recordkeeper so any excess contribution amount can be refunded by the legal deadline.

If you have questions about refunds, contact the recordkeeper.

Company Matching Contributions

Each Pay period, the Company will contribute a matching contribution as a percentage of your Eligible Earnings to the Plan. These contributions can be viewed by logging into your account with the recordkeeper.

Non-Bargaining, ATLC, and FCLT Employees

The Company provides non-bargaining, ATLC, and FCLT Employees with a matching contribution as follows:

- 100% of the first 2% of Eligible Earnings
- 50% of the next 4% of Eligible Earnings
- Maximum match is 4% of Eligible Earnings if you contribute at least 6%
- Amounts contributed over 6% of Eligible Earnings are not eligible for Company matching contributions

Example:

Employee with $50,000 of Eligible Earnings contributes 6% of Eligible Earnings, for a total employee contribution of $3,000 per year

Company matching contributions:

100% of the first 2% of Eligible Earnings:	$1,000 x 100% = $1,000
50% of the next 4% of Eligible Earnings:	$2,000 x 50% = $1,000
Company matching contributions:	$2,000

IGUA, Central Alarm Station Operators, and Beta 9 Operators

The Company provides IGUA Central Alarm Station Operator and Beta 9 Operator employees with a matching contribution as follows:

- 100% of first 5% of Eligible Earnings
- Maximum match of 5% if you contribute at least 5%
- Amounts contributed over 5% are not eligible for Company matching contributions

Example:

Employee with $50,000 of Eligible Earnings contributes 5% of Eligible Earnings, for a total employee contribution of $2,500 per year

Company matching contribution:

100% of the first 5% of Eligible Earnings:	$2,500 x 100% = $2,500
Company matching contribution:	$2,500

IGUA Security Police Officers

The Company provides IGUA Security Police Officer employees with a matching contribution as follows:

- 100% of first 6% of Eligible Earnings
- Maximum match of 6% if you contribute at least 6%
- Amounts contributed over 6% are not eligible for Company matching contributions.

Example:

Employee with $50,000 of Eligible Earnings contributes 6% of Eligible Earnings, for a total employee contribution of $3,000 per year

Company matching contribution:

100% of the first 6% of Eligible Earnings:	$3,000 x 100% = $3,000
Company matching contribution:	$3,000

Enhanced Defined Contribution Program (EDC)

Eligible employees will receive this contribution regardless of participation in the 401(k) Plan.

- **Non-Bargaining and FCLT Employees (hired on or after 1/1/2012)**
- **ATLC and IGUA Central Alarm Station Operator and Beta 9 Operator Employees (hired on or after 1/1/2016)**
- **IGUA Security Police Officer Employee(hired on or after 8/15/2016)**

Employees in these groups receive additional Company contributions in their 401(k) Plan (in lieu of pension benefits) as follows.

- Less than 5 years of service – 3% of Eligible Earnings
- 5 or more years of service – 4% of Eligible Earnings

Note: The following groups are not eligible for the Enhanced Defined Contribution Program:

- Non-Bargaining and FCLT Employees hired before 1/1/2012
- ATLC and IGUA Central Alarm Station Operator and Beta 9 Operator Employees hired before 1/1/2016
- IGUA Security Police Officer Employees hired before 8/15/2016

Vesting

You are 100% vested in **your** own contributions and any rollover contributions as adjusted for investment earnings and losses. Company matching contributions and Enhanced Defined Contributions are vested based on years of service as follows:

Company Matching Contributions

All Employees	
Years of Credited Service	Percentage (%) Vested
Year 3	100%

Enhanced Defined Contributions

Years of Credited Service	Percentage (%) Vested
Year 2	20%
Year 3	40%
Year 4	60%
Year 5	80%
Year 6	100%

Aditionally, you will become 100% vested in all Company matching contributions and Enhanced Defined Contributions, adjusted for investment earnings and losses, when you

- reach age 65 (normal retirement age) while a Company Employee;
- retire and are eligible to receive an immediate pension from the Pension Plan; or
- leave the Company because you are Totally and Permanently Disabled, die, or are involuntarily terminated for reasons other than cause.

Investment Options

You may choose to have your contributions and the Company contributions invested in any one or a combination of the 401(k) Plan's investment funds in increments of 1%. The funds are valued each day the stock markets are open.

The Benefits and Investment Committee (the "Committee"), with the assistance of a professional investment consulting firm, reviews fund performance on a regular basis, as well as each fund's strategy and goals. Based on its review, the Committee may change investment fund offerings (including eliminating particular funds) at times. When this occurs, you will be notified. The Committee may freeze or change the funds at any time. The Committee has designated target date funds as the "qualified default investment alternative." If you do not direct the investment of your account, your account will automatically be invested in the target date fund closest to your 65th birthday.

