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. . . . . ▶ [X]

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
FCA US LLC CONSOLIDATED PLAN

1b Three-digit plan number (PN) ▶ 007

1c Effective date of plan 09/01/1955

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)
FCA US LLC

1000 CHRYSLER DRIVE
CIMS 485-08-64
AUBURN HILLS, MI 48326-2766

2b Employer Identification Number (EIN)
27-0187394

2c Plan Sponsor's telephone number
248-576-5741

2d Business code (see instructions)
336100

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	STEVEN LANE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	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 [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
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:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	7337
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)**	1388
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1722
b	Retired or separated participants receiving benefits	**6b**	2935
c	Other retired or separated participants entitled to future benefits	**6c**	2736
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	7393
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	893
f	Total. Add lines **6d** and **6e**.	**6f**	8286
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**	2
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:

1B 3H

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)		**9b** Plan benefit arrangement (check all that apply)	
(1) [ ]	Insurance	**(1)** [ ]	Insurance
(2) [ ]	Code section 412(e)(3) insurance contracts	**(2)** [ ]	Code section 412(e)(3) insurance contracts
(3) [X]	Trust	**(3)** [X]	Trust
(4) [ ]	General assets of the sponsor	**(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)** [ ] **A** (Insurance Information) – Number Attached _____
- **(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 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
FCA US LLC CONSOLIDATED PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
FCA US LLC

D Employer Identification Number (EIN)
27-0187394

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**	642585490
b Actuarial value	**2b**	654028308

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	3117	261381342	261381342
b For terminated vested participants	3031	201361893	201361893
c For active participants	1388	51008138	57368281
d Total	7536	513751373	520111516

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**	5.38 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	6083
b Expected plan-related expenses	**6b**	1214976
c Target normal cost	**6c**	1221059

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

09/22/2026
Date

JEFFREY SCHRADER, FSA, EA
Type or print name of actuary

26-07901
Most recent enrollment number

MERCER
Firm name

248-945-5594
Telephone number (including area code)

ONE TOWNE SQUARE, SUITE 1100
SOUTHFIELD, MI 48076

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)	101220479	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)	101220479	0
10	Interest on line 9 using prior year's actual return of 1.57 %	1589162	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	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 5.17 %		0
	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		0
	d Portion of (c) to be added to prefunding balance		0
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)	102809641	0

Part III Funding Percentages

14	Funding target attainment percentage	14	105.98 %
15	Adjusted funding target attainment percentage	15	125.74 %
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	132.38 %
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? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ 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

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

21 Discount rate:

a Segment rates:	1st segment: 5.07 %	2nd segment: 5.31 %	3rd segment: 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**	1221059
b Excess assets, if applicable, but not greater than line 31a	**31b**	1221059

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
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**	0

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

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
FCA US LLC CONSOLIDATED PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500
FCA US LLC

D Employer Identification Number (EIN)
27-0187394

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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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)

TOWERS WATSON DELAWARE INC.

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?
15 50	NONE	355620	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MERCER

ONE TOWNE SQUARE, SUITE 1100
SOUTHFIELD, MI 48076

(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	80786	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

NORTON ROSE FULBRIGHT US LLC

74-1201087

(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?
29 50	NONE	49212	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)

FCA US LLC

27-0187394

(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?
14 49 50	PLAN SPONSOR	31196	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

STATE STREET RETIREE SERVICES

04-6748526

(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	23567	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

BAKER TILLY US, LLP

30-1413443

(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?
10 50	NONE	19425	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)

OGLETREE DEAKINS NASH SMOAK & STEWA

57-1044820

(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?
29 50	NONE	14092	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

OPTAVISE LLC

02-0677999

(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?
16 50	NONE	6102	Yes [ ] No [X]	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
FCA US LLC CONSOLIDATED PLAN

B Three-digit plan number (PN) ▶ 007

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
FCA US LLC

D Employer Identification Number (EIN)
27-0187394

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: FCA US LLC MASTER RETIREMENT TRUST

b Name of sponsor of entity listed in (a): FCA US 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)
13-3112458-059	M	787142075

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)

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

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

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
FCA US LLC CONSOLIDATED PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500
FCA US LLC

D Employer Identification Number (EIN)
27-0187394

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)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(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)		
(5) Partnership/joint venture interests	1c(5)		
(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)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	642585490	787142075
(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)		
(15) Other	1c(15)		

		(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	642585490	787142075
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k		
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	642585490	787142075

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)		
(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)		
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)		
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(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)		
(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)		
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		

		(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)		59578715
(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		59578715
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	27228243	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		27228243
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)	355620	
(4) IQPA audit fees	2i(4)	19425	
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)	23567	
(7) Actuarial fees	2i(7)	80786	
(8) Legal fees	2i(8)	63305	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	821452	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		1364155
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		28592398
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		30986317
l Transfers of assets:			
(1) To this plan	2l(1)		113570268
(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: BAKER TILLY US, LLP **(2)** EIN: 30-1413443

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		1000000
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**		X	
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**		X	

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 590247.

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
FCA US LLC CONSOLIDATED PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500
FCA US LLC

D Employer Identification Number (EIN)
27-0187394

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): 04-6748526

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: 86.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 0.0 %

High-Yield Debt: 13.0 % Real Assets: 1.0 % Cash or Cash Equivalents: 0.0 % Other: 0.0 %

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_____.

FCA US LLC

Non-Bargaining Unit Defined Benefit Plans

As of and for the Year Ended December 31, 2025

FCA US LLC
Non-Bargaining Unit Defined Benefit Plans

Financial Statements

December 31, 2025 and 2024
As of and for the Year Ended December 31, 2025

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Independent Auditors' Report

To the Plan Administrator and members of the Employee Benefits Committee
FCA US LLC Pension Plan
FCA US LLC Consolidated Plan

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

We have performed audits of the financial statements of FCA US LLC Pension Plan and the FCA US LLC Consolidated Plan (the Plans), employee benefit plans 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 and of accumulated plan benefits as of December 31, 2025 and 2024, and the related statements of changes in net assets available for benefits and of changes in accumulated plan benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 year ended December 31, 2025, stating that the certified investment information, as described in Note 4 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 Auditors' 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).

Baker Tilly Advisory Group, LP and Baker Tilly US, LLP, trading as Baker Tilly, are members of the global network of Baker Tilly International Ltd., the members of which are separate and independent legal entities. Baker Tilly US, LLP is a licensed CPA firm that provides assurance services to its clients. Baker Tilly Advisory Group, LP and its subsidiary entities provide tax and consulting services to their clients and are not licensed CPA firms.

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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plans 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 the Plans' 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.

Auditors' 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 auditors' 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 the Plans' 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 the 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.



Chicago, Illinois
October 13, 2026

FCA US LLC

Non-Bargaining Unit Defined Benefit Plans

Statements of Net Assets Available for Benefits

	December 31, 2025	
	FCA US LLC Pension Plan	**FCA US LLC Consolidated Plan**
Assets		
Plan interest in the FCA US LLC Master Retirement Trust (*Note 4*)	$ 3,535,283,752	$ 787,142,075

	December 31, 2024	
	FCA US LLC Pension Plan	**FCA US LLC Consolidated Plan**
Assets		
Plan interest in the FCA US LLC Master Retirement Trust (*Note 4*)	$ 3,731,481,831	$ 642,585,490

See accompanying notes.

Confidential & Proprietary Information

FCA US LLC

Non-Bargaining Unit Defined Benefit Plans

Statements of Changes in Net Assets Available for Benefits

	Year Ended December 31, 2025	
	FCA US LLC Pension Plan	**FCA US LLC Consolidated Plan**
Additions		
Plan interest in the FCA US LLC Master Retirement Trust investment gain - Net of investment expenses (*Note 4*)	$ 332,548,416	$ 59,578,715
Deductions		
Benefits paid directly to participants or beneficiaries	404,305,797	27,228,243
Administrative expenses	10,867,593	1,364,155
Total deductions	415,173,390	28,592,398
Net increase (decrease) before other changes	(82,624,974)	30,986,317
Transfers in (out) *(Note 8)*	(113,573,105)	113,570,268
Net increase (decrease)	(196,198,079)	144,556,585
Net assets available for benefits		
Beginning of year	3,731,481,831	642,585,490
End of year	$ 3,535,283,752	$ 787,142,075

See accompanying notes.

