Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) _____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
VISTEON PENSION PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 07/01/2000

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
VISTEON CORPORATION

ONE VILLAGE CENTER DRIVE
VAN BUREN TOWNSHIP, MI 48111-5711

2b Employer Identification Number (EIN) 38-3519512

2c Plan Sponsor's telephone number 734-710-5784

2d Business code (see instructions) 336300

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2026	HEIDI SEPANIK
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/12/2026	COLLEEN MYERS
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor

ADMINISTRATIVE COMMITTEE

ONE VILLAGE CENTER DRIVE
VAN BUREN TOWNSHIP, MI 48111-5711

3b Administrator's EIN: 38-3519512

3c Administrator's telephone number: 734-710-5784

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	5744
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	100
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	94
b	Retired or separated participants receiving benefits	**6b**	1556
c	Other retired or separated participants entitled to future benefits	**6c**	1981
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	3631
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	251
f	Total. Add lines **6d** and **6e**.	**6f**	3882
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:

1A 3H 1I

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

9a Plan funding arrangement (check all that apply)

- (1) [X] Insurance
- (2) [ ] Code section 412(e)(3) insurance contracts
- (3) [X] Trust
- (4) [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

- (1) [X] Insurance
- (2) [ ] Code section 412(e)(3) insurance contracts
- (3) [X] Trust
- (4) [ ] General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) [X] **R** (Retirement Plan Information)
- (2) [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) [ ] **DCG** (Individual Plan Information) – Number Attached _____
- (5) [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) [X] **H** (Financial Information)
- (2) [ ] **I** (Financial Information – Small Plan)
- (3) [X] **A** (Insurance Information) – Number Attached 1
- (4) [X] **C** (Service Provider Information)
- (5) [X] **D** (DFE/Participating Plan Information)
- (6) [ ] **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE A
(Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
VISTEON PENSION PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
VISTEON CORPORATION

D Employer Identification Number (EIN)
38-3519512

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
AXA EQUITABLE LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5570651	62944	6770	14	01/01/2025	12/31/2025

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	214222
5	Current value of plan's interest under this contract in separate accounts at year end	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☒ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			7b	177677
c	Additions: (1) Contributions deposited during the year	7c(1)	36000		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	8285		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below) ▶	7c(5)			
	(6) Total additions			7c(6)	44285
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	221962
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	5034		
	(2) Administration charge made by carrier	7e(2)	2706		
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below) ▶	7e(4)			
	(5) Total deductions			7e(5)	7740
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	214222

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- **a** ☐ Health (other than dental or vision)
- **b** ☐ Dental
- **c** ☐ Vision
- **d** ☐ Life insurance
- **e** ☐ Temporary disability (accident and sickness)
- **f** ☐ Long-term disability
- **g** ☐ Supplemental unemployment
- **h** ☐ Prescription drug
- **i** ☐ Stop loss (large deductible)
- **j** ☐ HMO contract
- **k** ☐ PPO contract
- **l** ☐ Indemnity contract
- **m** ☐ Other (specify) ▶

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
VISTEON PENSION PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
VISTEON CORPORATION

D Employer Identification Number (EIN)
38-3519512

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	484804707
b Actuarial value	**2b**	487464484

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	3468	359910423	359910423
b For terminated vested participants	2176	171712960	171712960
c For active participants	100	13896154	14894066
d Total	5744	545519537	546517449

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.34 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	5710000
c Target normal cost	**6c**	5710000

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

Signature of actuary

10/01/2026
Date

MARK ELDRIDGE
Type or print name of actuary

26-07166
Most recent enrollment number

WILLIS TOWERS WATSON US LLC
Firm name

216-937-4000
Telephone number (including area code)

P O BOX 674401
HOUSTON, TX 77267
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 5.35 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		20744983
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.09 %		1055920
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		21800903
	d Portion of (c) to be added to prefunding balance		21800903
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	21800903

Part III Funding Percentages

14	Funding target attainment percentage	14	85.20 %
15	Adjusted funding target attainment percentage	15	85.20 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	90.78 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ► 18(b)	0	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date.	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [ ] Yes [X] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

	1st segment:	2nd segment:	3rd segment:	
a Segment rates:	5.07 %	5.31 %	5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	5710000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	80853868	7951288
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	13661288

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	13661288	13661288

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☒ 2019 ☐ 2020 ☐ 2021

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2025** **This Form is Open to Public Inspection.**

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
VISTEON PENSION PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
VISTEON CORPORATION

D Employer Identification Number (EIN)
38-3519512

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

WILLIS TOWERS WATSON U.S. LLC

53-0181291

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	1092998	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

TOWERS WATSON INVESTMENT SERVICES

52-1868818

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	398862	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

THE NORTHERN TRUST COMPANY

36-1561860

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	NONE	168323	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

BLACKROCK

45-3856224

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
21 50	NONE	46234	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

RGA LIFE AND ANNUITY INSURANCE COMP

43-1235868

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
23 50	NONE	34605	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
VISTEON PENSION PLAN

B Three-digit plan number (PN) ▶ 003

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
VISTEON CORPORATION

D Employer Identification Number (EIN)
38-3519512

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: LIQUID DIVERSIFIERS FUND

b Name of sponsor of entity listed in (a): WILLIS TOWERS WATSON

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
82-6695738-001	C	55487384

a Name of MTIA, CCT, PSA, or 103-12 IE: GROUP TRUST DIVERSIFIED CREDIT FUND

b Name of sponsor of entity listed in (a): WILLIS TOWERS WATSON

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
82-6695738-001	C	61904306

a Name of MTIA, CCT, PSA, or 103-12 IE: GROUP TRUST REAL ASSET FUND

b Name of sponsor of entity listed in (a): WILLIS TOWERS WATSON

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
82-6695738-005	C	76805278

a Name of MTIA, CCT, PSA, or 103-12 IE: GROUP TRUST DIVERSIFIED EQUITY FUND

b Name of sponsor of entity listed in (a): WILLIS TOWERS WATSON

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
82-6695738-002	C	129353208

a Name of MTIA, CCT, PSA, or 103-12 IE: LEGAL & GENERAL TREASURY 15+ STRIPS

b Name of sponsor of entity listed in (a): CRABEL CAPITAL MANAGEMENT, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
35-7085469-021	C	46217

a Name of MTIA, CCT, PSA, or 103-12 IE: GOVERNMENT SHORT TERM INVESTMENT FD

b Name of sponsor of entity listed in (a): NORTHERN TRUST GLOBAL INVESTMETNS

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
46-6138589-068	C	16791698

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

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a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
VISTEON PENSION PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
VISTEON CORPORATION

D Employer Identification Number (EIN)
38-3519512

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	17286000	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	0	652794
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	6923	4998529
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	47871	47615
(5) Partnership/joint venture interests	1c(5)	240792261	361352599
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	171237721	46217
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1028	1072
(15) Other	1c(15)	56020760	46749315

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	485392564	413848141
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	485392564	413848141

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	0	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		0
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	484075	
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		484075
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	64919851	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		64919851

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		65403926
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	39442347	
(2) To insurance carriers for the provision of benefits	2e(2)	91940206	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		131382553
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	785460	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	4638958	
(6) Bank or trust company trustee/custodial fees	2i(6)	141378	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		5565796
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		136948349
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-71544423
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: CLARK, SCHAEFER, HACKETT & CO. **(2)** EIN: 31-0800053

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) [ ] This form is filed for a CCT, PSA, DCG or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	**4a**		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		15000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 590017.

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan
VISTEON PENSION PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
VISTEON CORPORATION

D Employer Identification Number (EIN)
38-3519512

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions ..... | 1 | 0

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 66-0257397

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year ..... | 3 | 0

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ Yes ☒ No ☐ N/A

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6	a	Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
	b	Enter the amount contributed by the employer to the plan for this plan year	6b	
	c	Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ Yes ☐ No ☐ N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ Yes ☐ No ☒ N/A

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ Increase ☐ Decrease ☐ Both ☒ No

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ Yes ☐ No

11 a Does the ESOP hold any preferred stock? ..... ☐ Yes ☐ No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ Yes ☐ No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ Yes ☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:
Public Equity: 85.0 % Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
High-Yield Debt: 15.0 % Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
☐ 0-5 years ☐ 5-10 years ☒ 10-15 years ☐ 15 years or more

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☒ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter ___/___/_____ (MM/DD/YYYY) and the Opinion Letter serial number_____.

CLARK SCHAEFER HACKETT
BUSINESS ADVISORS

Visteon Pension Plan

Financial Statements and Supplemental Schedules

with Independent Auditor's Report

December 31, 2025 and 2024

Table of Contents

Independent Auditor's Report 1
Statements of Net Assets Available for Benefits 5
Statements of Changes in Net Assets Available for Benefits 6
Statement of Accumulated Plan Benefits 7
Statement of Changes in Accumulated Plan Benefits 8
Notes to the Financial Statements 9
Schedule H, Line 4i - Schedule of Assets (Held at End of Year) 20
Schedule H, Line 4j - Schedule of Reportable Transactions 21

Independent Auditor's Report

To the Plan Administrator and Participants of Visteon Pension Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Visteon Pension Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended and the statement of accumulated plan benefits as of December 31, 2024, and the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Visteon Pension Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, and for the years then ended, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Visteon Pension Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Visteon Pension Plan's ability to continue as a going concern for at least one year following the date that the financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Visteon Pension Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Visteon Pension Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules of assets (held at end of year), and schedule of reportable transactions as of or for the year ended December 31, 2025 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



Dayton, Ohio
October 12, 2026

Visteon Pension Plan

Statements of Net Assets Available for Benefits

As of December 31, 2025 and 2024

	2025	2024
Assets		
Investments at fair value	$ 413,195,347	$ 468,106,564
Receivables		
Employer contributions	-	17,286,000
Annuity contract true-up	652,794	-
Total receivables	652,794	17,286,000
Net assets available for benefits	$ 413,848,141	$ 485,392,564

See accompanying notes to the financial statements.

Visteon Pension Plan

Statements of Changes in Net Assets Available for Benefits

For the Years Ended December 31, 2025 and 2024

	2025	2024
Additions		
Investment income		
Interest and dividends	$ 484,075	$ 513,549
Net appreciation in fair value of investments	64,919,851	28,084,277
Total investment income	65,403,926	28,597,826
Contributions		
Employer contributions	-	34,858,000
Total additions	65,403,926	63,455,826
Deductions		
Benefits paid to participants	39,442,347	75,109,882
Annuity contract purchase - settlement of benefit obligations	91,940,206	-
Administrative expenses	5,565,796	6,919,295
Total deductions	136,948,349	82,029,177
Net change	(71,544,423)	(18,573,351)
Net assets available for benefits:		
Beginning of year	485,392,564	503,965,915
End of year	$ 413,848,141	$ 485,392,564

See accompanying notes to the financial statements.

Visteon Pension Plan

Statement of Accumulated Plan Benefits

As of December 31, 2024

Actuarial present value of accumulated plan benefits	
Vested benefits	
Participants currently receiving payments	$ 358,486,073
Participants with deferred benefits	170,650,589
Active participants	13,675,906
Total vested benefits	542,812,568
Nonvested benefits	959,576
Total actuarial present value of accumulated plan benefits	$ 543,772,144

See accompanying notes to the financial statements.

Visteon Pension Plan

Statement of Changes in Accumulated Plan Benefits

For the Year Ended December 31, 2024

Actuarial present value of accumulated plan benefits at beginning of year	$ 625,022,149
Increase (decrease) during the year attributable to:	
Actuarial gains	(9,675,850)
Decrease in the discount period	30,339,111
Assumption changes	(26,859,515)
Benefits paid	(75,053,751)
Change in accumulated plan benefits	(81,250,005)
Actuarial present value of accumulated plan benefits at end of year	$ 543,772,144

See accompanying notes to the financial statements.

Visteon Pension Plan

Notes to the Financial Statements

1. Description of Plan

The following description of the Visteon Pension Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit plan established effective July 1, 2000, as restated January 1, 2020. The Plan covered eligible employees of Visteon Corporation (the Company), but excluded leased employees, nonresident aliens, independent contractors, and employees covered by another private retirement plan and employees of the participating employer, Visteon Global Technologies who had completed 1 year and were age 21 or older. Participation in the contributory and noncontributory benefit features in the Plan was closed to employees hired on or after January 1, 2002. Employees hired by certain participating employers on or after January 1, 2002 were eligible to participate in the BalancePlus feature of the Plan. Participation in BalancePlus began on the date of hire for full-time employees. Participation in the Plan was frozen to new participants as of January 1, 2012.

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Investment Committee is responsible for oversight of the Plan. The Plan’s investment committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Funding Policy

Visteon Corporation makes contributions to the Plan, as determined by its actuaries, to provide the Plan with sufficient assets to pay benefits to participants. The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. The minimum funding requirements of ERISA were met in 2025 and 2024.

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

Pension Benefits

Noncontributory benefits are determined by a fixed dollar benefit level multiplied by the number of years of noncontributory credited service in the Plan. Contributory benefits are determined using a final average pay formula based on contributory credited service in the Plan. The noncontributory and contributory services were frozen as of June 30, 2006 and the final average pay was frozen as of that date.

Early retirement supplemental benefits are determined by a fixed benefit rate and credited service. BalancePlus benefits are determined based on the greater of the cash balance account or the pension equity account. Early retirement supplemental benefits are no longer paid for new retirements if the plan participant terminates employment after June 30, 2006.

The cash balance account is based on a hypothetical account that grows with 4% pay credits and interest credits based on the 30-year U.S. Treasury rate. The pension equity account is based on a hypothetical account at age 65 equal to 12.5% of a participant's final average monthly salary, multiplied by the participant's years of credited service, and is reduced for commencement prior to age 65. The monthly benefit is derived using the 30-year U.S. Treasury rate and a mortality table specified by the Internal Revenue Service.

