

Give Your Future a Great Start



DuPont offers a generous, competitive benefits package designed to help employees achieve wellness in all aspects of their lives—including their financial health. That’s why we are pleased to offer the DuPont Retirement Savings Plan (RSP), a great way to help you prepare for your future.

To help you make the most of this important benefit, DuPont has made it easy for you:

It’s automatic

Automatic enrollment gets you started, and automatic increases give your contributions a boost every year.

It’s flexible

You can choose what type(s) of contributions to make, how much to contribute, and how to invest.

It’s personalized

Advice Access provides specific recommendations for your account.

It’s generous

DuPont provides a company matching contribution and a separate Retirement Savings Contribution.

Merrill offers tools and services to help you make the most of your retirement planning and take action, quickly and easily.

Why wait to participate? Take action now!

Start contributing now, and begin receiving the company match. Just contact Merrill, online or by phone:

Benefits OnLine®
www.benefits.ml.com

Participant Service Center
(877) DD-PLANS
(877) 337-5267

This material is only a general outline of the plan. You are encouraged to read the Summary Plan Description to obtain more detailed information regarding the plan’s operation. This document gives you information you need to know about joining the plan and maintaining a plan account. If a provision described in this outline differs from the applicable provision of the Plan Document, the Plan Document will prevail.

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Investment products:

Are Not FDIC Insured	Are Not Bank Guaranteed	May Lose Value
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Name your beneficiary

It is important to elect a beneficiary to receive your account balance in the event of your death. You can name or change your beneficiary on Benefits OnLine. If you have any questions concerning your beneficiary information or making a beneficiary election, please call Merrill.

Automatic enrollment

To help you start planning for retirement as soon as possible, DuPont enrolls you in the RSP automatically.

Here's how it works:

- If you do not enroll on your own or opt out of the plan, you will be automatically enrolled in the RSP after 60 days of employment.
- 6% of your eligible compensation will be deducted from your paycheck before taxes and contributed to the RSP.
- Your contributions will increase 1% each year up to a maximum of 15% of your compensation (subject to tax law contribution limits).
- You will be automatically enrolled in the PersonalManager® feature of Advice Access, and your contributions will be invested according to Advice Access recommendations. (See the guide titled *Your RSP Investment Options* for more information about Advice Access.)

Once you are enrolled—either automatically or on your own—you can make changes or cancel your participation at any time by contacting Merrill. *If you do not want to participate in the RSP at all, contact Merrill at any time.*

Choose your savings and investment strategy

If you want to use automatic enrollment, there's nothing you need to do. But you have many more options. You can customize the plan so it works for you. Here are three important decisions to make:

- 1. Contribute as much as you can.** You can contribute up to 90% of your pay, within tax law limits. Try to contribute at least 6% to get the maximum match from DuPont; otherwise, you're leaving money behind.
- 2. Choose your contribution type.** Each type offers different potential advantages. See page 4 for details.
- 3. Make your investment choices.** Advice Access is a great way to invest your account. But it's not the only way. See the guide titled *Your RSP Investment Options* and other plan materials for more information about your investment alternatives.

Advice Access is an online investment advisory program sponsored by Merrill Lynch, Pierce, Fenner & Smith Inc. ("MLPF&S" or "Merrill") that uses a probabilistic approach to determine the likelihood that participants in the program may be able to achieve their specified annual retirement income goal and/or to identify a potential wealth outcome that could be realized. The recommendations provided by Advice Access may include a higher level of investment risk than a participant may be personally comfortable with. Participants are strongly advised to consider their personal goals, overall risk tolerance, and retirement horizon before accepting any recommendations made by Advice Access. Participants should carefully review the explanation of the methodology used, including key assumptions and limitations as well as a description of services and related fees, which is provided in the Advice Access disclosure document (ADV Part 2A). It can be obtained through Benefits OnLine or through the Participant Service Center.

Merrill offers a broad range of brokerage, investment advisory and other services. There are important differences between brokerage and investment advisory services, including the type of advice and assistance provided, the fees charged, and the rights and obligations of the parties. It is important to understand the differences, particularly when determining which service or services to select.

IMPORTANT: The projections or other information shown in the Advice Access program regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Results may vary with each use and over time.

Decision #1: Contribute as much as you can

Automatic enrollment is 6%, but you don't need to stop there. You can contribute from 1% to 90% of your eligible compensation (as described in the plan) as pre-tax, Roth 401(k) and/or traditional after-tax contributions.

Your combined pre-tax and Roth 401(k) contributions are subject to the tax law contribution limit. Total contributions to the plan (including employee and employer contributions) are also limited. The current limits are available at go.ml.com/401klimits.

Catch up!

Are you at least age 50? You may be able to contribute more. If you are age 50 or older during the calendar year, and you contribute the lesser of the plan or tax law pre-tax/Roth contribution limit, you may be eligible to make an additional "catch-up" contribution. The current catch-up limit is available at go.ml.com/401klimits.

