SUMMARY ANNUAL REPORT FOR
OAK RIDGE NATIONAL LABORATORIES FRINGE BENEFIT WRAP PLAN

This is a summary of the annual report of the Oak Ridge National Laboratories Fringe Benefit Wrap Plan (Employer Identification Number 62-1788235, Plan Number 511), for the plan year 01/01/2025 through 12/31/2025. The annual report has been filed with the Employee Benefits Security Administration, as required under the Employee Retirement Income Security Act of 1974 (ERISA).

UT-Battelle, LLC has committed itself to pay certain claims incurred under the terms of the plan.

Insurance Information

The plan has insurance contracts with Metropolitan Life Insurance Company, ARAG Insurance Company and Zurich American Insurance Company to pay certain life insurance, legal, and accidental death & dismemberment claims incurred under the terms of the plan. The total premiums paid for the plan year ending 12/31/2025 were $15,848,001.

Because they are so-called "experience-rated" contracts, the premium costs are affected by, among other things, the number and size of claims. Of the total insurance premiums paid for the plan year ending 12/31/2025, the premiums paid under such "experience-rated" contracts were $9,101,619 and the total of all benefit claims paid under these experience-rated contracts during the plan year was $5,464,294.

Your Rights to Additional Information

You have the right to receive a copy of the full annual report, or any part thereof, on request. The items listed below are included in that report:

Insurance information, including sales commissions paid by insurance carriers.

To obtain a copy of the full annual report, or any part thereof, write or call the plan administrator at UT-Battelle, LLC, PO Box 2008 Bldg. 2040 MS-6465, Oak Ridge, TN 37831; phone number (865) 576-7766.

You also have the legally protected right to examine the annual report at the main office of the plan: UT-Battelle, LLC, Bldg. 2040 MS-6465, Oak Ridge, TN 37831, and at the U.S. Department of Labor in Washington, D.C., or to obtain a copy from the U.S. Department of Labor upon payment of copying costs. Requests to the Department should be addressed to: Public Disclosure Room, Room N-1513, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. The annual report is also available online at the Department of Labor website www.efast.dol.gov.

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