Any investment involves some degree of financial risk. Actual investment results for your 401(k) Plan contributions will vary depending on the fund or funds in which they are invested. Investment information can be found online at https://cns.voya.com.

You will be furnished information on a regular and periodic basis that describes the various investment funds offered under the Plan. This information will describe and compare the various funds available. It will also describe such items as fees or similar charges under the fund and the mechanics of directing Plan investments. Fund information is available from the website.

Neither the Company nor the 401(k) Plan nor the Committee makes any representation that the past performance of these funds is a guarantee or is indicative of their future performance. The funds are not protected by any federal or state deposit insurance plan. The 401(k) Plan is intended to constitute a plan described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA). Fiduciaries may be relieved of liability for any losses that are the result of investment instructions given by you or your Beneficiary.

Investment Earnings

Investment earnings include interest and market gains/losses resulting from your investments in any of the 401(k) Plan's funds. Returns you may earn on your investments are continually reinvested in the funds you have chosen.

Changing Your Investments

You may change your investment choice for future contributions—in 1% increments—at any time by either:

- calling 1-877-267-8692, or
- accessing your online account at https://cns.voya.com.

The last change you make before 4 p.m. eastern time, or before the market closes if earlier, will override any previous changes made that day. Your changes will be effective with the next deposit of your contributions.

You can also transfer existing balances among the investment options. Transfers completed before 4p.m. eastern time, will be effective that day, assuming it is a business day and the New York Stock Exchange is open. Otherwise, changes will be effective the next business and market trading day. Confirmation of your transaction will be mailed within 3 business days.

Transaction Processing

The transactions you request will ordinarily be processed within the times specified in this SPD. However, in certain circumstances, such as technical problems with the website or telephone service, you may experience difficulty in making your request, or your transaction may be delayed.

Telephone service can be interrupted from time to time and, furthermore, a high volume of telephone calls can overload the system and prevent calls from being answered. Transactions may also be delayed, for example, if market conditions require a daily volume limit on trades in an asset, there is suspension in trading of an asset, or there is a major market or systems disruption. You will be informed if a transaction is not completed on the day requested, and the transaction will be completed as soon as administratively possible thereafter, based on the unit prices in effect when the transaction is completed.

Reward vs Risk

One way to think of the gain or loss potential of an investment is to think of the potential for reward as well as the level of risk it offers. Generally, investments with more risk to principal have the potential to yield higher returns over a longer period of time than investments with less risk. No one can tell you what balance of reward vs risk is right for you. It is up to you to decide. When making your decision, ask yourself the following questions:

- **When will you need the money in your accounts?**

  If you are a long way from retirement and investing for the long term, you may want to consider more-aggressive investment choices with higher risks; however, you must be prepared to weather the ups and downs of the market and possible loss of your investment. However, stability in your investments may be more important if you have a shorter time frame.

- **What are your investment goals?**

  You may be concerned about preserving your account balances while earning a steady rate of return, or you may want investments that offer the prospect of substantial growth. Keep in mind that your investment objectives may change depending on how close you are to retirement and your financial goals.

- **What is your financial situation?**

  Figure out how much money you can afford to save. It may be more than you think. If you save a small amount on a before-tax basis, with the tax savings you receive from before-tax contributions, your take-home pay may not be reduced as much as you expect.

- **Are your investments sufficiently diversified?**

  Investment professionals seek to reduce risk by diversifying their investments (i.e., not putting too many eggs in one basket). They may diversify over different types of investments, such as stocks and bonds, and within types of investments by buying stocks and bonds of a number of different companies. Because most of the funds offered under the 401(k) Plan are made up of several different investments, there is a basic level of diversification within most funds. However, you can further diversify by investing in funds to take advantage of the different investment objectives and strategies offered by the funds. If you invest in the target date funds, they are diversified and take into account when you will reach normal retirement age.

Loans from Your Account

Although the 401(k) Plan is meant to help you save for the future, you have some access to your funds today through loans and withdrawals.

You may borrow money from a portion of your vested account balance and pay back the loan through payroll deduction. You will repay loan amounts, plus interest, back to your 401(k) Plan account. You will not be taxed on the money you borrow from your account, provided you repay the loan as required, and any interest that you pay is credited to your account. Loan payments are made on an after-tax basis.

There are two types of loans available to employees—general and residential. General loans are available for any reason. Residential loans are for the purchase or building of your primary residence. You may only have one general loan and one residential loan outstanding at any one time. There is a 30-day waiting period between paying off a loan and getting a new loan.

Taking a Loan

For a general loan:

- Log on to your account or call the recordkeeper to find out the maximum loan amount available to you and current interest rates.
- Select the loan amount and terms that best suit your needs.

