Veolia Water Resources 401(K) Savings Plan

Plan Highlights

Welcome to the Veolia Water Resources 401(K) Savings Plan (the —Planll)! It's easy to get caught up in the present, but it's also important to look ahead. Start investing in your future—and yourself—with help from the Plan and Fidelity.

Enroll Now!

If you haven't joined the Plan, you can enroll on Fidelity NetBenefits® at **www.netbenefits.com** or call a Fidelity representative at **800-835-5095**. To use the EasyEnroll feature and enroll in the Plan in just 60 seconds, go to **www.netbenefits.com/easy**.

Key Features of Your Veolia Water Resources 401(K) Savings Plan	
Eligibility	You can enroll in the Plan at any time! You are eligible to participate on the first day you are employed with the company if you are age 18 or older.
Automatic Enrollment	Depending on which division you participate in, if you do not enroll in the Plan or elect to opt out after 35 days, you will be automatically enrolled at a 3% pre-tax contribution rate. Your contributions will be invested in the Plan's default fund, one of the Fidelity Freedom® Index Funds Premier Class investment option. Target Date Funds are an asset mix of stocks, bonds and other investments that automatically becomes more conservative as the fund approaches its target retirement date and beyond. Principal invested is not guaranteed. Depending on which division you participate in, your contribution rate will automatically increase by 1% each year, up to a maximum rate of 10%. We encourage you to choose a contribution rate and investment options that are appropriate for you. If you don't want to contribute to the Plan, you must change your contribution rate to 0%. You can change your contribution rate, select other available investment options, or opt out of the Plan at any time. You will be sent a separate notice if this automatic enrollment applies.
Your Contributions	You can contribute from 1%–50% of your eligible pay as pre-tax, after-tax or Roth contributions, or a combination, up to the annual IRS dollar limits. A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½, or become disabled or die.
Annual Increase Program	If you enroll yourself, you can also choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.
Contribution Limits & Catch-up Contributions	The IRS contribution limit for 2026 is $24,500. Annual 401(k) plan contribution limits, including catch-up contribution limits, are available at **www.irs.gov**. If you have reached age 50 or will reach 50 during the calendar year January 1–December 31 and are making the maximum plan or IRS pre-tax and/or Roth contribution, you may make an additional —catch-up contribution each pay period. The maximum annual catch-up contribution for 2026 is $8,000. If you are aged 60 to 63, your catch-up contribution limit increases to $11,250 in 2026. In the year after turning age 63, your catch-up limit returns to the regular catch-up limit. If you earned more than $150,000 in 2026, any catch-up contributions must be designated as Roth contributions. If you earned $150,000 or less, you can designate your catch-up contribution to be pre-tax or Roth.

Investments	The Plan offers you a range of options to help you meet your investment goals. You can select a mix of investment options that best suits your goals, time horizon, and risk tolerance. Descriptions of the Plan's investment options and their performance are available online at **www.netbenefits.com**. The Plan also offers a self-directed brokerage option, Fidelity BrokerageLink®, which lets you invest in a broad range of investment options beyond the investments available in the Plan.
Vesting	You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them.

Loans	Although your Plan account is intended for the future, you may borrow from your account. Loans and interest payments will be deducted from your paycheck. If you default on the loan for any reason, you could be subject to a 10% tax penalty, in additional to normal taxes.
	• Minimum amount: $1,000
	• Maximum amount: 50% of your vested account balance, up to $50,000 (aggregate loan amount in a 12-month period).
	• You may have three outstanding loan at a time.
	• Maximum loan terms:
	  ○ Five years for general purpose loans.
	  ○ Ten years for loan taken to purchase a primary residence.
	• Fees: $75 Loan Setup Fee; $25 annual maintenance fee.
	Log on to NetBenefits for more details or to request a loan.

Withdrawals	Withdrawals from the Plan are generally permitted when you: • Attain age 59½ • Terminate your employment • Retire • Become permanently disabled • Have severe financial hardship as defined by the Plan. Refer to the Summary Plan Description or call Fidelity for more details.
Rollovers	You are permitted to roll over eligible pre-tax contributions from another 401(k), 403(b), or governmental 457(b) retirement plan account, or eligible pre-tax contributions from conduit or non-conduit individual retirement accounts (IRAs). Rollovers from Roth and after-tax sources are allowed. Be sure to consider all your available options and the applicable fees and features of each before moving your retirement assets.
Online Beneficiary Designation	It's important to designate a beneficiary for your Plan account. Log on to **www.netbenefits.com**. Select *Profile*, then *Beneficiaries* and follow the steps to designate your beneficiary online.
Fidelity® Personalized Planning & Advice*	Take the time and stress out of managing your own investments with access to a team of professionals that will help you create a plan and stay on track to retirement. Fidelity® Personalized Planning & Advice provides active retirement account management. This means that Fidelity's team of investment professionals invest, monitor, and rebalance your account as needed to adjust to changes in the market, or changes to your situation.
One-on-one consultations	Fidelity representatives are available and can help with enrollment, asset allocation, retirement planning and other questions you have about the Plan.

Accessing your account

Access your Plan account online at **www.netbenefits.com**. Download the NetBenefits® app to access your account on your mobile device. The NetBenefits® app is available in Spanish - just update your language preferences in the app.

Fidelity is here to help! If you have questions, call **800-835-5095** Monday through Friday, 8:30 a.m. to 8:30 p.m. Eastern time (excluding most holidays).

Para español, llame al 800-587-5282.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

Investing involves risk, including risk of loss.

This document provides only a summary of the main features of the Veolia Water Resources 401(k) Savings Plan and the Plan Document will govern in the event of discrepancies.

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Effective March 31, 2025, Fidelity Personal and Workplace Advisors LLC (FPWA) will merge into Strategic Advisers LLC (Strategic Advisers). Any services provided by FPWA as described above will, as of March 31, 2025, be provided by Strategic Advisers. FPWA and Strategic Advisers are Fidelity Investments companies.

BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

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