Plan participants are entitled to their plan benefits after terminating employment with vested rights. Benefits are payable in the form of a monthly annuity payable for their lifetime or, if married, in the form of a qualified joint or survivor annuity. A participant who is married may elect a reduced monthly benefit payable during his or her life and, upon his or her death, the participant’s surviving spouse will receive 75% of the participant’s reduced monthly non-contributory and (if applicable) contributory benefits. Benefits may commence earlier than the retirement age of 65, provided certain eligibility requirements are satisfied. Early retirement supplemental benefits are payable until one month beyond age 62. Vested participants may receive benefits from BalancePlus immediately after termination of employment unless the participant defers benefits until a later date.

If an active employee dies at age 55 or older, a death benefit equal to the value of the employee's accumulated pension benefit is paid to the employee's beneficiary. Active employees who become totally disabled receive annual disability benefits that are equal to the equivalent normal retirement benefit they have accumulated as of the time they become disabled. Disability benefits are paid until normal retirement age, at which time disabled participants will receive the normal retirement benefit computed as though they had been employed to normal retirement age, with their annual compensation remaining the same as at the time they became disabled. Employees eligible for disability benefits prior to June 1, 2007 continued to accrue pay and interest credits under the Plan’s cash balance formula. Participation in and all benefit accruals, including future salary increases, of the Plan have been frozen.

Effective January 1, 2013, the Plan adopted a lump sum payment option available for participants who terminated service after July 31, 2012 and commenced benefits after December 31, 2012 without respect to retirement eligibility. Immediate annuity options are also provided as required to accompany a lump-sum option.

Effective August 1, 2024, the plan adopted a new, limited-time lump sum payment program for employees who terminated service prior to August 1, 2012, had not attained age 72 by December 31, 2024, and had not yet commenced benefit payments as of December 1, 2024. The amendment provided participants the opportunity to elect a lump sum distribution. The election period for the lump sum benefit was from October 21, 2024 through November 22, 2024. The lump sum benefits were calculated using the actuarial tables used to determine the actuarial present value of accumulated benefits.

Effective December 9, 2025, the Plan was amended to authorize the purchase of a group annuity contract to settle the pension benefit obligations of certain participants and beneficiaries. See Note 3 for further information regarding the annuity purchase and eligibility requirements of participants.

No person can become a participant of the Plan on or after January 1, 2012, and no participant will accrue contribution credits, nor will salary earned after the effective date be considered under the Plan. Interest credits will continue to be earned on any balances accrued as of the effective date.

Vesting

Participants become fully vested at normal retirement age (65) or after attaining three years of service with Visteon, if terminated after January 1, 2008; prior to this date, the vesting requirement was five years. Contributing participants are immediately vested in their contributions regardless of length of service or age.

2. Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company, as applicable. See Note 5 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation in fair value of investments in the statements of changes in net assets available for benefits.

Reclassifications

Certain items in the prior year financial statements have been reclassified to conform to current year presentation. These reclassifications had no effect on the previously reported changes in net assets available for benefits and net assets available for benefits.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Actual results could differ from those amounts.

Subsequent Events

Subsequent events were evaluated through October 12, 2026, the date the financial statements were issued.

3. Annuity Contract Purchase

Effective December 9, 2025, the Plan was amended to authorize the purchase of irrevocable annuity contracts to settle the pension obligations of certain participants and beneficiaries. Participants impacted by the amendment are defined as a participant, eligible surviving spouse, or beneficiary whose:

- Monthly retirement benefits commenced on or before January 1, 2025.
- Monthly benefit payments from the Plan had not been completed prior to January 1, 2026.
- Combined monthly benefit did not exceed $700 per month.
- Situation did not fall within any of the exclusions under the amendment.

The following participants and beneficiaries were excluded from the annuity purchase:

- Beneficiaries, retirees, and alternate payees whose benefits were impacted by a qualified domestic relations order
- Disabled hourly retirees who had not yet attained age 55 as of January 1, 2025
- Residents of New York, Puerto Rico, or outside the United States
- Participants who have a benefit payment from one subsidiary plan but an uncommenced benefit from another subsidiary plan
- Participants whose benefits are paid through the AXA Equitable arrangement.

On December 9, 2025, the Plan purchased a nonparticipating single premium group annuity contract (the "Contract") from RGA Life and Annuity Insurance Company ("RGA"). The Plan transferred a single premium of $92,593,000 to RGA on December 9, 2025. Pursuant to the Contract, RGA irrevocably assumed full responsibility for making monthly annuity benefit payments to all eligible participants and their survivors, in the same form and amount as was in effect under the Plan immediately prior to the annuity purchase. Upon issuance of annuity certificates by RGA, eligible participants ceased to be participants or beneficiaries of the Plan.

The initial premium of $92,593,000 is subject to a post-closing true-up adjustment. The true-up process requires the parties to reconcile participant census data against the data used to calculate the initial premium. The true-up process was resolved during August 2026 resulting in a premium adjustment and receivable of $652,794 recorded in the Plan's financial statements as of December 31, 2025. The premium was received in August 2026.

4. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation during each year of credited service.

The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances, such as retirement, death, disability, and termination of employment, are included, to the extent they are attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from plan assets are excluded from accumulated plan benefits.

The actuarial present value of accumulated plan benefits is determined by the Plan's independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment.

The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2025. Had the valuation been performed as of December 31, 2024, there would be no material differences. The significant actuarial assumptions used in the valuation were:

Assumption	December 31, 2024
Discount rate	5.65%
Mortality table	Pri-2012 mortality tables with collar adjustments projected generationally using Scale MP-2020
Retirement age	Rates varying from 4.50% at age 55 to 100% at age 75
Administrative expenses	Equal to the actual expenses in the prior year plus estimated current year PBGC premiums
Form of payment	Varies depending on location and wage structure, primarily 87.5% of married participants electing a joint and survivor with single participants electing a life annuity

The discount rate assumption increased from 5.16% in 2024 to 5.65% in 2025. All other significant assumptions are consistent with those used in the prior year's valuation.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

5. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820, *Fair Value Measurement*, are described as follows:

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 - Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 - Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the techniques used at December 31, 2025 and 2024.

Interest-bearing cash: These investments are stated at cost, which approximates fair value.

Mutual fund: Valued at the daily closing price as reported by the fund. The mutual fund held by the Plan is an open-end mutual fund that is registered with the U.S Securities and Exchange Commission. This fund is required to publish its daily net asset value (NAV) and to transact at that price. The mutual fund held by the Plan is deemed to be actively traded.

Common stocks: Valued at the closing price reported on the active market on which the individual securities are traded.

Liability driven investments: Valued using pricing models maximizing the use of observable inputs for similar securities.

Investments measured at net asset value: Consisting of common collective trust funds, limited partnerships, and hedge funds, valued at the net asset value (NAV) of units of a bank collective trusts, partnerships, or hedge funds. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the investments measured at net asset value, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2025 and 2024:

Assets at Fair Value as of December 31, 2025	**Level 1**	**Level 2**	**Level 3**	**Assets at NAV**	**Total**
Interest-bearing cash	$ 4,998,529	$ -	$ -	$ -	$ 4,998,529
Mutual fund	1,072	-	-	-	1,072
Common stocks	47,615	-	-	-	47,615
Liability driven investments	-	46,535,093	-	-	46,535,093
Common collective trust funds	-	-	-	46,217	46,217
Limited partnerships and hedge funds	-	-	-	361,566,821	361,566,821
Total investments at fair value	$ 5,047,216	$ 46,535,093	$ -	$361,613,038	$413,195,347

Assets at Fair Value as of December 31, 2024	**Level 1**	**Level 2**	**Level 3**	**Assets at NAV**	**Total**
Interest-bearing cash	$ 6,923	$ -	$ -	$ -	$ 6,923
Mutual fund	1,028	-	-	-	1,028
Common stocks	47,871	-	-	-	47,871
Liability driven investments	-	56,020,760	-	-	56,020,760
Common collective trust funds	-	-	-	171,237,721	171,237,721
Limited partnerships and hedge funds	-	-	-	240,792,261	240,792,261
Total investments at fair value	$ 55,822	$ 56,020,760	$ -	$412,029,982	$468,106,564

Fair Value of Investments that Calculate Net Asset Value

The following table summarizes investments measured at fair value based on net asset value (NAV) per share as of December 31, 2025 and 2024:

December 31, 2025		Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Common collective trust funds	$	46,217	N/A	Daily	12 months
Limited partnerships and hedge funds		361,566,821	N/A	Daily, monthly, or quarterly	1-120 days
Total	$	361,613,038			

December 31, 2024		Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Common collective trust funds	$	171,237,721	N/A	Daily	12 months
Limited partnerships and hedge funds		240,792,261	N/A	Daily, monthly, or quarterly	1-120 days
Total	$	412,029,982			

6. Information Certified by a Qualified Institution

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2025 and 2024. Accordingly, Northern Trust Company, a qualified institution, has certified to the completeness and accuracy of all investments reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2025 and 2024, and the supplemental schedule of assets (held at end of year) as of December 31, 2025, and the related investment activity reported in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2025 and 2024 and the information reported in the supplemental schedule of reportable transactions for the year ended December 31, 2025.

Investments at fair value held with AXA Equitable Life Assurance Company totaling $214,222 and $177,677 as of December 31, 2025 and 2024, respectively, and the related investment activity of $36,545 and $34,300, included in the net of appreciation of fair value, benefits paid to participants, and administrative expenses for the year ended December 31, 2025 and 2024 are not certified.

7. Related-Party and Party In Interest Transactions

The Plan's investments are administered under a contract with Northern Trust Company, the qualified institution of the Plan. Contributions are held and managed by Northern Trust Company, who invests cash received, interest and dividend income and makes distributions to participants. These transactions are party in interest transactions under ERISA.

As described in Note 2, the Plan paid certain expenses related to plan operations and investment activity to various service providers. Additionally, certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. These transactions are party in interest transactions under ERISA.

8. Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
2. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.
3. All other vested benefits (that is, vested benefits not insured by the PBGC).
4. All other nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the plan sponsor and the level of benefits guaranteed by the PBGC.

9. Tax Status

The IRS has determined and informed the Company by a letter dated August 17, 2021, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

10. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

Visteon Pension Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

EIN: 38-3519512 Plan Number: 003

As of December 31, 2025

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Interest-bearing Cash	Interest-bearing Cash	$ 4,998,529	$ 4,998,529
	BlackRock Money Market Fund	Mutual Fund	1,070	1,072
	Genting Malaysia Berhad	Common Stock	42,650	47,368
	Kinder Morgan, Inc.	Common Stock	340	247
	BlackRock U.S. Treasury Bonds, 10-Year	Liability Driven Investment	17,930,032	13,820,682
	BlackRock U.S. Treasury Bonds, 15-Year	Liability Driven Investment	19,665,919	12,097,955
	BlackRock U.S. Treasury Bonds, 20-Year	Liability Driven Investment	14,350,818	7,746,863
	BlackRock U.S. Treasury Bonds, 25-Year	Liability Driven Investment	32,424,856	12,869,593
	AXA Equitable Life Assurance Company	Liability Driven Investment	214,222	214,222
	Legal & General Treasury 15+ Strips Collective Investment Trust	Common Collective Trust	81,338	46,217
	CMO Holdings	Limited Partnership/Hedge Fund	23,951	502
*	Northern Trust Government Short Term Investment Fund	Limited Partnership/Hedge Fund	16,659,987	16,791,698
	PIMCO OTC Receivable	Limited Partnership/Hedge Fund	6,401	2,880
	Axcelus Financial Life Insurance Company	Limited Partnership/Hedge Fund	7,740,129	14,187,910
	Broad Peak Fund II	Limited Partnership/Hedge Fund	267,001	267,020
	Gaticule Managed Fund	Limited Partnership/Hedge Fund	5,362	5,362
	Libremax Value Offshore Fund	Limited Partnership/Hedge Fund	4,494,360	6,547,051
*	Willis Towers Watson Group Trust Diversified Credit Fund	Limited Partnership/Hedge Fund	47,707,921	61,904,306
*	Willis Towers Watson Group Trust Real Asset Fund	Limited Partnership/Hedge Fund	74,274,026	76,805,278
*	Willis Towers Watson Diversified Equity Fund	Limited Partnership/Hedge Fund	69,412,269	129,353,208
*	Willis Towers Watson Liquid Diversifiers Fund	Limited Partnership/Hedge Fund	35,148,402	55,487,384
			$ 345,449,583	$ 413,195,347

* Denotes a party-in-interest.

Visteon Pension Plan

Schedule H, Line 4j - Schedule of Reportable Transactions

EIN: 38-3519512 Plan Number: 003

For the Year Ended December 31, 2025

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost	(h) Current value	(i) Net gain/(loss)
Category (i) - Single transactions in excess of 5% of the net plan assets:						
* Willis Towers Watson	Willis Towers Watson Group Trust Real Asset Fund 74,274,026 units purchased in a single transaction on July 1, 2025	$ 74,274,026	$ 74,274,026	$ 74,274,026	$ -	$ -
* Willis Towers Watson	Willis Towers Watson Diversified Equity Fund 4,146,202 units sold in a single transaction on December 25, 2025	-	86,950,000	47,377,132	86,950,000	39,572,868
Category (iii) - Series of transactions in excess of 5% of the net plan assets:						
* Northern Trust	Northern Trust Government Short Term Investment Fund 183,704,740 units purchased in a series of 167 transactions	183,704,740	-	183,704,740	183,704,740	-
	183,630,868 units sold in a series of 100 transactions	-	183,630,868	183,630,868	183,630,868	-
* Willis Towers Watson	Willis Towers Watson Group Trust Real Asset Fund 4,909,072 units sold in a series of 2 transactions	-	78,181,067	54,276,338	78,181,067	23,904,729

Note: "Reportable Transactions" as defined in Section 2520.103-6 of the Department of Labor Regulations. There were no reportable category (ii) or (iv) transactions from January 1, 2025 to December 31, 2025. Columns (e) and (f) were excluded as they were not applicable.

