Eversource 401k Plan



Summary Plan Description

EVERSOURCE

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Effective Date: January 1, 2026

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About the Eversource 401k Plan

The Eversource 401k Plan (the "Plan") is a defined contribution retirement plan and a qualified plan under the Internal Revenue Code ("Code"). It is also a "self-directed" plan in accordance with section 404(c) of the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). This means that Participant Pre-Tax contributions, Company contributions, rollover contributions, and earnings in the Plan will not be taxed until a Plan distribution is taken. It also means that Participants determine how Plan contributions are invested.

This document is the Eversource 401k Plan Summary Plan Description (this "SPD") for the Plan, which provides an overview of the Plan's key features. This SPD also constitutes part of a prospectus covering securities that have been registered under the Securities Act of 1933.

As of January 1, 2014, the former NSTAR Savings Plan merged into the Plan. This SPD also describes special provisions that apply to NSTAR Legacy Employee Participants.

An "NSTAR Legacy Employee Participant" is someone who was an employee of NSTAR, NSTAR LLC, or NSTAR Gas and Electric who participated in the NSTAR Savings Plan:
(i) immediately prior to October 1, 2012 as a non-bargaining employee; (ii) immediately prior to November 1, 2012 in a position covered by a collective bargaining agreement with Local 369; or (iii) immediately prior to April 1, 2013 in a position covered by a collective bargaining agreement with Local 12004.

As of January 1, 2021, the former Eversource Gas Company of Massachusetts 401k Plan merged into the Plan. The Company adopted the Eversource Gas Company of Massachusetts 401k Plan in connection with the Company's acquisition of all of the assets of the Bay State Gas Company from NiSource Inc. (the "CMA Acquisition"). This SPD also describes special provisions that apply to Bay State Legacy Employee Participants and CMA Employees.

A "Bay State Legacy Employee Participant" is (i) any employee of the Eversource Gas Company of Massachusetts, or any employee of the Company who was an employee of NiSource Inc. immediately prior to the CMA Acquisition; and (ii) who participated in the Bay State Union Pension Plan and/or the Bay State Gas Company Pension Plan (the Eversource Gas Company of Massachusetts component, adopted October 9, 2020 under the Eversource Pension Plan, as amended).

A CMA Employee is (i) any Employee who was an employee of the Bay State Gas Company (d/b/a Columbia Gas of Massachusetts) ("CMA") immediately prior to the CMA Acquisition and became an employee of Eversource Gas Company of Massachusetts at the time of the closing of the CMA Acquisition; and (ii) any employee of CMA who was on a leave of absence and deemed part of the completed CMA Acquisition and who was hired by Eversource Gas Company of Massachusetts on or prior to April 9, 2021.

Effective January 1, 2025, Eversource adopted the Eversource Cash Balance Pension Plan (the "Eversource Cash Balance Plan"). As of January 1, 2025, any K-Vantage Employee who becomes a participant in the Eversource Cash Balance Plan is a "K-Vantage Legacy Employee" and is no longer eligible for K-Vantage Contributions as on the last pay date immediately prior to becoming a participant in the Eversource Cash Balance Plan. As of January 1, 2026, any Local 369 K-Vantage Employee will be no longer eligible for K-Vantage Contributions as of the last pay date immediately prior to becoming a participant in the Eversource Cash Balance Plan and will be a "K-Vantage Legacy Employee".

This SPD, as a prospectus, incorporates important business and financial information about Eversource from documents not included in or delivered with this SPD. Refer to the "**Incorporation of Documents by**

Reference" section of the **Plan Information** chapter for instructions on how to obtain copies of these documents.

This SPD applies to those individuals eligible to participate in the Plan and describes Plan features as of January 1, 2026. If employment was terminated prior to January 1, 2026, benefits are determined based upon the terms of the Plan at the time of termination.

This SPD does not cover every provision of the Plan. Complete details about the Plan can be found in the official Eversource 401k Plan Document, a legal document that meets the requirements under the Code and ERISA requirements and governs the operation of the Plan as well as rights and benefits under the Plan. If there is a discrepancy or inconsistency between this document and the Plan Document, the Plan Document will govern to the extent permitted by law.

Participating Companies

As of January 1, 2026, Eversource Energy Service Company, as the Plan sponsor, and the following Participating Companies participate in the Plan:

- The Connecticut Light and Power Company (CL&P)
- Public Service Company of New Hampshire (PSNH)
- Western Massachusetts Electric Company (WMECO)
- Yankee Gas Services Company
- Select Energy, Inc.
- NSTAR Gas
- NSTAR Electric
- Hopkinton LNG Plant ("HOPCO")
- Eversource Gas Company of Massachusetts

As of February 2015, Northeast Utilities Service Company ("NUSCO") began to operate in the general marketplace as Eversource Energy Service Company. Effective July 1, 2015, NUSCO was formally changed to Eversource Energy Service Company ("Eversource") at the 2015 shareholder meeting. Collectively, Eversource and the Participating Companies will be referred to as the "Company" or "Employer".

Participation in the Plan will not be affected if Employees switch employment between or among Eversource and the Participating Companies; provided however, that prior to January 1, 2026, changing employment could have affected eligibility for K-Vantage. Effective January 1, 2025 no Participant other than a Local 369 Bargaining Employee was eligible for K-Vantage and, effective January 1, 2026, no Participant is eligible for K-Vantage.

Eligibility

Employees of the Company are eligible to participate in the Plan. This right extends to non-bargaining and bargaining Employees, as negotiated. Plan Eligibility or right to benefits under the Plan should not be interpreted as a guarantee of employment. The Company's employment decisions are made without regard to the benefits it offers as part of total compensation.

Enrollment

Enrollment may begin immediately upon employment

or at any time thereafter. Generally, enrollment at least one week prior to any payday will allow contributions to begin with the first paycheck following enrollment. Once participation begins, an account is set up in the Employee's name to record contributions and earnings.

New Employees and rehired Employees are automatically enrolled in the Plan—generally 60 days after the date of employment or reemployment—to make Pre-Tax contributions of three percent of their Eligible Compensation. Employees subject to auto-enrollment can choose to enroll sooner or at a different percentage of Eligible Compensation, or for a different type of contribution (for example, Roth 401(k) instead of Pre-Tax), or elect a greater employee contribution percentage or may choose to disenroll at any time by changing their contribution percentage to "0."

Revisions and Updates

Eversource is the Plan sponsor and, by action of its Board of Directors, reserves the right at any time to change in any way or terminate the Plan or any benefit or provision under the Plan to the extent allowed by law.

This SPD is effective January 1, 2026. Plan changes will be announced as a Plan supplement or other communication. Participants are provided with periodic updates to the SPD electronically, or in print, upon request. Copies of any Plan supplements or prospectuses should be kept with this SPD for reference.

To continue receiving Plan information as a terminated Employee, Beneficiary, or Alternate Payee, please notify HRConnect of any address change to ensure Eversource has a correct mailing address. (See the "**HRConnect** " section below.)

Plan Resources

Fidelity Investments

The Plan is administered under a contract with Fidelity Investments, the provider of recordkeeping services and trustee. Personal account information can be accessed through Fidelity NetBenefits® at www.401k.com or by, 8 a.m. to 4:30 p.m., except on certain holidays calling the Eversource Energy Retirement Service Center at 1-800-261-4015, Monday through Friday, 8:30 a.m. to midnight (Eastern Time)—except on stock market holidays.

- Fidelity NetBenefits® at www.401k.com
  Participants have online account access through Fidelity's NetBenefits® website at www.401k.com, which provides up-to-date account information and the ability to perform a complete range of online account management activities. Fidelity NetBenefits® provides investment information (account balance information, performance information, and prospectuses for the Fidelity mutual funds and other mutual funds offered in the Plan), interactive financial planning calculators, and virtual workshops to help with financial and retirement planning. In addition Participants can obtain Plan documents and SPD information.

  Participants can also designate their beneficiary(ies) online by accessing their account through Fidelity NetBenefits® at www.401k.com.

  To access account information online through Fidelity NetBenefits® at www.401k.com, Participants are required to register by entering their Social Security number and Personal Identification Number (PIN). As an added security measure, Participants are urged to establish a unique Customer ID to replace the use of a Social Security number as a personal identifier.

  Identity theft and cybersecurity attacks are an increasing problem. It is important that you take precautions to keep your login credentials and personal information confidential and maintain good online safety habits. For tips on cybersecurity visit www.stopthinkconnect.org.

- Eversource Energy Retirement Service Center
  Current and former Employees, Alternate Payees, and Beneficiaries interested in account information can contact the Eversource Energy Retirement Service Center by calling 1-800-261-4015, Monday through Friday, 8:30 a.m. to midnight (Eastern Time)—except on New York Stock Market Exchange (NYSE) holidays.

HRConnect

Participants can obtain copies of the Eversource 401k Plan Document, Summary Plan Description and Plan supplements by contacting HRConnect at 1-800-841-8684 Monday through Friday, 8 a.m. to 4:30 p.m., except on certain holidays.

Participant Contributions

Participants can contribute up to 50 percent of their Eligible Compensation to the Plan in increments of 0.1 percent as Pre-Tax contributions, Roth 401(k) contributions and Regular After-Tax contributions. Additional amounts can be contributed through Pre-tax and/or Roth 401(k) "Catch-Up" contributions (described separately in this chapter). However, in all cases, Participants must have sufficient compensation to cover any elected benefit deductions and/or any required tax withholding each pay period. Participants can choose to make their contribution election from Pre-Tax and/or Roth 401(k) contributions (eligible for Employer Match) or Regular After-Tax contributions that are not available for Employer Matching contributions. Federal law limits the total amount of contributions (both the Participant's and the Company's) made to a Participant's 401k Plan account in any plan year. (See the "**IRS Plan Limits**" section in this chapter.)

Shortly after each payday, the Company sends the Participant's and Company's contributions (if applicable) to Fidelity for investment. Participants can find a record of their contribution on their paystub and at Fidelity NetBenefits® at www.401k.com.

Participants can make the following changes to their contributions at any time:

- Increase or decrease their contribution percentage from Eligible Compensation or stop making contributions;
- Switch contributions among Pre-Tax, Roth 401(k), and Regular After-Tax; and
- Change the way contributions are invested.

Any changes will be effective on the next payroll or the following payroll if there is not sufficient processing time.

Pre-Tax Contributions

Participants can elect to contribute Pre-Tax contributions (investing part of their pay before it is subject to income taxes), which results in reduced taxable wages and income tax withholding. However, a Participant's Pre-Tax contributions are subject to applicable Social Security and Medicare tax withholding.

Pre-Tax contributions to the Plan and related earnings are not subject to immediate income taxation. Participants are generally subject to income taxes on these amounts when a Plan distribution is made (unless it is rolled into an IRA or other qualified employer plan), although special tax treatment may be available. (See the **Taxes on Plan Distributions and Withdrawals** chapter.)

Roth 401(k) Contributions

Participants can elect to contribute after-tax contributions in the form of Roth 401(k) contributions. Because Roth 401(k) contributions are made on an after-tax basis (they are taxed before they are deposited into the Plan), they are not taxable on distribution. Investment earnings on Roth 401(k) contributions are also exempt from income taxation on distribution if the Participant satisfies two requirements: (i) the Participant takes a distribution from his or her Roth 401(k) source account after he or she reaches age 59½, and (ii) at least five years have passed since the Participant made his or her first Roth 401(k) contribution to the Plan.

Roth In-Plan Conversion and Daily Sweep Feature

I. Roth In-Plan Conversion.
The Plan allows for a Roth In-Plan conversion feature. Participants can convert any of their 401k Plan contributions that are eligible for a current distribution to the Plan's Roth 401(k) source account. Keep in mind that no Pre-Tax contributions are eligible for a distribution until a Participant attains age 59½. The amount converted will be subject to income taxation in the year of the conversion and Fidelity will provide the corresponding 1099R tax reporting form to the IRS.

II. Roth In Plan Daily Sweep Conversion.
The Plan allows automated daily conversions from a Participant's Regular After-Tax contributions to Roth 401(k) known as the Roth In-Plan Daily Sweep

conversion feature. This is an optional feature, and interested participants can contact Fidelity to apply this feature to their Plan account. The Roth In-Plan Daily Sweep feature allows Participants contributing Regular After-Tax monies in their accounts to have Fidelity automatically initiate a "daily sweep" of their Regular After-Tax contributions made via payroll deduction over night to Roth 401(k) account monies. Participants interested in this feature need to call Eversource Energy Retirement Service Center at 1-800-261-4015 to initiate this feature.