Confidential & Proprietary Information

FCA US LLC

Non-Bargaining Unit Defined Benefit Plans

Statements of Accumulated Plan Benefits

	December 31, 2025	
	FCA US LLC Pension Plan	**FCA US LLC Consolidated Plan**
Actuarial present value of accumulated plans benefits		
Vested benefits:		
Participants currently receiving benefit payments	$ 3,935,935,173	$ 311,558,735
Other vested participants	371,289,808	321,660,778
Total vested benefits	4,307,224,981	633,219,513
Nonvested benefits	9,055,737	7,778,730
Total actuarial present value of accumulated plans benefits	$ 4,316,280,718	$ 640,998,243

	December 31, 2024	
	FCA US LLC Pension Plan	**FCA US LLC Consolidated Plan**
Actuarial present value of accumulated plans benefits		
Vested benefits:		
Participants currently receiving benefit payments	$ 3,902,773,820	$ 232,243,377
Other vested participants	527,574,071	269,839,195
Total vested benefits	4,430,347,891	502,082,572
Nonvested benefits	23,467,570	7,175,465
Total actuarial present value of accumulated plans benefits	$ 4,453,815,461	$ 509,258,037

See accompanying notes.

Confidential & Proprietary Information

FCA US LLC

Non-Bargaining Unit Defined Benefit Plans

Statements of Changes in Accumulated Plan Benefits

	Year Ended December 31, 2025	
	FCA US LLC Pension Plan	**FCA US LLC Consolidated Plan**
Actuarial present value of accumulated plans benefits at beginning of year	$ 4,453,815,461	$ 509,258,037
Increase (decrease) during the year attributable to:		
Benefits paid directly to participants or beneficiaries	(404,305,797)	(27,228,243)
Benefits accumulated	60,614	6,160
Increase for interest due to decrease in discount period	242,886,189	28,113,744
Discount rate change	99,242,662	15,586,723
Change in other actuarial assumptions:		
Change in mortality assumptions	29,913,144	4,303,411
Other actuarial assumption changes	(10,328)	(792,226)
Demographic (gain) loss	8,249,041	(1,819,631)
Plan transfers	(113,570,268)	113,570,268
Net (decrease) in accumulated plan benefits	(137,534,743)	131,740,206
Actuarial present value of accumulated plans benefits at end of year	$ 4,316,280,718	$ 640,998,243

See accompanying notes.

Confidential & Proprietary Information

Notes to Financial Statements

Note 1. Plan Description

The following descriptions of the FCA US LLC Pension Plan (FCAPP) and the FCA US LLC Consolidated Plan (FCON Plan) (collectively, the Plans) provide only general information. Participants should refer to the Plans' legal documents for a more complete description of each Plan's provisions.

General

The Plans are defined benefit pension plans that were established effective on certain dates in 1950. The Plan Sponsor is FCA US LLC (FCA, the Company, the Plan Administrator, or the Plan Sponsor). The Plans are subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

The FCAPP covers employees of FCA US LLC and certain of its subsidiaries that generally do not participate in a bargaining unit. However, employees represented by Local 324, International Union of Operating Engineers, AFL-CLO (IUOE), participate in the FCAPP. The FCAPP was closed to new entrants as of January 1, 2004 and benefit accruals were frozen, except for IUOE represented employees, effective December 31, 2013.

In May 2013, the FCAPP, FCA US LLC Salaried Employees' Retirement Plan (SERP) and the FCA US LLC Executive Salaried Employees' Retirement Plan (ESERP) were amended as follows:

- Effective December 31, 2013 (the Freeze Date), except to the extent required by a collective bargaining agreement, any employee who is a participant in the Plans and who had not already ceased accruing benefits will cease accruing benefits for service performed after the Freeze Date (the Affected Employees). Service after the Freeze Date will continue to be credited for purposes of vesting and retirement eligibility only.

- Effective January 1, 2014, with respect to an employee who retires or terminates employment on or after January 1, 2014, the age reduction factors under the Plans' early retirement provisions have been enhanced to allow an employee to retire with an unreduced benefit at age 58. The age reduction factors between ages 55 and 58 have also been reduced consistent with this enhancement.

Effective December 31, 2014, the SERP and the ESERP merged into the FCAPP and the associated SERP and ESERP assets and accumulated plan benefits transferred to the FCAPP. The SERP and ESERP were contributory defined benefit pension plans.

The purpose of the merger was to consolidate plan administration and financing. The merger was not intended to, and did not, impact the level of benefits that were provided under the FCAPP, SERP and ESERP immediately before the merger. Following the merger, each participant in the SERP and or ESERP on the merger date shall continue to have his or her benefits and rights determined under the terms of the SERP and ESERP as in effect immediately before the merger, which terms were incorporated into and became part of the FCAPP for purposes of defining former SERP and ESERP participants' benefit entitlements.

Note 1. Plan Description (continued)

Prior to the Freeze Date, SERP and ESERP were supported by FCA and employee contributions. Employee contributions ceased effective as of the Freeze Date. Included in the assets of the FCAPP are vested employee contributions and accumulated interest summarized as follows:

	2025	2024
Vested employee contributions and interest	**$37,270,957**	**$37,464,707**

The interest rates credited to employee contributions for 2025 and 2024 were 5.10% and 5.25%, respectively. The interest amounts have also been included in the FCAPP's accumulated plan benefit obligation at December 31, 2025, and 2024.

The FCON Plan is the former International Union of Electronic, Electrical, Technical, Salaried, Machine and Furniture Workers Plan (IUE) and includes participants formerly covered under the collective bargaining agreement between FCA (or its predecessors) and the IUE. The FCA US LLC-IUE Pension Agreement was renamed FCON. The FCON Plan was closed to new entrants and credited service for purposes of benefit accrual was frozen effective May 1, 2002.

The FCON Plan also includes participants formerly covered under the FCA US LLC - SPFPA Pension Agreement (SPFPA Plan). The SPFPA Plan includes participants formerly covered under the collective bargaining agreement between FCA (or its predecessors) and the International Union, Security Police Fire Professionals of America (formerly known as the United Plant Guard Workers of America) (SPFPA). The SPFPA Plan was closed to new entrants effective September 30, 2005.

Certain participants from the FCAPP were transferred to the FCON Plan on December 30, 2016. December 30, 2018 and December 30, 2021.

The Plans were amended and effective January 4, 2021, to provide credited service for vacation time earned by and paid to hourly employees represented by the IUOE and amended December 10, 2020, for required minimum distributions under the Plans as permitted by the Setting Every Community Up for Retirement Enhancement (SECURE) Act of 2019 effective January 1, 2020. Additionally, the Plans were amended June 15, 2023, for required minimum distributions under the plans as permitted by the SECURE 2.0 Act of 2022 (SECURE 2.0 Act), effective January 1, 2023.

At a meeting of the FCA US LLC Employee Benefits Committee (EBC) held on September 19, 2025, the EBC approved the following: (1) amendment of the Plans to provide for mandatory cash-outs of up to $7,000 (employee contributions plus interest) to terminated non-vested participants and to provide for mandatory cash-outs of up to $7,000 (present value of accrued benefit) for terminated vested participants, (2) amendment and restatement of the FCAPP, effective January 1, 2025 and (3) amendment and restatement of the FCON, effective January 1, 2025.

Note 1. Plan Description (continued)

The Plans include IUOE represented participants as described above. A tentative agreement between FCA and the IUOE was reached on February 8, 2024. The Plans were amended June 6, 2024 for the IUOE 2023 bargained agreements that are effective November 15, 2023. The IUOE bargained changes include the following provisions: annual lump sum payments for current retirees and pension rate increases for future retirees.

Vesting

Full vesting occurs following the fifth year of credited service as defined in the respective plan documents.

Funding

Employer contributions are determined by an independent actuary, Mercer (US), Inc. FCA contributes such amounts as are necessary to provide assets sufficient to meet the benefits to be paid to participants and satisfy the ERISA minimum funding requirements. The Plans have met the ERISA minimum funding requirements for 2025 and 2024. The contributions are funded on or before the required dates as set forth by ERISA. The Company at its option can contribute more than the minimum required.

Plan Termination

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

1. Benefits attributable to employee contributions, taking into account those paid out before termination.

2. 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 Plans. 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 Plans' provisions in effect at any time during the five years preceding Plans' termination.

3. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.

4. All other vested benefits (that is, vested benefits not insured by the PBGC).

5. All nonvested benefits.

Benefits to be provided via contracts under which FCA is obligated to pay the benefits would be excluded for allocation purposes.

Note 1. Plan Description (continued)

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

Although it has not expressed an intention to do so, FCA reserves the right under the Plans to discontinue its contributions at any time and to terminate the Plans subject to the provisions set forth in the plan documents and ERISA. Upon termination, the net assets of the Plans will be allocated for payment to the participants in an order of priority as prescribed by ERISA and its related regulations and the plan documents.

Whether all participants receive their benefits should the Plans terminate at some future time will depend on the sufficiency, at that time, of the Plans' net assets to provide for accumulated plan benefits and may also depend on the financial condition of FCA and the level of benefits guaranteed by the PBGC as well as the priority of those benefits. Some benefits may be fully or partially provided for by the then-existing net assets of the Plans and the PBGC guarantee, while other benefits may not be provided for at all.

