

Information About Your RTX Pension Plan

Required Annual Funding Notice

You are receiving the enclosed communication (called an “Annual Funding Notice”) because you are a participant in a RTX pension plan for the 2025 plan year. This notice includes financial and other information about your RTX pension plan.

You do not have to take any action.

The Annual Funding Notice is required under the Pension Protection Act of 2006 (“PPA”). PPA is a federal law that requires, among other things, specific information and disclosures concerning the financial status of pension plans.

What the Annual Funding Notice Includes

- Administrative facts about the pension plan;
- A summary of pension plan participants;
- Information about the financial status of the pension plan on various dates, based on guidelines set by the Internal Revenue Service (IRS);
- Information about how RTX funds the pension plan and the way its assets are invested;
- A description of what would happen if the pension plan were terminated or could not meet its financial obligations at some point in the future; and
- An overview of the role of the Pension Benefit Guaranty Corporation (the “PBGC”).

What Does the Notice Tell Me?

The purpose of the Annual Funding Notice is to report how the value of the investments held by the pension plan Trust (the assets) compares to the value of all of the benefits earned to date by RTX plan participants (the liabilities) at different points in time.

The enclosed notice, as required by law, shows the pension plan’s financial status as of December 31, 2025 and the two prior years. The financial status is calculated using market values.

It is important to understand that *your benefits* payable from the pension plan are determined by the plan’s formula and *are not impacted* by annual changes in the pension plan’s financial status. That’s because RTX makes contributions to fund the pension Trust to keep the plan’s financial status at a level that is at or above the minimum levels required by the IRS.



For More Information

If you have questions about the information in this notice, please contact the RTX Pension Service Center by calling **1-800-243-8135** and follow the prompt for Pension Plan. Representatives are available from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday (except holidays).

If you are an active employee, you can access the RTX Pension Service Center to get an estimate of your accrued and projected benefits under the pension plan, as well as perform other transactions, online or by phone. Here's how:

Online	Log on to www.rtxpensioncenter.com , which is available 24 hours a day, 7 days a week. After logging in, select New Pension Estimate under At Your Fingertips on the home page. From there you can print an estimate of your total accrued benefit, as well as other information about your pension benefit. Alternatively, you can gain access from work by clicking on the Your Gateway link found on empowerU . From the Your Gateway home page, click on Savings & Retirement and then click on RTX Pension Service Center.
By Phone	If you don't have internet access, you can request an estimate of your accrued benefit free of charge by calling the RTX Pension Service Center (see number above).

Your Contact Information

To make sure you receive your benefits and any benefit communications pertaining to the Plan, it is critical that you keep your contact information current. If you move after you terminate employment, please update your address information using the contact information listed above. You must also keep us apprised of any changes to the following information:

- your name and address;
- your beneficiary's name and address; and
- any other contact information maintained by the plan.

Keeping this information up-to-date will ensure that you (or your beneficiary) receive your benefit payments as well as any important plan communications without undue delay.

ANNUAL FUNDING NOTICE
For
RTX Consolidated Pension Plan

Introduction

This notice provides key details about the RTX Consolidated Pension Plan (the “Plan”) for the plan year beginning January 1, 2025 and ending December 31, 2025 (the “Plan Year”).

This is an informational notice. You do not need to respond or take any action.

This notice includes:

- Information about your Plan’s funding status.
- Details on your benefit payments guaranteed by the Pension Benefit Guaranty Corporation (PBGC), a federal insurance agency.

What if I have questions about this notice or my Plan?

Contact your plan administrator at:

- RTX Pension Service Center
- **Phone:** 1-800-243-8135
- **Address:** RTX Pension Service Center, P.O. Box 18032, Norfolk, VA 23501-1886

To better assist you, provide your plan administrator with the following information when you contact them:

- **Plan Number:** 041
- **Plan Sponsor Name:** RTX Corporation
- **Employer Identification Number:** 06-0570975

What if I have questions about PBGC and the pension insurance program guarantees?

Visit www.pbgc.gov/generalfaqs for more information. For specific information about your pension plan or pension benefits, you should contact your employer or plan administrator as PBGC does not have that information.

Federal law requires all traditional pension plans, also known as defined benefit pension plans, to provide this notice every year regardless of funding status. This notice does not mean your Plan is terminating.

How Well Funded Is Your Plan

The law requires the plan administrator to explain how well the Plan is funded, using a measure called the “funded percentage.” The funded percentage is calculated by dividing Plan assets by Plan liabilities. In general, the higher the funded percentage, the better funded the plan. Plan liabilities are the present value of the benefits promised by the Plan, determined using a market-related interest assumption. The chart below shows the Plan’s funded percentage for the Plan Year and the two preceding plan years. It also lists the value of the Plan’s assets and liabilities for those years. Plan liabilities for the Plan Year in Line 3 of the chart reflect the plan administrator’s reasonable, good faith estimate.