Regular After-Tax Contributions

Participants can elect to contribute After-Tax contributions other than Roth 401(k) contributions to the Plan in the form of Regular After-Tax contributions. Because Regular After-Tax contributions are taxed before they are deposited into the Plan, these contributions are not subject to income tax when distributed. However, unlike the Roth 401(k) account, investment earnings on these contributions are always taxable at the time received. Regular After-Tax contributions are not eligible for Employer Matching contributions.

Pre-tax and/or Roth 401(k) Catch-Up Contributions

Eligible employees can elect to contribute additional Pre-tax and/or Roth 401(k) "Catch-Up" contributions of up to 50 percent of their Eligible Compensation each pay period, but not to exceed the applicable limit as indexed by the IRS. (See "**IRS Plan Limits**" below). Participants are eligible to begin making Catch-Up contributions in the year they turn age 50 and can continue to do so thereafter. In addition, effective January 1, 2025, there is an additional catch up provision impacting people between the age of 60 and 63. This new additional catch-up provision is outlined in the IRS Limits below. The Company does not match any Catch-Up contributions.

Military Leave/Uniformed Services Employment and Reemployment Rights Act (USERRA)

Participants who are entitled to reemployment under USERRA following a military leave of absence and who return to employment within a prescribed time, will be allowed make-up contributions to the Plan (Pre-Tax, Roth 401(k), or Regular After-Tax contributions, as applicable). Make-up contributions (other than Regular After-Tax or Catch-Up contributions) are eligible for Employer Matching Contributions up to applicable limits. These USERRA make-up contributions must be made between the Participant's reemployment date immediately following the military leave and the earlier of the following: (a) the date that corresponds to three times the duration of the Participant's military leave of absence, or (b) five years from the Participant's reemployment date. These make-up contributions are reduced by any contributions the Participant made to the Plan during his or her military leave of absence. The Participant will continue to earn Vesting Service during the qualified military leave—provided he or she is reemployed by the Company within the prescribed time under USERRA.

Rollover Contributions

Active Participants, (former Employees, and Beneficiaries with account balances of more than $1,000) can initiate a rollover from another qualified plan or IRA into the Plan. In addition, the repayments of certain qualifying distributions may qualify as rollover contributions. See the section entitled "**In-Service Withdrawals**" for additional information. Adequate documentation relating to the incoming rollover must be provided. Participants will need to access and complete the Incoming Direct Rollover form that is available online through Fidelity NetBenefits® at www.401k.com or by calling Eversource Energy Retirement Service Center at 1-800-261-4015.

Annual Increase Program (AIP)

The AIP is a participant-level service that allows Plan participants to systematically increase their personal contributions each year to their Plan account. AIP allows participants to make a one-time election to help start and maintain a disciplined increase in their Plan deferrals.

Participants may elect their own increase percentage and date. The default is one percent annually on March 1. Participants will need to access and complete the election that is available online through Fidelity NetBenefits® at www.401k.com or by calling Eversource Energy Retirement Service Center at 1-800-261-4015.

IRS Plan Limits

Participant and Company contributions are limited under the Plan and applicable tax law. Updates to the IRS limits are posted annually on Fidelity NetBenefits® at www.401k.com, or can be obtained by calling the Eversource Energy Retirement Service Center at 1-800-261-4015.

- Annual Pre-Tax and/or Roth 401(k) Contribution Dollar Limit
  A Participant's combined Pre-Tax and/or Roth 401(k) contribution for a calendar year cannot exceed an IRS maximum dollar limit ($24,500 in 2026), and is periodically adjusted for inflation.

- Annual Pre-tax and/or Roth 401(k) Catch-Up Contribution Dollar Limit
  Participants who are at least age 50, or who will turn age 50 by the end of the calendar year, are also eligible to make Pre-tax and/or Roth 401(k) Catch-Up contributions. These contributions cannot exceed an IRS maximum dollar limit ($8,000 in 2026), and is periodically adjusted for inflation. Notwithstanding the foregoing, effective for plan years beginning on or after January 1, 2025, Participants who attain age 60, 61 62 or 63 during the applicable plan year have a higher catch-up limit than other participants. The increased annual dollar limit on catch-up contributions for Participants attaining ages 60 through 63 during a plan year is equal to the greater of $10,000 or 150% of the regular Catch-Up limit, which is periodically adjusted for inflation (for 2026, 150% of the regular catch-up limit is $11,250). A Participant who attains age 64 during an applicable plan year is no longer eligible for the higher catch-up limit.

  Effective January 1, 2026, Participants eligible for any Catch-Up contributions who had FICA wages exceeding an indexed threshold amount in the prior year must make all catch-up contributions as designated Employee Roth 401(k) Contributions. The threshold amount for 2026 (i.e., FICA wages in 2025) is $150,000, but may be adjusted in future years for inflation.

  Once a Participant reaches the applicable IRS maximum dollar limit for any Plan Year, his or her combined Pre-Tax and/or Roth 401(k) contributions to the Plan will stop for the remainder of that Plan Year. The Participant may continue to contribute to the Plan for the remainder of the Plan year by making Regular After-Tax contributions up to the 50 percent of Eligible Compensation limit.

- Annual Additions Contribution Dollar Limit
  The total amount a Participant contributes to the Plan within a calendar year (other than rollover or Catch-Up contributions), including Pre-Tax, Roth 401(k), Regular After-Tax and Roth-In-Plan Conversions, plus the amount that the Company contributes on the Participant's behalf (in Company matching and, with respect to K-Vantage Employees, K-Vantage Contributions), cannot exceed the Participant's total pay for the year and cannot exceed the IRS maximum dollar limit of $72,000 in 2026, and as periodically adjusted for inflation.

- Annual Compensation Dollar Limit
  No contributions can be made to the Plan with respect to compensation for the year in excess of an IRS maximum dollar amount ($360,000 in 2026), periodically adjusted for inflation.

- New Participants
  The annual IRS maximum dollar limits apply to the total amount a Participant (as a taxpayer) contributes to a qualified Plan, such as all other 401(k) and similar plans for a Plan Year—including plans sponsored by other employers (such as another company that the Participant worked for prior to being hired by Eversource Energy).

  It is possible for a new Participant's total Pre-Tax and/or Roth 401(k) contributions for the year to exceed the annual IRS dollar limit after combining his or her contributions to the Plan and the plan of his or her prior employer. If this occurs, the Participant must notify his or her former employer and HRConnect by March 1st of the following year to make arrangements to have the excess amount refunded from the Plan (if so desired). The amount in excess of the annual contribution limits must be refunded by April 15th of the following year to be effective.

If the Participant does not direct this correction, the excess over the applicable IRS dollar limit may be subject to taxation for the year of contribution, and again when it is later distributed. It is the Participant's obligation to ensure that the total of his or her contributions to all 401(k), 403(b), and/or 457 plans does not exceed the IRS maximum dollar limit(s) for a year in which the Participant contributes to plans maintained by separate employers.

- Annual Non-Discrimination Testing Requirements
  The Plan has to perform a special test annually of Participant and Company contributions to the Plan to ensure that Participants at all pay levels are contributing generally similar percentages of pay. If the test is failed, excess contributions made by Participants in the upper pay group may be refunded.

Company Contributions

Employer Matching Contributions

Participants are always fully Vested in their contributions to the Plan and in Employer Matching Contributions.

For Participants (i) who are K-Vantage Legacy Employees or (ii) who are hired or rehired on or after January 1, 2025 (or January 1, 2026 for any Employee hired or rehired as a Local 369 Bargaining Employee), the Employer Matching Contribution is equal to 100% of the Participant's Pre-Tax and/or Roth 401(k) Plan contributions up to the first six percent of the Participant's Eligible Compensation.

An NU Legacy Employee is any employee of Northeast Utilities, and any employee of Eversource who is an active participant in the Northeast Utilities Service Company Retirement Plan component of the Eversource Pension Plan. The Employer Matching Contribution for NU Legacy Employees is (and for Local 369 Bargaining Employees prior to January 1, 2026 was) equal to 100 percent up to the first three percent of Eligible Compensation.

For Participants who are NSTAR Legacy Employees, the Employer Matching Contribution is equal to 50 percent of the Participant's Pre-Tax and/or Roth 401(k) Plan contributions up to the first eight percent of Eligible Compensation.

For Participants who are Bay State Legacy Employees, the Employer Matching Contribution is equal to 50 percent of the Participant's Pre-Tax and/or Roth 401(k) Plan contributions up to the first eight percent of Eligible Compensation.

When a Participant makes Pre-Tax and/or Roth 401(k) contributions, Employer Matching Contributions are allocated each pay period to the Employer Matching Contribution Source Account. Employer Matching Contributions are NOT made during or on:

- With respect to a Participant initially hired prior to January 1, 2025, such Participant's six-month initial eligibility period;
- Regular After-Tax contributions;
- Rollover contributions;
- Catch-Up contributions;
- Except as provided below, Participant contributions in excess of six percent of the Participant's Eligible Compensation;
    - NU Legacy Employees who are not participating in the Eversource Cash Balance Plan, contributions in excess of three percent of such Participant's Eligible Compensation or
    - NSTAR Legacy Employees or Bay State Legacy Employees, contributions in excess of four percent of the Participant's Eligible Compensation (based on 50 percent of the first eight percent of eligible compensation).

Employer Matching Contributions are allocated to a Participant's account each pay period based on the percentage of a Participant's annual compensation that such Participant elects to defer, but not to exceed the Annual Compensation Dollar Limit. Because the Employer Matching Contributions are calculated on a year-to-date basis, a Participant may continue to receive Employer Matching Contributions even if such Participant reaches the IRS Annual Pre-Tax and/or Roth 401(k) Contribution Dollar Limit earlier in the year. However, a Participant's Employer Matching Contributions continue to be subject to the Annual Additions Contribution Dollar Limit and a Participant's Employer Matching Contributions will cease once that limit is reached.

Employer Matching Contributions stop only when they equal the maximum percentage for Eligible Compensation for the plan year (i.e., six percent of Eligible Compensation, or three percent for NU Legacy Employees or 50% of the first eight percent for NSTAR Legacy Employee Participants and Bay State Legacy Employee Participants)

or the lesser amount that the Participant contributed on a Pre-Tax and/or Roth 401(k) basis during the Plan Year while eligible for matching contributions.

Employer Match Account

One hundred percent of the Employer Matching contribution will be made into the Employer Match Source Account and will be invested in the Eversource Energy Common Shares Fund.

Prior ESOP Match Account and former ESOP Fund

Prior to November 25, 2013, the former ESOP Match Account housed company matching contributions in the ESOP Fund. Effective November 25, 2013, all assets formerly held within the ESOP Match account and ESOP Fund were transferred to the Eversource Energy Common Shares Fund and the ESOP Match account was renamed the ESOP Contribution Source Account.

Dividends

Participants who have holdings in the Eversource Energy Common Shares Fund can elect to receive dividends earned on these shares in cash or have them reinvested automatically in the fund within the Plan, or a combination of both. The default option is for all dividends to be reinvested in the fund within the Plan. Dividends paid in cash will be reported by Fidelity to the IRS on an IRS Form 1099R and will be subject to any applicable taxes in the year in which they are paid. No income taxes will be withheld when the dividend is paid. Once a change in the dividend payment option is made, all future dividends will continue to be paid in the same manner unless the Participant makes another change. Participants can elect to receive cash dividends via direct deposit or check and can change an existing instruction online by logging into Fidelity NetBenefits® at www.401k.com, clicking on "Eversource 401k Plan" then "Investments" followed by "Stock Dividend Elections". Participants must also enter their bank information under "Electronic Payments" if electing to receive some or all dividends earned in cash. Although a processing fee will apply, it will not be paid by the participant. Changes should be made at least 10 days before the applicable dividend payment date.

Voting Shares

Participants are entitled to vote those Eversource Energy Common Shares held in their Plan account and the Plan Trustee will vote the Eversource Energy Common Shares in accordance with each Participant's instruction. This applies to Eversource Energy Common shares held in the Eversource Energy Common Shares Fund and the Tax Reduction Act Employee Stock Ownership Plan (TRAESOP)/Payroll Based Employee Stock Ownership Plan (PAYSOP) Fund. Effective December 13, 2010, if a Participant fails to provide timely instruction on how to vote his or her Eversource Energy Common Shares held in any of these funds, the un-voted shares will be voted by the Plan Trustee in the same proportion as shares for which Participants have provided instructions.

K-Vantage

The K-Vantage Contribution Source Account is a special account within the Plan that housed automatic non-elective Employer Contributions made each paycheck date to eligible K-Vantage Employees. K-Vantage Contributions were established and made available to Participants who were not eligible to participate in the Eversource Pension Plan. All Participants who were K-Vantage Employees (other than Local 369 Bargaining Employees) immediately prior to January 1, 2025, and any employee hired or rehired on or after January 1, 2025 (or January 1, 2026 for those hired or rehired as a Local 369 Bargaining Employee) ceased to be K-Vantage Employees. Effective January 1, 2026, no Participant is or will become a K-Vantage Employee.