You will be mailed a check and loan disclosure statement to your address on record, generally within 3 business days. The check and loan disclosure statement constitute your legal notification of your loan responsibilities. Your endorsement indicates your acceptance of those responsibilities and your promise to repay the loan within the agreed-upon period.

For a residential loan:

- Log on to your account or call the recordkeeper to request a residential loan package, which will include a promissory note.
- Sign and return the application, along with any other paperwork, to the recordkeeper within 60 days of the date on the note.

You will be mailed a check and loan disclosure statement, generally within 3 business days after your loan is approved. The check and the loan disclosure statement constitute your legal notification of your loan responsibilities and your promise to repay the loan within the agreed-upon period.

Loan Amounts

The maximum amount available for loans at any one time is the lesser of the following:

- 50% of your vested account balance at the time of the loan
- $50,000 minus your highest outstanding loan balance during the previous 12 months

The maximum total amount of all loans may not exceed $50,000 in a 12-month period.

Your account balance is based on the market value of the funds at the time the loan is requested. The minimum loan amount is $1,000.

For information about the maximum loan amount available to you, check your account online or call the recordkeeper.

Loan Fee

There is a one-time, non-refundable loan origination fee of $75 for each loan. This fee will be deducted from your account balance after the loan has been granted, and will be taken from your most conservative investment fund (as determined by the recordkeeper).

Interest Rate

The loan interest rate used for the entire term of the loan is the Reuters Prime Rate plus 1%, as published in *The Wall Street Journal* on the first business day of the month in which the loan is requested. The rate in effect when you take a loan is the rate you will pay for the term of your loan. Under current federal income tax law, none of the interest on a loan from the 401(k) Plan is tax-deductible.

Loan Funding

If your loan is approved, a loan account is set up in your name. The loan amount is taken proportionally from the investment funds in which you have elected to invest your different types of savings in this order:

1. From your vested Company matching contributions associated with before-tax accounts
2. From your vested Company matching contributions associated with after-tax accounts
3. From any before-tax rollover contributions and then any after-tax rollover contributions
4. From your Roth contributions and then your Roth rollover contributions

Paying Your Loan

Loan payments will be automatically deducted from your paychecks. General loans must be paid within 5 years; residential loans must be paid within 15 years. The minimum loan payment period is 6 months.

As you pay your loan, your savings will be restored in the reverse order in which your loan was taken. At the time each payment is made, balances will be restored proportionally in the 401(k) Plan investment funds you have chosen for your current contributions.

- Savings are restored starting with Roth rollover contributions and other Plan rollover contributions, followed by after-tax contributions and the Company matching contributions on those funds, then before-tax and Company matching contributions on those funds.
- If you notice that payments are not being deducted from your paycheck as expected, it is your responsibility to contact the Benefit Plans Office to determine why those payments are not being deducted. Failure to make timely payments will cause the loan to go into default.

You may pay off your outstanding loan at any time by sending a certified check to the recordkeeper for the payoff amount. The outstanding balance must be paid off in full; no partial payments are allowed. You must contact the recordkeeper to find out payoff amounts.

Any payments missed because of a short-term absence may be automatically deducted from your paycheck when you return to work.

If you take an unpaid leave of absence or are on Long-Term Disability, you must continue to make payments directly to the recordkeeper. Any missed payments during your absence may be re-amortized upon your return to work.

Loan Default

A portion of your account balance, equal to the amount of your original loan, serves as collateral for the loan. If you default on your loan, the recordkeeper will satisfy your unpaid loan balance by using the collateral in your account. Your loan will default if any one of the following occurs:

- You leave the Company and the loan is not paid in full, or payments are not continued following termination.
- You fail to make a scheduled loan payment by the end of the quarter following the quarter in which the payment should have been received.
- You do not pay your loan by the end of the term of the loan.
- You are on an unpaid leave of absence or Long-Term Disability and stop making payments.

The first loan default warning will be sent when a loan payment is not received within 30 days of the next payment date. The second warning will be sent 60 days after the expected payment date.

If your loan defaults, the outstanding balance of your loan will be treated as a taxable distribution. Your defaulted loan will be subject to tax law distribution rules such as a 10% penalty if you are under age 59½ and are not disabled. The amount payable to you from the 401(k) Plan will be reduced by the outstanding balance on the loan.

You may not take out a new loan while you have a loan that is in the default process.

Change in Payroll Frequency

If your payroll frequency changes from weekly to bi-weekly or vice versa, the payment of the remaining principal loan balance will be re-amortized for the new payroll frequency. Please contact the Benefit Plans Office to ensure the appropriate loan payment amount is deducted each pay period.