Administrative Expenses

The Plans' expenses are paid either by the Plans or the Company, as provided by the plan documents. 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 Plans that are paid by the Plans are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in Plan interest in the FCA US LLC Master Retirement Trust investment gain - net of investment expenses line presented in the accompanying statements of changes in net assets available for benefits.

Retirement Age

For legacy CPP employees under FCAPP and FCON, normal retirement age is the later of age 65 and 1 year of credited service. Early retirement is permitted at 30 years of credited service, or at least age 55 with 85 age-service points, or at least age 55 and 10 years of credited service. Special early retirement is permitted at age 55 and 10 years of credited service, or age 50 and 10 years of credited service with benefits deferred to age 55. In addition to the age and service requirement for a special early retirement, participants must meet one of the Adverse Circumstances Requirements, which include a permanent shut down of a plant or discontinuance of operations, a permanent layoff, or physical or mental inability to perform work in a satisfactory manner due to partial disability of a permanent nature.

For FCON and FCAPP (formerly SERP and ESERP) employees, normal retirement age is 65. Early retirement is permitted at age 55 with 10 years of service. Special early retirement is permitted at age 55 and 10 years of credited service, or age 50 and 10 years of credited service deferred to age 55 (if laid off permanently). In addition, participants must meet one of the Special Early Standards, which include permanent layoff, inability to perform their work or an extended period of disability.

Note 1. Plan Description (continued)

For FCON (formerly known as IUE) employees, normal retirement age is the later of age 65 and 1 year of credit service (Tier I) or the later of age 65 and 10 years of credited service (Tier II). Early retirement is permitted for Tier I at 30 years of credited service, or at least age 55 with 85 age-service points, or at least age 60 and 10 years of credited service. Early retirement is permitted for Tier II at age 60 and 10 years of service. Special early retirement (for Tier I only) is permitted at age 55 and 10 years of credited service, or age 50 and 10 years of credited service (if laid off as a result of a plant closing). In addition, participants must meet one of the Special Early Standards, which include plant shutdown, permanent layoff, or inability to perform their work.

For FCON (legacy SPFPA) employees, normal retirement age is the later of age 65 and 1 year of credited service. Early retirement is permitted at 30 years of credited service or at least age 55 with 85 age-service points or age 60 and 10 years of credited service. Special early retirement is permitted at age 55 and 10 years of credited service, or age 50 and 10 years of credited service (if laid off as a result of a plant closing). In addition, participants must meet one of the special early standards, which include plant shutdown, permanent layoff, or inability to perform their work.

Non-Contributory Benefits

Retirement eligible participants are eligible for a monthly pension benefit payable for their lifetime in an amount equal to the basic benefit rate times credited service, reduced for early commencement, as defined in the applicable plan document. The basic pension rate is based on the participant's benefit class code. Eligibility for an early retirement supplement, interim supplement or temporary benefit is determined based on credited service and retirement type (e.g., permanent and total disability, special early, etc.). Supplements and the temporary benefit are payable until the participant's age 62 and 1 month.

Deferred vested participants are eligible for a monthly benefit payable for their lifetime in an amount equal to the basic benefit rate times credited service, reduced for early commencement, as defined in the applicable plan document. The basic pension rate is based on the participant's benefit class code. Deferred vested participants are not eligible for supplements or the temporary benefit.

Contributory Benefits

Retirement eligible participants and deferred vested participants who made contributions to SERP or ESERP are eligible for a monthly benefit payable for their lifetime in an amount equal to their contributions to the plan times 5%, reduced for early commencement, as defined in the applicable plan document.

Retirement eligible participants and deferred vested participants also may be eligible for a final average salary benefit. The final average salary benefit is calculated first by determining a target benefit. The target benefit is 2.25% of the participant's average monthly salary for each of the first 20 years of credited service, plus 2% for each of the next 8.5 year of credited services (maximum 62%). This target benefit is offset by 1) 50% of the participant's social security benefits, or, if the participant has not yet reached age 62 and one month, the supplement payable (if any) 2) the basic benefit payable under the UAW plan or CPP, and 3) the contributory benefit.

Note 1. Plan Description (continued)

Benefits

In addition to normal retirement benefits and early retirement benefits, there are supplemental retirement benefits, disability benefits, supplemental disability benefits and death benefits, whose amounts and eligibility requirements are further described in the Plans' document.

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in conformity with accounting principles requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates. Significant estimates include actuarial assumptions used to determine the present value of accumulated plan benefits, such as discount rates, life expectancy, and retirement ages.

Investment Valuation and Income Recognition

The Plans invest in the FCA US LLC Master Retirement Trust (Master Trust) which was established for the investment of assets of the Plans and other FCA sponsored defined benefit retirement plans.

The Master Trust investments are reported at fair value. Fair value is defined as 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 (an exit price). See *Note 5, Fair Value Measurements,* for further discussion and disclosures related to fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Investment income consists of interest and dividend income as well as the realized gains or losses on investments sold during the year and the unrealized appreciation (depreciation) on investments held at the end of the year. Interest income is recorded on the accrual basis. Dividend income is recorded on the ex-dividend date. Refer to *Note 4, Interest in FCA US LLC Master Retirement Trust*, for additional information related to the Master Trust.

Each participating retirement plan has an undivided interest in the Master Trust. The fair value of the Plans' interest in the Master Trust represents each plan's allocated portion. Each plan’s allocated portion of the Master Trust is equal to the beginning of the year value of the plan’s interest in the Master Trust plus actual plan contributions and allocated investment income, less actual plan distributions and allocated administrative expenses. Investment income is allocated proportionately on a monthly basis based on the plan interest in the Master Trust.

Note 2. Summary of Significant Accounting Policies (continued)

Benefit Payments

Benefits are recorded when paid.

Risks and Uncertainties

The Master Trust invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market volatility, 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 those changes could materially affect the amounts reported in the financial statements. 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 estimation and assumption processes, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

Recent Accounting Pronouncements

No recent accounting pronouncements.

Note 3. Accumulated Plan Benefits

Accumulated plan benefits represent the actuarial present value of estimated future periodic payments, including lump-sum distributions that are attributable under the Plans' provisions to services rendered by the employees to the valuation date. Accumulated plan benefits include amounts 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 payable under all circumstances (retirement, death, disability, and termination of employment) are included to the extent they are deemed attributable to employee services rendered to the valuation date.

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

Actuarial assumptions used in the determination of accumulated plan benefits at December 31, 2025, and 2024 include the following:

Discount Rate

The rates used at December 31, 2025, and 2024 were 5.43% and 5.70%, respectively.

Note 3. Accumulated Plan Benefits (continued)

Actuarial Method

Projected unit credit cost method.

Mortality

At December 31, 2025, FCA Non-Bargaining and Bargaining Units (former SERP and ESERP participants) plan specific mortality tables used for males and females with a base year of 2023 assuming generational improvements using Scale MSS-2025.

At December 31, 2024, FCA Non-Bargaining and Bargaining Units (former SERP and ESERP participants) plan specific mortality tables used for males and females (benefits weighted and adjusted to reflect 2018 and 2017 annuity purchases) with a base year of 2018 assuming generational improvements using Scale MSS-2024.

Turnover

For the FCAPP Plan, turnover was based on a range of possibilities that an employee will terminate employment, from 10.4% for males and females at age 20 to 1.0% for males and females at age 65 as of December 31, 2025, and 11.7% for males and females at age 20 to 1.1% for males and females at age 65 as of December 31, 2024.

For the FCON Plan, turnover was based on a range of possibilities that an employee will terminate employment from 9.5% for males and females at age 20 to 0.3% for males and females at age 65 as of December 31, 2025, and December 31, 2024.

Assumed Retirement Age

For the FCAPP, employees eligible for early retirement at the employee's option were assumed to retire at rates varying from 0% at age 47 to 100% at age 70 at December 31, 2025, and 2024.

For the FCON Plan, employees eligible for early retirement at the employee's option were assumed to retire at rates varying from 0% prior to age 47 to 100% at age 75 and over with separate rates based on service at December 31, 2025, and 2024.

The foregoing actuarial assumptions are based on the presumption that the Plans will continue. If the Plans were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present values of accumulated plan benefits of the respective terminated plan.

Note 4. Interest in FCA US LLC Master Retirement Trust

Certain information related to investments of the Plans and the Master Trust disclosed in the accompanying financial statements including investments held at December 31, 2025, and 2024, and net appreciation (depreciation) in fair value of investments, interest and dividends for the year ended December 31, 2025, was obtained or derived from information provided to the Plan Administrator and certified as complete and accurate by State Street Bank and Trust Company (the Trustee).

