



Frequently asked questions (FAQs)

About the transition to Fidelity.....	2
1. Why are we transitioning recordkeeping responsibilities to Fidelity?	2
2. How will I access my Savings Plan account?.....	2
3. How will I make changes to my Savings Plan account?	2
4. When will the transition take place?	2
5. Are there any actions I need to take?.....	2
6. Does this change affect my 401(k) account balance?	2
7. Will any contributions change as part of this transition?	2
8. Will I have access to different investment options?	2
9. If I have an outstanding loan or have taken a hardship withdrawal from my Savings Plan account, does this change impact my loan or withdrawal?	3
10. I am planning to retire and take distributions from the Savings Plan around the time of this transition. Does this change impact me?	3
11. What is a trustee?.....	3
12. Who is the trustee of the Savings Plan?	3
13. When will I learn more about this transition?	3
14. Will there be a blackout period as part of this transition?.....	3
15. Will there be any impact to the other accounts that Fidelity administers?	3



About the transition to Fidelity

1. Why are we transitioning recordkeeping responsibilities to Fidelity?

Our current recordkeeper, Alight Solutions, provided RTX with quality support as we consolidated legacy Raytheon and UTC plans into one RTX Savings Plan. While Alight was the right choice at that time, we've performed a thorough review and believe that Fidelity best positions RTX and all Savings Plan participants for success.

With access to Fidelity's NetBenefits® website for the RTX Savings Plan, participants will have access to an easy-to-use platform to manage their contributions and investments, along with planning tools, videos and workshops to support their short- and long-term goals.

Eligible employees will also have access to the Health Savings Account (HSA) and Emergency Savings Account (ESA), which are both administered by Fidelity. With this transition, we are making it easier to access these three benefits through one resource.

2. How will I access my Savings Plan account?

You will access your Savings Plan account through Fidelity's NetBenefits website and mobile app. You will be able to reach Fidelity's NetBenefits website directly and through **Your Gateway**.

3. How will I make changes to my Savings Plan account?

You will be able to see your account balance, view and manage your investments, view and update your contribution amounts, and update your beneficiaries through Fidelity's NetBenefits website and mobile app. **You will no longer make Savings Plan transactions on Your Gateway.** The NetBenefits website will also provide access to planning tools, videos and workshops to support your short- and long-term goals.

4. When will the transition take place?

The RTX Savings Plan and RTX Puerto Rico Savings Plan will transition to Fidelity in March 2027.

5. Are there any actions I need to take?

No. There is no action required of you at this time. You should, however, review your current beneficiaries on file with your Savings Plan to ensure they are accurate. You can update your beneficiaries on **Your Gateway > Savings & Retirement > Savings Plan > Manage Beneficiaries**. You will be notified of any required actions you must take prior to the transition.

6. Does this change affect my 401(k) account balance?

No. Your account balance, contribution rate and investment elections are not affected by this change.

7. Will any contributions change as part of this transition?

No. Your contributions and any employer-sponsored contributions will continue as they do today. Future plan design changes, if any, will not be related to the change to Fidelity.

8. Will I have access to different investment options?

No. You will continue to have access to the same investment options as you do today, including access to a mutual fund brokerage and exchange-traded funds (ETF) window.



Investment fund portfolios will continue to be designed by the RTX Pension Advisory & Investment Committee.

9. If I have an outstanding loan or have taken a hardship withdrawal from my Savings Plan account, does this change impact my loan or withdrawal?

No. This change does not impact the status of any loans or hardship withdrawals. If there is a temporary period where new loans and withdrawals cannot be initiated, you will receive advanced notice so you can plan accordingly.

10. I am planning to retire and take distributions from the Savings Plan around the time of this transition. Does this change impact me?

No. Distribution eligibility and rules will remain the same throughout this transition. If there will be a temporary period where distributions cannot be initiated, you will receive advanced notice so you can plan accordingly.

11. What is a trustee?

A trustee holds the assets of the Savings Plan in trust. This means that the assets are being used for the sole benefit of Savings Plan participants and cannot be used to benefit the trustee, RTX, or others.

12. Who is the trustee of the Savings Plan?

State Street Bank and Trust is the trustee of the RTX Savings Plan. This will not change as part of this transition. Banco Popular de Puerto Rico is the trustee of the RTX Puerto Rico Savings Plan. This will not change as part of this transition.

13. When will I learn more about this transition?

You will learn more about this transition, including dates, details and required actions, later this year. No action is required at this time.

14. Will there be a blackout period as part of this transition?

If there will be a blackout period, a temporary period where transactions cannot be made within the Savings Plans, you will receive advance notice so you can plan accordingly.

15. Will there be any impact to the other accounts that Fidelity administers?

There will be no impact to the Health Savings Account (HSA) and Emergency Savings Account (ESA), which are both administered by Fidelity, as a result of this transition.