K-Vantage Contributions were added to a K-Vantage Employee's account each pay period that such K-Vantage Employee remained eligible and were calculated based on the sum of the eligible K-Vantage Employee's years and months of age and K-Vantage Service, rounded down to a whole year as of January 1 of each Plan Year.

Please note: Effective January 1, 2025 (January 1, 2026 for Local 369 Bargaining Employees), no Participant will accrue additional K-Vantage Service and K-Vantage Contributions will cease for K-Vantage Legacy Employees as of the last pay date immediately prior to the date such K-Vantage Employee becomes a Cash Balance Employee.

Employees elect how K-Vantage Contributions are invested by choosing among the different Plan investment options. If a K-Vantage Legacy Employee, who was previously allocated K-Vantage Contributions, does not actively make an investment election for his or her K-Vantage Contributions, they will be invested in the qualified default investment alternative(s) (see the "**Investments**" chapter) based on their target retirement date. The K-Vantage Legacy Employee may switch from the default investment fund(s) at any time.

An Employee's (or Beneficiary's) K-Vantage Contribution Source Account is not eligible for withdrawal during employment, may not be invested in the BrokerageLink® option until Vested, and may not be liquidated for a Plan loan.

K-Vantage Vesting

K-Vantage Legacy Employees who were previously allocated K-Vantage Contributions become 100 percent Vested in their K-Vantage accounts on the earliest of the following events:

- Completion of three years of Vesting Service in the Plan (subject to Break-in-Service rules);
- Attainment of age 65;
- Commencement of long-term disability payments from a group welfare benefits plan sponsored by Eversource; or
- Death while employed at the Company.

K-Vantage Forfeiture

If a Participant leaves the Company before having a Vested right to his or her K-Vantage Contribution Source Account, he or she will lose K-Vantage Vesting Service unless he or she becomes reemployed by the Company within five years following his or her termination. Any unvested K-Vantage Contribution Source Account balance will be forfeited upon the earlier of (a) a complete distribution of the former Participant's Plan account balance, or (b) five years. Should the former Participant be rehired by the Company within five years, any forfeited account balance and K-Vantage Vesting Service will be reinstated.

Contribution Sources

Fidelity maintains an account for each Participant and records all contributions, investment gains and losses, and any other activities that affect the amount of the Plan account. The record of the Participant's and the Company's contributions and investment activity within the account is recorded by Fidelity in different source accounts—depending on the nature of the contribution. Refer to the chart below.

Source Accounts	Contribution Type
Participant Contributions	
Employee Pre-Tax Contribution Source Account	Pre-Tax contributions and related earnings
Employee Roth 401(k) Contribution Source Account	Roth 401(k) contributions and related earnings
Additional Regular After-Tax Employee Contribution Source Account	All After-Tax contributions to the Plan other than Roth 401(k) contributions and related tax-deferred earnings
Rollover Source Account	Taxable contributions and related earnings as a result of a rollover or direct transfer from another tax-qualified plan or IRA
Roth 401(k) Rollover Source Account	Roth 401(k) contributions and related earnings as a result of a rollover or direct transfer of Roth 401(k) monies from another tax-qualified plan or a Roth IRA
Roth 401(k) Conversion Rollover Source Account	The amounts converted in the Fund on behalf of a Participant pursuant to Plan Section 7.6 from the Participant's Account that is not a Roth 401(k) Contributions Source Account to the Roth 401(k) Conversion Rollover Source Accounts, together with accruals thereon
Company Contributions	
Employer Matching Contribution Source Account	The Company-matching contribution invested in the Eversource Energy Common Shares Fund and allocated to a Participant's account and related earnings
K-Vantage Contribution Source Account	Automatic company contributions of 2.5, 4.5, and 6.5 percent based on age and service were determined each January 1 for K-Vantage Employees (now Legacy K-Vantage Employees) in addition to Company-matching contributions
ESOP Contribution Source Account	Formerly part of the Employee Stock Ownership Plan (ESOP) that housed two-thirds of the Employer Matching Contributions in the former ESOP Fund (which merged into the Eversource Energy Common Shares Fund, effective November 25, 2013, and was renamed the ESOP Contribution Source Account)
TRAESOP/PAYSOP Account	Eversource Energy Common shares and related earnings allocated to the account of an Employee who participated in the Northeast Utilities Service Company Tax Reduction Act Employee Stock Ownership Plan (TRAESOP) or the Northeast Utilities Service Company Payroll Based Employee Stock Ownership Plan (PAYSOP)
Legacy CMA Match Account	The assets previously held in the Participant's CMA Match Account before the merger of the Eversource Gas Company of Massachusetts 401k Plan merger into the Plan
Legacy NextGen Contribution Account	The assets previously held in the Participant's Legacy NextGen Contributions Account before the merger of the Eversource Gas Company of Massachusetts 401k Plan merger into the Plan

Investments

The Plan offers a wide range of investment options. Each investment option is different and has its own specific objective. Participants are responsible for choosing how to invest their Plan account in one or more of the available investment options.

To help achieve long-term retirement security, Participants should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Diversification of your Account, which means allocating the assets in your Account among different types of investments, can help achieve a favorable rate of return while minimizing the overall risk of losing money. Market and other economic conditions that cause one category of assets, or one particular security, to perform very well often cause another asset category, or another particular security, to perform poorly. Although diversification is not a guarantee against loss, it is an effective strategy to help manage investment risk.

In deciding how to invest retirement savings, Participants should take into account all of their assets—including any retirement savings outside of the Plan. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk. Therefore, Participants should carefully consider the mix of all of their investments, including investments in Eversource Energy Common Shares, through the Plan.

It is also important for Participants to periodically review their investment portfolio, their investment objectives, and the investment options under the Plan to help ensure that their retirement savings will meet their retirement goals.

Participants are advised to read all information regarding Plan investment options—including applicable prospectuses—to understand how each investment fits into their investment strategy. Fidelity offers information online through Fidelity NetBenefits® at www.401k.com and by calling the Eversource Energy Retirement Service Center at 1-800-261-4015. Participants can also consult the Department of Labor's Website at https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/pension-protection-act/investing-and-diversification for more information about individual investing and portfolio diversification.

The Eversource Retirement Plan and Investment Committee is the named Fiduciary of the Plan and is responsible for selecting and reviewing the Plan's investment options with the exception of options available through Fidelity's BrokerageLink®.
The investment options have been chosen to provide a diversified portfolio of risk/return options.

The Plan is intended to constitute a plan as described in Section 404(c) of ERISA and Title 29 of the Code of Federal Regulations Section 2550.404(c)-1, so that fiduciaries of the Plan may be relieved of liability for any losses that are the direct and necessary result of investment instructions given by a Participant or by his or her Beneficiary.

The Eversource Retirement Plan and Investment Committee may add, eliminate, or otherwise change the Plan's investment options at any time, with advance notification to Participants.

Investment Options

Plan investment options are available as described below.

- Lifecycle Investment Options
  These options operate under the Fidelity Freedom Funds trademark and offer a simple approach to long-term retirement investing. The Fidelity Freedom Funds are designed to target investments in equities (stocks), fixed income (bonds), and cash (money market) based on the Participant's target retirement date.
- Core Investment Options
  The core investment options include stock and bond mutual funds and a stable value fund that, when used in combination, can provide significant diversification. The Participant chooses investments

to build a diversified investment portfolio according to the level of desired risk.

Included among these funds are the Eversource Energy Common Shares Fund, which invests solely in shares of Eversource Energy Common and includes a cash component for liquidity. All Plan Participants are eligible for immediate diversification regarding their Eversource Energy Common Shares Fund.

The TRAESOP/PAYSOP Fund is a frozen fund (no new contributions can be made into the fund) that houses Eversource Energy Common Shares for NU Legacy participants. The fund is a result of two former benefit plans: the Tax Reduction Act Employee Stock Ownership Plan (TRAESOP) and the Payroll Based Employee Stock Ownership Plan (PAYSOP) that previously provided former Northeast Utilities Common Shares to participating Employees. In 1992, both plans merged into the TRAESOP/PAYSOP Fund within the Plan.

TRAESOP/PAYSOP shares may be exchanged into other Plan investments at any time. Once exchanged, however, they may not be exchanged back into the TRAESOP/PAYSOP Fund.

- Self-Directed Brokerage
  Participants who want more investment flexibility can use Fidelity's BrokerageLink® to invest Plan assets in a variety of mutual funds and/or individual stocks traded on the New York Stock Exchange (NYSE). Participants who choose the BrokerageLink® are responsible for paying transaction fees (if applicable) and other costs, which are taken out of the actual sale or purchase in accordance with the investment option selected. A minimum $2,500 Vested account balance is required to start an investment in the BrokerageLink®.

Choosing Investments

Upon initial enrollment, Participants indicate how they wish to direct the investment of their employee contributions among the available investment options.

If a Participant fails to direct the investment of Employee contributions and/or non-elective K-Vantage Contributions (contributed prior to January 1, 2026, if eligible), these contributions will be invested in the Plan's default investment fund, as described below. Participants can change from the default investment at any time for both future contributions and existing balances. (See the "**Default Investments**" section further in this chapter.) Trading restrictions may apply to certain investment options.

Investing Future Contributions

A Participant must allocate at least five percent of new contributions to any individual investment. Participants can change the way future contributions are invested and reallocate past investments among the available investment options at any time. Participants can make an investment change online through Fidelity NetBenefits® at www.401k.com or by calling the Eversource Energy Retirement Service Center at 1-800-261-4015.

Exchanging Investments

Subject to administrative review, Section 16b, and insider trading procedures established under the Plan, a Participant may direct Fidelity to exchange any or all of the assets in his or her Eversource Energy Common Shares Fund at any time.

A Participant may not exchange into and out of certain funds more than a total of three times per calendar quarter. Doing so could constitute excessive trading and, therefore, some funds have rules around the number of exchanges allowed.

A Participant may only exchange out of the TRAESOP/PAYSOP Fund. No new monies or exchanges from other funds can go into the TRAESOP/PAYSOP fund.

When the Participant directs Fidelity to exchange an investment, the Participant generally receives the end-of-day market price for that investment based on the close of the NYSE. Fund exchange frequency information can also be found online through Fidelity NetBenefits® at www.401k.com.

Default Investments

The Fidelity Freedom Funds are the qualified designated default investment option if a Participant fails to indicate how his or her contributions should be invested.

Account Statements and Valuation

A Participant's account will be valued daily at the close of each business day on which the NYSE was open for trading. Participant contributions are allocated to the Participant's account as soon as practicable after each payroll.

All Participants can obtain an electronic statement showing account performance through Fidelity NetBenefits® at www.401k.com at any time. This information is available as of the prior trading date and for the prior 120-month period.

Fidelity® Personalized Planning & Advice Managed Account ®

A discretionary, fee-based asset management service available through Fidelity that makes the day-to-day investment decisions for a Participant's Plan account.

Participants can learn more about this service by contacting the Eversource Energy Retirement Service Center at 1-800-261-4015.

Plan Fees

The law requires that applicable fees be disclosed to Participants. It is important that Participants understand the costs associated with the Plan and the impact these costs may have on savings.

- Investment Fees
  Asset-based fees include investment management fees and other operating expenses of the Plan's investment options. Investment management fees vary by investment option and include the cost of administering the investment fund options. These fees are described in each fund prospectus and can be accessed through Fidelity NetBenefits® at www.401k.com and by contacting the Eversource Energy Retirement Service Center at 1-800-261-4015.
- Plan Administration Fees
  Generally, Plan administration fees include expenses associated with recordkeeping, compliance support, trustee services, and other administrative services. Recordkeeping fees, for example, are associated with daily administration of the Plan. Any administrative fees charged to a Participant will be disclosed on the Participant's account statement or in a separate communication from the Company.
- Individual Service Fees
  Transaction-based fees may be charged for specific transactions and services—such as the Fidelity Portfolio Advisory Services at Work®, self-directed BrokerageLink® transactions, loans, check charges for withdrawals, and minimum required distributions. Fees are disclosed at the time the transaction is made. This category also includes fees relating to certain sales and purchases of investments, such as short-term trading fees and redemption fees.
- TRAESOP/PAYSOP Commissions and SEC Fees
  Commission fees are paid to National Financial Services LLC, brokers for executing TRAESOP/PAYSOP trade, and are disclosed at the time of transaction. The commission rate is generally 2.9 cents per share for real-time trades in the Plan. Participants receive notification of the commission amount charged once a trade is executed. The Securities and Exchange Commission (SEC) charges a fee on all executed sell orders of individual stocks, including TRAESOP/PAYSOP shares. This fee is a percentage of the total trade amount.