At December 31, 2025, and 2024, the Plans' respective interests in the Master Trust were as follows:

Plan	2025	2024
FCAPP	24.6%	25.5%
FCON Plan	5.5%	4.4%

The Plan Sponsor’s investment committee is the investment fiduciary and has primary responsibility for the investment of the Master Trust as delegated by the Board of Directors of the Plan Sponsor.

The investment committee has the responsibility of reviewing and approving the investment policies related to the plan assets in the Master Trust; evaluating the performance of the investments in accordance with the investment policy; reviewing the investment objectives, risk characteristics, expenses and historical performance; and selecting, removing and evaluating the investment managers. The investment committee meets at least quarterly to review the performance of the investment managers and advisors. The investment strategies and objectives for pension assets reflect a balance of liability-hedging and return-seeking considerations. The investment objectives are to minimize the volatility of the value of the pension assets relative to the pension liabilities and to ensure pension assets are sufficient to pay plan obligations.

The objective of minimizing the volatility of assets relative to liabilities is addressed primarily through asset diversification, partial asset-liability matching and hedging. Assets are broadly diversified across many asset classes to achieve risk-adjusted returns that, in total, lower asset volatility relative to the liabilities. In order to minimize pension asset volatility relative to the pension liabilities, a portion of the pension plan assets are allocated to fixed-income investments. Through its investment activities, the Master Trust is subject to certain credit risks, which the investment committee controls through adherence to investment and diversification standards. In management’s opinion, no concentration of credit risk exists for the Master Trust.

Note 4. Interest in FCA US LLC Master Retirement Trust (continued)

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA as of December 31, 2025, and 2024, and for the years then ended. Accordingly, State Street Bank and Trust Company, a qualified institution, has certified that the following investment information included in the accompanying financial statements is complete and accurate:

- Plan interest in the FCA US LLC Master Retirement Trust as shown in the accompanying statements of net assets available for benefits as of December 31, 2025, and 2024.
- Plan interest in the FCA US LLC Master Retirement Trust investment gain, as shown in the accompanying statements of changes in net assets available for benefits for the year ended December 31, 2025.
- Investment information as shown in *Note 4 - Interest* in FCA US LLC Master Retirement Trust as of and for the years ended December 31, 2025, and 2024.

At the request of the Plan Administrator, the Plans' independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and ERISA required supplemental schedules.

During the year ended December 31, 2025, the Master Trust net investment income was comprised of the following:

Investment gain (loss):	**2025**
Net realized and unrealized gain	$ 1,145,734,994
Interest	227,352,569
Dividends	8,611,362
Total investment gain	1,381,698,925
Investment expenses	(71,135,287)
Net investment gain	$ 1,310,563,638

Securities Lending

The Master Trust participates in a securities lending arrangement with State Street Bank and Trust company (the bank), pursuant to a Securities Lending Authorization Agreement effective October 2024.

Note 4. Interest in FCA US LLC Master Retirement Trust (continued)

The securities lending arrangement authorizes the bank to lend securities held in the Master Trust to pre-approved borrowers. The bank must obtain cash or acceptable collateral to secure the loans. Acceptable forms of collateral include cash, securities, or letters of credit, as determined in accordance with Bank's securities lending program and applicable ERISA requirements. Collateral levels are monitored to maintain appropriate collateralization of securities on loan.

In the event that the loaned securities are not returned by the borrower, the Bank will, subject to the terms of the agreement, either replace the loaned securities or, if unable to purchase those securities on the the market, credit the Master Trust's accounts with cash equal to the fair value of the loaned securities. The Master Trust is indemnified by the Bank against borrower default in accordance with the requirements of ERISA Prohibited Transaction Exemption 2006-2016.

Cash collateral received is invested in accordance with the Master Trust's guidelines, including investment in the State Street Navigator Securities Lending Government Money Market Portfolio. Investment income reported for the Master Trust includes $271,141 earned during 2025 in conjunction with the securities lending program.

The Master Trust’s securities lending activities are collateralized, and the bank provides indemnification against borrower default as described above. The terms of the securities lending agreement with the bank require compliance with government rules and regulations related to the lending of securities held by ERISA plans.

The securities lending program involves both market and credit risk. There were no losses during 2025 resulting from a default of the borrowers or the Trustee.

The Master Trust maintains ownership rights to the securities loaned and, accordingly, continues to classify loaned securities as investments. While the amount received as collateral is not recognized in the Master Trust net assets, the Master Trust separately recognizes a lending arrangement asset and a corresponding obligation in the Master Trust net assets presented in the fair value tables in Note 5, Fair Value Measurements. The fair value of the collateral received consists of $46,115,112 of cash and $4,577,862 of securities at December 31, 2025

Securities loaned at December 31, 2025, and December 31, 2024, consist of the following:

	2025	2024
Corporate debt securities	$ 38,662,158	$ —
Equity securities	10,774,277	—
Total loaned securities	$ 49,436,435	$ —

Note 4. Interest in FCA US LLC Master Retirement Trust (continued)

The following table presents the investments and other assets and liabilities of the Plans' interest in the Master Trust as of December 31, 2025, and 2024.

	2025			2024		
	FCA US Pension Plan	FCA US Consolidated Plan	Totals	FCA US Pension Plan	FCA US Consolidated Plan	Totals
Cash & cash equivalents	$ 196,523,826	$ 44,117,594	$ 240,641,420	$ 186,575,960	$ 32,193,499	$ 218,769,459
Common and preferred stock	107,806,547	24,201,470	132,008,017	238,778,249	41,200,953	279,979,202
Mutual funds	2,153,567	483,454	2,637,021	30,557,390	5,272,648	35,830,038
Government securities	537,076,825	120,568,267	657,645,092	494,335,994	85,297,191	579,633,185
Corporate bonds	878,866,980	191,576,149	1,070,443,129	1,000,836,305	171,985,924	1,172,822,229
Mortgage-backed securities	70,529,791	15,833,218	86,363,009	97,784,366	16,872,596	114,656,962
Other	73,715,347	15,775,811	89,491,158	88,483,759	14,697,145	103,180,904
Total investments, at fair value	1,866,672,883	412,555,963	2,279,228,846	2,137,352,023	367,519,956	2,504,871,979
Investments measured at NAV:						
Commingled funds	267,931,975	60,147,994	328,079,969	117,970,571	20,355,706	138,326,277
Private equity funds	687,889,958	154,424,276	842,314,234	722,700,033	124,701,182	847,401,215
Real estate funds	258,367,613	58,000,893	316,368,506	276,106,717	47,641,943	323,748,660
Hedge funds	478,900,473	107,508,269	586,408,742	534,956,108	92,306,152	627,262,260
Total investments measured at NAV	1,693,090,019	380,081,432	2,073,171,451	1,651,733,429	285,004,983	1,936,738,412
Subtotal	3,559,762,902	792,637,395	4,352,400,297	3,789,085,452	652,524,939	4,441,610,391
Receivables	713,614,013	160,199,064	873,813,077	403,664,823	69,651,969	473,316,792
Payables	(738,093,163)	(165,694,384)	(903,787,547)	(461,268,444)	(79,591,418)	(540,859,862)
Total	$ 3,535,283,752	$ 787,142,075	$ 4,322,425,827	$ 3,731,481,831	$ 642,585,490	$ 4,374,067,321

Note 5. Fair Value Measurements

The fair value framework provides for a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The fair value hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). In some cases, the Net Asset Value (NAV) is used as a practical expedient for valuing an investment, in which case that investment is not categorized within the three levels of the fair value hierarchy. All investments for which fair value is measured using the NAV practical expedient are disclosed separately. The categories of the fair value hierarchy are described below:

- Level 1 - Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.

- Level 2 - Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability. Level 2 inputs include the following:

    - Quoted prices for similar assets and liabilities in active markets
    - Quoted prices for identical or similar assets or liabilities in markets that are not active
    - Observable inputs other than quoted prices that are used in the valuation of the asset or liabilities (e.g., interest rate and yield curve quotes at commonly quoted intervals)
    - Inputs that are derived principally from or corroborated by observable market data by correlation or other means

- Level 3 - Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Level 3 inputs include management’s own assumption about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk).

- Not leveled - Unobservable inputs for the asset or liability (i.e., supported by little or no market activity). Inputs include management's own assumption about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk). NAV is used as a practical expedient to value the investment.

The level in the fair value hierarchy within which the fair value measurement is classified is determined based on the lowest level input that is significant to the fair value measure in its entirety.

The use of different market assumptions and/or different valuation techniques may have a material effect on the fair value amounts. Accordingly, the fair values presented herein may not be indicative of the amounts that could be realized in a current market exchange.