* Denotes a party-in-interest



SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a
Schedule of Active Participant Data as of January 1, 2025

	Attained Years of Credited Service[1]										
Attained Age	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0	0	0	0
40-44	0	0	0	0	1	0	0	0	0	0	1
45-49	0	0	0	1	1	6	1	0	0	0	9
50-54	0	0	0	2	7	4	3	5	0	0	21
55-59	0	0	0	2	2	6	9	8	6	1	34
60-64	0	0	0	1	3	6	5	10	5	0	30
65-69	0	0	0	1	0	0	2	1	0	1	5
70 & over	0	0	0	0	0	0	0	0	0	0	0
Total	0	0	0	7	14	22	20	24	11	2	100

[1] Age and service for purposes of determining category are based on exact (not rounded) values. Some participants were excluded from this distribution.

Plan Name: Visteon Pension Plan
EIN / PN: 38-3519512/003
Plan Sponsor: Visteon Corporation
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

- Applicable month: September
- Interest rate basis: 3-Segment Rates

Interest rates:

	Reflecting Corridors	Not Reflecting Corridors
• First segment rate	5.07%	5.07%
• Second segment rate	5.31%	5.33%
• Third segment rate	5.50%	5.36%
• Effective interest rate	5.34%	5.32%

Annual rates of increase

- Current year interest crediting rate on cash balance accounts (4.15% in 2025 increasing to 5.15% in 2055): 4.15%
- Annuity conversion rate for cash balance accounts: September Segment Rates

Administrative expenses: Equal to 2024 administrative expenses plus estimated 2025 PBGC premiums, rounded to the nearest thousand.

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

New or rehired employees

It was assumed there will be no new or rehired employees.

Mortality

- Healthy

Separate rates for non-annuitants and annuitants based on Pri-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

- Disabled

Same as Healthy.

Termination

Rates varying by age and service:

Representative Termination Rates for Corporate Salaried Participants:

	Years of Service		
Attained Age	1-2	3	5+
20	18.06%	14.10%	13.50%
25	18.06%	14.10%	13.50%
30	13.95%	10.92%	10.00%
35	12.87%	10.12%	7.00%
40	11.74%	9.29%	4.50%
45	8.55%	6.82%	4.00%
50	6.20%	5.00%	3.00%
55	4.49%	3.67%	2.00%
60	3.22%	2.69%	2.00%
65	3.22%	2.69%	2.00%

Representative Termination Rates for Systems Salaried Participants:

	Percentage leaving during the year			
Attained Age	<1	1-2	2-3	>3
20	35.38%	19.07%	11.58%	8.46%
25	34.09%	18.26%	11.04%	8.03%
30	27.61%	14.15%	8.34%	5.87%
35	22.18%	10.71%	6.08%	4.06%
40	18.10%	8.13%	4.38%	2.70%
45	15.28%	6.37%	3.20%	1.76%
50	12.79%	4.77%	2.16%	0.93%
55	11.80%	4.14%	1.75%	0.60%
60	12.73%	4.73%	2.14%	0.91%
65	0.00%	0.00%	0.00%	0.00%

SCHEDULE SB ATTACHMENTS

Disability

The rates at which participants become disabled by age and employment group are shown below:

Age	Corporate Salaried	Systems Salaried
25	0.00%	0.03%
30	0.05%	0.03%
35	0.05%	0.03%
40	0.07%	0.04%
45	0.14%	0.08%
50	0.37%	0.21%
55	0.82%	0.45%
60	1.61%	1.01%
65	0.00%	0.00%

Retirement

Rates varying by age

For purposes of determining the Funding Target and Target Normal Cost (both disregarding at-risk assumptions), the rates at which participants retire by age are shown below:

Age	Rates
55	4.50%
56	4.50%
57	4.50%
58	4.50%
59	4.50%
60	12.00%
61	12.00%
62	50.00%
63	20.00%
64	16.70%
65	20.00%
66-74	22.50%
75	100.00%

Special Early Retirement

Periodically, Visteon offers severance programs which result in participants being granted special early retirement benefits. There is no assumed explicit load for these benefits in the current valuation.

SCHEDULE SB ATTACHMENTS

Benefit commencement date:

• Preretirement death benefit	Corporate Traditional Structure – The later of the death of the active participant or the date the participant would have attained age 55. BalancePlus Structure – Immediate on the death of the participant Systems Salaried and Hourly – The later of the death of the active participant or the date the participant would have attained age 65 (immediately if retirement eligible)
• Deferred vested benefit	Corporate Salaried and Systems Salaried – The later of age 65 or termination of employment Hourly – The later of age 65 or termination of employment
• Disability benefit	Corporate Salaried and systems Salaried – Deferred to age 65 allowing participant to continue to receive pay and interest credits under the plan Hourly – First of the month following or coinciding with certification of total and permanent disability (with 10 years of service)
• Retirement benefit	Upon termination of employment

Form of payment	Corporate Salaried – 10% of married participants are assumed to elect a 65% contingent annuity and 90% are assumed to elect a lump sum. 10% of single participants are assumed to elect a life annuity and 90% are assumed to elect a lump sum. Systems Salaried and North Penn Hourly – 87.5% of married participants are assume to elect a 50% contingent annuity. 12.5% of married participants are assumed to elect a life annuity. Connersville Hourly – 87.5% of married participants are assumed to elect a 60% J&S with spousal pop-up and 12.5% of married participants are assumed to elect a life annuity. Bedford Hourly – 87.5% of married participants are assumed to elect a 50% J&S with spousal pop –up and 12.5% of married participants are assumed to elect a life annuity. Single participants elect a life annuity.

SCHEDULE SB ATTACHMENTS

Percent married	Corporate Salaried – 91% of males and 50% of females are assumed to be married Systems Salaried and Hourly – 80% of males and 80% of females are assumed to be married Used to value pre-retirement surviving spouse benefits and in determining the optional forms expected to be elected at commencement
Spouse age	A female spouse is assumed to be four years younger than her husband. A male spouse is assumed to be four years older than his wife.

Methods

Valuation date	First day of plan year
Funding target	Present value of accrued benefits as required by regulations under IRC §430.
Target normal cost	Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year.) The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.

SCHEDULE SB ATTACHMENTS

Benefits not valued

All benefits described in the Plan Provisions section of this report were valued based on discussions with Visteon regarding the likelihood that these benefits will be paid. WTW has reviewed the plan provisions with Visteon and, based on that review, is not aware of any significant benefits required to be valued that were not.

The plan pays small benefits (with a present value up to $7,000) in a single lump sum payment. Such lump sums are not explicitly valued; rather such participants' benefits are valued using the benefit choice assumptions described above.

Sources of Data and Other Information

Visteon, through its third-party administrator, furnished participant data as of January 1, 2025. Information on assets, contributions, and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A This return/report is for:
- ☐ a multiemployer plan
- ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- ☒ a single-employer plan
- ☐ a DFE (specify) _____

B This return/report is:
- ☐ the first return/report
- ☐ the final return/report
- ☐ an amended return/report
- ☐ a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ ☐

D Check box if filing under:
- ☒ Form 5558
- ☐ automatic extension
- ☐ the DFVC program
- ☐ special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ ☐

Part II Basic Plan Information—enter all requested information

1a Name of plan
VISTEON PENSION PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 07/01/2000

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)

VISTEON CORPORATION

ONE VILLAGE CENTER DRIVE

VAN BUREN TOWNSHIP MI 48111-5711

2b Employer Identification Number (EIN) 38-3519512

2c Plan Sponsor's telephone number 734-710-5784

2d Business code (see instructions) 336300

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Heidi A Sepanik	10/12/2026	HEIDI SEPANIK
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		10/12/2026	COLLEEN MYERS
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

Visteon Pension Plan

Schedule H, Line 4j - Schedule of Reportable Transactions

EIN: 38-3519512 Plan Number: 003

For the Year Ended December 31, 2025

(a)	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost	(h) Current value	(i) Net gain/(loss)
Category (i) - Single transactions in excess of 5% of the net plan assets:						
* Willis Towers Watson	Willis Towers Watson Group Trust Real Asset Fund 74,274,026 units purchased in a single transaction on July 1, 2025	$ 74,274,026	$ 74,274,026	$ 74,274,026	$ -	$ -
* Willis Towers Watson	Willis Towers Watson Diversified Equity Fund 4,146,202 units sold in a single transaction on December 25, 2025	-	86,950,000	47,377,132	86,950,000	39,572,868
Category (iii) - Series of transactions in excess of 5% of the net plan assets:						
* Northern Trust	Northern Trust Government Short Term Investment Fund 183,704,740 units purchased in a series of 167 transactions	183,704,740	-	183,704,740	183,704,740	-
	183,630,868 units sold in a series of 100 transactions	-	183,630,868	183,630,868	183,630,868	-
* Willis Towers Watson	Willis Towers Watson Group Trust Real Asset Fund 4,909,072 units sold in a series of 2 transactions	-	78,181,067	54,276,338	78,181,067	23,904,729

Note: "Reportable Transactions" as defined in Section 2520.103-6 of the Department of Labor Regulations. There were no reportable category (ii) or (iv) transactions from January 1, 2025 to December 31, 2025. Columns (e) and (f) were excluded as they were not applicable.

* Denotes a party-in-interest

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
VISTEON PENSION PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
VISTEON CORPORATION

D Employer Identification Number (EIN)
38-3519512

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	484,804,707
b Actuarial value	**2b**	487,464,484

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	3,468	359,910,423	359,910,423
b For terminated vested participants	2,176	171,712,960	171,712,960
c For active participants	100	13,896,154	14,894,066
d Total	5,744	545,519,537	546,517,449

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.34%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	5,710,000
c Target normal cost	**6c**	5,710,000

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE

MARK ELDRIDGE ME
Signature of actuary

10/1/2026
Date

MARK ELDRIDGE
Type or print name of actuary

2607166
Most recent enrollment number

WILLIS TOWERS WATSON US LLC
Firm name

216-937-4000
Telephone number (including area code)

PO BOX 674401
HOUSTON TX 77267
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 5.35%	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		20,744,983
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.09%		1,055,920
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		21,800,903
	d Portion of (c) to be added to prefunding balance		21,800,903
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	21,800,903

Part III Funding Percentages

14	Funding target attainment percentage	14	85.20 %
15	Adjusted funding target attainment percentage	15	85.20 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	90.78 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ▶ 18(b)	0	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date.	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [X] Yes [ ] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [ ] Yes [X] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
5.07 %	5.31 %	5.50%	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	62

23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	**28**	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	**29**	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	**30**	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	5,710,000
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	80,853,868	7,951,288
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	13,661,288

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	13,661,288	13,661,288

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☒ 2019 ☐ 2020 ☐ 2021

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26b
Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2025	459,430	2,434,772	34,004,936	36,899,138
2026	550,483	3,475,840	33,315,700	37,342,023
2027	724,088	4,688,574	32,597,283	38,009,945
2028	795,079	5,988,766	31,819,788	38,603,633
2029	932,828	7,363,329	30,992,061	39,288,218
2030	962,064	8,781,528	30,124,965	39,868,557
2031	1,136,625	10,224,729	29,206,159	40,567,513
2032	1,134,330	11,586,849	28,234,918	40,956,097
2033	1,129,365	12,709,030	27,212,716	41,051,111
2034	1,179,948	13,707,207	26,140,612	41,027,767
2035	1,234,452	14,505,001	25,024,971	40,764,424
2036	1,193,352	15,095,875	23,868,278	40,157,505
2037	1,148,582	15,559,430	22,672,414	39,380,426
2038	1,154,406	15,812,335	21,442,832	38,409,573
2039	1,133,995	15,839,973	20,186,055	37,160,023
2040	1,106,244	15,728,391	18,909,462	35,744,097
2041	1,102,103	15,579,874	17,621,772	34,303,749
2042	1,046,340	15,389,247	16,332,198	32,767,785
2043	1,010,006	15,105,311	15,050,554	31,165,871
2044	1,012,930	14,753,354	13,786,897	29,553,181
2045	947,276	14,328,880	12,550,945	27,827,101
2046	907,457	13,833,405	11,351,726	26,092,588
2047	869,421	13,293,860	10,198,475	24,361,756
2048	829,079	12,713,723	9,099,141	22,641,943
2049	783,863	12,098,143	8,060,723	20,942,729
2050	736,391	11,452,623	7,088,314	19,277,328
2051	688,962	10,781,760	6,186,458	17,657,180
2052	640,439	10,090,774	5,357,590	16,088,803
2053	591,186	9,383,620	4,603,291	14,578,097
2054	543,419	8,665,787	3,924,374	13,133,580

Plan Name: Visteon Pension Plan
EIN / PN: 38-3519512/003
Plan Sponsor: Visteon Corporation
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2055	490,194	7,944,711	3,320,121	11,755,026
2056	441,058	7,227,911	2,787,041	10,456,010
2057	393,505	6,523,172	2,322,673	9,239,350
2058	346,596	5,838,173	1,922,535	8,107,304
2059	302,544	5,180,170	1,581,414	7,064,128
2060	261,239	4,555,663	1,294,136	6,111,038
2061	223,095	3,970,213	1,054,708	5,248,016
2062	188,404	3,428,227	857,318	4,473,949
2063	157,336	2,932,818	696,264	3,786,418
2064	129,931	2,485,725	566,138	3,181,794
2065	106,112	2,087,324	461,966	2,655,402
2066	85,705	1,736,745	379,243	2,201,693
2067	68,466	1,432,060	313,986	1,814,512
2068	54,106	1,170,504	262,743	1,487,353
2069	42,303	948,650	222,589	1,213,542
2070	32,731	762,709	191,087	986,527
2071	25,069	608,709	166,252	800,030
2072	19,009	482,641	146,478	648,128
2073	14,274	380,648	130,500	525,422
2074	10,615	299,088	117,341	427,044