Withdrawals While You Are Employed

The 401(k) Plan allows you to take a withdrawal from your account while you are still employed by the Company within certain limits and rules that are described in this section. You will be mailed a check generally within 3 business days after your withdrawal is approved.

Withdrawal of After-Tax Contributions and Related Company Matching Contributions

You may initiate a withdrawal of your regular after-tax contributions and earnings once every 6 months by logging into your account or by calling the recordkeeper.

You may also withdraw Company matching contributions associated with your regular after-tax contributions as long as they have been in your account for at least 24 months. Earnings on the Company matching contributions associated with after-tax contributions may also be withdrawn.

Withdrawal of Before-Tax and Roth Contributions

It is important to remember that withdrawals of your before-tax and Roth contributions are restricted by the Internal Revenue Code while you are working. You may not withdraw your before-tax or Roth contributions before you reach age 59½ unless you have a hardship as discussed below. You must include withdrawals of before-tax contributions and earnings in your income in the year of withdrawal. In some cases, distributions of before-tax and Roth contributions may also be subject to a 10% early withdrawal tax penalty, so consider these tax implications before making a withdrawal of your before-tax or Roth contributions.

Hardship Withdrawals before Age 59$^1/_2$

Because the emphasis is on long-term savings, the government limits withdrawals of your before-tax and Roth contributions before age 59$^1/_2$ to financial hardship situations.

To qualify for a hardship withdrawal, you must have a documented “immediate and heavy financial need” that cannot be met by “other reasonably available resources.” Hardship withdrawals are allowed under the IRS guidelines as follows:

- Purchase of your primary residence (but not mortgage payments)
- Tuition payments for a year of post-secondary education for you, your Spouse, or your Dependent Child(ren) (The amount may also include room and board expenses for the year.)
- Expenses not covered by insurance for you, your Spouse, or your Dependent Child(ren) that would qualify as deductible medical expenses (not taking into account income limitations)
- Expenses to prevent eviction from or foreclosure on your primary residence
- Funeral expenses of your deceased parent, Spouse, Child, or dependent
- Expenses for repair of damage to your principal residence that would qualify as deductible casualty expenses (not taking into account income limitations)
- Expenses for such other events as the Internal Revenue Service identifies as a “deemed immediate and heavy financial need” pursuant to Treasury Regulations Section 1.401(k)-1(d)(3)(ii)(B)

“Other reasonably available resources” include after-tax contributions. You must request a maximum withdrawal of after-tax savings, plus associated Plan matching contributions made at least 24 months before the withdrawal and any other amounts available for withdrawal before you request a hardship withdrawal.

Hardship withdrawals are not eligible to be rolled over to another qualified plan or IRA.

You may log on to your account or contact the recordkeeper for a hardship withdrawal request form. Hardship withdrawals must be approved by the recordkeeper.

Withdrawals after Age 59$^1/_2$

When you reach age 59$^1/_2$, you may withdraw your before-tax, Roth, and after-tax contributions; vested Company matching contributions; vested Enhanced Defined Contributions (if you qualify for them); and any investment earnings at any time for any reason.

Withdrawal during Military Leave

You may be able to withdraw your before-tax or Roth contributions if you go on military leave for more than 30 days. If you think this applies to you, contact the recordkeeper. If you take a withdrawal of before-tax or Roth contributions while you are on military leave, you may not make contributions to the 401(k) Plan for 6 months after the withdrawal.

To request a withdrawal, log on to your account or call the recordkeeper.

Withdrawal of Rollover Contributions

You may withdraw your rollover contributions, as adjusted for investment earnings and losses, at any time for any reason under the 401(k) Plan. To request a withdrawal, log on to your account or contact the recordkeeper.

Plan Payouts

You are eligible to receive the full vested value of your 401(k) Plan account when you leave the Company. You are also eligible to receive the full vested value of your 401(k) Plan account when you

- reach normal retirement age (age 65),
- are Totally and Permanently Disabled, or
- are an alternate payee under a Qualified Domestic Relations Order.

If you voluntarily resign (or are discharged for cause) before achieving 100% vesting, you will forfeit any Company matching contributions and Enhanced Defined Contributions in which you are not vested, adjusted for investment gains and losses.

Forfeitures will be used for corrective allocations, contributions, plan expenses, restorations (if permitted by law) or administrative guidance to reduce matching contributions due from the Company for such Plan year, and for such purposes in succeeding Plan years.

Timing of Payouts

When you leave the Company, you may request an immediate payout or choose to defer payment. If you choose to defer payment, your savings will be invested in the 401(k) Plan funds you direct.