Funded Percentage	2025	2024	2023
1. Last day of relevant plan year	December 31	December 31	December 31
2. Plan assets	\$39,950,482,401	\$41,643,558,189	\$43,752,088,232
3. Plan liabilities	\$36,313,807,381	\$39,641,300,401	\$41,775,256,088
4. Funded percentage (Line 2 ÷ Line 3)	110%	105%	105%

If the Plan terminates, the Plan’s liabilities calculated by PBGC may be greater than the Plan liabilities shown in the above chart. When PBGC takes over a terminated plan as trustee, it guarantees benefits up to a legal limit. See the section of this notice titled “Benefit Payments Guaranteed by PBGC” for additional information.

Participant and Beneficiary Information

The following chart shows the number of participants and beneficiaries covered by the Plan on the last day of the Plan Year and the two preceding years. The numbers for the Plan Year reflect the plan administrator's reasonable, good faith estimate.

Number of participants and beneficiaries on last day of relevant plan year	2025	2024	2023
1. Last day of relevant plan year	December 31	December 31	December 31
2. Participants currently employed	28,332	31,204	33,650
3. Participants and beneficiaries receiving benefits	108,203	164,151	162,186
4. Participants and beneficiaries entitled to future benefits (but not receiving benefits)	56,659	64,703	70,541
5. Total number of covered participants and beneficiaries (Lines 2 + 3 + 4 = 5)	193,194	260,058	266,377

Funding & Investment Policies

Funding Policy

Every pension plan must establish a funding policy to meet its objectives. The funding policy relates to how much money is needed to pay promised benefits. The funding policy of the Plan is to contribute an amount each year to meet all of the ERISA minimum requirements, including amounts to meet quarterly funding requirements, avoid "at-risk" status and avoid any benefit restrictions. RTX may also contribute additional voluntary amounts each year in order to achieve certain target funding levels in the Plan, with consideration also given to current and future cash flow and tax positions.

Investment Policy

Pension plans also have investment policies that provide guidelines for making investment management decisions.

The Plan was established to provide retirement income to eligible employees. The assets of the Plan are held in trust by a trustee who is responsible for the safekeeping and protection of the Trust. The Plan's fiduciary body is the RTX Pension Administration and Investment Committee (the PAIC), which is responsible for the oversight and management of the Plan. Investment managers are employed by the Trust to manage the Plan's assets. Asset management objectives include maintaining an adequate level of diversification to reduce interest rate and market risk and to provide adequate liquidity to meet intermediate and future benefit payment requirements. Asset classes in which investments are made include global public and private equity, fixed income, and real estate. Investment managers must adhere to the requirements of applicable laws and regulations, including the Employee Retirement Income Security Act of 1974 (ERISA).

As of the end of the Plan Year, the Plan's assets were allocated among the following investment categories as percentages of total assets:

Asset Allocations	Percentage
Public equity	20%
Private equity	12%
Investment-grade debt and interest rate hedging assets	46%
High-yield debt	2%
Real assets	7%
Cash or cash equivalents	0%
Other	13%

The average return on assets for the Plan Year was 10.25%.

Events Having a Material Effect on Assets or Liabilities

By law, this notice must include an explanation of any new events that materially affect the Plan's liabilities or assets. These events could affect the Plan's financial health or its ability to meet its obligations.

For the plan year beginning on January 1, 2026, the following event has such an effect and is reflected in the information as of December 31, 2025 presented above:

- In December 2025, RTX Corporation completed a buy-out conversion of a group annuity contract previously purchased by the Plan from The Prudential Insurance Company of America ("Prudential") transferring approximately \$2.3 billion of gross pension obligations from the Plan to Prudential. In connection with the contract purchase, Fiduciary Counselors Inc. acted as independent fiduciary for the Plan.

Upon completion of the buy-out conversion, Prudential assumed the obligation and administrative responsibility for retirement benefits owed to approximately 60,000 Plan retirees and beneficiaries, which represents approximately one-third of retirees and beneficiaries in the Plan. The transaction resulted in no change to the amounts of benefits payable and did not diminish the Plan's funded status.

Right to Request a Copy of the Annual Report

Pension plans must file an annual report, called the **Form 5500**, with the U.S. Department of Labor. The Form 5500 includes financial and other information about these pension plans.

You can get a copy of your Plan's Form 5500:

- **Online:** Visit www.efast.dol.gov to search for your plan's Form 5500.
- **By Mail:** Submit a written request to your plan administrator.
- **By Phone:** Call (202) 693-8673 to speak with a representative of the U.S. Department of Labor, Employee Benefits Security Administration's Public Disclosure Room.