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of January 1, 2025

The average retirement age for Line 22 was calculated by creating a hypothetical life table with retirement as the only decrement, and then computing the average retirement age for the table.

x	q_x^r	l_x	$_{x-55}p_{55} = l_x / l_{55}$	$q_x{}^r * l_x / l_{55}$	$x * q_x * l_x / l_{55}$
55	0.045	1,000,000	1.000000	0.045000	2.48
56	0.045	955,000	0.955000	0.042975	2.41
57	0.045	912,025	0.912025	0.041041	2.34
58	0.045	870,984	0.870984	0.039194	2.27
59	0.045	831,790	0.831790	0.037431	2.21
60	0.120	794,359	0.794359	0.095323	5.72
61	0.120	699,036	0.699036	0.083884	5.12
62	0.500	615,152	0.615152	0.307576	19.07
63	0.200	307,576	0.307576	0.061515	3.88
64	0.167	246,061	0.246061	0.041092	2.63
65	0.200	204,969	0.204969	0.040994	2.66
66	0.225	163,975	0.163975	0.036894	2.44
67	0.225	127,080	0.127080	0.028593	1.92
68	0.225	98,487	0.098487	0.022160	1.51
69	0.225	76,328	0.076328	0.017174	1.18
70	0.225	59,154	0.059154	0.013310	0.93
71	0.225	45,844	0.045844	0.010315	0.73
72	0.225	35,529	0.035529	0.007994	0.58
73	0.225	27,535	0.027535	0.006195	0.45
74	0.225	21,340	0.021340	0.004801	0.36
75	1.000	16,538	0.016538	0.016538	1.24

Average age at retirement	62.13
Rounded for Schedule SB item 22	62

Plan Name:	Visteon Pension Plan
EIN / PN:	38-3519512/003
Plan Sponsor:	Visteon Corporation
Valuation Date:	January 1, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 20b
Quarterly Installments in a Timely Manner

A Prefunding Balance election to satisfy the quarterly installments of the minimum funding requirement due by April 15, 2025 and July 15, 2025 was made on September 29, 2025.

Plan Name:	Visteon Pension Plan
EIN / PN:	38-3519512/003
Plan Sponsor:	Visteon Corporation
Valuation Date:	January 1, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V
Summary of Plan Provisions

Visteon Pension Plan

Effective Date The plan as restated January 1, 2020 and amended through end of 2024

The Systems Salaried Pension Plan merged into the Visteon Pension Plan on June 1, 2008, the North Penn Pension Plan merged into the Visteon Pension Plan on December 31, 2008, the UAW Visteon Pension Account Plan merged into the Visteon Pension Plan on December 31, 2012, and the Connersville Bedford Pension Plan merged into the Visteon Pension Plan on March 31, 2014. The following summarizes the benefits for the six benefit structures in the merged Visteon Pension Plan:

- Corporate Salaried employees
- Former Systems Salaried employees (all Systems locations are closed)
- North Penn Hourly employees (closed location)
- UAW Hourly employees (closed location)
- Connersville Hourly employees (closed location)
- Bedford Hourly employees (closed location)

Consequently, the Visteon Pension Plan has seven different benefit structures contained in its plan provisions, a “Traditional” structure for Corporate Salaried employees hired before January 1, 2002, a “BalancePlus” structure for Corporate and Systems Salaried employees hired after January 1, 2002, a Systems Salaried benefit structure for Systems Salaried employees hired before January 1, 2002, a North Penn Hourly benefit structure, a UAW hourly benefit structure, a Connersville Hourly benefit structure, and a Bedford Hourly benefit structure.

Effective October 2011, it was announced that the Visteon Pension Plan would be frozen on December 31, 2011. Participants cease to accrue additional cash balance pay credits and traditional benefit final average earnings increases; however, participants continue to accrue cash balance interest credits and vesting and eligibility service.

In the fall of 2012, there was a limited time program called the Visteon Pension Accelerated Payment Program. Under this program, terminated vested participants who had not commenced their benefit as of the program start date were offered a lump sum or immediate annuity as of December 1, 2012. Alternatively, participants could take no action under the program and would still be entitled to their annuity benefit upon attainment of retirement eligibility.

SCHEDULE SB ATTACHMENTS

In the fall of 2013, there was another limited time Visteon Pension Accelerated Payment Program. This program was similar to the 2012 program, but was offered to terminated vested participants whose benefits could not be readily calculated without manual intervention during the 2012 program or participants who were eligible for the 2012 program but whose election materials were returned by the United States Postal Service as undeliverable. Under the 2013 program, terminated vested participants who had not commenced their benefit as of the program start date were offered a lump sum or immediate annuity as of December 1, 2013. Alternatively, participants could take no action under the program and would still be entitled to their annuity benefit upon attainment of retirement eligibility.

In July 2014, most of the North Penn, Connersville, and Bedford hourly retirees and in-payment beneficiaries' benefits were settled through the purchase of an annuity contract. Assets and liabilities for the affected participants and beneficiaries were transferred to Prudential effective October 1, 2014.

In the fall of 2016, an Early Retirement Window was offered to active participants in the Corporate Salaried, Systems Salaried and BalancePlus benefit structures that met certain age and service requirements. These participants received Special Early Retirement benefits as provided under the Corporate Salaried and Systems Salaried benefit structures, as well as a $50,000 addition to the Cash Balance accounts for Corporate Salaried and BalancePlus participants. Additionally, 14 non-highly compensated employees received a contribution credit of 2% of December 31, 2016 base salary to their Cash Balance accounts with applicable interest credits.

In January 2020 the required minimum distribution age changed to age 72.

In November 2020, retirees and in-payment beneficiaries in all subplans with monthly benefits less than or equal to $250 who were in-payment as of January 1, 2020 were settled through the purchase of an annuity contract. Assets and liabilities for the affected participants and beneficiaries were transferred to Pacific Life for payments commencing January 1, 2021. Participants and beneficiaries were excluded if their benefit was impacted by a QDRO, they were disabled retirees who had not yet reached age 55, they resided in New York, their benefit was payable through the Axa Equitable arrangement, or they had a benefit in-payment in one subplan and a deferred benefit in another sub-plan.

In the fall of 2024, there was a limited time program called the Visteon Limited Time Lump Sum Program. Under this program, terminated vested participants who had not commenced their benefit and who did not already have a lump sum option under the plan were offered a lump sum or immediate annuity as of December 1, 2024. Alternatively, participants could take no action under the program and would still be entitled to their annuity benefit upon attainment of retirement eligibility.

SCHEDULE SB ATTACHMENTS

Plan Provisions : Corporate Salaried employees (regardless of date of hire) and Systems Salaried employees hired after January 1, 2002

Background

Visteon was obligated to hold assets for benefits earned prior to July 1, 2000 by Group III employees in a separate dedicated trust for five years. Asa result, the liabilities and assets for these employees were legally considered a separate plan and were referred to as the Visteon Pension Plan - Past Service Plan. Liabilities for benefits earned after July 1, 2000 and related assets, along with the BalancePlus Program were referred to as the Visteon Pension Plan - Future Service Plan. As of July 1, 2005 the future service trust was merged into the past service trust and took the common name of Visteon Pension Plan.

The Traditional structure plan provisions are in effect for Visteon Corporate salaried employees hired before 2002 and automatically provide each eligible participant a noncontributory benefit. The noncontributory benefit is a function of service and a dollar amount that varies over time. These same employees eligible to voluntarily contribute a portion of their pay through June 30, 2006 and be provided with a benefit related to service while contributing and their final average earnings. Credited Service under the Traditional Structure is frozen as of June 30, 2006. However, final average earnings continued to recognize future changes in base pay through December 31, 2011 if the participant was a contributing member on that date. All accruals for benefits between June 30, 2006 and December 31, 2011 are based upon the amended cash balance structure.

The BalancePlus structure plan provisions are in effect for Visteon and Systems salaried employees hired after 2001. The benefits provided under this structure are the greater of a cash balance account benefit and a pension equity account benefit. Credited Service used in the pension equity account benefit was frozen on July 1, 2006, however Final Average Pay continued to recognize future changes through December 31, 2011.

Effective July 1, 2006 and through December 31, 2011, participants of the Traditional and the BalancePlus structures accrued benefits under the cash balance formula only.

Effective January 1, 2013, Corporate Salaried participants who terminated on or after August 1, 2012 will be eligible for a total lump sum optional form of payment under all structures of the Plan (if has vested benefit).

Effective Date

- Traditional structure July 1, 2000
- BalancePlus structure January 1, 2002

SCHEDULE SB ATTACHMENTS

Employee Groups

• Transferred Group I	Any employee who at the Effective Date is eligible for immediate normal or regular early retirement under the provisions of the Ford GRP Plan.
• Transferred Group II	Any employee who is not a member of Group I, who has more than 60 points (combination of age and Credited Service) as of the Effective Date and who could have become eligible for Normal or Regular Early Retirement under the provisions of the predecessor plan within the period after the Effective Date equal to the employee's Credited Service as of the Effective Date.
• Transferred Group III	Visteon employees who at the Effective Date did not qualify for either Group I or II.
• New Hire	Visteon employees hired after the Effective Date and prior to January 1, 2002.
• BalancePlus Supplemental	Full or part time employees hired or rehired on or after January 1, 2002 who work up to 2,800 hours during a specific two year period.
• BalancePlus Regular	Any employee, other than a Supplemental employee, hired or rehired on or after January 1, 2002 and before December 31, 2011.

Covered Employees

• Traditional structure	Visteon Corporate salaried employees hired before January 1, 2002.
• BalancePlus structure	Visteon salaried employees hired on or after January 1, 2002 and before December 31, 2011.

Participation Date

• Traditional structure	A Transferred employee shall become a member as of the Effective Date. A New Hire employee hired on or after the Effective Date and prior to January 1, 2002 became a participant on their date of hire.
• BalancePlus structure	A Regular employee becomes a participant on their date of hire. A Supplemental employee becomes a participant on the first day of the month on or after completing 1,000 hours of service with Visteon and one year of eligibility service.

SCHEDULE SB ATTACHMENTS

Definitions

Vesting Service

Continues to accrue after December 31, 2011.

- Traditional structure

Vesting service is based upon Credited Service or ERISA Service. ERISA Service is all of an employee's years of service except:

- Years in which the employee did not complete 750 Hours of Service
- Years before age 18
- Years of service loss under ERISA break in service rules

- BalancePlus structure

Vesting service is based upon years, months and days of service, including service prior to July 1, 2000 with Ford Motor Company.

Credited Service

- Traditional structure

Regular, full-time salaried employees: One tenth of a year for each complete month worked through June 30, 2006 up to one full year, for any calendar year.

Other employees:

Hours	Service Credit
1615 or more	1.0 year
1445 or more but less than 1615	0.9 year
1275 or more but less than 1445	0.8 year
1105 or more but less than 1275	0.7 year
935 or more but less than 1105	0.6 year
765 or more but less than 935	0.5 year
595 or more but less than 765	0.4 year
425 or more but less than 595	0.3 year
255 or more but less than 425	0.2 year
85 or more but less than 255	0.1 year
less than 85	0.0 year

- BalancePlus structure

Determined on an elapsed time basis from date of hire through date of termination. However, periods spent with a wholly owned subsidiary are not included in determining credited service. Service for calculating the Pension Equity benefit is frozen as of June 30, 2006.

SCHEDULE SB ATTACHMENTS

Contributory Service

- Traditional structure — Credited service earned before June 30, 2006 while an employee and making contributions to the plan
- BalancePlus structure — Not applicable

Non-Contributory Service

- Traditional structure — Credited service earned before June 30, 2006 while an employee and not making contributions to the plan.
- BalancePlus structure — Not applicable

Waiting Period Service

- Traditional structure — Credited service earned before June 30, 2006 granted for the period while an employee and not eligible to contribute to the plan, provided the employee started contributing on the first date they were eligible to contribute.
- BalancePlus structure — Not applicable

Covered Pay — Base salary rate

Final Average Monthly Pay

- Traditional structure — The average of the highest five consecutive December 31 monthly salaries during the ten-year period ending with the last month:
  - A. before the earlier of terminating employment and December 31, 2011, if contributing to the plan on June 30, 2006.
  - B. the employee made contributions, if not contributing to the plan on June 30, 2006.
- BalancePlus structure — Highest sixty month average of Covered Pay received in the last 120 months prior to the earlier of termination of employment and December 31, 2011.

Monthly Breakpoint — 150% of Covered Pay for a person reaching age 65 in the calendar year the benefit is calculated divided by 12. This amount is frozen on June 30, 2006 if not contributing to the plan on this date.

SCHEDULE SB ATTACHMENTS

Monthly Contributions

- Traditional structure — Contributions made before July 1, 2006 at a rate of 1.5% of monthly Covered Pay. The plan guarantees that benefits equal to at least the contributing participant's contributions, plus credited interest, will be paid to, or on behalf of, the participant.
- BalancePlus structure — Not applicable

Normal Retirement Date (NRD)

- Traditional structure — First of month coinciding with or next following the attainment of age 65 with one year of service.
- Balance Plus structure — First of month coinciding with or next following the attainment of age 65

Monthly Accrued Benefit — The monthly accrued benefit is equal to the sum of the benefit accrued prior to July 1, 2006 (Pre-7/1/2006 Benefit) and the benefit earned after June 30, 2006 (Post-6/30/2006 Benefit).

Pre-7/1/2006 Benefit — This monthly accrued benefit is based upon either the Traditional Structure or the BalancePlus Structure. The BalancePlus structure applies to eligible employees hired on or after January 1, 2002.

