Financial Impact—Current Market Conditions

DC and DB Tax-Qualified Plans

Expense / (Income) ($M)	2025	2026	2027	2028	2029	2030	2031	2032	2025-2032 Total
Current Design	(109)	(121)	(138)	(156)	(173)	(192)	(211)	(234)	**(1,334)**
Alternative 1	(98)	(109)	(125)	(142)	(158)	(176)	(194)	(215)	**(1,217)**
Alternative 2	(92)	(97)	(109)	(120)	(131)	(144)	(156)	(172)	**(1,021)**

Current Design	100% on 3% match + K-Vantage
Alternative 1	100% on 3% match + enhanced K-Vantage
Alternative 2	100% on 6% match + Cash Balance