Mandatory Distributions

Under IRS required minimum distribution rules, you may not defer payment beyond April 1st of the year following the year in which you reach age 73 or the date you retire if you work for the Company beyond age 73. Your Roth contributions and earnings are also subject to this rule unless you roll over the Roth account into a Roth IRA.

If your vested account balance is less than $1,000 when you leave the Company and you do not request a payout method or rollover, your entire vested account balance, including your rollover amount, will be distributed to you in a single lump-sum payment.

If your vested account balance is between $1,000 and $7,000 when you leave the Company and you do not request a payout method or rollover, your entire vested account balance, including your rollover amount, will automatically be rolled into an Individual Retirement Account (IRA) managed by the recordkeeper.

Payout Methods

The following payout options are available under the Plan:

- A lump-sum payment of your entire vested interest
- A partial payment
- Monthly installment payments of a fixed period of 10, 15, or 20 years (as long as this method meets the IRS minimum distributions requirements), with monthly recalculations based on market value and the remaining payment period
- Monthly installment payments over a period equal to your life expectancy or the joint life expectancy of you and your spouse (as long as your Spouse is your designated Beneficiary)
- A fixed dollar installment amount that you choose (You may change the fixed amount at any time.)

If you elect installments over your life expectancy, the number of monthly installments will be determined using the uniform life expectancy table, with monthly recalculations based on market value and the remaining payment period. Life expectancies are recalculated each year.

Partial payments and installments will be distributed from your after-tax contributions first. You will also have the option of requesting a total distribution from your Roth account.

If you have not commenced payment upon death, your account balance will be distributed to your Beneficiary in a lump sum. If your Beneficiary is your Spouse, he or she may elect to receive installments over a 5-year period in lieu of a single-sum payment. If you had begun payments, the remainder of your account will be distributed to your Beneficiary in a lump sum unless you were receiving payments over the joint life expectancy of you and your Spouse. In that case, the remaining amount will be paid in installments over the Spouse's life expectancy.

Electing a Payout Method

If you leave the Company, the recordkeeper will send a letter to you describing your payout options.

If you choose installment payments, you will also receive the applicable forms. You may make your payout election over the telephone.

Requesting a Payout

To apply for a 401(k) Plan payout, call 1-877-267-8692. If you elect a lump sum payout, the payment will be mailed to you as soon as administratively possible.

If you elect to receive installment payments, you will receive the required forms to complete and return. The installment payments will begin as soon as administratively possible after the recordkeeper receives your properly completed forms.

If you die with a remaining balance in the Plan, your Beneficiary(ies) should contact the recordkeeper for information on obtaining a distribution.

Taxation of Withdrawals and Final Payouts

Generally, your before-tax contributions, Company matching contributions, Enhanced Defined Contributions (if eligible for this benefit), and investment earnings on all types of contributions, other than Roth contributions, are taxable when you receive them. The actual tax treatment will depend on your age at the time of receipt. Additional information about tax treatment of 401(k) Plan distributions can be found in the "Special Tax Notice" available on the recordkeeper website under "Plan Details – Forms," on the IRS website, or by calling the recordkeeper.

Distributions or Withdrawals before Age 59½

If you make a withdrawal or receive a 401(k) Plan distribution before age 59½, you will pay a 10% penalty in addition to ordinary income tax on the taxable portion of the payment. This includes a hardship withdrawal unless you qualify for one of the exceptions to this penalty, as listed in the "Special Tax Notice" available on the recordkeeper website under "Plan Details – Forms," on the IRS website, or by calling the recordkeeper. You can avoid the income and additional taxes if you roll over the taxable portion of your payment into an IRA or other eligible retirement plan within the time period permitted by law. Hardship withdrawals are not eligible for rollover.

Your Beneficiary(ies) are never subject to the 10% tax penalty, regardless of your age at death.

Distributions or Withdrawals at Age 59½ or Later

If you make a withdrawal or receive a 401(k) Plan distribution after age 59½, you will not have to pay the 10% penalty; however, you will be responsible for the payment of any taxes due.

Roth Contributions

Special rules apply to payments of Roth contributions and earnings on those contributions. Payments of the Roth contributions are not subject to federal income tax because the contributions were made on an after-tax basis. Earnings on your Roth contributions will be subject to federal income tax unless the distribution occurs at least 5 years after you made your first Roth contribution or roll over Roth contributions from a former employer and the distribution is made after you turn 59½, upon your death, or upon your disability. Company match contributions and earnings on those contributions are taxable upon distribution regardless of whether the match received was on your pretax or your Roth contributions.

Rollovers and Withholding

Withdrawals and lump-sum distributions of your account balance as adjusted for investment earnings and losses can be rolled over to an IRA, a Roth IRA, or other eligible retirement plan. Required minimum distributions to employees who have terminated and reached age 73, retired from the Company after age 73, or distributions paid out in installments over a period of at least 10 years are not eligible for such a rollover.