The Form 5500 does not include personal information, such as your accrued benefits. For details about your accrued benefits, contact your plan administrator.

Termination Rules for Single-Employer Plans

Federal law outlines specific rules for terminating a pension plan. There are three types of terminations:

Standard Termination

An employer can end a plan through a standard termination. However, the plan administrator must prove to PBGC that the plan has enough money to pay all benefits owed to participants.

Under a standard termination, the plan must provide your benefits through one of the following methods:

- **Periodic benefits:** The plan buys an annuity from an insurance company, ensuring you receive regular, generally monthly, retirement payments for life. Before purchasing the annuity, your plan administrator will notify you about the selected insurance company.
- **Lump-sum payment:** If the plan allows, you may elect a lump-sum payment that covers your entire benefit.

PBGC's guarantee ends once an annuity is purchased, or a lump sum is paid. If the insurance company providing the annuity becomes unable to pay your benefits, the applicable state guaranty association will step in, guaranteeing the annuity to the extent authorized by state law.

Distress Termination

If a plan is not fully funded, the employer may apply for a distress termination. The employer must demonstrate financial distress and prove to either a bankruptcy court or PBGC that the employer's business cannot survive unless the plan is terminated. If approved for a distress termination, PBGC will manage the plan as trustee, allocate the plan's assets based on statutory priority categories, and pay guaranteed benefits up to the legal limits, using the plan's assets and PBGC guarantee funds.

Involuntary Termination

PBGC can terminate a plan on its own in certain situations, such as to protect plan participants or PBGC's insurance program. In these cases, PBGC is appointed trustee and assumes responsibility for the plan.

Learn more about single-employer plan terminations in PBGC's Pension Plan Termination Fact Sheet at <https://www.pbgc.gov/about/factsheets/page/termination>.

Benefit Payments Guaranteed by PBGC

When PBGC takes over a single-employer plan, it pays pension benefits through its insurance program. Only vested benefits—those you've earned and cannot forfeit—are guaranteed. Most participants and beneficiaries receive their full pension benefits, but some people may lose some, or all, non-guaranteed benefits.

What PBGC Guarantees

PBGC guarantees the following "basic benefits" up to limits sets by law:

- Pension benefits at normal retirement age.
- Most early retirement benefits.
- Annuity benefits for survivors of plan participants.
- Disability benefits for disabilities that occurred before the earlier of the date the plan terminated or the sponsor's bankruptcy date.

What PBGC Does Not Guarantee

PBGC does not guarantee certain types of benefits, including:

- Non-vested benefits, which depend on meeting specific age, service, or other eligibility requirements.
- Benefit increases and new benefits in place for less than one year before a plan's termination date, while those in place for less than five years are only partly covered.
- Early retirement payments that exceed normal retirement payments, such as supplemental benefits that end when you become eligible for Social Security.
- Non-pension benefits, such as health insurance, life insurance, death benefits, vacation pay, or severance pay.
- Lump-sum payments exceeding \$7,000.

Determining Guarantee Amounts

The amount PBGC guarantees is determined as of the plan's termination date. If the plan terminates during the plan sponsor's bankruptcy, the guarantee amount is determined as of the date the sponsor entered bankruptcy.

The maximum benefit PBGC guarantees is set by law and updated annually. Participants and beneficiaries may receive benefits above the PBGC guaranteed amount, but only if the plan has enough funds to pay them.

For a plan with a termination date or sponsor bankruptcy date, as applicable in 2026, the maximum guarantee is \$7,790 per month, or \$93,477 per year, for a benefit paid to a 65-year-old retiree with no survivor benefit. If a plan terminates during a plan sponsor's bankruptcy, the maximum guarantee is fixed as of the calendar year in which the sponsor entered bankruptcy.

If benefits begin:

- Before age 65, the maximum guarantee is lower, reflecting the longer expected payment period for younger retirees.
- After age 65, the maximum guarantee is higher.

The guaranteed amount is reduced if a benefit will be paid to a survivor upon the participant's death. Maximum guarantee amounts by age can be found on PBGC's website, <https://www.pbgc.gov/wr/benefits/guaranteed-benefits/maximum-guarantee>.

In determining whether the plan has enough assets to pay benefits above the guaranteed amount, PBGC uses different assumptions than those used to calculate the funded percentage shown in the "**How Well Funded Is Your Plan?**" section of this notice. As a result, the additional benefits participants receive may not align with the Plan's reported funded percentage. For example, a plan that reports 80 percent funding based on its own calculations does not mean its participants will receive 80 percent of their vested benefits.