- Traditional Structure — The sum of non-contributory benefit and contributory benefit
  - Non-contributory monthly accrued benefit — Flat benefit rate that varies by year of retirement and benefit class code (see Benefit Level Appendix) multiplied by Non-Contributory Service.
  - Contributory monthly accrued benefit — The greater of (1), (2) and (3):

    (1) Part A: 1.5% of Final Average Monthly Pay multiplied by the aggregate of Contributory Service and Waiting Period Service, plus

    Part B: 0.4% of Final Average Monthly Pay in excess of the Monthly Breakpoint multiplied by Contributory Service (not to exceed 35 years).

(2) Service Before 1989: Accrued benefit as of December 31, 1988 under the Predecessor Plan, plus

Service After 1988:

- 1.5% of Final Average Monthly Pay multiplied by the aggregate of Contributory Service and Waiting Period Service, plus
- 0.4% of Final Average Monthly Pay in excess of the Monthly Breakpoint multiplied by Contributory Service (not to exceed 35 years)

(3) Flat benefit rate that varies by year of retirement and benefit class code (see Benefit Level Appendix) multiplied by the aggregate of Contributory Service and Waiting Period Service, plus

0.25% of Final Average Monthly Pay multiplied by the aggregate of Contributory Service and Waiting Period Service.

- BalancePlus structure — The greater of the monthly Cash Balance Benefit or the monthly Pension Equity Benefit.
- Cash Balance Benefit: Employee's notional account increased each month by:

(1) Pay credits equal to 4% of monthly Covered Pay (cease December 31, 2011)

(2) Interest Credits on beginning of period balance at applicable interest rate.

The notional account is converted to a monthly annuity by dividing by an actuarially equivalent immediate annuity and by dividing by 12.

The interest crediting rate is the 30-year Treasury rate for the fifth month (August) immediately preceding the first day of the plan year for which the interest credit is being made.

The interest crediting rate is the 30-year Treasury rate for the fifth month (August) immediately preceding the first day of the plan year for which the interest credit is being made.

The actuarial equivalence used to convert the cash balance account into an annuity is based on the applicable interest rates and mortality under 417 (e)(3). The plan uses rates from the fifth month (August) preceding the first day of the plan year in which the member's annuity starting date occurs.

SCHEDULE SB ATTACHMENTS

• Pension Equity Benefit	12.5% of Final Average Monthly Pay for each year of Credited Service earned before July 1, 2006 converted to an actuarially equivalent immediate annuity.
Post-6/30/2006 Benefit	The Post-6/30/2006 benefit is based upon a Cash Balance structure identical to the Cash Balance benefit described above for the BalancePlus structure.

Eligibility for Benefits

Normal retirement	Retirement on Normal Retirement Date
Early retirement	
• Traditional structure	Retirement before Normal Retirement Date after either completing 30 years of Credited Service or after both attaining age 55 and completing 10 years of Credited Service.
• BalancePlus structure	Any age with at least 3 years of vesting service.
Postponed retirement	Retirement after Normal Retirement Date.
Special early retirement	
• Traditional structure	Age 55, at least 10 years of Credited Service, and termination caused by the conditions specified in the plan document. In some cases, termination between ages 50 and 55 with 10 years of service qualifies the employee for a deferred Special Early Retirement benefit at age 55 and termination between ages 45 and 50 with 10 years of service qualifies the employee for a deferred early retirement benefit.
• BalancePlus structure	Not applicable
Vested termination	Termination after completing three years of vesting service
Disability benefit	
• Traditional structure	Total and permanent disability prior to Normal Retirement Date and after 10 years of Credited Service.
• BalancePlus structure	Total and permanent disability during any period the employee is eligible for or receiving disability benefits under the long-term disability plan of the Company.

SCHEDULE SB ATTACHMENTS

Pre-retirement death benefit

- Traditional structure — Death while eligible for Normal, Early, Postponed, or Deferred Vested Retirement Benefits, with a surviving spouse.
- BalancePlus structure — Benefits are 100% vested upon death regardless of vesting and marital status.

Benefits Paid Upon the Following Events

Normal Retirement — Monthly Accrued Benefit

Early retirement

- Traditional structure — Monthly Accrued Benefit determined as of early retirement date, with each benefit component reduced for early commencement. Non-contributory benefit, Part A Contributory Benefit, and 0.25% minimum Contributory Benefit are reduced from age 62. Part B contributory benefits are reduced from age 65. The Cash Balance Benefit is actuarially reduced for early commencement.

  Representative reduction factors by component are detailed below:

Age at Benefit	Non-contributory	Part A	Part B
45	26.1%	43.3%	17.5%
55	57.9%	76.7%	48.6%
60	86.7%	93.3%	69.2%
62	100.0%	100.0%	76.9%
65	100.0%	100.0%	100.0%

Early retirement pop-up:

If a participant terminates with 30 or more years of service or 85 points (points equal age plus service at retirement), the non-contributory portion of the benefit is recalculated at age 62 and one month to eliminate the reduction factor.

Interim retirement monthly supplement

If a participant retires early, prior to July 1, 2006, (on or after age 55) with less than 30 years of service, and before age 62, a monthly supplemental benefit payable until the earlier of the participant's death and age 62 and one month. If the participant is born between January 1, 1938 and September 14, 1941, the benefit is paid until the participant is eligible for a 20% reduction in their Social Security benefit.

The amount of the monthly supplement is the Interim Supplement Rate (see Benefit Level Appendix varying by age of retirement) multiplied by years of Credited Service.

30 and out early retirement monthly supplement

If a participant terminates prior to July 1, 2006 with 30 years of service and before age 62, a monthly supplemental benefit starting at early retirement date and payable until the earlier of the participant's death and age 62 and one month. If the participant is born between January 1, 1938 and September 14, 1941, the benefit is paid until the participant is eligible for a 20% reduction in their Social Security benefit.

The amount of the monthly supplement is the monthly 30&Out Supplemental Rate (see Benefit Level Appendix), less the monthly Flat Rate (see Benefit Level Appendix) times years of Credited Service reduced for early commencement. This benefit is offset by the temporary monthly early retirement benefit if a participant is receiving both benefits.

- BalancePlus structure

The greater of (1), (2), or (3) where,

(1) Cash Balance Account as of early retirement date converted to an actuarially equivalent immediate annuity.

(2) Pension Equity Account as of Normal Retirement Date converted to an actuarially equivalent immediate annuity.

(3) Pension equity account as of Normal Retirement Date reduced as detailed below and then converted to an immediate annuity by dividing by an actuarial equivalent annuity factor.

- 3.75% per year for each of the first 15 years prior to the participant's age of 65.
- 2.50% per year for the next 5 years.
- Actuarial equivalence for each year prior to participant's age 45.

SCHEDULE SB ATTACHMENTS

Postponed retirement

- Traditional structure — Monthly pension benefit determined as of actual retirement date.
- BalancePlus structure — The greater of (1) or (2) where,

  (1) Monthly pension benefit determined as of actual retirement date.

  (2) Actuarial equivalence of the Normal Retirement accrued benefit.

Special Early Retirement

- Traditional structure — The sum of (1) plus (2) plus (3):

  (3) Noncontributory - Monthly Accrued Benefit payable immediately and unreduced for early commencement if at least age 55, payable at age 55 and unreduced for early commencement if age 50 to 55, and payable at age 55 with regular early retirement reductions if age 45 to 50.

  (4) Contributory - Monthly Accrued Benefit with Part A payable immediately and unreduced for early commencement if at least age 55, payable at age 55 and unreduced for early commencement if age 50 to 55, and payable at age 55 with regular early retirement reductions if age 45 to 50.

  (5) Temporary Monthly Benefit – For participants that terminate before July 1, 2006, Temporary Monthly Benefit Rate (see Benefit Level Appendix) per year of Credited Service up to 30 years. Paid to the earlier of date of death of the participant, age 62 and one month, and date eligible for Social Security disability benefits. If the participant is born between January 1, 1938 and September 14, 1941, the benefit is paid until the participant is eligible for a 20% reduction in their Social Security benefit.

- BalancePlus structure — Not applicable

Window Enhancements — Participants who elected the 2008 early retirement window were granted three years of age and service to determine retirement eligibility and early retirement reduction factors. An extra $30,000 was added to their cash balance accounts as well.

Participants who elected the 2016 early retirement window received Special Early Retirement and $50,000 was added to their cash balance accounts.

SCHEDULE SB ATTACHMENTS

Vested termination

- Traditional structure — Monthly Accrued Benefit determined as of termination date based on benefit rates and Final Average Monthly Pay in effect at termination. Benefits may commence as early as age 55; however, they are reduced for commencement prior to age 65. The reductions are greater than for regular early retirement.
- BalancePlus structure — Full accrued pension is payable at 65. The reductions are identical to the reductions for regular early retirement.

Disablement

- Traditional structure — Participants whose last day worked is on or after June 1, 2007 are no longer eligible for an immediate disability retirement benefit. Benefits will commence at the later of the expiration of long term disability benefits or upon reaching eligibility for Early or Normal Retirement Benefits.

  Participants whose last day worked was before June 1, 2007 receive a monthly benefit commencing immediately after satisfying disability eligibility similar to Special Early Retirement monthly benefits.
- BalancePlus structure — The greater of accumulated cash balance benefit (1) and the accumulated pension equity benefit (2) where,

  (1) The cash balance account is accumulated (with interest credits at the respective annual applicable interest rates and contribution credits based on the participant's Covered Pay immediately prior to the Total and Permanent Disability) to the later of the first anniversary of commencement of disability absence and the date the person ceases to be eligible for long-term disability (LTD) benefits under the LTD plan of the company.

  (2) The pension equity account is accumulated (based on the participant's Covered Pay immediately prior to Total and Permanent Disability) to the later of the first anniversary of commencement of disability absence and the date the person ceases to be eligible for long-term disability (LTD) benefits under the LTD plan of the company.

Pre-retirement death

- Traditional structure — 65% of the Monthly Accrued Benefit as of the date of death reduced for the 65% contingent annuity election. The benefit is further reduced or early commencement if the spouse elects to commence the benefit before the participant's Normal Retirement Date. The early retirement pop-up applies if the participant
- BalancePlus structure — If the participant has a surviving spouse, the spouse has the option of taking a life annuity or a lump sum; however, if the participant is not survived by a spouse the benefit must be paid as a lump sum.

  If the benefit is paid as a lump sum, then it is the greater of (1), (2), and (3) detailed below,

  (1) Cash balance account

  (2) Pension equity account reduced as follows,

  - 3.75% per year for each of the first 15 years prior to the participant's age of 65
  - 2.50% per year for each of the next 5 years
  - Actuarial equivalence for each year prior to the participant's age of 45

  (3) Actuarial equivalent of the participant's accrued benefit

Other Plan Provisions

Forms of payment

- Traditional structure — Monthly pension benefits:
  - Normal form for single participants is a single life annuity.
  - Normal form for married participants is a reduced 65% contingent annuity election with spouse pop-up. The contingent annuitant reduction is based on the post age 62 benefit for those participants receiving the Early Retirement Pop-up benefit.
  - Optional forms include a single life annuity (for married participants if the spouse consents), 75% contingent annuity without spousal pop-up, 100% contingent annuity without spousal pop-up, 50% contingent annuity without spousal pop-up, 10 year certain and life annuity, and a lump sum for option for active employees who terminated on or after August 1, 2012. If the participant is retirement eligible at termination, the lump sum is the greater of the present value of the immediately early retirement benefit and the present value of the deferred to age 65 accrued benefit. If the participant is

	not retirement eligible at termination, the lump sum is the present value of the deferred to age 65 accrued benefit. Pre-retirement death benefits: • Payable for the life of the spouse • Payable as an optional lump sum to the surviving spouse of a Corporate Salaried participant who terminated on or after August 1, 2012 and died after December 31, 2012
• BalancePlus structure	Monthly pension benefits: • Normal form for single participants is a single life annuity. • Normal form for married participants is a reduced 65% contingent annuity election. • Optional forms include a single life annuity (for married participants if the spouse consents), 75% contingent annuity, 100% contingent annuity, a 10 year certain and life annuity, and a lump sum for option for active employees who terminated on or after August 1, 2012. For pre 7/1/2006 benefits, this is the greater of the Pension Equity Account (reduced for early commencement), the present value of the deferred pension equity accrued benefit, and the Cash Balance account. For post 7/1/2006 benefits, this is the Cash Balance account. • Pre-retirement death benefits: If annuity is elected, then it is payable for the life of the spouse; otherwise a lump sum is paid.
Maximum on benefits and pay	All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective.

SCHEDULE SB ATTACHMENTS

Visteon Pension Plan – Corporate Salaried

Benefit Level Appendix

A. Monthly Flat Rate

- Benefit Class A $46.70
- Benefit Class B 46.95
- Benefit Class C 47.20
- Benefit Class D 47.45

B. Monthly 30&Out Supplemental Rate $2,875

C. Monthly Interim Supplemental Rates

55	$20.70
56	24.45
57	29.50
58	34.60
59	38.60
60	44.70
61	44.70

D. Monthly Temporary Rate $47.05

SCHEDULE SB ATTACHMENTS

Plan Provisions: Systems Salaried employees hired before January 1, 2002

Covered Employees

All Visteon Systems Salaried employees hired on or after January 1, 1976 and before January 1, 2002.

Participation Date

Date of attainment of age 21 and completion of 1 year of service. All participants participate in the non-contributory benefits and (after July 1, 2006) the Cash Balance benefit under the plan. A participant may have elected to participate in the contributory benefits by electing to make contributions to the plan prior to the elimination of employee contributions on July 1, 2006.

Definitions

Vesting Service

1 additional year of vesting service for each calendar year that 750 hours are completed.