The fee structure is subject to change. Additional information about each fund option, including prospectuses and other Plan information concerning the investment performance and value of shares or units of other investment alternatives offered within the Plan, is available through Fidelity NetBenefits® at www.401k.com or by calling the Eversource Energy Retirement Center at 1-800-261-4015.

In-Service Withdrawals

Participants may withdraw monies from their Plan account while still employed and prior to retirement or termination (subject to limitations). Some limitations, for example, are that withdrawals from your Pre-Tax or Roth 401(k) source accounts are generally not permitted before you attain age 59½ and withdrawals from other source accounts may require that employees satisfy a service or participation requirement. Except for Military Reservist withdrawals, withdrawals that qualify as Disaster Relief under Section 72(t)(2)(M) of the Code, and Domestic Abuse Victim Distributions under Section 72(t)(2)(K), withdrawals cannot be repaid to the Plan. Participants are not permitted to withdraw any amount from their K-Vantage source account.

Withdrawal Procedures

Withdrawals can be initiated online through Fidelity NetBenefits® at www.401k.com or by calling the Eversource Energy Retirement Center at 1-800-261-4015. Proceeds from withdrawals made online or by phone can be transferred electronically to a bank account, or can be paid by check. Withdrawals may be a specified dollar amount or a percentage up to 100 percent of the available withdrawal balance. The amount of the withdrawal will be valued at the current day's closing unit price based on the New York Stock Exchange (NYSE) unless the withdrawal includes TRAESOP/PAYSOP shares, which are valued in real time.

Sequence of Withdrawals

Funds are withdrawn from one or more of the source accounts. Certain service requirement rules apply for withdrawals. Withdrawals will be made proportionately from all investments in a source account. BrokerageLink® amounts must be exchanged into one of the other Plan investments before being withdrawn as discussed below in the "BrokerageLink® Withdrawals" section.

Withdrawals will be made from a Participant's source accounts in a prescribed sequence. All available funds must be withdrawn from each available source account before the next account in the sequence will be made available. Special rules apply to withdrawals made in the event of financial hardship, military leave, Disaster Relief under Section 72(t)(2)(M) of the Code, and Domestic Abuse Victim Distributions under Section 72(t)(2)(K)and Total Disability. Participants can obtain more information about the accounts from which a withdrawal is made by calling the Eversource Energy Service Center at 1-800-261-4015.

Financial Hardship Withdrawals

A financial hardship is required for a Participant to withdraw from the Pre-Tax and/or Roth 401(k) source accounts before age 59½, and from the Employer Matching Contribution Source Account and ESOP Contribution Source Accounts if he or she has not otherwise satisfied the Service or participation requirements for withdrawal. To qualify for a financial hardship withdrawal, a Participant must demonstrate an immediate and heavy financial need related to:

- Purchase or ownership of his or her primary residence (other than mortgage payments);
- Payment of tuition, fees, room and board, and related educational expenses for the next semester, quarter, or 12 months of post-secondary education for the Participant, his or her spouse, children, or other dependents;
- Payment of medical expenses that qualify for a federal income tax deduction and that are required for the Participant (or his or her dependents) to obtain necessary medical care;
- Prevention of foreclosure of the mortgage on, or eviction from, a Participant's primary residence;
- Payment for burial or funeral expenses for the deceased parent, spouse, children, or dependents of the Participant;
- Payments for repair to the Participant's primary residence resulting from damage that would qualify for a tax deduction for casualty losses; or

- Payments for expenses and losses (including loss of income) Participant incurs on account of a disaster declared by the Federal Emergency Management Agency (FEMA) under the Stafford Act, if Participant's principal residence or principal place of employment at the time of the disaster is in an area designated by FEMA as eligible for individual assistance.

To qualify for a hardship, the Plan Administrator (or designee) will rely on the Participant's representation that the hardship cannot be satisfied by any other means. Effective January 1, 2019, a Participant is no longer required to obtain all loans available under the Plan or any other Plan maintained by an Employer prior to requesting a financial hardship withdrawal.

The Participant must also complete appropriate documentation at the time of his or her withdrawal request and may not withdraw more than is needed to meet the hardship (and to pay taxes and reasonable penalties—such as the 10 percent early distribution penalty—on the amount withdrawn). Effective January 1, 2019, a hardship withdrawal from a Pre-Tax account may include any earnings credited on Pre-Tax contributions after 1988. Please note: Effective December 29, 2022, the Plan Administrator may rely on a written certification by the Participant in determining whether a distribution is upon the hardship of a Participant, provided the hardship is of a type described above and the Plan Administrator has no actual knowledge to the contrary of such written certification. In addition, Section 115 of the SECURE Act 2.0 provides an exception to the ten percent additional tax for certain distributions (i.e., distributions made from the Plan prior to a Participant attaining age 59-1/2) for hardship distributions that qualify as an emergency personal expenses distribution under Section 72(t)(2)(l) of the Code.

Participants can obtain more information about how to make a hardship withdrawal by calling the Eversource Energy Retirement Service Center at 1-800-261-4015.

TRAESOP/PAYSOP Fund Withdrawals

TRAESOP/PAYSOP shares may be withdrawn in cash or In-Kind as Eversource Energy Common Shares.

Military Reservist Withdrawals

The Plan allows non-hardship withdrawals of Pre-Tax/Roth 401(k) contributions to qualified Military Reservists prior to age 59½. This type of withdrawal applies to Reservists called up for active duty for a period of at least 180 days or for an indefinite period. Military Reservist withdrawals must be completed within the period beginning on the date of the call to duty and ending at the close of the active duty period. Military Reservist withdrawals can be repaid to the Plan in one or more contributions made within two years from the end of active duty leading to such withdrawal.

Total Disability Withdrawals

If a Participant is Totally Disabled (and deemed eligible for long-term disability benefits from a group welfare benefits plan sponsored by Eversource), he or she may make withdrawals from any source account in any amounts even if he or she has not otherwise satisfied the age, Service, or participation requirements for withdrawal and as long as he or she has started and continues to receive long-term disability benefits under that plan.

Disaster Relief

In the event of a disaster declared by the President under Section 401 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act after December 27, 2020 (a "Major Disaster"), the Plan Administrator may adopt a uniform, nondiscriminatory disaster relief policy to authorize individuals whose principal place of residence was in the affected disaster area and who sustained an economic loss by reason of the Major Disaster to receive disaster relief under the Plan. The disaster relief may be in the form of disaster relief distributions from the Participant's Vested account balance (other than K-Vantage Contributions), increased loan limits, and/or the suspension an extension of loan repayments. The amount of distributions permitted in the event of a Major Disaster will be set forth in the policy, but in no event will exceed $22,000 (across all plans and IRAs). A Participant who receives a distribution on account of a Major Disaster may repay the distribution at any time during the three year period immediately following receipt of the disaster relief distribution as a rollover contribution. In addition, a

Participant who received a hardship distribution to purchase or construct their principal residence in the area affected by the Major Disaster, but who, on account of the Major Disaster, did not compete the purchase or construction, may make one or more contributions to the Plan to repay the unused hardship withdrawal as rollover contributions.

Domestic Abuse Victim Distributions

A Participant domestic abuse victim, as described in Section 72(t)(2)(K)(iii) of the Code, may request a distribution in accordance with the Plan's policy and procedures for requesting such a distribution of up to the lesser of (i) $10,000 or (ii) 50% of the Participant's Vested account balance (other than K-Vantage Contributions) from the Plan during the one-year period beginning on any date the on which the Participant is a victim of "domestic abuse" by a spouse or domestic partner. For purposes of domestic abuse victim distributions, "domestic abuse" includes physical, psychological, sexual, emotional, or economic abuse, including efforts to control, isolate, humiliate, or intimidate the victim, or to undermine the victim's ability to reason independently, including by means of abuse of the victim's child or another family member living in the household. A Participant who receives a domestic abuse distribution may make additional contributions to the Plan during the three-year period immediately following receipt of such distribution provided, such additional contributions may not exceed the amount of the domestic abuse distributions the Participant received.

K-Vantage Contribution Source Account Withdrawals

K-Vantage Contribution Source Account monies are not available for in-service withdrawals. Distribution of a Vested K-Vantage Contribution Source Account occurs only upon termination of employment, retirement, Total Disability (deemed eligible for long-term disability benefits from a group welfare benefits plan sponsored by Eversource), and death.

BrokerageLink® Withdrawals

If a Participant withdraws money from a source account that is invested in more than one investment option, the withdrawal is made after liquidating the investments on a pro rata basis. He or she cannot withdraw money from investments held in the BrokerageLink® and must exchange BrokerageLink® shares into one or more of the Plan's other investment options before withdrawing the money. Certain holding periods may apply under some investment options.

Post-Service Distributions

Upon termination of employment for any reason, a Participant (or his or her eligible Beneficiaries) has the following distribution options:

1. Receive all or a portion of his or her Vested account in the Plan in a cash lump sum;
2. Continue to keep his or her funds in the Plan (if the Plan account balance is more than $1,000);
3. Roll all or part of the distribution into an Individual Retirement Account (IRA) or other employer's plan;
4. Receive systematic installment payments; or
5. Receive an In-Kind distribution of Eversource Energy Common Shares held within the TRAESOP/PAYSOP or the Eversource Energy Common Shares Fund.

If the total value of a Participant's Vested Plan account is $1,000 or less, Fidelity will send a letter providing a chance to elect one of the following distribution options: a rollover into an IRA, a rollover into another employer's plan, or a lump sum distribution. If the Participant does not respond to Fidelity within 60 days regarding an election, the distribution will be made to the Participant as a lump sum. Federal income taxes will be withheld from any taxable distribution. Participants should carefully consider the income tax issues associated with a distribution and consult with an accountant or financial advisor before deciding when and how to receive Plan benefits. (See the **Taxes on Plan Distributions and Withdrawals** chapter.)

Participants should call the Eversource Energy Retirement Service Center at 1-800-261-4015 regarding distribution options.

Form of Distribution

If a Participant chooses a lump sum or rollover payment of his or her Vested account balance, the distribution will be made in cash. A Participant may also elect to have the investment in the Eversource Energy Common Shares Fund and TRAESOP/PAYSOP Fund distributed to the Participant in whole Eversource Energy Common Shares—with any fractional share paid in cash as an In-Kind distribution. Payments will be net of applicable sales fees on the Eversource Energy Common Shares if the Participant does not choose to have these paid in shares.

Systematic installment payments can be made in increments of at least $500 payable monthly, quarterly, or annually (if the Plan account balance is more than $1,000). Systematic withdrawal payments can stop at the Participant's election and will be stopped if the Participant is reemployed by the Company. Systematic withdrawal payments will be prorated among the Participant's Plan investments.

Distribution Timing

If electing cash, the payment can be sent to a financial institution electronically (if the financial institution accepts electronic transfers). The Participant will otherwise receive a distribution by check, generally within five to seven business days from the transaction processing date.

If electing In-Kind distributions, stock certificates of Eversource Energy Common Shares are electronically transferred to the brokerage account the Participant designates.

Keeping Money in the Plan

Once a Participant terminates employment with the Company, he or she can keep his or her Vested account in the Plan as long as the total Vested account value is more than $1,000.

If, upon termination, the Employee leaves his or her monies in the Plan, he or she can continue to do the following:

- Direct the investment of all the money remaining in their Plan account. He or she can continue to make exchanges between investments, subject to the same trading restrictions that apply to non-terminated Employees;
- Make a "qualified" rollover into the Plan;
- Directly (or indirectly) roll over all or a portion of his or her Vested Plan account into an IRA or into another employer's qualified retirement plan that accepts rollovers; or
- Receive a partial distribution (withdrawal) of the account.

Once a Participant terminates employment, he or she cannot:

- Make contributions into the Plan other than rollover contributions into the Plan (if the account value is greater than $1,000); or
- Obtain a Plan loan.

Rollover Distributions

Participants can postpone paying income tax on any portion of a Plan distribution rolled into an IRA or other employer's plan. There are two types of rollover distributions: Direct and Indirect.

Direct Rollovers

In a Direct Rollover, the Participant directs a Plan distribution directly to his or her IRA or other employer plan. If he or she completes a Direct Rollover, the amount rolled over will not be currently taxable. The Participant will, however, need to report on his or her income tax return that a rollover was completed.

A Participant's account may also be distributed partially in the form of a Direct Rollover and partially as a direct distribution to the Participant. Amounts paid directly to the Participant will be subject to a mandatory 20 percent federal income tax withholding requirement and may be subject to the 10 percent federal penalty tax for early distribution.