Note 5. Fair Value Measurements (continued)

The following table presents detail of the Master Trust net assets including assets and liabilities measured at fair value on a recurring basis as of December 31, 2025:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Balance at December 31
Cash and cash equivalents	$ 797,338,064	$ 4,800,000	$ —	$ 802,138,064
Common and preferred stock	437,999,364	—	2,027,359	440,026,723
Mutual funds	8,790,069	—	—	8,790,069
Government securities	1,973,701,348	218,448,958	—	2,192,150,306
Corporate bonds	—	3,553,956,728	—	3,553,956,728
Mortgage-backed securities	—	287,876,698	—	287,876,698
Other [1]	1,716,911	285,116,018	3,441,280	290,274,209
Collateral held under securities				
Lending agreements	—	49,436,435	—	49,436,435
Total investments	$ 3,219,545,756	$ 4,399,634,837	$ 5,468,639	$ 7,624,649,232
Investments measured at NAV:				
Commingled funds				1,093,599,896
Private equity funds				2,807,714,114
Real estate funds				1,054,561,684
Hedge funds				1,954,695,809
Total investments measured at NAV				6,910,571,503
Subtotal				14,535,220,735
Receivables				2,912,710,257
Obligation under securities lending agreements				(49,436,435)
Payables				(3,012,625,156)
Total				$ 14,385,869,401

[1] Includes gross derivative assets of $33,033,399, gross derivative liabilities of $29,770,641, and other investments of $287,011,451.

Note 5. Fair Value Measurements (continued)

The following table presents detail of the Master Trust net assets including assets and liabilities measured at fair value on a recurring basis as of December 31, 2024:

	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)	Balance at December 31
Cash and cash equivalents	$ 731,670,433	$ —	$ —	$ 731,670,433
Common and preferred stock	934,529,487	—	1,855,803	936,385,290
Mutual funds	119,832,902	—	—	119,832,902
Government securities	1,699,659,088	238,913,437	—	1,938,572,525
Corporate bonds	—	3,930,615,531	—	3,930,615,531
Mortgage-backed securities	—	383,468,102	—	383,468,102
Other [1]	24,358,351	309,667,671	3,307,123	337,333,145
Total investments	$ 3,510,050,261	$ 4,862,664,741	$ 5,162,926	$ 8,377,877,928
Investments measured at NAV:				
Commingled funds				462,629,690
Private equity funds				2,834,117,778
Real estate funds				1,082,771,438
Hedge funds				2,097,867,091
Total investments measured at NAV				6,477,385,997
Subtotal				14,855,263,925
Receivables				1,582,999,304
Payables				(1,808,895,858)
Total				$ 14,629,367,371

[1] Includes gross derivative assets of $42,555,460, gross derivative liabilities of $87,972,358, and other investments of $382,750,043.

Note 5. Fair Value Measurements (continued)

Following is a description of the valuation techniques and inputs used for each general type of investment measured at fair value.

Valuation Techniques Used in the Fair Value Measurement of Financial Assets Carried at Fair Value

Cash and cash equivalents categorized as Level 1 are invested in short-term, high-quality government treasury securities whose fair value was based on unadjusted quoted prices in active markets for identical bonds. Short-term investments in Level 2 primarily represent repurchase agreements that are market priced by the fund manager using quoted prices for similar agreements in active markets.

Common and preferred stock securities valued using unadjusted quoted market prices are categorized as Level 1.Certain international and domestic common stock where there are unobservable inputs are categorized as Level 3.

Mutual funds are categorized as Level 1 and valued using quoted market prices.

Government securities, corporate bonds and mortgage-backed securities are comprised primarily of long-duration U.S. Treasury and global government bonds, as well as U.S., developed international and emerging market companies' debt securities diversified by sector, geography and through a wide range of market capitalizations. Pricing for investments categorized as Level 1 was obtained from unadjusted quoted prices in actively traded markets. Level 2 investment pricing is based on unadjusted quotations from brokers or pricing services engaged by the Trustee that utilize prices for similar assets and matrix pricing models.

Certain commingled funds are invested broadly in U.S., developed international and emerging market securities and are not publicly traded. Accordingly, those commingled funds are valued at their NAV based on the fair value of the underlying net assets as determined by the fund managers. These investments consist of common/collective trusts and 103-12 investment entities.

Private equity investments include limited partnerships that invest primarily in operating companies that are not publicly traded on a stock exchange. Private equity investment strategies include leveraged buyouts, venture capital, mezzanine and distressed investments. Certain of the 103-12 investments are limited partnership funds. Limited partnerships have original terms averaging 10 to 12 years and cannot be redeemed within the fund. Although it is not probable that any of such investments will be sold, it is possible to sell the limited partnership units in the secondary market. The fund managers provide the NAV which is used as the practical expedient to value the fund. The Plan Sponsor engages a pricing service whose valuation process consists of obtaining a quarterly NAV from the fund manager. These investments are valued at NAV based on the fair value of the underlying assets as determined by the fund managers.

Note 5. Fair Value Measurements (continued)

Real estate investments include those in limited partnerships, Real Estate Investment Trusts (REITs), and real estate funds that invest in various commercial and residential real estate projects both domestically and internationally. Limited partnerships have an average life of 10 to 12 years and cannot be redeemed within the fund, but in some cases can be sold on the secondary market. Although it is not probable that any of such investments will be sold, it is possible to sell the limited partnership units in the secondary market. REITs can be redeemed daily with one day's notice. The fund managers provide the NAV which is used to value the funds.

Hedge fund investments include those seeking to maximize absolute returns using a broad range of strategies to enhance returns and provide additional diversification. The fund managers provide the NAV.

Fair Value Measurements of the Investment in Certain Entities that Calculate Net Asset Value per Share

	Fair Value at December 31		Unfunded Commitments at December 31		Redemption	
	2025	2024	2025	2024	Frequency	Notice Period
Commingled funds	$ 1,093,599,896	$ 462,629,690	$ —	$ —	daily	one to thirty-day notice
Other investments:						
Private equity funds	2,807,714,114	2,834,117,778	1,648,057,780	1,150,946,408	n/a	n/a
Real estate funds	1,054,561,684	1,082,771,438	285,983,739	210,876,225	varies	varies
Hedge funds	1,954,695,809	2,097,867,091	—	—	monthly to annually	up to 90 days prior
Total	$ 6,910,571,503	$ 6,477,385,997	$ 1,934,041,519	$ 1,361,822,633		

The Plans' and Master Trust's net assets also include other assets and liabilities not measured at fair value on a recurring basis, including employer contributions receivable, accrued income receivable, payables, unsettled trades, and other liabilities. The fair value of these assets and liabilities is equal to the carrying amounts in the accompanying financial statements due to the short maturity of such instruments.

On an annual basis, the Plan Sponsor evaluates the inputs, assumptions and valuation methodologies of the respective fund managers and the pricing services to ensure that the NAVs are representative of fair value. Additionally, the audited financial statements of the funds are reviewed at the time they are issued.

Note 5. Fair Value Measurements (continued)

The following table sets forth a summary of the changes in the fair value of the Master Trust's Level 3 investment assets for the year ended December 31, 2025.

	Balance at January 1, 2025	Net Unrealized Gains/(Losses)	Net Realized Gains/(Losses)	Net Purchases, Issuances and Settlements	Balance at December 31, 2025
Common and preferred stock	$ 1,855,803	$ 171,556	$ 64,171	$ (64,171)	$ 2,027,359
Other	3,307,123	22,150	—	112,007	3,441,280
Total	$ 5,162,926	$ 193,706	$ 64,171	$ 47,836	$ 5,468,639

Note 6. Derivative Financial Instruments

The Master Trust investment managers use derivative financial instruments to mitigate the risk of changes in interest rates and foreign currencies impacting the fair values of certain investments held by the Master Trust. Derivative financial instruments may also be used in place of physical securities when it is more cost effective and/or efficient to do so. FCA provides the Master Trust investment managers with guidelines pertaining to derivative use. The Master Trust investment managers must follow the approved strategies for their portfolios when using derivative financial instruments and invest in asset classes that are consistent with the guidelines. As such, FCA does not believe that the use of derivative financial instruments significantly increases the risk of the Master Trust investments.

The Master Trust invests in the following types of derivative instruments:

Foreign Exchange Forward Contracts

The Master Trust investment managers use such contracts to control foreign currency exposure associated with certain investments denominated in foreign currencies, with maturities generally within six months.

Futures and Options Contracts

The Master Trust investment managers enter into such contracts to manage market risk, with maturities generally within six months.

Swap Contracts

The Master Trust investment managers use interest rate swaps to both mitigate risk from changes in interest rates and in place of physical securities when it is more cost effective and/or efficient, with maturities greater than one year. The Master Trust investment managers also enter into credit default swaps to manage market exposure or to reduce exposure to defaults of corporate and sovereign issuers.