Credited Service

Regular, full-time salaried employees: One tenth of a year for each complete month worked, up to one full year, for any calendar year.

Other Employees:

Hours	Service Credit
1615 or more	1.0 year
1445 or more but less than 1615	0.9 year
1275 or more but less than 1445	0.8 year
1105 or more but less than 1275	0.7 year
935 or more but less than 1105	0.6 year
765 or more but less than 935	0.5 year
595 or more but less than 765	0.4 year
425 or more but less than 595	0.3 year
255 or more but less than 425	0.2 year
85 or more but less than 255	0.1 year
Less than 85	0.0 year

Contributory Service

Credited Service earned prior to July 1, 2006, while an employee and making contributions to the plan.

Non-contributory Service

Credited Service earned prior to July 1, 2006, while an employee and not making contributions to the plan.

Plan Name: Visteon Pension Plan
EIN / PN: 38-3519512/003
Plan Sponsor: Visteon Corporation
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Waiting Period Service	Credited Service prior to July 1, 2006 granted for the period while an employee and not eligible to contribute to the plan, provided the employee started contributing on the first day they were eligible to contribute.
Covered Pay	Basic salary rate
Final Average Monthly Pay	
• For service prior to July 1, 2006	The average of the highest five consecutive December 31 monthly salaries during the ten-year period ending with the last month: (1) Before the earlier of terminating employment and December 31, 2011, if contributing to the plan on June 30, 2006. (2) The employee made contributions, if not contributing to the plan on June 30, 2006.
• For service after June 30, 2006	Highest sixty month average of Covered Pay received in the last 120 months prior to the earlier of termination of employment and December 31, 2011.
Monthly Breakpoint	150% of Covered Compensation for a person reaching age 65 in the calendar year the benefit is calculated divided by 12. This amount is frozen on June 30, 2006 if not contributing to the plan on this date.
Monthly Contributions prior to July 1, 2006	1.4% of monthly Covered Pay. The plan guarantees that benefits equal to at least the contributing participant's contributions, plus credited interest, will be paid to, or on behalf of, the participant.
Normal Retirement Date (NRD)	First of month coinciding with or next following the attainment of age 65 with one year of service.
Monthly Accrued Benefit	The sum of Non-Contributory benefit, Contributory benefit, and Cash Balance benefit.
• Non-contributory monthly accrued benefit	$25 times Non-contributory Service
• Contributory monthly accrued benefit	The greater of (1), (2), and (3): (1) Part A: 1.4% of Final Average Monthly Pay times years of Contributory Service and Waiting Period Service, plus Part B: 0.4% of Final Average Monthly Pay in excess of the Monthly Breakpoint times years of Contributory Service (not to

exceed 35 years).

(2) Service Before 1989: Accrued benefit as of December 31, 1988 under the Predecessor Plan, plus

Service After 1988:

- Part A: 1.4% of Final Average Monthly Pay times years of Contributory Service and Waiting Period Service, plus
- Part B: 0.4% of Final Average Monthly Pay in excess of the Monthly Breakpoint times years of Contributory Service (not to exceed 35 years).

(3) $25 times years of Contributory Service and Waiting Period Service, plus 0.25% of Final Average Monthly Pay times years of Contributory Service and Waiting Period Service.

- Cash Balance Benefit

Beginning July 1, 2006 through December 31, 2011, the employee's notional account increased each month by:

a. Pay credits equal to 4% of monthly Covered Pay

b. Interest Credits on beginning of period balance at applicable interest rate.

The notional account is converted to a monthly annuity by dividing by an actuarially equivalent immediate annuity and by dividing by 12.

The interest crediting rate is the 30-year Treasury rate for the fifth month (August) immediately preceding the first day of the plan year for which the interest credit is being made. The actuarial equivalence used to convert the cash balance account into an annuity is based on the applicable interest rates and mortality under 417 (e)(3). The plan uses rates from the fifth month (August) preceding the first day of the plan year in which the member's annuity starting date occurs.

Eligibility for Benefits

Normal retirement	Retirement on Normal Retirement Date.
Early retirement	Retirement before Normal Retirement Date after either completing 30 years of Credited Service or after both attaining age 55 and completing 10 years of Credited Service.
Postponed retirement	Retirement after Normal Retirement Date.

SCHEDULE SB ATTACHMENTS

Special early retirement	Retirement before Normal Retirement Date at age 55 after both attaining age 53 and 10 years of Credited Service, and termination caused by the conditions listed in the plan document
Vested termination	Five years of Vesting Service and termination for reasons other than death or retirement (on or after January 1, 1989). Effective January 1, 2008, there is a three year service requirement for vesting for hybrid plans per the Pension Protection Act of 2006.
Disability	Total and permanent disability prior to Normal Retirement Date and after 10 years of Credited Service.
Pre-retirement death benefit	Death while eligible for Normal, Early, Postponed, or Deferred Vested retirement benefits, with a surviving spouse.
Special age 65 benefit	"Retirement" prior to July 1, 2006 under Normal, Early, Late, or Disability Provisions and 10 years of Credited Service at "retirement" payable to participant or a surviving spouse who is receiving a benefit under the plan, who had over 10 years of Credited Service, and who is over age 65 or enrolled in voluntary Medicare.

Benefits Paid Upon the Following Events

Normal retirement	Monthly Accrued Benefit
Early retirement	Monthly Accrued Benefit determined as of early retirement date, with each benefit component reduced for early commencement. Non-contributory benefit, Part A contributory benefit, and 0.25% minimum contributory benefit are reduced from age 62. Part B contributory benefits are reduced from age 65. The Cash Balance benefit is actuarially reduced for early commencement. Representative reduction factors by component are detailed below:

Age at Benefit	Non-contributory	Part A	Part B
45	26.1%	43.3%	17.5%
55	57.9%	76.7%	48.6%
60	86.7%	93.3%	69.2%
62	100.0%	100.0%	76.9%
65	100.0%	100.0%	100.0%

SCHEDULE SB ATTACHMENTS

Early retirement pop-up:

If a participant retired with 30 or more years of service, the non-contributory portion of the benefit is recalculated at age 62 and one month to eliminate the reduction factor.

30 and out early retirement monthly supplement:

If a participant terminates prior to July 1, 2006 with 30 years of service and before age 62, a monthly supplemental benefit starting at early retirement date and payable until the earlier of the participant's death and age 62 and one month.

The amount of the monthly supplement is $1200, less $25 times years of Credited Service reduced for early commencement, all times a factor equal to years of service divided by 30 years (not to exceed 1). This benefit is offset by the temporary monthly early retirement benefit if a participant is receiving both benefits

Postponed retirement

- Benefits accrued prior to July 1, 2006. — Monthly pension benefit determined as of actual retirement date.
- Benefits accrued prior to July 1, 2006. — The greater of (1) or (2) where,
  (1) Monthly pension benefit determined as of actual retirement date.
  (2) Actuarial equivalence of the Normal Retirement accrued benefit.

Special Early Retirement — The sum of (1) plus (2) plus (3) plus (4):

(1) Noncontributory - Monthly Accrued Benefit unreduced for early

(2) Contributory - Monthly Accrued Benefit with Part A unreduced for early commencement.

(3) Temporary monthly benefit - For participants that terminate before July 1, 2006, there is a temporary benefit of $14 per year of Credited Service (not to exceed 25 years). Paid to the earlier of date of death of the participant, age 62 and one month, and date eligible for Social Security disability benefits.

(4) Cash Balance - Monthly accrued benefit actuarially reduced for early commencement.

SCHEDULE SB ATTACHMENTS

Vested termination	Monthly Accrued Benefit accrued prior to July 1, 2006 determined as of termination date based on benefit rates and Final Average Monthly Pay in effect at termination. Benefits may commence as early as age 55; however, they are reduced for commencement prior to age 65. The reductions are greater than for Regular Early Retirement. Monthly Accrued Benefit accrued after July 1, 2006 is payable at age 65. The reductions are identical to the reductions for Regular Early Retirement.
Disablement	Participants whose last day worked was before June 1, 2007 receive a monthly benefit commencing immediately after satisfying disability eligibility similar to Special Early Retirement monthly benefits. Participants whose last day worked was on or after June 1, 2007 are no longer eligible for an immediate disability retirement benefit. Benefits will commence at the later of the expiration of long term disability benefits or upon reaching eligibility for Early or Normal Retirement benefits.
• Benefits accrued prior to July 1, 2006	Monthly benefit commencing immediately after satisfying disability eligibility similar to Special Early Retirement monthly benefits, except temporary monthly benefit is only paid if commence benefits after age 55.
• Benefits accrued after to July 1, 2006	The Cash Balance account is accumulated (with interest credits at the respective annual applicable interest rates and contribution credits based on the participant's Covered Pay immediately prior to the Total and Permanent Disability) to the later of the first anniversary of commencement of disability absence and the date the person ceases to be eligible for long-term disability (LTD) benefits under the LTD plan of the company.
Pre-retirement death	
• Benefits accrued prior to July 1, 2006	50% of the Monthly Accrued Benefit as of the date of death reduced the 50% contingent annuity election. The benefit is further reduced for early commencement if the spouse elects to commence the benefit before the participant's Normal Retirement Date. The early retirement pop-up still applies if the participant died after completing 30 years of service.
• Benefits accrued after June 30, 2006	If the participant has a surviving spouse, the spouse has the option of taking a life annuity or a lump sum; however, if the participant is not survived by a spouse the benefit must be paid as a lump sum.

	If the benefit is paid as a lump sum, then it is equal to the Cash Balance account.
Special age 65 monthly benefit	$25 per month, must have terminated prior to July 1, 2006

Other Plan Provisions

Forms of payment

Monthly pension benefits:

- Normal form for single participants is a single life annuity
- Normal form for married participants is a reduced 50% contingent annuity election with spouse pop-up. The contingent annuitant reduction is based on the post age 62 benefit for those participants receiving the Early Retirement Pop-up benefit.
- Optional forms include a single life annuity (for married participants if the spouse consents), 100% contingent annuity with spouse pop-up, 75% contingent annuity without spouse pop-up, 100% contingent annuity without spousal pop-up, 50% contingent annuity without spousal pop-up, a ten-year certain and life annuity, or a lump sum option for active Corporate salaried employees who terminated on or after August 1, 2012. If the participant is retirement eligible at termination, the lump sum is the greater of the present value of the immediately early retirement benefit and the present value of the deferred to age 65 accrued benefit. If the participant is not retirement eligible at termination, the lump sum is the present value of the deferred to age 65 accrued benefit.

Pre-retirement death benefits:

- Payable for the life of the spouse; however, a lump sum may be paid for the Cash Balance portion of the benefit.
- Full benefit is payable as an optional lump sum to the surviving spouse of a Corporate Salaried participant who terminated on or after August 1, 2012 and died after December 31, 2012.

Age 65 Benefit:

- For single participants, payable as a life annuity starting at participant's age 65 (earlier if disabled).
- For married participants that elected a contingent annuity form of monthly pension benefit, payable as a 100% contingent annuity starting at participant's age 65 (earlier if disabled).

SCHEDULE SB ATTACHMENTS

Maximum on benefits and pay	All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective.

Plan Provisions : North Penn Hourly Employees

Covered Employees	All Visteon Systems North Penn Plant employees that are members of UAW, Local 1695 Employees hired or rehired on or after May 31, 2005, or hired prior to May 31, 2005, but recalled from layoff after May 31, 2005, as a Tier II employee participate in the Individual Retirement Account benefit structure. All other employees participate in the traditional benefit structure. As of the valuation date, there were no participants covered under the account structure. Unless noted otherwise, the provisions outlined below apply to the traditional benefit structure. In July 2014, most of the North Penn retirees and in-payment beneficiaries' benefits were settled through the purchase of an annuity contract. Assets and liabilities for the affected participants and beneficiaries were transferred to Prudential effective October 1, 2014. The remaining North Penn participants are still covered by these provisions.
Participation Date	Earlier of date of completion of 3 years of Credited Service or date of attainment of age 21 and completion of 1 year of Credited Service or eligibility service.

Definitions

Vesting Service	Vesting service as determined on December 31, 2000, under the plan in effect on that date, plus (for calendar years starting in 2001) 1 additional year of vesting service for each calendar year that 750 hours are completed.
Credited Service	Credited service as determined on December 31, 2000, under the plan in effect on that date, plus (for calendar years starting in 2001) hours completed during a calendar year divided by 1700 hours and rounded to the nearest 1/10 of a year (limited to 1 year of credited service per calendar year).

SCHEDULE SB ATTACHMENTS

Normal Retirement Date	First of month coinciding with or next following the attainment of age 65 with 5 years of Vesting Service.
Monthly Accrued Benefit	$36 times years of Credited Service
Reduced Social Security Retirement Age	The date a participant attains age 62 or, if later, for participants born between 1938 and 1948, the age at which 80% of unreduced Social Security benefit is available.

Eligibility for Benefits

Normal retirement	Retirement on Normal Retirement Date
Early retirement	Retirement before Normal Retirement Date after either both completing 15 years of Credited Service and attaining age 55 or after both completing 10 years of Credited Service and attaining age 60.
Postponed retirement	Retirement after Normal Retirement Date
Vested termination	5 years of Vesting Service
Disability	Total and permanent disability prior to Normal Retirement Date and after 10 years of Credited Service.
Pre-retirement death benefit	Death after the participant has completed 3 years of Credited Service, with a surviving spouse.
Termination benefit (before completing 5 years of vesting service)	3 years of Credited Service
Post-retirement death benefit	“Retirement” under normal, early, late, or disability provisions with 5 years of Credited Service at “retirement”

SCHEDULE SB ATTACHMENTS

Special age 65 benefit Traditional Structure

"Retirement" under normal, early, late, or disability provisions with 10 years of Credited Service at "retirement" payable to participant or a surviving spouse who is receiving a benefit under the plan, who had over 10 years of Credited Service, and who is over age 65 or enrolled in voluntary Medicare. Effective May 2014, there is no requirement that the participant provide proof of Medicare Part B enrollment to receive this benefit.