Indirect Rollovers

In an Indirect Rollover, the funds are first paid to the Participant. The Plan is required by law to withhold 20 percent of the taxable portion of the distribution for federal income taxes. The distribution and the 20 percent amount withheld will be reported on a Form 1099-R. The amount withheld is credited to the Participant's taxes due when he or she files an income tax return for the year of the distribution. Within 60 days of the time the distribution is received, the Participant may deposit up to the full amount eligible to be rolled over into an IRA or other employer plan, and that amount will not be taxable to the Participant. If you do roll it over and want to defer taxes on the entire portion distributed, you will need to add additional funds from another source to make up the amount withheld. Exclusion from taxable income in the year of the withdrawal will be lost if the Participant fails to complete the rollover within 60 days.

It is recommended that Participants consult a tax advisor for more information regarding the tax consequences of each option.

Minimum Required Distributions

After a Participant terminates employment with the Company, distribution of the account will be automatically deferred unless he or she directs a total distribution. However, the Participant who is NOT a five percent owner is required to receive "minimum required distributions" for his or her lifetime beginning not later than April 1 of the year following the later of the calendar year the Participant attains his or her Required Beginning Age or retires (the "Required Beginning Date").

A Participant's "Required Beginning Age" means:

- with respect to a Participant born prior to July 1, 1949 (i.e., attains age 70½ prior to January 1, 2020), age 70½;
- with respect to a Participant born on or after July 1, 1949 and prior to January 1, 1951 (i.e., attains age 70½, on or after January 1, 2020), age 72;
- with respect to a Participant born on or after January 1, 1959 and prior to January 1, 1960 (attains age 72 after December 31, 2022 and age 73 prior to January 1, 2033), as adjusted to reflect any changes adopted to Proposed Treasury Regulation section 1.401(a)(9)-2(b)(2)(v), age 73; and
- with respect to a Participant born on or after January 1, 1960 (i.e., attains age 74 after December 31, 2032), age 75.

Participants may elect to receive a distribution that is at or above the minimum required distribution amount in a year that a distribution is required. Participants have the option of electing whether or not to have federal taxes withheld from the distribution.

Excise Tax on Missed Required Minimum Distributions

Effective for taxable years beginning after December 31, 2022, the excise tax imposed under Internal Revenue Code Section 4974 for failure to take required minimum distributions shall be applied in accordance with Section 302 of the SECURE 2.0 Act of 2022. Specifically:

- The excise tax rate for missed required minimum distributions is **25%** of the amount not distributed as required.
- If the failure is corrected during the correction window described in Code Section 4974(d), the excise tax rate is further reduced to 10%.
- The Plan Administrator shall apply these provisions consistent with applicable IRS guidance and Treasury Regulations.

Reemployment

If a Participant is reemployed by the Company before he or she receives all of his or her Vested account balance, the Vested account will not be eligible for distribution (other than in-service withdrawals) until his or her employment once again ends. If the Participant was receiving systematic payments or minimum required distributions, they will stop.

Participant and Alternate Payee

A Participant and Alternate Payee are generally terms defined under a Qualified Domestic Relations Order (QDRO). For a QDRO applicable to the Plan, an Alternate Payee has the same Plan choices as the Participant, except that he or she cannot make contributions into the Plan as an Alternate Payee.

Overpayments

Effective December 29, 2002, and without being treated as having failed to satisfy the requirements of Code Section 401(a), in the event of an inadvertent overpayment of benefits, any recoupment efforts made by the Plan will comply with the limitations set forth at Section 301 of SECURE 2.0, but only to the extent applicable. The limitations on recoupment set forth under Section 301 of SECURE 2.0, for example, will not apply to an overpayment of a periodic benefit resulting from the fraud or culpability of a Participant or Beneficiary.

Survivor Benefits

Death

If a Participant dies, his or her Beneficiary will be eligible to receive the full value of his or her Vested Plan account.

If the survivor benefit is more than $1,000, the Participant's Beneficiary will have the option of leaving the money in the Plan and deciding how it is invested until he or she is required to take a Plan distribution. If the survivor benefit is $1,000 or less, the amount will be distributed to the Beneficiary in full.

Beneficiaries or estate representatives should call the Eversource Energy Service Center at 1-800-261-4015 for more information.

Beneficiary Designations

Fidelity provides Beneficiary designation and recordkeeping services for the Plan. A Participant can designate a Beneficiary online at www.401k.com or by calling the Eversource Energy Service Center at 1-800-261-4015. If a Participant previously submitted a paper Beneficiary form to either Eversource Human Resources or to Fidelity indicating a beneficiary designation, this designation will continue to be valid although the designation will not be visible online unless you redesignate such beneficiary or change such designation online. Participants should review their Beneficiary designations periodically and after special events (such as births, marriage, or divorce) to verify that they are complete and reflect the Participant's intention.

The term "Spouse" only includes an individual with whom the Participant had a Spousal relationship (properly documented and established in a manner acceptable to the Plan Administrator) for a period of at least 12 months prior to his or her death, unless otherwise specifically provided for by a Qualified Domestic Relations Order (QDRO).

The Beneficiary for a Participant's account will be determined based on the following, in order of preference:

1. The named Beneficiary on file with Fidelity. If this individual is not the Participant's Spouse, the Spouse must have consented to the naming of a different Beneficiary (or to receiving less than the Participant's entire Vested account) by signing the Beneficiary designation as witnessed by a notary public and filed with Fidelity.
2. If no Beneficiary designation has been filed with Fidelity, the Participant's Spouse is the automatic Beneficiary of the Participant's entire Vested account.
3. If there is no Beneficiary designation on file with Fidelity and the Participant has no Spouse, the currently named Beneficiary on file with the Company for Eversource-sponsored group life insurance will be the automatic Beneficiary(ies) of the Participant's entire Vested account.

In the absence of any of the above, the Participant's estate will be the default Beneficiary.

It is possible to change a Beneficiary designation at any time by updating your beneficiary designation through Fidelity NetBenefits online at www.401k.com or by calling the Eversource Energy Retirement Service Center at 1-800-261-4015. However, a Beneficiary cannot designate contingent Beneficiaries for a Participant's account while the Participant is still alive. If the Beneficiary dies before distribution is made, the distribution will be made to any contingent Beneficiary properly designated by the Participant, or by default, following the same rules above.

Payments to Beneficiaries

Federal law requires that certain minimum required distribution rules apply when payments under the Plan are due to Beneficiaries. Those rules will vary based on whether the Spouse is the Beneficiary, the type of designated Beneficiary, and whether the Participant's death occurs before or after the Participant was required to begin distributions under the Plan. Fidelity will send a communication to the Beneficiary to describe when payments will begin and the amount of such payments.

Death of a Participant Before Distributions Have Begun

If a Participant dies before minimum required distributions have begun, distributions to the Beneficiary will be as follows:

- If there is a designated Beneficiary who is not an Eligible Designated Beneficiary, payments will begin by December 31 of the year following the year of the Participant's death, and all payments must be distributed by the end of the 10th calendar year following the Participant's year of death.
- However, if the only designated Beneficiary is a surviving spouse, payments will begin to such designated Beneficiary by December 31 of the year following the year of the Participant's death or by December 31 of the calendar year in which the Participant would have attained his or her Required Beginning Age, if later.
- If the designated Beneficiary is an Eligible Designated Beneficiary and the surviving spouse is not the sole Eligible Designated Beneficiary, payments will begin to such Eligible Designated Beneficiary by December 31 of the year following the year of the Participant's death, but the minimum amount of the payments will be determined based on the Participant's Vested account balance and the Beneficiary's Life Expectancy. The Beneficiary may receive an earlier total distribution and may be eligible to make a direct rollover of all or part of the distribution into an Inherited IRA.
- If the designated Beneficiary is a minor child of the Participant, payments will begin by December 31 of the year following the year of the Participant's death, minimum amount of the payments will be determined based on the Participant's Vested account balance and the Beneficiary's Life Expectancy; provided, however, once the child reaches the age of majority, any remaining payments must be made within 10 years after the child reaches age of majority unless the child is otherwise an Eligible Designated Beneficiary.
- If there is no designated Beneficiary, payments will be made to the Participant's estate and will be completed by December 31 of the calendar year containing the fifth anniversary of the Participant's death.

Death of a Participant After Distributions Have Begun

If a Participant dies after minimum required distributions have begun (generally, beginning in the year he or she reaches age 72), distributions to the Beneficiary will be as follows:

- If there is a designated non-spouse Beneficiary, payments will continue based on the Participant's remaining Vested account balance divided by the longer of (a) the Beneficiary's actual Life Expectancy, or (b) the remainder of the Life Expectancy of the Participant, which was originally used to determine payments. Notwithstanding the foregoing, if a Participant dies on or after January 1, 2020, and the designated Beneficiary is not an Eligible Designated Beneficiary, all payments must be distributed by the 10th anniversary of the Participant's death.
- If the Beneficiary is the Spouse, payments will continue based on the Participant's remaining Vested account balance and the longer of (a) the remaining original number of years of Life Expectancy of the Participant, or (b) the Life Expectancy of the Spouse.
- If there is no Spouse or designated non-spouse Beneficiary, payments will continue to the Participant's estate over the number of years remaining in the Participant's original Life Expectancy.

Fidelity will confirm the distribution amounts and schedule with the Beneficiary. Special rules apply if the Beneficiary is more than 10 years younger than the Participant.

An Eligible Designated Beneficiary is a designated Beneficiary who, as of the Participant's date of death, is (a) a surviving spouse, (b) the child of a Participant who has not reached age of majority, (c) a disabled person, an individual who has been certified as chronically ill for a reasonably lengthy period of time, a person not more than 10 years younger than the Participant or the designated Beneficiary of a Participant who dies prior to January 1, 2020.

Taxes on Plan Distributions and Withdrawals

The following is general information about how federal income tax law affects withdrawals and distributions from the Plan. Complete information about taxation is included in a Tax Notice provided at the time of distribution or withdrawal. Tax rules are complicated, subject to change, and have different implications based on personal circumstances. This summary describes the law in effect on December 31, 2025, 2025, and is intended only as a guideline. Consult a tax specialist for specific advice.

The Company has designed the Plan to be a "qualified" plan under IRS rules so the funds of the Plan are eligible for "special tax treatment." This also means that Participants are not taxed on the earnings on account balances until paid out through an in-service withdrawal ("withdrawal") or a post-service distribution ("distribution").

Any contributions a Participant makes after-tax—whether through Regular After-Tax contributions, Roth 401(k), Roth In-Plan conversion, or rollover to the Plan of Roth 401(k) or after-tax amounts—will ordinarily not be taxable when paid out from the Plan because they were taxed before being deposited into the Plan. However, Pre-Tax contributions, any rollovers of Pre-Tax or Company contributions, any Company-matching contributions, TRAESOP/PAYSOP source accounts and all earnings on contributions (with the exception of qualified earnings on Roth 401(k) contributions, including Roth In-Plan conversions) will ordinarily be taxable in the year paid out to the Participant—unless rolled over into a qualified plan.

The Plan Trustee will automatically withhold 20 percent federal income tax from all withdrawals and distributions other than Direct Rollovers and minimum required distributions. Unless the Participant directs otherwise, minimum required distributions will be subject to federal income tax withholding at applicable wage withholding rates. Participants will receive further information on tax withholding when requesting a distribution.

When a Participant receives a taxable distribution or withdrawal from the Plan, it will be treated as ordinary income in the year received. In addition, a penalty in the form of a 10 percent excise tax may apply to early distributions or withdrawals. This 10 percent tax will not apply if:

- The Participant is at least 59½ years old;
- The distribution is made because the Participant left the Company or retired in a calendar year in which he or she is at least age 55;
- The distribution or withdrawal does not exceed the amount of the Participant's tax-deductible medical expenses for the year (whether or not he or she itemizes deductions);
- The distribution or withdrawal is made because of the Participant's death or Total Disability;
- Payment is made to comply with a qualified domestic relations order (QDRO) as the result of a divorce settlement;
- The distribution or withdrawal is rolled over in accordance with law;
- The distribution is paid as approximately equal payments over the Participant's life or Life Expectancy (or his or her Beneficiary's Life Expectancy);
- The distribution or withdrawal is a payment of TRAESOP/PAYSOP dividends;
- The distribution is made to pay medical insurance premiums when the Participant is unemployed and he or she has received unemployment compensation benefits for at least 12 weeks;
- The distribution or withdrawal is for a first-time home purchase or for higher education expenses for the Participant or for his or her legal Spouse, child, or grandchild;
- Withdrawal is made by a qualified Military Reservist;
- Withdrawal that qualify as Disaster Relief under Section 72(t)(11) of the Code, or
- The distribution is to a domestic abuse victim, as described in Section 72(t)(2)(K)(iii) of the Code, or qualifies as an emergency personal expense distribution under Section 72(t)(2)(L) of the Code.