Note 6. Derivative Financial Instruments (continued)

Management has elected to present derivative information on a gross basis when subject to a master netting arrangement. The fair values of the Master Trust derivative financial instruments at December 31, 2025, and 2024, on a gross basis are as follows:

	Asset Derivatives		Liability Derivatives	
	2025	2024	2025	2024
Futures, options, and swaps	$ 23,502,423	$ 6,958,878	$ (22,291,619)	$ (86,305,339)
Foreign exchange forwards	9,530,976	35,596,582	(7,479,022)	(1,667,019)
Total	$ 33,033,399	$ 42,555,460	$ (29,770,641)	$ (87,972,358)

The following presents the net realized and unrealized gains/(losses) of derivatives for the year ended December 31, 2025:

	2025
Futures, options, and swaps	$ 265,781,667
Foreign exchange forwards	(35,604,091)
Total	$ 230,177,576

In connection with certain derivative instrument agreements, the Master Trust receives both cash and noncash collateral as security to mitigate the risk of counterparties not meeting obligations under the terms of the agreements. Cash collateral received, which approximated $8.5 million and $7.2 million at December 31, 2025, and 2024, respectively, is invested in a segregated account managed by the Trustee, which consists of high-quality, short-term fixed-income investments.

The Master Trust also pledges both cash and non-cash collateral to counterparties as security to mitigate the risk of the Master Trust not meeting obligations under the terms of the derivative agreements. The net assets of the Master Trust reflect, as an asset, cash collateral pledged by the Master Trust to counterparties. Cash collateral pledged approximated $21.5 million and $28.4 million at December 31, 2025, and 2024, respectively.

The notional amount represents the contract amount, not the amount at risk. The approximate notional amount of the Master Trust derivative instruments at December 31, 2025, and 2024, is as follows:

	2025	2024
Futures, options, and swaps	$ 3,071,483,559	$ 1,118,487,361
Foreign exchange	1,305,935,259	614,423,329
Total	$ 4,377,418,818	$ 1,732,910,690

Note 7. Tax Status

The FCAPP and FCON plans have received determination letters from the Internal Revenue Service (IRS) dated October 27, 2015 and December 8, 2015, respectively, stating that each Plan is qualified under Section 401(a) of the Internal Revenue Code (Code) and therefore, the related Master Trust is exempt from taxation. Subsequent to this determination by the IRS, the Plans have been amended. Once qualified, the Plans are required to operate in conformity with the Code to maintain its qualified status.

Accounting principles generally accepted in the United States require plan management to evaluate uncertain tax positions taken by the Plans. The financial statement effects of a tax position are recognized when the position is more likely than not, based on the technical merits, to be sustained upon examination by the IRS. The Plans are subject to routine audits by taxing jurisdictions. There are no audits for any tax periods in progress.

Note 8. Transfers of Plan Assets

The Employee Benefits Committee may approve the transfer of some participants from one FCA defined benefit pension plan to another. When this occurs, the related net assets and related obligations of the participant are then transferred to the new plan.

Note 9. Party-In-Interest and Related Party Transactions

Some of the Master Trust investments in short-term investments are managed by State Street Global Advisors, an affiliate of the Trustee. These transactions qualify as party-in-interest transactions; however, they are exempt from the prohibited transaction rules under ERISA. These investments earn interest at the market rates applicable for these types of investments. The interest is credited by the Trustee to the Master Trust.

The Plans paid certain expenses related to plan operations and investment activity to various service providers and the Plan Sponsor. These transactions are party-in-interest transactions under ERISA.

Note 10. Subsequent Events

Management evaluated subsequent events for the Plans through October 13, 2026, the date the financial sta tements were available to be issued.

Schedule SB, Part V — Summary of Plan Provisions

FCA US LLC Consolidated Plan – Formerly IUE Pension Agreement (IUE)

Effective date and plan year	Original plan: September 1, 1955 Restated plan: January 1, 2017 Plan year: Calendar year
Status of the plan	The plan is closed and frozen and the unit was sold to Behr on April 30, 2002.
Significant events that occurred during the year	None
Definitions	
• Covered employees	Employee of Stellantis and represented by International Union of Electronic, Electrical, Technical, Salaried, Machine and Furniture Workers, AFL-CIO (Local 775 and Local 758).
• Participation	An eligible employee begins participating at hire.
• Groups	Two (2) groups: • "Tier I": Local 775 and hired prior to April 1, 1985 or Local 758 and hired prior to June 16, 1987 • "Tier II": Not Tier I
• Vesting Service for determining eligibility for Deferred Vested Benefit	One year of Vesting Service for each calendar year during which the Employee has completed 1,000 hours with the Company.
• Credited Service	Any calendar year in which Employee is credited with 1,700 or more hours shall be counted as one year of Credited Service. Proportionate credit to nearest 1/12, where each 142 hours will constitute 1/12 year. Remaining hours, if greater than 71 will also be counted as 1/12. Special rules apply with regards to layoffs and leaves of absence.
Normal retirement	
• Eligibility	Tier I: Later of age 65 and 1 year of Credited Service. Tier II: Later of age 65 and 10 years of Credited Service.
• Benefit	Basic Benefit based on applicable rate for Benefit Class Code, times Credited Service Tier I Benefit Class Code - A: $50.90 - B: $51.15 - C: $51.40 - D: $51.65 Tier II - greater of: (1) Benefit Class Code rate times Credited Service on March 31, 1992 - A: $29.50 - B: $29.75 - C: $30.00 - D: $30.25 (2) $17.00 times total years of Credited Service.

Schedule SB, Part V — Summary of Plan Provisions

Special Early retirement	
• Eligibility	Tier I only: Age 55 and 10 years of Credited Service, or age 50 and 10 years of Credited Service (if laid off as a result of a plant closing). Plus, he must meet one of the Special Early Standards, which include plant shutdown, permanent layoff, or inability to perform his work.
• Benefit	Tier I only: The unreduced Monthly Basic Benefit as described for Normal retirement plus a Monthly Temporary Pension, payable until age 62 and 1 month, equal to $49.80 times years of Credited Service (maximum 30 years).
Regular Early retirement	
• Eligibility	Tier I: 30 years of Credited Service, or at least age 55 with 85 age-service points, or age 60 and 10 years of Credited Service. Tier II: Age 60 and 10 years of Credited Service.
• Benefit	**BASIC**: Unreduced Basic Benefit if retiring at or after age 62. Reductions prior to age 62: 62 100.0% 61 93.3% 60 86.7% 59 80.8% 58 75.2% 57 69.4% 56 63.5% 55 57.9% 54 53.2% 53 48.9% 52 45.0% 51 41.5% 50 38.3% 49 35.4% 48 32.8% 47 30.4% If retiring with 30 or more years of Credited Service or after meeting 85 points, benefit payable starting at age 62 and one month will be recomputed without the reductions on the Basic Benefit. **Tier I only: 30 and out Supplement**: Retires with 30 or more years of Credited Service, payable until age 62 and one month. Monthly benefit amount: • $3,020 minus regular early retirement benefit (before any reduction for J&S form of payment). **Tier I only: Interim Supplement**: Retires with less than 30 years of Credited Service, payable until age 62 and one month.

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	Benefit amount based on the applicable rate for age at retirement times Credited Service: 55 $21.90 56 $25.85 57 $31.25 58 $36.60 59 $40.85 60 $47.30 61 $47.30
Deferred vested	
• Eligibility	Upon termination after 5 years of Credited Service, or, if earlier, 5 years of Vesting Service, or the latter of age 65 and 5th anniversary of his hire date.
• Benefit	Benefit equal to Benefit Rate times Credited Service Benefit payable at age 65. Benefit can commence early: • As early as age 60, with 1/15 reduction per year prior to 65. • Tier I only: As early as age 55 with at least 85 age-service points, with reductions: 55 42.5% 56 46.4% 57 50.6% 58 55.4% 59 60.7% 60 66.7%
Disability	
• Eligibility	Upon permanent total disability with 10 years of credited service.
• Benefit	The unreduced Monthly Basic Benefit as described for Normal retirement plus for Tier I only, a Monthly Temporary Pension, payable until age 62 and 1 month, equal to $49.80 times years of Credited Service (maximum 30 years). The temporary benefit is not payable if he is receiving Social Security disability benefits. If 30 or more years of Credited Service may also be entitled to an Early Retirement Supplement.
Pre-retirement death	
• Eligibility	1. Retiree Eligible for Early: Age 60 and 10 years of Credited Service (Tier 1 and Tier 2), age 55 with 85 age-service points (Tier 1), or 30 years of Credited Service (Tier 1). 2. Not eligible for Early Retirement, but has 5 years of Credited Service.
• Benefit	1. Retiree Eligible for Early: As if the participant had retired on the date of his death and had elected the 65% Spouse's Option. 2. Not eligible for Early Retirement: 50% of the accrued Deferred Pension at Participant's age 65. Benefit could be paid at the earliest possible commencement date with vested termination reduction factors.
Unpredictable contingent event benefits	
• Event	Plant closing, discontinuance of operations, or permanent layoff.