Benefits Paid Upon the Following Events

Normal retirement

Monthly Accrued Benefit

Early retirement

Monthly Accrued Benefit determined as of early retirement date for early commencement reduced using the following reduction factors:

Age at Benefit Commencement	Reduction Factor
55	57.9%
56	63.5%
57	69.4%
58	75.2%
59	80.8%
60	86.7%
61	93.3%
62	100.0%

Early retirement pop-up

If a participant retired with 30 or more years of service, the benefit is recalculated at Reduced Social Security Retirement Age to eliminate the reduction factor.

Temporary early retirement monthly supplement

If a participant retires early with at least 30 years of service and before their Reduced Social Security Retirement Age, a monthly supplemental benefit starting at retirement and payable until the earlier of the participant's death and Reduced Social Security Retirement Age is also provided.

Postponed retirement

Greater of Monthly Accrued Benefit determined as of actual retirement date or Monthly Accrued Benefit determined as of the Normal Retirement Date actuarially adjusted.

SCHEDULE SB ATTACHMENTS

Vested termination	Monthly Accrued Benefit determined as of termination date based on benefit rates in effect on termination. Benefits may commence as early as age 55 (depending on service); however, they are reduced for commencement prior to age 65. The reductions are greater than for regular early retirement.
Terminations (before completing 5 Years of vesting service)	Immediate Lump sum equal to 10 cents for each hour worked with interest at 4.5% per annum compounded annually to date of termination.
Disablement	Monthly Accrued Benefit commencing immediately after satisfying disability eligibility requirement such that no early reduction factor applies.
Pre-retirement death	Before participant has completed 5 years of Vesting Service: Immediate lump sum equal to 10 cents for each hour participant worked with interest at 4.5% per annum compounded annually to date of death. After participant has completed 5 years of Vesting Service: 50% of the Monthly Accrued Benefit as of the date of death reduced for the 50% contingent annuity election and reduced for early commencement if the spouse elects to commence the benefit before the participant's Normal Retirement Date. The early retirement pop-up still applies if the participant died after completing 30 years of service.
Post-retirement death benefit	$1000 lump sum
Special age 65 monthly benefit	$35 per month

Other plan provisions

Forms of payment	Monthly pension benefits: • Normal form for single participants is a single life annuity • Normal form for married participants is a reduced 50% contingent annuity election. The contingent annuitant reduction is based on the post Reduced Social Security Retirement Age benefit for those participants receiving the Early Retirement Pop-up benefit.

- Optional forms include a single life annuity (for married participants if the spouse consents), 75% contingent annuity with no spousal pop-up, 100% contingent annuity with no spousal pop-up, or a Social Security Level Income Option, or a lump sum for option for active Corporate salaried employees who terminated on or after August 1, 2012. If the participant is retirement eligible at termination, the lump sum is the greater of the present value of the immediately early retirement benefit and the present value of the deferred to age 65 accrued benefit. If the participant is not retirement eligible at termination, the lump sum is the present value of the deferred to age 65 accrued benefit.

Pre-retirement death benefits:

- Payable as immediate lump sum if death occurred before participant completed 5 years of Vesting Service
- Payable as described above for the lifetime of the spouse if death occurred after the participant completed 5 years of Vesting Service
- Payable as an optional lump sum to the surviving spouse of a Corporate Salaried participant who terminated on or after August 1, 2012 and died after December 31, 2012

Post-retirement death benefit: Lump sum

Special Age 65 Benefit:

- For single participants, payable as a life annuity starting at participant's age 65 (earlier if disabled)
- For married participants that elected a contingent annuity form of monthly pension benefit, payable as a 100% contingent annuity starting at participant's age 65 (earlier if disabled)

Maximum on benefits and pay

All benefits for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective.

SCHEDULE SB ATTACHMENTS

UAW Pension Plan

The UAW Visteon Pension Account Plan merged into the Visteon Pension Plan on December 31, 2012.

The plan originally adopted June 29, 2000 as a flat dollar per month plan with supplemental benefits was redesigned effective May 4, 2004 as a cash balance plan. All participants under the old benefit structure were assumed to terminate as of December 22, 2003 and were automatically vested in their accrued benefit. The liabilities (and corresponding assets) associated with most of these participants were spun-off to Ford. 103 “Former Participants” with liabilities under the old benefit structure remained.

We have assumed that those Former Participants that were not rehired received an automatic cash out from the plan during 2005. Those Former Participants that were rehired began accruing benefits under the new cash balance plan structure starting as of the later of May 4, 2004 and their date of rehire. The liability associated with the vested accrued benefit under the old plan structure remains a liability of the plan for these rehires.

Only the plan provisions associated with the new cash balance design are detailed below.

Covered Employees

Visteon U.S. employees that are members of the United Automobile, Aerospace, Agricultural Implement Workers of America, UAW and hired on or after May 4, 2004.

“Former Participants” employed by Visteon Corporation during some or all of the period from June 29, 2000 to December 22, 2003 also have a vested benefit obligation under the plan.

Definitions

Participation Date	The later of May 4, 2004 and date of hire.
Vesting Service	Elapsed time from the later of May 4, 2004 and date of hire. Vesting service prior to July 1, 2000 at Ford Motor Company is also recognized under the plan.
Normal Retirement Date (NRD)	First of month coinciding with or next following the attainment of age 65.
Monthly Accrued Benefit	Participant’s cash balance account on the determination date projected forward with the applicable interest rate (based on the interest rate in effect at the determination date) to the participant’s Normal Retirement Date and converted to an actuarially equivalent age 65 monthly annuity.

SCHEDULE SB ATTACHMENTS

• Contribution Credits	Contribution is credited at the end of the year and varies based on the participant's Employment Status (Group A, Group B, Group C or Skilled Trades) and Base Wage Rate during the respective pay periods throughout the year. The contribution credit equals the hours worked times the contribution rate. This is equivalent to a contribution credit of 5.4% of pay.
• Interest Credits	Interest is credited at the end of the year and is equal to the account at the beginning of the year times the applicable interest rate for the year. The applicable interest rate is the 30-year Treasury rate for the third month (October) immediately preceding the first day of the plan year for which the interest credit is being made.
• Actuarial Equivalence	The actuarial equivalence used to convert the cash balance account into an annuity is based on the applicable interest rates and mortality under IRC 417(e)(3). The mortality table is a 50/50 blend of male/female mortality rates from the RP 2000 table with mortality improvements and the applicable interest rates are a 3 segment corporate bond rate basis. The plan uses an October look back month for calculations in the following year.

Eligibility for Benefits

Normal retirement	Retirement on Normal Retirement Date (the participant is treated as fully vested regardless of Vesting Service).
Early retirement or termination	Termination after completing three years of Vesting Service. During 2009 Visteon recognized a partial termination of the plan due to headcount reductions during 2008. These participants were vested in 7.01% of their benefit due to the funded position of the plan at December 31, 2008. Also during 2009 Visteon recognized a partial plan termination of the plan due to headcount reductions during 2009. These participants were vested in 39.34% of their benefits due to the funded position of the plan at December 31, 2009. No distinction is made between an early retirement benefit and a termination benefit.
Postponed retirement	Retirement after Normal Retirement Date (the participant is treated as fully vested regardless of Vesting Service).

SCHEDULE SB ATTACHMENTS

Disability	Total and permanent disability prior to Normal Retirement Date (the participant is treated as fully vested regardless of Vesting Service).
Pre-retirement death benefit	Death while eligible for normal, early, postponed, or deferred vested retirement benefits, with a surviving spouse.

Benefits Paid Upon the Following Events

Normal retirement	Monthly Accrued Benefit
Early retirement or termination	Monthly Accrued Benefit actuarially adjusted.
Postponed retirement	The greater of (1) and (2) where, (1) The participant's monthly annuity as of the postponed retirement date, determined by dividing the cash balance account by an immediate actuarially equivalent monthly annuity. (2) The Monthly Accrued Benefit determined as of Normal Retirement Date actuarially adjusted.
Disablement	Monthly Accrued Benefit actuarially adjusted.
Pre-retirement death	The surviving spouse may elect one of two payment options: (1) A single sum equal to the participant's cash balance account at the date of benefit commencement selected by the spouse (available immediately on death) (2) A life annuity to the spouse equal to the participant's cash balance account at date of benefit commencement selected by the spouse converted to an actuarial equivalent life annuity for the spouse

SCHEDULE SB ATTACHMENTS

Other Plan Provisions

Forms of payment

Monthly pension benefits:

- Normal form for single participants is a single life annuity.
- Normal form for married participants is a reduced 50% contingent annuity.

Optional forms include a single life annuity (for married participants if the spouse consents), 50%, 75% and 100% contingent annuities with non-spouse beneficiary, and lump sum.

Pre-retirement death benefits payable as a life annuity or as a lump sum

Maximum on benefits and pay

All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective.

Connersville and Bedford Pension Plans

In addition to the covered employees detailed below, there are various closed locations covered under the plan, including former employees of (1) Sierra Electronics, (2) Spring City, (3) Jet Propulsion Lab and (4) Philadelphia Divisions. The plan provisions for these groups have not been described because all of the participants at these locations are now inactive.

Visteon now has two separate benefit structures (Part A structure and Part B structure) that govern the “Bedford/Connersville” Plan. Both the Connersville and Bedford Locations are now closed.

A separate benefit structure was established for Bedford hourly participants hired on or after June 13, 2004. This is a cash balance benefit structure. These provisions are not summarized, as there are no participants with a vested benefit under this structure.

Effective January 1, 2013, Corporate Salaried participants who terminated on or after August 1, 2012 and have a vested benefit due under the Connersville/Bedford Plan will be eligible for a total lump sum optional form of payment.

SCHEDULE SB ATTACHMENTS

In the fall of 2013, there was another limited time Visteon Pension Accelerated Payment Program. This program was similar to the 2012 program, but was offered to terminated vested participants whose benefits could not be readily calculated without manual intervention during the 2012 program or participants who were eligible for the 2012 program but whose election materials were returned by the United States Postal Service as undeliverable. Under the 2013 program, terminated vested participants who had not commenced their benefit as of the program start date were offered a lump sum or immediate annuity as of December 1, 2013. Alternatively, participants could take no action under the program and would still be entitled to their annuity benefit upon attainment of retirement eligibility.

In July 2014, most of the Connersville and Bedford retirees and in-payment beneficiaries' benefits were settled through the purchase of an annuity contract. Assets and liabilities for the affected participants and beneficiaries were transferred to Prudential effective October 1, 2014. The remaining Connersville and Bedford participants are still covered by these provisions.

Effective Date

• Part A Structure	The plan as restated January 1, 2011 and amended through end of 2016.
• Part B Structure	The plan as restated January 1, 2011 and amended through end of 2016.

Covered Employees

• Part A Structure	All Visteon Systems hourly Connersville, Indiana plant employees that are members of Local Union No. 919, IUER & MW, AFL-CIO.
• Part B Structure	All Visteon Systems hourly Bedford, Indiana plant employees hired before June 13, 2004, that are members of Local Union No. 907, IUER & MW, AFL CIO.

SCHEDULE SB ATTACHMENTS

Definitions

Participation Date	Earlier of date of completion of 3 years of Credited Service or date of attainment of age 21 and completion of 1 year of Credited Service or eligibility service.
Vesting Service	Vesting service as determined on December 31, 2000 under the plan in effect on that date, plus (for calendar years starting in 2001) 1 additional year of vesting service for each calendar year that 750 hours are completed.
Credited Service	
• Part A structure	Credited service as determined on December 31, 2000 under the plan in effect on that date, plus (for calendar years starting in 2001) hours completed during a calendar year divided by 1600 hours (limited to 1 year of Credited Service per calendar year).
• Part B structure	Credited service as determined on December 31, 2000 under the plan in effect on that date, plus (for calendar years starting in 2001) hours completed during a calendar year divided by 1400 hours (limited to 1 year of Credited Service per calendar year).
Normal Retirement Date (NRD)	First of month coinciding with or next following the attainment of age 65 with 5 years of Vesting Service.
Monthly Accrued Benefit	
• Part A structure	Benefit rate (see Benefit Level Appendix) times years of Credited Service.
• Part B structure	Benefit rate (see Benefit Level Appendix) times years of Credited Service.
Reduced Social Security Retirement Age	
• Part A structure	The date a participant attains age 62 or, if later, for participants born on or after January 1, 1938 and prior to September 1, 1945, the age at which 80% of unreduced Social Security benefit is available.
• Part B structure	Not applicable

SCHEDULE SB ATTACHMENTS

Eligibility for Benefits

Normal retirement	Retirement on Normal Retirement Date
Early retirement	
• Part A structure	Retirement before Normal Retirement Date after either both completing 10 years of Credited Service and attaining age 55 or after completing 30 years of Credited or Vesting Service.
• Part B structure	Retirement before Normal Retirement Date after both completing 10 years of Credited Service and attaining age 55.
Postponed retirement	Retirement after Normal Retirement Date
Vested termination	Termination after completing five years of Vesting Service.
Lump sum severance benefit	After having completed 3 years of Credited Service and terminated employment other than by death or normal, late or early retirement. Part A, Connersville, participants hired after January 1, 2006 are not eligible for this benefit.
Disability	Total and permanent disability prior to Normal Retirement Date and after 10 years of Credited Service.
Pre-retirement death benefit	If hired before January 1, 2006, death after the participant has completed 3 years of Credited Service; otherwise death after the participant has completed 5 years of Vesting service.
Post-retirement death benefit	“Retirement” under normal, early, late, or disability provisions and electing a contingent annuity form of payment.
Special age 65 benefit	“Retirement” under normal, early, late, or disability provisions payable as a deferred to age 65 (immediate if enrolled in voluntary Medicare) life annuity to the participant only if the participant had 10 or more years of Credited Service at “retirement.” Part A, Connersville, participants must retire before January 1, 2006 to be eligible for this benefit. Effective April 2014, there is no requirement that the participant provide proof of Medicare Part B enrollment to receive this benefit.