You can roll over all or a portion of your eligible plan payouts either directly or indirectly to an IRA, a Roth IRA, or other eligible retirement plan. With a direct rollover, the recordkeeper will send you a check payable to the trustee of the eligible IRA, Roth IRA, or plan you designate. If you elect a direct rollover, no federal tax withholding will apply to your rollover amount. Any portion that is not rolled over will be subject to mandatory 20% federal tax withholding.

If you want to roll over your eligible distribution yourself—an indirect rollover—there are some important facts to keep in mind:

- Mandatory 20% tax withholding will apply to the taxable portion of the distribution when the payout is made to you.
- Your rollover must be made within 60 days of the day you receive your payout.
- Any portion of the taxable part of your payout not rolled over will be subject to income and penalty taxes (if applicable).

Other withholding rules apply to distributions that are not eligible for a rollover. You will be provided with information on those rules prior to the distribution.

To ensure you are using your benefits to their full advantage, check with a tax advisor regarding the specific requirements for using these and other forms of favorable tax treatments that may apply to your distribution. Neither the Benefit Plans Office nor the recordkeeper can provide tax advice.

Severance from Service and Re-Employment

Severance from service is important because it determines when your Credited Service ends for purposes of 401(k) Plan vesting. Severance from service occurs upon the following:

- The day you quit, retire, are discharged, or die
- 1 year after your first day of absence due to layoff, or, if earlier, the first day after recall if you fail to return to work
- 1 year after your first day of leave of absence, or, if earlier, the first day after the final day of leave if you fail to return to work
- 2 years after your first day of absence for a parental leave due to pregnancy, birth, or adoption and for child care immediately following the birth or adoption, or, if earlier, the first day after the final day of leave if you fail to return to work

If you are re-employed within 1 year of your date of severance, you will receive Credited Service for your period of severance, and your prior Credited Service may be restored.

If you are re-employed more than 1 year after your date of severance and you had any vested interest in Company contributions to your account in the Plan, your prior Credited Service will automatically be restored upon re-employment, regardless of your period of severance.

If you were not vested in Company contributions as of your date of severance, your prior Credited Service will be restored if you are re-employed more than 1 year after your date of severance, provided you have 1 year of service after the period of severance and the length of your severance is less than 5 years. In any event, you will not earn Credited Service during a period of severance lasting 1 year or longer.

Other Important Information

Change of Address

It is important to notify the Company of any change in address while you are a Participant in the 401(k) Plan to ensure you receive Company communications about the Plan. If you are retired, contact the Benefit Plans Office.

Voting Your Shares

The investment manager for each investment option will decide how to exercise any voting rights applicable to stock held in that particular fund.

Investment Fees and Expenses

In addition to considering risk and return, time, diversification, and your other savings vehicles, you may also want to consider that some of the funds may have accompanying investment management fees besides redemption fees. For example, fund and management expenses for a particular fund may be charged against your investment returns. The fees may, in effect, reduce your actual investment return. For more information about the fees, please log on to https://cns.voya.com.

The 401(k) Plan incurs administrative fees, including recordkeeping, accounting, trustee functions, and legal services. The administrative fees are charged quarterly to participant accounts. More information about the fees is included in the annual fee disclosure statement distributed by the Plan recordkeeper to Participants. Fees for items directly related to your account, such as loan processing, hardship withdrawal processing, or Qualified Domestic Relations Order processing, will be charged to your account. Administrative fees will be shown on your quarterly statement or the Plan website.

ⓘ **Call Voya Financial or use the Internet for the following:**

- **Financial information – Fund fact sheets, to the extent they are available and provided to the 401(k) Plan**
- **Investment performance – Past and current investment performance of each fund as it becomes available**
- **Account value – Value of each investment fund within your personal account**

Responsibility for Investment Decisions

You choose how to invest your money in the 401(k) Plan. The recordkeeper will follow your directions without reviewing your investment decisions.

The Company, the recordkeeper, the Committee, and the other 401(k) Plan administrators are not responsible or liable for the investment choices you make or investment losses that are the direct and necessary result of your investment choices. This is because the 401(k) Plan is intended to satisfy the requirements of Section 404(c) of ERISA and Section 2550.404c-1 of the Code of Federal Regulations. Nothing contained in this document is intended to constitute investment advice.

Confidentiality of Investment Directions

Your investment directions for all 401(k) Plan funds are administered by the recordkeeper. The recordkeeper handles all purchases and sales in the name of the 401(k) Plan without identifying individuals, so your transactions remain confidential.