The tax law limits may be adjusted in future years.

Automatically increase your contributions

To make your retirement planning easier, you can have your pre-tax and/or Roth 401(k) contributions increase on a regular basis. You choose how often you want your contribution rate to increase, by what percentage, when the increases should begin and when they should end (within plan and tax law limits).

Remember: Automatic increases are included as part of the automatic enrollment process. However, if you enroll in the RSP on your own, you can still use this feature. To choose automatic increases, just visit Benefits OnLine or call Merrill. Please note that this feature does not apply to traditional after-tax contributions. You can cancel automatic increases at any time.



Making your contributions

See page 4 for a comparison of pre-tax, Roth 401(k) and traditional after-tax contributions.



How DuPont helps

Company Match:

DuPont will match 100% of your contributions, up to 6% of eligible compensation. The match is immediately 100% vested (i.e., the money is yours to keep), adjusted for any earnings or losses.

Retirement Savings:

DuPont also makes Retirement Savings Contributions (currently equal to 3% of eligible compensation) on your behalf, whether or not you contribute your own money. These contributions are 100% vested after three years of service, adjusted for any earnings or losses.



Easy account access

The RSP offers several ways for you to enroll, check your account balance and perform transactions, online or over the phone.

Benefits OnLine®

www.benefits.ml.com

You can use Benefits OnLine to check your account balance, review your investments, perform transactions, and much more. Need help? Watch for the click-to-chat icon to chat with a call center representative online in real time.

With the free Benefits OnLine app, you can stay on top of your retirement plan from your smartphone. To download, visit Benefits OnLine on your mobile device and select your mobile platform when prompted.*

401(k) Account Access Guide

go.ml.com/accessguide

Use this account access guide to help navigate the site.

Participant Service Center

(877) DD-PLANS (877-337-5267)

The speech-enabled Interactive Voice Response (IVR) system is available virtually 24/7.

Participant service representatives are available Monday through Friday, from 7 a.m. to 8 p.m. (ET), on all days the New York Stock Exchange is open.

* The app is designed to work with most mobile devices in most countries. Carrier fees may apply.

Decision #2: Choose your contribution type

With the DuPont RSP, you have three choices for your contributions, and you can choose one or more. Each offers different potential benefits. The RSP provides the flexibility to decide when your contributions and any associated earnings are taxed.

	Pre-tax	Roth 401(k)	Traditional after-tax
Contributions	Deducted from pre-tax pay	Deducted from after-tax pay	Deducted from after-tax pay
Investment earnings	Taxed at withdrawal ¹	Tax-free at withdrawal if qualifying conditions are met ²	Taxed at withdrawal ¹
Taxes on contributions	Upon withdrawal ¹	Upon contribution	Upon contribution
Potential considerations	If you think your taxes in retirement will be <i>lower</i> , you could benefit by deferring taxes with pre-tax contributions.	If you think your taxes in retirement will be <i>higher</i> , you may benefit from paying taxes now at a lower tax rate with Roth 401(k) contributions.	If your pre-tax and/or Roth 401(k) contributions reach the tax law limit, traditional after-tax contributions let you contribute more (subject to overall limits).

There are other considerations when choosing a contribution type, such as the effect on your take-home pay or your ability to withdraw your assets if you have a financial hardship. Please review the [Summary Plan Description](#) for more information.

In addition, try the interactive Roth 401(k) Comparison Calculator on Benefits OnLine. It lets you model hypothetical scenarios based on your contribution and tax rates to help you decide which contribution type(s) might be right for you. You should also consult your tax advisor for advice specific to you.

Decision #3: Make your investment choices

The RSP provides several different ways to invest your account. Please see the guide titled [Your RSP Investment Options](#), and refer to the [Participant Disclosure of Plan and Investment Related Information](#), for more information about your investment alternatives. You can also review the fund fact sheets on Benefits OnLine.

Financial Wellness Tracker

Give yourself a financial wellness checkup. Answer a brief series of questions to receive a financial wellness score and a suggested action plan. Review the information you'll need at go.ml.com/FWchecklist, then visit benefits.ml.com and select the Financial Wellness tab to take the assessment.

¹ You may also be subject to a 10% additional federal tax if you take a withdrawal prior to age 59½, unless an exception applies.

² A qualified withdrawal or distribution is one that is taken at least five tax years after the first day of the year of your first Roth 401(k) contribution or conversion, if earlier, and after you have attained age 59½ (or upon disability or death). If you take a non-qualified withdrawal from your Roth 401(k) account, any associated earnings are subject to regular income taxes, and you may be subject to a 10% additional federal tax if you withdraw such earnings before age 59½, unless an exception applies. State income tax laws vary; consult a tax professional to determine how your state treats Roth 401(k) distributions.

Investing in the Plan involves risk, including the possible loss of principal value invested.

Merrill, its affiliates, and financial advisors do not provide legal, tax, or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.

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