Additional information regarding the 10 percent excise tax on early distributions or withdrawals is available by referring to IRS instructions for Form 5329 and to IRS Publication 575, Pension and Annuity Income; or Publication 590, Individual Retirement Arrangements (IRAs) available at www.IRS.gov or by calling 1-800-TAX-FORM (1-800-829-3676).

Special Tax Averaging

The distribution to a Participant born before January 1, 1936, may qualify for 10-year tax averaging and capital gains treatment. Details are set forth in the Tax Notice provided at the time of the distribution or withdrawal.

Net Unrealized Appreciation

The "taxable amount" for a lump sum distribution from the Plan will not include any Net Unrealized Appreciation (NUA) on Eversource Energy Common Shares that the Participant elects to receive. NUA is the amount by which the fair market value of the Eversource Energy Common Shares received in a total distribution exceeds the amount that the Plan paid for the shares. For example, if the Plan paid $1,000 for all of the Eversource Energy Common Shares held in a Participant's ESOP Contribution Source Account and the Participant then elects to have shares distributed In-Kind as part of a lump sum distribution, and those shares are worth $2,500 at the time of the distribution, $1,500 is NUA and the Participant normally will exclude this amount when figuring out how much tax to pay on the Eversource Energy Common Share distribution. This way the NUA will not be reported as a taxable part of the Plan distribution. Instead, the NUA will be taxed as a long-term capital gain when the Participant later sells the shares of Eversource Energy Common. Participants should consult a tax advisor for more information.

Loans

Eligibility

Account loans are available to all Active Participants for any reason. There are two types of loans available—a general purpose loan and a primary residence loan. Employees may have up to two outstanding loans at any time (for example, two general purpose loans or only one general purpose loan and one primary residence loan). General purpose loans can be taken for terms between six months and five years, and a primary residence loan can be taken for a term between one and thirty years. No loan will be granted if any prior loan is in default.

Loan Processing

Employees can initiate a loan through Fidelity NetBenefits® at www.401k.com or by calling the Eversource Energy Retirement Service Center at 1-800-261-4015. The corresponding promissory note information will also be provided.

Loan requests confirmed by 4 p.m. Eastern Time on a business day on which the New York Stock Exchange (NYSE) is open are processed on the day the Employee initiates the Loan. Loan requests made after 4 p.m. (or on holidays or weekends) will be processed on the next business day

Loan Amounts

The minimum loan amount a Participant can take is $1,000. The maximum is the lesser of $50,000 or 50 percent of their balance (excluding K-Vantage) in their Plan account. Notwithstanding the foregoing, the Plan Administrator may increase the loan limit of a Participant who received a distribution in the form of qualified disaster relief (as described in Section 72(t)(11) of the Code) for 180-day period starting on the date the disaster is declared a Major Disaster by the President of the United States provided such increase shall not exceed the lesser of $100,000 or the Vested balance (excluding K-Vantage Contributions) in the Participant's account, This amount is further limited in the event that a Participant has had an outstanding Plan loan at any time within the last 12 months, in which case the maximum available for **both** loans will be the lesser of:

1. $50,000 minus the difference between the highest outstanding loan balance in the last 12 months and the current amount outstanding; or
2. 50 percent of the balance—excluding K-Vantage.

The resulting figure is the Employee's maximum loan amount.

Calculating Maximum Loan Amounts

Example 1: Employee has no Plan loan balance in the last 12 months

Pete has an account balance of $70,000 and has never taken a loan.
50 percent of his account balance = $35,000, which is less than $50,000.
Pete can borrow a maximum amount of $35,000 from his Plan account.

Example 2: Employee has had a Plan loan balance within the last 12 months

Pat has an account balance of $200,000. Pat wants to take out a primary residence loan, although she already has a general purpose loan with a current balance of $20,000. (She took out the loan six months ago at $30,000.)

Because 50 percent of the account balance is $100,000 (which is more than $50,000), Pat is first limited to a maximum loan amount of $50,000. That $50,000 is further reduced by the difference between her highest loan balance in the last 12 months and her current loan balance: $50,000 minus ($30,000 minus $20,000) = $40,000.

Since Pat already has a loan of $20,000, she can borrow only an additional $20,000 to stay within her total loan limit of $40,000.

Source of Loan Funds

The monies for a loan will be withdrawn from the various eligible sources within a Participant's Plan account. Participants can obtain additional information about the order of the accounts from which monies for a loan will be withdrawn by calling Fidelity at 1-800-261-4015. A Participant cannot borrow money from their K-Vantage Contribution Source Account or directly from investments in the BrokerageLink® although the amounts in the BrokerageLink® will be used to determine the maximum loan amount available. To use monies invested through the BrokerageLink® to fund a loan, the Participant must first exchange monies from his or her BrokerageLink® investments into one of the other Plan's investments prior to borrowing the money.

Interest Rate

The interest rate charged on loans will be a fixed rate of interest for the term of the loan. The applicable rate is periodically determined by the Plan Administrator in an amount that is considered a commercially reasonable rate. Generally, rates are determined each full calendar quarter with reference to the Prime Rate (as published by Reuters) plus one percent as of the last business day of the prior calendar quarter.

Security

Because a Plan loan is secured by the Employee's Vested account balance, a Participant may not withdraw amounts that are currently securing an outstanding Plan loan.

Repayments

The Participant's principal and interest payments are automatically repaid into their Plan account through payroll deduction each pay period for the loan amortization period. The outstanding loan balance will not earn investment income other than the interest that is repaid on it by the Participant.

Loans are normally repaid through payroll deductions on an after-tax basis. Participants who stop receiving a paycheck because of unpaid leave of absence must continue making loan repayments. Payment arrangements should be made by calling Fidelity at 1-800-261-4015.

Prepayments

Outstanding loan balances can be prepaid in full at any time or additional partial payments may be made. Prepaying a loan in full should be arranged by calling the Eversource Energy Retirement Service Center at 1-800-261-4015.

Default

Loan repayments must be made in accordance with the agreed repayment schedule. If a Participant is unable to make payments when due, a grace period will be allowed. However, a loan will be considered in default if no payments are received within 90 days or if there is an outstanding balance after the scheduled termination date of the loan.

If a Participant misses three months of loan repayments, he or she will be contacted and arrangements will be made to resume repayments. If repayments do not restart, the loan will be considered a taxable distribution to the Participant.

Loan Repayment During Military Leave of Absence and Qualified Disaster Relief

The Plan will suspend loan payments during the period of a Participant's qualified military leave under USERRA. On return to employment, the Participant must resume loan payments with the payment frequency and amount being at least equal to the prepayment schedule. The rehired veteran must repay the full loan (including interest accrued during the military leave) by the date that is the end of the maximum term for the original loan and then extended by the military service period.

The Plan Administrator may provide disaster relief in connection with a Major Disaster pursuant to Section 72(t)(11) of the Code in the form of the suspension loan repayments and an extension of the period to repay the loan.

Retirement, Termination of Employment, or Death

If a Participant terminates employment with an outstanding loan balance, repayment arrangements outside of payroll deduction can be made by contacting Fidelity at 1-800-261-4015.

If the Participant continues to maintain a balance in the Plan after termination, he or she has the option to repay

the loan in full or continue to make scheduled payments.

The outstanding loan balance can be re-amortized from weekly or bi-weekly to monthly and paid electronically from a checking or savings account.

If the Participant dies before paying off the loan, the outstanding balance is treated as a distribution from the Plan on the date of death. The loan cannot be transferred to or assumed by anyone else.

Plan Information

Plan Sponsor

The Plan sponsor of the Plan is Eversource. The Employer Identification Number (EIN) is 06-0810627. The official address is:

Mailing: P.O. Box 270
Hartford, Connecticut 06141-0270

Location: 107 Selden Street
Berlin, Connecticut 06037

Plan Identification

The identification number of the Plan for ERISA purposes is 005.

Type of Plan

The Plan is a defined contribution pension plan.

Plan Administrator

The Plan Administrator of the Plan is the Eversource Retirement Plan and Investment Committee. All correspondence to the Plan Administrator should be addressed to:

Plan Administrator
HRConnect
P.O. Box 270
Hartford, Connecticut 06141-0270

Communication with the Plan Administrator by telephone should be made through HRConnect at 860-665-5660 or toll-free at 1-800-841-8684.

Plan Year

The Plan Year is January 1 through December 31.

Agent for Service of Legal Process

The CT Corporation has been designated as the agent for service of legal process for the Plan. Process may be served on the CT Corporation at the following addresses:

Mailing: CT Corporation
50 Weston Street
Hartford, Connecticut 06120-1537

Service of legal process may also be made to the Plan Administrator or the Plan Trustee and record keeper at the following address:

Trustee: Fidelity Management Trust Company
82 Devonshire Street
Boston, Massachusetts 02109

Voting Rights

Participants are given the right to vote the shares, funds, or securities held in their accounts. Fidelity, or its agent, will provide applicable voting material and instructions.

A Participant also has the right to direct the Plan Trustee as to the voting of Eversource Energy Common Shares allocated to his or her TRAESOP/PAYSOP account and his or her investment in the Eversource Energy Common Shares Fund. Any Eversource Energy Common Shares not voted by Participants shall remain un-voted.

Each year Participants will receive a copy of Eversource Energy's annual report, either electronically or in paper form. Participants are also sent the proxy statement with respect to each meeting of Eversource Energy shareholders or other action requiring shareholder votes, in addition to a form to be returned to the Trustee (or its delegate) that directs the Participant's vote. This may be done by paper or electronically, as permissible. Instructions to the Trustee are kept confidential and will not be revealed to the Company, its officers, directors, or Employees. The Treasurer is responsible for ensuring confidentiality of all these matters. If a Participant fails to return a direction form, his or her shares are not voted.

Effect on Other Benefits

Participation in the Plan will not affect a Participant's compensation for purposes of other pay-based benefits such as life insurance, disability income, and pension benefits, as applicable. These benefits will continue to be based on pay before contributions to the Plan are deducted.

Social Security and Medicare taxes will also continue to be based upon pay before contributions from the Plan are deducted. This means that Participants pay Social Security

and Medicare tax (FICA) on total pay, including pre-tax contributions. Therefore, contributing on a pre-tax basis will not reduce a Participant's Social Security benefits.

When Benefits Are Not Paid

This summary describes how the Plan provides a Participant (or his or her Beneficiary) with benefits. It is also important to understand some conditions under which benefits could be less than expected or not paid at all:

- After a divorce, all or a portion of benefits could be assigned to an ex-spouse, child, or other dependent if a court issues a qualified domestic relations order (QDRO);
- An account balance is reduced if a deemed distribution is granted to satisfy an outstanding loan; and
- Federal law may limit the amount of money a Participant can contribute to the Plan, based on the overall contribution levels of other Participants.

Incorporation of Documents by Reference

The following Securities Exchange Commission (SEC) filings are incorporated by reference in the Plan prospectus and are available to Participants, without charge, upon request:

- Annual Report on Form 10-K;
- Annual Report on Form 11-K of the Eversource 401k Plan;
- Description of the Eversource Energy Common Shares contained in registration statements filed under Section 12 of the Securities Exchange Act of 1934, including any amendment or report filed for the purpose of updating such descriptions; and
- All documents subsequently filed by Eversource Energy or by the Plan pursuant to Sections 13(a), 13(c), 14, and 15(d) of the Securities Exchange Act of 1934 (such as reports on Forms 10-K, 11-K, 10-Q, and 8-K) while Eversource Energy Common Shares are being offered under this prospectus.

Requests for any of these documents can be made to HRConnect at 1-800-841-8684 and will be provided at no charge.

Top-Heavy Provisions

Under current tax law, the Plan is required to contain provisions which will become effective if the Plan becomes "top-heavy." A plan is considered top-heavy only if the Vested account balance for certain highly paid Employees is more than 60 percent of the account balances of all Participants.

Because there are a small number of highly paid Employees who benefit from the Plan, it is very unlikely that this Plan will ever become top-heavy. If the Plan does become top-heavy, additional Company contributions may be made. A more detailed explanation of these provisions will be provided if and when the Plan becomes top-heavy.

Claims and Appeals Procedure

Participants who have any questions or problems concerning their Plan account should contact Fidelity at 1-800-261-4015. All decisions concerning payment of benefits under the Plan shall be at the discretion of the Plan Administrator.