Schedule SB, Part V — Summary of Plan Provisions

• Eligibility	Tier I only: Age 50 with at least 10 years of service.
Benefit	Special Early Retirement Benefits.
• **Form of benefits**	
• Automatic form for unmarried participants	Life Annuity
• Automatic form for married participants	65% Joint and Surviving Spouse Annuity (with pop-up feature in that the spouse's option can be canceled upon death of the spouse or divorce).
Optional forms	Contingent Annuitant Option: 75% Joint and Survivor Annuity (any beneficiary).
• Optional form conversion	Actuarial Equivalence: GAM83, 30-yr treasury rate. Conversion from Life Annuity to automatic form for married participants: factor of 0.95 if the retiree and spouse age does not differ by more than 5 years (+/- 0.005 for each full year that the age difference is greater than/less than 5 years)
• **Miscellaneous**	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as amended through the last Pension Agreement restated effective January 1, 2017 and as amended January 1, 2024, are included in this valuation:

- **Plan amendments excluded:** None
- **Late retirement increases:**
  - *Active participants:* Current employees who retire after age 71 are valued with a benefit reflecting an actuarial equivalent (AE) increase from age 71 to assumed benefit commencement age.
  - *Deferred vested participants:* Current deferred vested participants age 65 and above are assumed to receive an AE increase from age 65 to the earlier of benefit commencement age or their integer age (71, 72, or 73) at Required Beginning Date (RBD age). If benefit commencement age is above their RBD age, back payments with interest from RBD age to benefit commencement age are also assumed.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.
- **IRC Section 436 benefit restrictions:**
  - *Unpredictable contingent event benefits:* This valuation includes contingent event benefits that occurred before the valuation date, and includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
  - Plan amendments: See above.

  - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
  - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.

- **Unpredictable contingent event benefits:** This valuation does not value the plan's unpredictable contingent event benefits, which are summarized above, because the likelihood of an event is de minimis.

Plan provision changes since prior valuation

None

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FCA US LLC Consolidated Plan – Formerly SPFPA Pension Agreement (SPFPA)

Effective date and plan year	Original plan: August 1, 1950 Restated plan: January 1, 2017 Plan year: Calendar year
Status of the plan	The plan is closed and frozen. On October 30, 2003 plant security guards were outsourced to outside contractors.
Significant events that occurred during the year	None.
Definitions	
• Covered employees	Employee of Stellantis and represented by International Union, Security Police Fire Professionals of America and those of its Local Unions listed in Schedule I of Pension Agreement.
• Participation	An eligible employee begins participating at hire.
SPFPA Represented Employees	Five (5) groups: • Chrysler Tier I: Chrysler employees hired prior to December 23, 1985, who are not Local 555 or Local 556 • Chrysler Tier IIA: Chrysler employees hired on or after December 23, 1985 and prior to October 27, 1998, who are not Local 555 or Local 556 • Chrysler Tier IIB: Chrysler employees hired after October 27, 1998, who are not Local 555 or Local 556 • Kenosha Tier I: Local No. 556 employees hired prior to August 26, 1985 and Local No. 555 employees hired prior to September 16, 1985 (benefits for pre-1989 service is frozen and provided from the AMC Union Retirement Income Plan; benefits for post-1988 service provided under the Chrysler-SPFPA Pension Agreement at Chrysler Tier IIB rates) • Kenosha Tier II: Local No. 556 employees hired after August 26, 1985 and Local No. 555 employees hired on or after September 16, 1985 (benefits are provided under the Chrysler-SPFPA Pension Agreement, but based on post-1988 service only).
• Vesting Service	One year of Vesting Service for each calendar year during which the Employee has completed 1,000 hours with the Company.
• Credited Service	Any calendar year in which Employee is credited with 1,700 or more hours shall be counted as one year of Credited Service. Proportionate credit to nearest 1/12, where each 142 hours will constitute 1/12 year. Remaining hours, if greater than 71 will also be counted as 1/12. Special rules apply with regards to layoffs and leaves of absence.
Normal retirement	
• Eligibility	Later of age 65 and 1 year of Credited Service.

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• Benefit	For pension purposes, active employees that terminate employment after August 31, 1998 are classified as follows: • Chrysler Tier I employees • Chrysler Tier II and Kenosha employees Benefit rates for Chrysler Tier II and Kenosha employees are based upon the employee's job classification. • Chrysler Tier I: $39.75 • Chrysler Tier II / Kenosha: — Fire Security Officer: $24.20 — Fire Security Specialist: $28.65 — Senior Fire Security Specialist: $30.45
Regular Early retirement	
• Eligibility	30 years of Credited Service, or at least age 55 with 85 age-service points, or age 60 and 10 years of Credited Service.
• Early Benefit - **BASIC**	**BASIC**: Unreduced Basic Benefit if retiring at or after age 62. Reductions prior to age 62: 62 100.0% 61 93.3% 60 86.7% 59 80.8% 58 75.2% 57 69.4% 56 63.5% 55 57.9% 54 53.2% 53 48.9% 52 45.0% 51 41.5% 50 38.3% 49 35.4% 48 32.8% 47 30.4% If retiring with 30 or more years of Credited Service or after meeting 85 points, benefit payable starting at age 62 and one month will be recomputed without the reductions on the Basic Benefit.

Schedule SB, Part V — Summary of Plan Provisions

- Early Benefit - **Supplements**

Chrysler Tier I only: 30 and out Supplement: Retires with 30 or more year of Credited Service, payable until age 62 and one month.

Monthly benefit amount:

- $2,295 minus regular early retirement benefit (before any reduction for J&S form of payment).

Interim Supplement:
Chrysler Tier I - Retires with less than 30 years of Credited Service, payable until age 62 and one month.
Chrysler Tier II / Kenosha – All Early retirees, payable until age 62 and one month.

Benefit amount based on the applicable rate for age at retirement times Credited Service. Rates below are Chrysler Tier I; Chrysler Tier II / Kenosha Fire Security Officer; Chrysler Tier II / Kenosha Fire Security Specialist; Chrysler Tier II / Kenosha Senior Fire Security Specialist:

AGE	Tier I	II/K FSO	II/K FSS	II/K SFSS
55	$16.45	$10.00	$11.85	$12.60
56	$19.40	$11.80	$13.98	$14.86
57	$23.50	$14.29	$16.93	$18.00
58	$27.50	$16.72	$19.81	$21.07
59	$30.75	$18.70	$22.15	$23.56
60	$35.55	$21.65	$25.60	$27.25
61	$35.55	$21.65	$25.60	$27.25

Deferred vested

- Eligibility

Upon termination after 5 years of Credited Service, or, if earlier, 5 years of Vesting Service, or the latter of age 65 and 5th anniversary of his hire date.

- Benefit

Benefit equal to Benefit Rate times Credited Service.

Benefit payable at age 65. Benefit can commence early:

- As early as age 60, with 1/15 reduction per year prior to 65.
- As early as age 55 with at least 85 age-service points, with reductions:

55	42.5%
56	46.4%
57	50.6%
58	55.4%
59	60.7%
60	66.7%

Disability

- Eligibility

Upon permanent total disability with 10 years of credited service.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	The unreduced Monthly Basic Benefit as described for Normal retirement plus a Monthly Temporary Pension, payable until age 62 and 1 month. Amount of monthly benefit is Temporary Benefit Rate (below) times Credited Service at disability, up to maximum of 30 years: • Chrysler Tier I: $37.40 • Chrysler Tier II / Kenosha Fire Security Officer: $22.75 • Chrysler Tier II / Kenosha Fire Security Specialist: $26.95 • Chrysler Tier II / Kenosha Senior Fire Security Specialist: $28.65 If Chrysler Tier I and 30 or more years of Credited Service, also may be eligible for Early Retirement Supplement. The temporary benefit is not payable if he is receiving Social Security disability benefits.
Pre-retirement death	
• Eligibility	1. Retiree Eligible for Early: Age 60 and 10 years of Credited Service, age 55 with 85 age-service points, or 30 years of Credited Service. 2. Not eligible for Early Retirement, but has 5 years of Credited Service.
• Benefit	1. Retiree Eligible for Early: As if the participant had retired on the date of his death and had elected the 65% Spouse's Option. 2. Not eligible for Early Retirement: 50% of the accrued Deferred Pension at Participant's age 65. Benefit could be paid at the earliest possible commencement date with vested termination reduction factors.
Unpredictable contingent event benefits	
• Event	Plant closing, discontinuance of operations, or permanent layoff.
• Eligibility	Age 50 with at least 10 years of service.
• Benefit	Special Early Retirement Benefits.
Form of benefits	
• Automatic form for unmarried participants	Life Annuity
• Automatic form for married participants	65% Joint and Surviving Spouse Annuity (with pop-up feature in that the spouse's option can be canceled upon death of the spouse or divorce).
• Optional forms	Contingent Annuitant Option: 75% Joint and Survivor Annuity (any beneficiary)
• Optional form conversion	Actuarial Equivalence: 1951 GAT, PBGC interest rate. Conversion from Life Annuity to automatic form for married participants: factor of 0.95 if the retiree and spouse age does not differ by more than 5 years (+/- 0.005 for each full year that the age difference is greater than/less than 5 years)
Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as amended through the last Pension Plan Agreement restated effective January 1, 2017 and amended effective January 1, 2024, are included in this valuation.