The Committee is responsible for monitoring compliance with the procedures that ensure confidentiality. You may contact the Committee at the following address:

ATTN: 401(k) Savings Plan Administrator
602 Scarboro Road, MS-8258
Oak Ridge, TN 37830-8258

Other Benefits

Before-tax savings under the 401(k) Plan reduce your taxable income (i.e., they are not reported as taxable income on your W-2 earnings statement). However, they are included in determining your Social Security taxes and benefits.

Savings with before-tax dollars have no effect on your other pay-related benefits, such as life insurance, disability coverage, and retirement income. These benefits provide financial protection and security based on your basic rate of pay.

Plan Funding and Investment Management Fees

The 401(k) Plan is funded by Participants who designate a part of their Eligible Earnings to be contributed on their behalf and by the Company through Company matching contributions and Enhanced Defined Contributions. The assets of the 401(k) Plan are held in a trust fund maintained by the Trustee. All 401(k) Plan investment management fees are paid from the investment funds and will be deducted from Participants' account(s).

Tax Treatment

The Company intends to operate the 401(k) Plan so it will qualify under Sections 401(a) and 401(k) of the Internal Revenue Code. Accordingly, your before-tax savings will not be taxed until you withdraw them. Your after-tax and Roth contributions are taxed prior to the contribution to the 401(k) Plan. The earnings of the trust fund, which holds the 401(k) Plan assets, will not be taxable to you, the trust fund, or to the Company at the time earnings are credited to the trust fund. Earnings may be taxable to you when you receive a distribution. However, earnings on Roth contributions will not be taxable either in the trust fund or when distributed if you meet IRS requirements. Amounts rolled over to a Roth IRA may be taxable to you at the time of the rollover if they were not already held in the Plan as Roth or regular after-tax contributions.

Termination or Amendment of the Plan

The Company reserves the right to terminate the Plan in its entirety or for any group of eligible Participants, as well as to amend the Plan for any group; however, such termination or amendment of the Plan shall require the approval of the Company's Board of Managers or authorized delegate.

The substitution of a successor contractor by the U.S. Department of Energy for a participating employer will not be treated as a termination or partial termination of the Plan. Upon complete or partial termination or a complete discontinuance of contributions, the accounts of all Participants will be fully vested to the extent not already fully vested. The amendment or termination of the Plan will not cause or permit any part of the trust fund to be diverted to purposes other than for the exclusive benefit of the Participants, nor will it cause or permit any portion of the trust fund to revert to or become the property of the Company at any time prior to the satisfaction of all liabilities with respect to the Participants and Beneficiary(ies).

Upon termination of this Plan, the Plan administrator will continue to act for the purpose of complying with the preceding paragraph and will have all power necessary or convenient to the termination and dissolution of the Plan.

Pension Benefit Guaranty Corporation

The Plan is a defined contribution plan, providing contributions to you in specific amounts with your vested Plan account value payable to you when you leave or retire. Defined contribution plans are not eligible to be insured by the Pension Benefit Guaranty Corporation (PBGC).

Rights of Participants and Beneficiaries under ERISA

ⓘ Under the Employee Retirement Income Security Act of 1974 (ERISA), as amended, you have the following rights:

Receive Information about Your Plan Benefits

- You may examine, without charge, all documents that describe the Plan. These documents may include Summary Plan Descriptions, Summaries of Material Modifications, other Employee communications relating to the Plan, the latest annual report (Form 5500 Series), and other official Plan documents filed with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration at the following address:

  Public Disclosure Room
  Employee Benefits Security Administration
  U.S. Department of Labor
  200 Constitution Avenue, NW, Room N 15
  Washington, DC 20210

- The Plan administrator makes these documents available for examination, free of charge, at specified sites, such as Company work locations. For information, write to the Plan administrator at the following address:

  Consolidated Nuclear Security, LLC
  ATTN: 401(k) Savings Plan Administrator
  602 Scarboro Road
  Oak Ridge, TN 37830

- You may also obtain copies of all Plan documents and other Plan information upon written request to the Plan administrator at the above address. Please include the full name of the Plan in your written request, along with your name, mailing address, and telephone number. You may be charged a small copying fee per page for documents that you request.
- Additionally, you may receive a summary of the Plan's annual financial report. The Plan administrator is required, by law, to furnish you with a copy of this Summary Annual Report.
- For questions about Plan benefits or requests for Summary Plan Descriptions, Summaries of Material Modifications, or other Plan-related communications, call 1-877-861-2255 or 1-865-574-1500 or write to the following:

  Consolidated Nuclear Security, LLC
  ATTN: 401(k) Savings Plan Administrator
  602 Scarboro Road
  Oak Ridge, TN 37830