If a Participant thinks he or she is not receiving all the benefits he or she is entitled to under the Plan, or the Participant disagrees with how a claim is handled, there is a formal review procedure that the Participant (or his or her authorized representative) must follow.

First, the Participant must make a claim for a review in writing.

The written claim should be sent to:

Eversource Retirement Plan and Investment Committee
Eversource 401k Plan
P.O. Box 270
Hartford, Connecticut 06141-0270

The Participant may request documents relating to the claim. If a claim is denied, the requesting Participant will be notified, in writing, within 90 days after the claim was filed, stating the reasons for the denial. If 90 days is not sufficient time to reply to a claim, the requesting Participant will be notified of the reasons for the delay. The notice will:

- Explain what special circumstances make an extension necessary; and
- Indicate the date on which a final decision is expected to be made. The extension may be for up to an additional 90 days.

If any claim denial is made, in full or in part, the Participant will receive a written verification of the denial from the Plan Administrator. The notice will explain:

- The specific reason(s) for the denial;
- The Plan provision(s) on which the denial is based;
- Any additional information needed to make the application for benefits acceptable and the reason the information is necessary;
- The procedure for requesting a review; and
- A statement explaining the Participant's right to file a lawsuit under section 502(a) of ERISA if the request for review is denied.

Filing an Appeal

If the Plan Administrator denies the Participant's claim, in whole or in part, the Participant or his or her authorized representative may appeal the decision of the Plan Administration Committee within 60 days after receiving the denial notice. The Participant or his or her authorized representative may:

- Submit a written request to the Eversource Retirement Plan and Investment Committee for review of the initial denial;
- Have access to, and copies of, all documents relevant to the claim, free of charge; and
- Submit documents, issues, and comments in writing. These will be reviewed without regard to whether they were considered in the initial claim determination.

The request for review, or "appeal," of the claim denial must be directed to the Eversource Retirement Plan and Investment Committee at the following address:

Eversource Retirement Plan and Investment Committee
Eversource 401k Plan
P.O. Box 270
Hartford, Connecticut 06141-0270

An appeal will be decided by the Eversource Retirement Plan and Investment Committee within 60 days after it is received. If special circumstances require a review period longer than 60 days, the time for making a final decision may be extended and the Participant will be notified of the extension within 60 days after requesting the review. The total review period, however, cannot be longer than 120 days. If a request for review is denied, the Eversource Retirement Plan and Investment Committee will provide the Participant with notice of its decision which will explain:

- The specific reason(s) for the denial;
- The Plan provision(s) on which the denial is based;
- Right to access to, and copies of, all documents relevant to the claim, free of charge; and
- A statement explaining the right to file a lawsuit under section 502(a) of ERISA.

The decision of the Eversource Retirement Plan and Investment Committee is final, conclusive, and binding. Participants have the right to bring a civil action under section 502(a) of ERISA following a final claim denied on review. Any questions about the process for requesting a review should be addressed to the Plan Administrator. The Participant, or such other person authorized to represent the Participant, shall have one year within which to bring suit against the Plan for any claim related to such denied appeal.

Lost Participant, Beneficiary, or Alternate Payee

All Participants (including former and active employees), Alternate Payees under a QDRO, and Beneficiaries should keep Eversource via HRConnect 1-800-841-8684 informed of their current address. Participants should keep Fidelity and Eversource via HRConnect informed of any changes in their marital status.

Qualified Domestic Relations Orders (QDRO)

Generally, rights and benefits under the Plan cannot be assigned, sold, transferred, or pledged by a Participant or reached by a Participant's creditors or other party except under a QDRO, as explained here.

A domestic relations order is any court order made pursuant to a state or tribal domestic relations law that relates to divorce, legal separation, custody, or support proceedings. Orders must be honored by the Plan if the order meets certain requirements for a QDRO. The QDRO recognizes the right of someone other than the Participant to receive Plan benefits. The order could include an award of a portion of Plan benefits to a former Spouse of the Participant (or his or her Beneficiary). This means benefits would be reduced and the benefits payable to a surviving Spouse or Beneficiary would also be less.

Participants (or their authorized representatives) who wish to provide a domestic relations order to the Plan to determine whether it satisfies the requirements of a QDRO should ensure that the order includes the following information for both the Participant and Alternate Payee:

- Full names;
- Current mailing addresses;
- Applicable dates of birth; and
- Social Security numbers.

The provided domestic relations order should also specify the following:

- The exact dollar amount or percentage of the benefit to be provided to the Alternate Payee, or a formula to be used to determine the amount of the benefit;
- That it clearly relates to the Participant's Eversource 401k Plan account;
- The date used to determine the amount of the benefit due to the Alternate Payee; and
- When the payment to the Alternate Payee should commence and the period over which the payments to the Alternate Payee should be made.

Willis Towers Watson (WTW) handles all QDRO processing for the Plan. More information about QDROs, including a description of the procedures for QDRO determinations and review of QDRO's can be obtained by contacting WTW via the Eversource Pension Service Center at 1-844-458-7431 from 8:00 a.m. – 6:00 p.m. Monday – Friday EST. or by writing:

Eversource Pension Service Center
C/O Willis Towers Watson
Department ES
P.O Box 981912
El Paso, TX 79998

Future of the Plan

Eversource currently intends to continue the Plan indefinitely. However, Eversource reserves the right to amend or terminate the Plan at any time. If the Plan is amended, the benefits already credited to a Participant under the Plan will not be reduced, unless required by the IRS. If the Plan is terminated or if contributions to the Plan are permanently discontinued, all Participants will become fully Vested in all amounts credited to their accounts, if they are not already Vested.

No Right to Employment

Nothing in the Plan gives a Participant the right to remain in employment or affects the Company's right to terminate employment at any time and for any reason (which right is hereby reserved).

Plan Administrator's Discretion

The Plan Administrator is the named fiduciary of the Plan and has the discretionary authority to control and manage the operation and administration of the Plan. The Plan Administrator shall have the full, exclusive, and discretionary authority to prescribe such forms; make such rules, regulations, interpretations, and computations; construe the terms of the Plan; determine all issues relating to participation and eligibility for benefits; and take such other action to administer the Plan as it may deem appropriate in its sole discretion. The Plan Administrator's rules, regulations, interpretations, computations, and actions shall be final, binding, and conclusive on all persons. Such discretionary authority can also be exercised by a delegate.

Plan Administration and Funding

The Eversource Retirement Plan and Investment Committee, in conjunction with the Executive Vice President - Human Resources and Information Technology, as Plan Administrator, handles the day-to-day operations of the Plan, such as the establishment and maintenance of Employee records, administrative matters, and the computation and processing of benefits. The Eversource Retirement Plan and Investment Committee is also responsible for all matters relating to the funding of the Plan and overseeing investment options available under the Plan.

Questions concerning the Plan should be addressed to:

HRConnect
Eversource
P.O. Box 270
Hartford, Connecticut 06141-0270 or by calling HRConnect at: 860-665-5660 or toll-free at 1-800-841-8684 M-F 8:00 a.m. – 4:30 p.m.

The following information concerning administration and funding of the Plan is correct as of January 1, 2026.

The Trustee for all the Plan assets is:

Fidelity Management Trust Company
82 Devonshire Street
Boston, Massachusetts 02109

Certain Plan assets are invested in mutual funds under the management of:

Fidelity Management & Research Company

82 Devonshire Street
Boston, Massachusetts 02109

Lord Abbett Distributors LLC

90 Hudson Street
Jersey City, New Jersey 07302

Morgan Stanley Asset Management, Inc.

1221 Avenue of the Americas
New York, New York 10020

Other Plan assets are invested in pooled, commingled trust funds managed by:

Frank Russell Trust Company
909A Street
Tacoma, Washington 98402

The Plan's Fixed Income Fund assets are covered by an actively managed wrap agreement issued by:

Prudential Insurance Company of America
c/o Prudential Retirement
200 Wood Avenue South
Iselin, New Jersey 08830

These assets and the assets of the Intermediate Bond Fund are managed by:

Pacific Investment Management Company (PIMCO)
P.O. Box 6430
Newport Beach, California 92658

Jennison Associates, LLC
One International Place
Boston, Massachusetts 02110

The Vanguard Group
P.O. Box 2600
Valley Forge, Pennsylvania 19482-2600

ERISA Rights

Plan Participants are entitled to certain rights and protections under ERISA. ERISA entitles a Participant to:

- Receive information about the Plan and benefits;
- Examine, without charge, at the Company's HR Departments (located in Westwood, MA and Berlin, CT) and other approved locations. Eversource HR Service Center and other locations, all documents governing the Plan, including insurance contracts and collective bargaining agreements, and a copy of the latest annual report (Form 5500 Series) filed by the Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Pension and Welfare Benefits Administration;
- Obtain (upon written request to HRConnect for which a reasonable charge may apply) copies of documents governing the operation of the Plan that include insurance contracts, collective bargaining agreements, the latest annual report (Form 5500 Series) and an updated Summary Plan Description; and
- Receive a summary of the Plan's annual financial report (the Plan Administrator is required by law to furnish each Participant with a copy of this summary annual report).

Prudent Actions by Plan Fiduciaries

In addition to creating rights for the Plan Participants, ERISA imposes duties upon the people who are responsible for operating Employee benefit plans. The people who operate the plans, called "fiduciaries" of the plans, have a duty to do so prudently and in the interest of the Participants and their Beneficiaries. No one, including the Company, or any other person, may fire a Participant or otherwise discriminate against a Participant in any way to prevent him or her from obtaining a Plan benefit or exercising his or her rights under ERISA.

Enforcement of Rights

If a claim for a Plan benefit is denied or ignored, in whole or in part, the Participant has a right to know why this was done, to obtain—free of charge—copies of documents relating to the decision, and to appeal any denial—all within certain time schedules.

Under ERISA, a Participant can take action to enforce the above rights. For instance, if a Participant requests materials from the Plan and does not receive them within 30 days, he or she may file suit in a federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay the Participant up to $110 a day until he or she receives the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If a claim for benefits is denied or ignored, in whole or in part, a suit may be filed in a state or federal court.

In addition, if a Participant disagrees with the Plan's decision, or lack thereof, concerning the qualified status of a domestic relations order, the Participant may file a suit in federal court. If the Plan fiduciaries misuse the Plan's money, or if a Participant is discriminated against for asserting his or her rights, assistance may be sought from the U.S. Department of Labor, or he or she may file suit in a federal court. The court will decide who should pay court costs and legal fees. If the Participant is successful, the court may order the person sued to pay these costs and fees. If the Participant loses, the court may order him or her to pay these costs and fees, for example, if it finds the claim is frivolous.

Account Statements

The Plan Administrator will furnish each Participant with a written statement of his or her account balance at least yearly. Participants have the ability to elect to receive quarterly statements from the trustee/record keeper electronically or as written statements. Participants should review statements for accuracy. If a Participant believes that his or her investment directions have not been followed, he or she must file a written claim with the Plan Administrator no later than six months after the investment direction was allegedly made.

Questions

Questions about this Plan should be directed to Fidelity at 1-800-261-4015 and/or HRConnect at 1-800-841-8684. Questions about this document, rights under ERISA, or a request for assistance in obtaining documents from the Plan Administrator should be directed to the nearest office of the Pension and Welfare Benefits Administration, U.S. Department of Labor (listed in the telephone directory) or the Division of Technical Assistance and Inquiries, Pension and Welfare Benefits Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

Certain publications about Participants' rights and responsibilities under ERISA can be obtained by calling the publications hotline of the Pension and Welfare Benefits Administration toll-free at 1-866-444-3272.

Key Terms

Administrator or Plan Administrator

The Eversource Retirement Plan and Investment Committee, is responsible for Plan administration including interpretation of the Plan and claims decisions.

Alternate Payee

A Spouse or former Spouse, child, or dependent that is due Plan benefits attributable to a Qualified Domestic Relations Order (QDRO).

Bay State Legacy Employee

Shall mean (i) any employee of the Eversource Gas Company of Massachusetts, or any employee of the Company who was an employee of NiSource Inc. immediately prior to the CMA Acquisition and (ii) who participated in the Bay State Union Pension Plan or the Bay State Gas Company Pension Plan (the Eversource Gas Company of Massachusetts component, adopted October 9, 2020 under the Eversource Pension Plan, as amended).

Beneficiary

The person whom a Participant designates to receive a survivor benefit under the Plan. A Participant's Spouse will be his or her automatic Beneficiary if they have been married for at least one year.