SCHEDULE SB ATTACHMENTS

Special Medicare Part D benefit

"Retirement" under normal, early, late, or disability provisions. Participants must enroll in a Medicare Part D plan. The plan was amended October 2008 to add this benefit. There is no longer a requirement that participants be enrolled in a Visteon retiree welfare plan. Effective April 2014, there is no requirement that the participant provide proof of Medicare Part D enrollment to receive this benefit.

Benefits Paid Upon the Following Events

Normal retirement

Monthly Accrued Benefit

Early retirement

- Part A structure

Monthly Accrued Benefit determined as of early retirement date, reduced for early commencement using the following reduction factors:

Age at Benefit Commencement	Reduction Factor	Age at Benefit Commencement	Reduction Factor
46	28.2%	55	57.9%
47	30.4%	56	63.5%
48	32.8%	57	69.4%
49	35.4%	58	75.2%
50	38.3%	59	80.8%
51	41.5%	60	86.7%
52	45.0%	61	93.3%
53	48.9%	62 or Older	100.0%
54	53.2%		

Early retirement pop up:

If a participant retired with 30 or more years of service the benefit is recalculated at the plan's defined Reduced Social Security Retirement Age to eliminate the early commencement reduction factor.

30 & out early retirement monthly supplement

If a person retires early with 30 or more years of Vesting Service or Credited Service and before the plan's defined Reduced Social Security Retirement Age, they are entitled to a monthly supplemental benefit payable until the plan's defined Reduced Social Security Retirement Age.

The amount of the monthly supplement is $2000 times a factor equal to years of service divided by 30 years (not to exceed 1) offset by the amount of the early retirement benefit.

SCHEDULE SB ATTACHMENTS

- Part B structure

Monthly Accrued Benefit determined as of early retirement date, reduced for early commencement using the following reduction factors:

Commencement	Reduction Factor
55	57.9%
56	63.5%
57	69.4%
58	75.2%
59	80.8%
60	86.7%
61	93.3%
62 or Older	100.0%

Early retirement pop-up

If a participant retired on or after age 55 with 30 or more years of service the benefit is recalculated at age 62 to eliminate the early commencement reduction factor.

30 & out early retirement monthly supplement

If a person retires early with 30 or more years of Vesting Service or Credited Service and before age 62, they are entitled to a monthly supplemental benefit starting at the later of age 58 and age at early retirement and payable until age 62.

The amount of the monthly supplement is $2000 times a factor equal to years of service divided by 30 years (not to exceed 1) offset by the amount of the early retirement benefit.

Postponed retirement

Greater of Monthly Accrued Benefit determined as of actual retirement date or Monthly Accrued Benefit determined as of the Normal Retirement Date actuarially adjusted.

Vested termination

Monthly Accrued Benefit determined as of termination date based on benefit rates in effect at termination. Benefits may commence as early as age 55; However, they are reduced for commencement prior to age 65. The reductions are greater than for regular early retirement.

SCHEDULE SB ATTACHMENTS

Lump sum severance benefit

- Part A structure — Immediate lump sum equal to 7 cents for each hour worked with interest at 2.5% per annum compounded annually to date of termination. A vested employee's accrued benefit is reduced by the actuarial equivalent of the lump sum severance benefit. This benefit was frozen on January 1, 2006.
- Part B structure — Immediate lump sum equal to 5 cents for each hour worked with interest at 2.5% per annum compounded annually to date of termination. A vested employee's accrued benefit is reduced by the actuarial equivalent of the lump sum severance benefit.

Disablement

Monthly Accrued Benefit commencing immediately after satisfying disability eligibility requirement such that no early reduction factor applies.

Pre-retirement death

- Part A structure — After having completed 3 years of Credited Service, but before participant completes 5 years of Vesting Service, and payable whether the participant is married or not:

  Immediate lump sum equal to 7 cents for each hour participant worked with interest at 2.5% per annum compounded annually to date of death. This benefit was frozen on January 1, 2006.

  After 5 years of Vesting Service, but before participant is eligible to retire:

  50% of the Monthly Accrued Benefit reduced for the 50% contingent annuity election and reduced for early commencement (using vested termination early commencement factors) if the spouse elects to commence the benefit before the participant's Normal Retirement Date (cannot commence before what would have been participant's age 55).

  After participant is eligible to retire (without 30 years of service):

  60% of the Monthly Accrued Benefit reduced for the 60% contingent annuity election and reduced for early commencement (using early retirement early commencement factors) if the spouse elects to commence the benefit before the participant's Normal Retirement Date.

  After participant is eligible to retire (with 30 years of service):

60% of the Monthly Accrued Benefit reduced for the 60% contingent annuity election, but unreduced for early commencement.

- Part B structure

After having completed 3 years of Credited Service, but before participant completes 5 years of Vesting Service, and payable whether the participant is married or not:

Immediate lump sum equal to 5 cents for each hour participant worked with interest at 2.5% per annum compounded annually to date of death, plus $2,000

After 5 years of Vesting Service, but before participant is eligible to retire:

50% of the Monthly Accrued Benefit reduced for the 50% contingent annuity election and reduced for early commencement (using vested termination early commencement factors) if the spouse elects to commence the benefit before the participant's Normal Retirement Date (cannot commence before what would have been participant's age 55).

After participant is eligible to retire:

50% of the Monthly Accrued Benefit reduced for the 50% contingent annuity election and reduced for early commencement (using early retirement early commencement factors) if the spouse elects to commence the benefit before the participant's Normal Retirement Date.

Post-retirement death benefit

- Part A structure — $7,500 lump sum
- Part B structure — $4,000 lump sum

Special age 65 monthly benefit

- Part A structure — $47.50 per month
- Part B structure — $35.00 per month

SCHEDULE SB ATTACHMENTS

Special Medicare Part D Monthly Benefit

$20.00 per month, deferred to the date the participant is eligible for Medicare Part D, for retirees who elected a single life annuity.

$40.00 per month for retirees who elected a joint and survivor annuity. This is paid as a $20.00 per month life annuity deferred to Medicare Part D eligibility for the participant and a $20.00 per month life annuity deferred to Medicare Part D eligibility (based on spouse age) for spouse.

- $0 paid if participant and spouse are not Medicare Part D eligible
- $20 paid if participant is Medicare Part D eligible and the spouse not
- $20 paid if spouse is Medicare Part D eligible and participant is not
- $40 paid if participant and spouse are both Medicare Part D eligible

Other Plan Provisions

Forms of payment

- Part A structure

Monthly pension benefits:

- Normal form for single participants is a single life annuity.
- Normal form for married participants is a reduced 60% contingent annuity election with spousal pop-up. The contingent annuitant reduction is based on the post Reduced Social Security Retirement Age benefit for those participants receiving the Early Retirement Pop-up benefit.
- Optional forms include a single life annuity (for married participants if the spouse consents), 100% contingent annuity (to spouse or other named beneficiary) with spousal pop-up, 75% J&S, or a Social Security Level Income Option.
- Additionally, a lump sum option for active Corporate salaried employees who terminated on or after August 1, 2012. If the participant is retirement eligible at termination the lump sum is the greater of the present value of the immediately early retirement benefit and the present value of the deferred to age 65 accrued benefit. If the participant is not retirement eligible at termination, the lump sum is the present value of the deferred to age 65 accrued benefit.

Non-vested termination severance benefit:

- Lump sum

SCHEDULE SB ATTACHMENTS

Pre-retirement death benefits:

- After having completed 3 years of Credited Service, but before participant completes 5 years of Vesting Service, benefit is payable as an immediate lump sum.
- After 5 years of Vesting Service, but before participant is eligible to retire payable as a 50% contingent annuity.
- After participant is eligible to retire payable as a 60% contingent annuity.

Post-retirement death benefit:

- Lump sum

Age 65 Benefit:

- Payable as a life annuity to the participant starting at participant's age 65 (earlier if disabled)

Special Medicare Part D Benefit:

- Payable as a life annuity to the participant deferred to Medicare Part D Eligibility Age and payable as a life annuity to the spouse deferred to the spouse's Medicare Part D Eligibility Age.

- Part B structure

Monthly pension benefits:

- Normal form for single participants is a single life annuity.
- Normal form for married participants is a reduced 50% contingent annuity election with spousal pop-up. The contingent annuitant reduction is based on the benefit at commencement for all participants.
- Optional forms include a single life annuity (for married participants if the spouse consents), 100% contingent annuity (to spouse or other named beneficiary) with spousal pop-up, 75% J&S, or a Social Security Level Income Option.
- Additionally, a lump sum option for active Corporate salaried employees who terminated on or after August 1, 2012. If the participant is retirement eligible at termination the lump sum is the greater of the present value of the immediately early retirement benefit and the present value of the deferred to age 65 accrued benefit. If the participant is not retirement eligible at termination, the lump sum is the present value of the deferred to age 65 accrued benefit.

Non-vested termination severance benefit:

- Lump Sum.

Pre-retirement death benefits:

- After having completed 3 years of Credited Service, but before participant completes 5 years of Vesting Service, benefit is payable as an immediate lump sum.
- After 5 years of Vesting Service, but before participant is eligible to retire payable as a 50% contingent annuity.
- After participant is eligible to retire, payable as a 50% contingent annuity.

Post-retirement death benefit:

- Lump sum

Age 65 Benefit:

- Payable as a life annuity to the participant starting at participant's age 65 (earlier if disabled).

Special Medicare Part D Benefit:

- Payable as a life annuity to the participant deferred to Medicare Part D Eligibility Age and payable as a life annuity to the spouse deferred to the spouse's Medicare Part D Eligibility Age.

Maximum on benefits and pay

All benefits for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective.

Benefit Level Appendix

A. Monthly Flat Rate

- Part A Structure $36.00
- Part B Structure $34.00

B. Monthly 30&Out Supplemental Rate

- Part A Structure $2,250
- Part B Structure $2,000

Plan Name: Visteon Pension Plan
EIN / PN: 38-3519512/003
Plan Sponsor: Visteon Corporation
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Changes in Benefits Valued Since Prior Year

The plan was amended to allow for the Visteon Limited Time Lump Sum Program with payments made in December 2024, to increase the mandatory cashout threshold to $7,000, and to introduce a Latest Commencement Date of the April 1st after attainment of age 72.

Visteon Pension Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

EIN: 38-3519512 Plan Number: 003

As of December 31, 2025

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Interest-bearing Cash	Interest-bearing Cash	$ 4,998,529	$ 4,998,529
	BlackRock Money Market Fund	Mutual Fund	1,070	1,072
	Genting Malaysia Berhad	Common Stock	42,650	47,368
	Kinder Morgan, Inc.	Common Stock	340	247
	BlackRock U.S. Treasury Bonds, 10-Year	Liability Driven Investment	17,930,032	13,820,682
	BlackRock U.S. Treasury Bonds, 15-Year	Liability Driven Investment	19,665,919	12,097,955
	BlackRock U.S. Treasury Bonds, 20-Year	Liability Driven Investment	14,350,818	7,746,863
	BlackRock U.S. Treasury Bonds, 25-Year	Liability Driven Investment	32,424,856	12,869,593
	AXA Equitable Life Assurance Company	Liability Driven Investment	214,222	214,222
	Legal & General Treasury 15+ Strips Collective Investment Trust	Common Collective Trust	81,338	46,217
	CMO Holdings	Limited Partnership/Hedge Fund	23,951	502
*	Northern Trust Government Short Term Investment Fund	Limited Partnership/Hedge Fund	16,659,987	16,791,698
	PIMCO OTC Receivable	Limited Partnership/Hedge Fund	6,401	2,880
	Axcelus Financial Life Insurance Company	Limited Partnership/Hedge Fund	7,740,129	14,187,910
	Broad Peak Fund II	Limited Partnership/Hedge Fund	267,001	267,020
	Gaticule Managed Fund	Limited Partnership/Hedge Fund	5,362	5,362
	Libremax Value Offshore Fund	Limited Partnership/Hedge Fund	4,494,360	6,547,051
*	Willis Towers Watson Group Trust Diversified Credit Fund	Limited Partnership/Hedge Fund	47,707,921	61,904,306
*	Willis Towers Watson Group Trust Real Asset Fund	Limited Partnership/Hedge Fund	74,274,026	76,805,278
*	Willis Towers Watson Diversified Equity Fund	Limited Partnership/Hedge Fund	69,412,269	129,353,208
*	Willis Towers Watson Liquid Diversifiers Fund	Limited Partnership/Hedge Fund	35,148,402	55,487,384
			$ 345,449,583	$ 413,195,347

* Denotes a party-in-interest.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32
Schedule of Amortization Bases
as of January 1, 2025

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	01/01/2025	28,269,500	15.00000	28,269,500	2,635,861
2. Shortfall	01/01/2024	18,642,053	14.00000	17,368,180	1,696,060
3. Shortfall	01/01/2023	39,521,063	13.00000	35,216,188	3,619,367
Total				80,853,868	7,951,288

Plan Name: Visteon Pension Plan
EIN / PN: 38-3519512/003
Plan Sponsor: Visteon Corporation
Valuation Date: January 1, 2025

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 24
Change in Actuarial Assumptions

The cash balance interest crediting rate was changed to 4.15% in year one (actual rate; 30-year Treasury from preceding August) increasing 100 basis points over next 30 years.

Plan Name:	Visteon Pension Plan
EIN / PN:	38-3519512/003
Plan Sponsor:	Visteon Corporation
Valuation Date:	January 1, 2025