Prudent Actions by Plan Fiduciaries

- In addition to creating rights for Plan Participants, ERISA imposes duties upon the persons who are responsible for the operation of the Plan. The persons who operate your Plan, called "fiduciaries" of the Plan, have a duty to do so prudently and in the interest of you and other Plan Participants and Beneficiary(ies).
- No one, including the Company or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce Your Rights

- If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done and to obtain copies of documents relating to the decision without charge.
- You have the right to have your claim reviewed and reconsidered on appeal, but your appeal must be timely. Under ERISA, there are steps you can take to enforce the above rights.
- For instance, if you request materials from the Plan administrator that you have a right to receive and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan administrator to provide the materials and pay you up to $110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan administrator.
- If you have a claim for benefits that is denied or ignored, in whole or in part, you may file suit in a state or federal court after you have exhausted all administrative remedies. Additionally, if you disagree with the Plan's decision or lack thereof concerning the status of a Qualified Domestic Relations Order, you may file suit in federal court after you have exhausted all administrative remedies. If it should happen that Plan fiduciaries misuse the Plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court.
- The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees (for example, if it finds your claim to be frivolous).

Time Limits and Lawsuits

When you make a claim for benefits, you must notify the Plan administrator. The Plan administrator provides you with a copy of the form that must be completed in order to process your claim for benefits.

After your claim for benefits is processed, you must notify the Plan administrator in writing, if you have questions or disagree with the calculation of your benefit or other decision regarding your claim. The Plan administrator will, within 90 days (or within 180 days if special circumstances exist), notify you in writing of its decision.

If your claim for a Plan benefit is denied in whole or in part, you must receive a written explanation of the reason for the denial. That notification will include the following:

- How your benefit was calculated
- The specific reason your claim was denied (in whole or in part), if it is denied
- Specific references to Plan provisions on which the denial is based
- A description of any additional material or information necessary for you to perfect your claim and an explanation of why such information is necessary
- An explanation of the Plan's claim review procedures

Within 60 days after you receive notice of the denial of part or your entire claim for benefits, you may file a written appeal with the Benefits Appeals Committee, which will review the original determination, the Plan document, and the information you submit supporting your appeal. You may seek representation by an attorney to assist in your appeal. You may submit written or oral evidence of your claim. You may review all documents relevant to your claim. The Benefits Appeals Committee generally makes a final decision within 60 days of your appeal, but special circumstances may require additional time up to another 60 days.

The Benefits Appeals Committee will include the specific reasons for its decision and specific references to Plan provisions on which the determination was made. If you are not satisfied with the decision and have exhausted all administrative remedies, then you may file a lawsuit in federal court. The suit must be filed within 1 year of the date of the final decision on your appeal by the Benefits Appeals Committee.

Assistance with Your Questions

ⓘ If you have any questions about the Plan, contact the Benefit Plans Office at 1-877-861-2255 or 1-865-574-1500. The Plan administrator has established this service for purposes of administering benefits and responding to participant and beneficiary questions. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the Plan administrator, contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, or write to the following:

Division of Technical Assistance and Inquiries
Employee Benefits Security Administration
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, DC 20210

ⓘ You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publication hotline of the Employee Benefits Security Administration at 1-866-444-3272.

Administrative Information

Plan Administrative Information at Y-12	
Plan Name	Savings Program for Employees of Consolidated Nuclear Security LLC at the U.S. Department of Energy Facilities at Oak Ridge, Tennessee
Plan Number	009
Plan Year:	The records of the Plan are kept on a calendar-year basis (January 1 through December 31)
Effective Date of this SPD	January 1, 2024
Plan Administrator	Benefit Investment Committee Consolidated Nuclear Security LLC 602 Scarboro Road Oak Ridge, TN 37830
For Appeals	Benefits Appeals Committee Consolidated Nuclear Security LLC 602 Scarboro Road Oak Ridge, TN 37830
Plan Sponsor & Employer Identification	Consolidated Nuclear Security LLC 602 Scarboro Road Oak Ridge, TN 37830 45-4482782
Agent for Service of Legal Process	Consolidated Nuclear Security LLC 602 Scarboro Road Oak Ridge, TN 37830
Plan Type	A defined contribution plan [a 401(k) plan] subject to the provisions of ERISA
Third-Party Administrator	Payment of benefits and the non-discretionary administration of investment direction, enrollment and participant questions and requests have been delegated to the recordkeeper
Recordkeeper Information	Voya Financial P.O. Box 55772 Boston, MA 02205-5772

Official Plan Document

This SPD describes the main provisions of the Plan, but not every detail is included. Your rights and benefits are governed solely by the official Plan documents. It is important, therefore, to ask questions and get clarification on any matters about which you are uncertain. If there is ever a conflict between this SPD and the Plan document, the Plan document will govern.