Break in Service or 1-Year Break in Service

A period of 12 consecutive months beginning on the date that an individual's Service with the Employer is severed and during which the individual is not at any time a Participant. In determining whether an individual has incurred a 1-Year Break in Service, the following rules shall apply:

a) An individual shall be deemed to be a Participant during any period of time that is treated as a period of employment pursuant to the definition of "Service;"
b) An individual shall be deemed to be a Participant during any period, not exceeding 24-consecutive months, during which such Participant is absent from work by reason of (1) the pregnancy of the Participant, (2) the birth of a child of the Participant, (3) the placement of a child with the Participant in connection with the Participant's adoption of such child, or (4) the need for caring for a child referred to in clause (2) or (3) immediately following such birth or placement, but only if the Participant has furnished to the Administrator such timely information as may be reasonably required to establish that the absence from work is for one or more of the reasons described in clauses (1) through (4) above;
c) An individual who is transferred from an Employer to an Associate Company which is not a Participating Company shall not be deemed to have severed his or her Service until such individual severs from the Service of such affiliated company (or from an Employer if he or she is subsequently transferred back to an Employer); and
d) For purposes of determining whether a Participant has incurred a 1-Year Break in Service, any period of absence which constitutes leave permitted under the Family and Medical Leave Act of 1993 shall be disregarded.

Cash Balance Employee

A Cash Balance Plan Employees includes:

a) Any Employee who is not an NU Legacy Employee, NSTAR Legacy Employee or Bay State Legacy Employee, and who on or after January 1, 2025 (and January 1, 2026 for Local 369 Bargaining Employees), is a, or as a result of a transfers becomes a, or is hired or rehired as, a bargaining or non-bargaining Employee; and
b) Any NU Legacy Employee, NSTAR Legacy Employee or Bays State Legacy Employee who is rehired as a non-bargaining employee or a bargaining Employee other than a Local 369 Bargaining Employee or transfers to a position that results in such Employee becoming a non-bargaining Employee or a bargaining Employee other than a Local 369 Bargaining Employee.

Catch-Up Contributions

The additional Pre-Tax and/or Roth 401(k) contributions made to the Plan by a Participant who has attained or will attain age 50 before the end of a Plan Year. In addition, effective January 1, 2025, a Catch-Up Contribution

includes the increased annual dollar limit on catch-up contributions for Participants attaining ages 60 through 63 during a plan year.

CMA Employee

Shall mean (i) any Employee who was an employee of the Bay State Gas Company (d/b/a Columbia Gas of Massachusetts) ("CMA") who is deemed part of the completed CMA Acquisition and became an employee of Eversource Gas Company of Massachusetts at the time of the closing of the CMA Acquisition, and (ii) any employee of Bay State Gas Company dba as CMA who was on a leave of absence and deemed part of the completed CMA Acquisition and who is hired by Eversource Gas Company of Massachusetts on or prior to April 9, 2021.

Eligible Compensation

An Employee's actual base pay, including "lump-sum awards" made to a Participant during a Plan Year under the Company's compensation program, annual cash bonus incentive pay programs, vacation payout, and including retention payments paid to Employees., and excluding, under rules uniformly applicable to all Participants similarly situated, pay for overtime, premium pay (such as shift, Saturday, Sunday, or overnight premiums or corresponding exempt adders), license pay, upgrade pay, topper programs, severance pay, executive special pay, stock compensation or other long term compensation, other similar payments, the Employer's cost for any public or private employee benefit plan, including the Plan, and any earnings or amounts the receipt of which is deferred by a Participant pursuant to a plan or agreement that is not qualified under the Code; provided, however, that unless otherwise specifically stated herein, Compensation shall include amounts deferred under any salary deferral agreement pursuant to the Plan, the amount of any reduction in a Participant's Compensation that is contributed to a cafeteria plan qualified under Code Section 125, and any other amount that the Employee shall be deemed to have earned pursuant to uniform rules adopted by the Administrator. In addition, effective for periods on or after December 27, 2020, solely for purposes of Employee Salary Deferral Contributions, Compensation shall also include pay for overtime and applicable premium pay. Compensation in excess of $305,000 per annum (as adjusted for annual increases in the cost-of-living in accordance with Code Section 401(a)(17)(B)) shall be disregarded. Generally, Compensation does not include certain specially-negotiated bonuses, nor amounts paid after a Participant's termination of employment except for regular pay for services rendered while employed and included in the Participant's final paycheck. Special rules may apply to NSTAR Legacy and Bay State Legacy Employees.

Employee

A non-bargaining Employee or a bargaining Employee to the extent provided in the applicable collective bargaining agreement provided in all cases that the individual is on the Company's W-2 payroll (excluding any Non-Benefits Employees).

Inherited IRA

An Individual Retirement Account or individual retirement annuity established by a Participant's non-spouse Beneficiary. The non-spouse Beneficiary can make a Direct Rollover of the Vested account of the deceased Participant to the Inherited IRA.

K-Vantage Pay

A K-Vantage Employee's Eligible Compensation adjusted to include any Workers' Compensation wage replacement pay, plus cash awards received by non-bargaining unit Employees (and bargaining unit employees, as negotiated) under any incentive pay plans of the Company that apply to broad groups; Annual Incentive awards under the Eversource Incentive Plan; special salary adjustment distributions; shift differentials; Sunday premium pay; on-call pay; overtime pay (which is included at straight-time rates); and other monthly payments derived from Eligible Compensation or hours worked according to uniform rules of the Plan Administrator. K-Vantage Pay is not reduced by pre-tax contributions made to the Plan. K-Vantage Pay will not include any compensation deferred under a program that is not qualified under the Internal Revenue Code. K-Vantage Pay may be limited due to maximum IRS compensation limits in determining contributions under the Plan. (See the "**IRS Plan Limits**" section in the **Participant Contributions** chapter.)

K-Vantage Employees

A K-Vantage Employee is an employee eligible for K-Vantage Contributions under the Plan (as

described in the Company Contributions section under K-Vantage).
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K-Vantage Service
Prior to January 1, 2026, used in determining the applicable percentage applied to a K-Vantage Employee's K-Vantage Pay in determining such K-Vantage Employee's K-Vantage Contribution. K-Vantage Service did not include any Service accrued prior to a termination of employment with the Company if that termination from employment with the Employer lasted longer than 30 days. For Employees who (i) are CMA Employees, (ii) are not Bay State Legacy Employees (as defined in the Plan), and (iii) were Participants in the Eversource Gas Company of Massachusetts 401k Plan immediately prior to December 31, 2020, the Plan shall recognize service with NiSource Inc. as K-Vantage Service. No K-Vantage Legacy Employee nor any Employee participating in the Eversource Cash Balance Plan will accrue K-Vantage Service.

Legacy K-Vantage Employee
A Legacy K-Vantage Employee is an Employee who immediately before becoming a Cash Balance Employee was a K-Vantage Employee (including, effective January 1, 2026, a Local 369 Bargaining Employee).

Life Expectancy
Life Expectancy is the number of remaining years a Participant or Beneficiary is expected to live. Life Expectancy is computed for purposes of determining the minimum required payments under the Plan using the applicable tables in Section 1.401(a)(9)-9 of the U. S. Treasury regulations.

Local 369 Bargaining Employee
A Local 369 Bargaining Employee is any Employee whose terms of employment are governed by a collective bargaining agreement between the Company and Utility Workers of America Local 369.

Military Reservist
An Employee who is a member of the National Guard or a member of a reserve component of a uniformed service who is not entitled to basic pay under Section 204 of Title 37 of the U.S. Code.

Non-Benefits Employee or Independent Contractor
Any worker who has signed an employment agreement, independent contractor agreement, or other agreement with the Company stating that such worker is not eligible to participate in the Plan, as well as any other worker that the Company treats or classifies as an independent contractor, any individual who the Company classifies as an intern or temporary employee who the Company hires for a period of less than six months, or designates as a "Non-Benefits Employee," during the period that the worker is so treated or designated. A worker is treated as an independent contractor if payment for such worker's services is memorialized, in whole or part, on a Form 1099 and not on a Form W-2 issued by or on behalf of the Employer. Classification of a worker as an independent contractor by the Plan Administrator shall be final, conclusive, and binding without regard to characterization of the individual as a Participant by any court or administrative agency.

Normal Retirement Age
Age 65.

Eversource Energy Common
Eversource Energy Common Shares.

Participant
An Employee or former Employee (and, in some cases, an Alternate Payee or a Beneficiary) who has an account balance in the Plan.

Participating Company
Any of the Employers that participate in the Plan for the benefit of their Employees along with Eversource as the Plan sponsor. Eversource and each Participating Company are together defined as "the Company."

Plan Administration Fees
Generally, Plan administration fees include expenses associated with recordkeeping, compliance support, trustee services, and other administrative services. Recordkeeping fees, for example, are associated with daily administration of the Plan. The Company generally absorbs Plan administration fees on behalf of the Participant. Some investments may use revenue paid on the investment to reduce overall expenses. Any administrative fees charged to a Participant will be disclosed on the Participant's account statement or in a separate communication from the Company.

Pre-Tax Contributions

A contribution by a Participant to the Plan before income taxes are withheld from the contribution.

Qualified Domestic Relations Order (QDRO)

A domestic relations order from a court of competent jurisdiction that relates to child support, alimony, or marital property rights that is determined to be qualified by the Plan Administrator and that assigns all or part of a Participant's benefit in the Plan to an Alternate Payee.

Service or Vesting Service

Determines when a Participant is Vested in his or her K-Vantage Contribution Source Account balance, or is eligible to receive matching contributions or take certain in-service withdrawals. Generally, "Service" means the entire period of a Participant's employment with an Employer that is measured in completed years and completed months (expressed as twelfths of years), and subject to the following rules:

a) Any period of employment with the Employer prior to any period of consecutive 1-Year Breaks in Service shall be disregarded if (i) on the last day of such period of consecutive 1-Year Breaks in Service the Employee did not have a Vested right to any part of his K-Vantage Contributions; and (ii) such Employee's period of severance from the Service of the Employer equals or exceeds the greater of (a) his Service prior to such period of consecutive 1-Year Breaks in Service (excluding any period of Service not required to be taken into account under this rule by reason of any prior period of consecutive 1-Year Breaks in Service) or (b) five years of Service;
b) If a Participant incurs five consecutive 1-Year Breaks in Service, Service after such five-year period shall not be taken into account for purposes of Vesting in that portion of the balance of such Employee's K-Vantage Contribution Source Account which accrued before such five-year period;
c) Any period of contiguous prior service with an Associate Company shall be treated as a period of employment with the Company. For Participants not employed by NiSource Inc. after the close of business on October 8, 2020 other than those CMA Employees who were on a leave of absence on October 9, 2020 and are hired by Eversource Gas Company of Massachusetts on or prior to April 9, 2021 upon their return from their leave, no period of employment with NiSource Inc. shall be treated as a period of employment with an Employer;
d) Any period of contiguous prior service with a corporation (or any predecessor of such corporation) designated by the Board (i) that is merged or consolidated with Eversource Energy or any Employer; or (ii) substantially all of whose assets are acquired by Eversource Energy or any Employer shall be treated as a period of employment with the Company;
e) If a Participant severs from the Service of an Employer in order to serve in the military forces of the United States and returns to work with the Company within the period during which his reemployment rights are guaranteed by applicable federal law, his period of absence while in such military service shall be treated as a period of employment with an Employer;
f) If a Participant severs from the Service of an Employer by reason of a quit, retirement, or discharge and returns to work within 12 months after the date on which he was first absent from Service (by reason of the severance or otherwise), his period of severance shall be treated as a period of employment with an Employer;
g) Any period of absence not in excess of one year for any reason other than a quit, retirement, discharge, or death, such as vacation, holidays, leave of absence, or layoff, shall be treated as a period of employment with an Employer; and
h) For Participants not employed by Public Service Company of New Hampshire or North Atlantic Energy Service Corporation on June 5, 1992, no period of employment with such Employers prior to June 5, 1992 shall be treated as a period of employment with an Employer. For Participants not employed by a Yankee Employer on March 1, 2000, no period of employment with such Employers prior to March 1, 2000 shall be treated as a period of employment with an Employer. For Participants not employed by NSTAR on April 10, 2013, no period of employment with such Employers prior to April 10, 2013 shall be treated as a period of employment with an Employer.

Spouse

A Participant's legal spouse under federal law.

Tax Notice

The notice provided to any Participant who receives a distribution or withdrawal advising the Participant of the tax treatment of the withdrawal or distribution and ability to roll over the amount to an IRA or employer plan.

Total Disability

The date payments are scheduled to commence to be paid to the Participant (or former Participant) under Eversource Flexible Benefits Plan or an Employer sponsored long-term disability plan or policy, or any successor plan, or as defined by the Social Security Act. During the period of Total Disability, Participant contributions, Employer Matching Contributions, and K-Vantage Contributions cease.

Vested

Refers to a Participant's non-forfeitable right to his or her account balance in the Plan or to any source account.