- **Plan amendments excluded:** None

Schedule SB, Part V — Summary of Plan Provisions

- **Late retirement increases:**
  - *Active participants:* Current employees who retire after age 71 are valued with a benefit reflecting an actuarial equivalent (AE) increase from age 71 to assumed benefit commencement age.
  - *Deferred vested participants:* Current deferred vested participants age 65 and above are assumed to receive an AE increase from age 65 to the earlier of benefit commencement age or their integer age (71, 72, or 73) at Required Beginning Date (RBD age). If benefit commencement age is above their RBD age, back payments with interest from RBD age to benefit commencement age are also assumed.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.
- **IRC Section 436 benefit restrictions:**
  - *Unpredictable contingent event benefits:* This valuation includes contingent event benefits that occurred before the valuation date, and includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
  - Plan amendments: See above.
  - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
  - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Unpredictable contingent event benefits:** This valuation does not value the plan's unpredictable contingent event benefits, which are summarized above, because the likelihood of an event is de minimis.

Plan provision changes since prior valuation

None.

Schedule SB, Part V — Summary of Plan Provisions

FCAPP/FCON – Formerly Chrysler Group LLC Pension Plan (legacy CPP)

Effective date and plan year	Original plan: August 1, 1950 Restated plan: January 1, 2017 Plan year: Calendar year
Status of the plan	The plan was frozen with no future accruals effective December 31, 2013, with the exception of certain collectively bargained employees (i.e., IAM and IUOE).
Significant events that occurred during the year	None
Definitions	
• Covered employees	1) All salaried and hourly employees of Stellantis, who are not represented by a bargaining unit, 2) certain participating subsidiaries, 3) certain represented employees (including certain IAM and IUOE members), and 4) certain transferees to the Company as listed in Appendix A of the plan document are eligible for this plan. Officers and directors, inbound expatriates, and supplemental workers are excluded from participation. Also excluded, effective January 1, 2004, are any salaried new hires, rehires, transferees, or those changing status to salaried on and after January 1, 2004.
• Participation	An eligible employee begins participating at hire.
• Vesting Service	One year of Vesting Service for each calendar year during which the Employee has completed 1,000 hours with the Company.
• Credited Service	One year is credited for each whole or partial calendar year of employment with the Company or Participating Subsidiary during which the Employee receives pay for working at least 1,700 hours. For less than 1,700 hours, a fraction of a year is credited equal to the ratio of the number of hours for which he received pay in that year over 1,700. Credited Service for benefit accruals stops on December 31, 2013 except for certain represented employees. However, Credited Service continues for vesting and early retirement eligibility for non-represented employees.
Normal retirement	
• Eligibility	Later of age 65 and the first anniversary of the employment commencement date.

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• Benefit	Monthly Basic Benefit based on applicable rate for Benefit Class Code times Credited Service. A $52.90 B $53.15 C $53.40 D $53.65 Monthly Basic Benefit based on applicable rate for Benefit Class Code times Credited Service, for retirements on or after October 1, 2010 and before December 1, 2023, for IUOE members: A $53.55 B $53.80 C $54.05 D $54.30 Monthly Basic Benefit based on applicable rate for Benefit Class Code times Credited Service, for retirements on or after December 1, 2023, for IUOE members: A $58.55 B $58.80 C $59.05 D $59.30
Special Early retirement	
• Eligibility	Age 55 and 10 years of Credited Service, or age 50 and 10 years of Credited Service with benefits deferred to age 55. Plus, he must meet one of the Adverse Circumstances Requirements, which include plant shutdown, permanent layoff, or inability to perform his work.
• Benefit	The unreduced Monthly Basic Benefit as described for Normal retirement plus a Monthly Special Early Retirement Temporary Pension, payable until age 62 and 1 month, equal to $50.80 times years of Credited Service (maximum 30 years). Amount payable to IUOE members is equal to $51.40 times years of Credited Service for retirements before December 1, 2023 and $56.20 times years of Credited Service for retirements on or after December 1, 2023.
Regular Early retirement	
• Eligibility	30 years of Credited Service or age 55 and 10 years of Credited Service. Age 60 and 10 years of Credited Service, for IUOE members.

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- Benefit

BASIC: Unreduced Basic Benefit if retiring at or after age 62. Reductions prior to age 62:

62	100.0%
61	93.3%
60	86.7%
59	80.8%
58	75.2%
57	69.4%
56	63.5%
55	57.9%
54	53.2%
53	48.9%
52	45.0%
51	41.5%
50	38.3%
49	35.4%
48	32.8%

If retiring with 30 or more years of Credited Service or after meeting 85 points, benefit payable starting at age 62 and one month will be recomputed without the reductions on the Basic Benefit

Effective January 1, 2014, for participants impacted by the plan freeze, reduction factors changed to the following:

58 – 61	100.0%
57	85.9%
56	71.9%

At ages 55 and before, same as the rates above.

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30 and out Supplement: Retires with 30 or more years of Credited Service, payable until age 62 and one month.

Monthly benefit amount:

- $3,140 minus regular early retirement benefit (before any reduction for J&S form of payment).
- For retirements before December 1, 2023: $3,170 minus regular early retirement benefit (before any reduction for J&S form of payment) for IUOE members.
- For retirements on or after December 1, 2023: $3,465 minus regular early retirement benefit (before any reduction for J&S form of payment) for IUOE members.

Interim Supplement: Retires with less than 30 years of Credited Service, payable until age 62 and one month.

Benefit amount based on the applicable rate for age at retirement times Credited Service:

55	$22.35
56	$26.35
57	$31.90
58	$37.35
59	$41.65
60	$48.25
61	$48.25

Benefit amount based on the applicable rate for age at retirement times Credited Service, for IUOE members before December 1, 2023:

55	$22.60
56	$26.70
57	$32.25
58	$37.80
59	$42.20
60	$48.85
61	$48.85

Benefit amount based on the applicable rate for age at retirement times Credited Service, for IUOE members on or after December 1, 2023:

55	$24.70
56	$29.20
57	$35.25
58	$41.30
59	$46.15
60	$53.40
61	$53.40

Schedule SB, Part V — Summary of Plan Provisions

Retiree lump sum payments	
• Eligibility	Employees or surviving spouses of IUOE members who retired with a Normal, Regular Early, Special Early, or Disability Retirement Benefit commencing prior to December 1, 2023, and who are alive and receiving benefits under the plan as of each payment date.
• Benefit	Lump sum amount of $500 to be paid annually from December 2023 through December 2027.
Deferred vested	
• Eligibility	Upon termination after 5 years of Credited Service.
• Benefit	Benefit equal to Benefit Rate times Credited Service Benefit payable at age 65. Benefit can commence early: • As early as age 60, with 1/15 reduction per year prior to 65. • As early as age 55, with reductions: 55 42.5% 56 46.4% 57 50.6% 58 55.4% 59 60.7% • If age plus Credited Service is at least 85, benefits can commence prior to age 55.
Disability	
• Eligibility	Upon permanent total disability with 10 years of credited service.
• Benefit	The unreduced Monthly Basic Benefit as described for Normal retirement plus a Monthly Permanent Total Disability Temporary Pension, payable until age 62 and 1 month, equal to $50.80 times years of Credited Service (maximum 30 years). The temporary benefit is not payable if he is receiving Social Security disability benefits.
Pre-retirement death	
• Eligibility	Section 2: Age 60 and 10 years of Credited Service, age 55 with 85 age-service points, or 30 years of Credited Service. Section 3: Not eligible for Section 2, but has 5 years of Credited Service.
• Benefit	Section 2: As if the participant had retired on the date of his death and had elected the 65% Spouse's Option. Section 3: 50% of the accrued Deferred Pension at Participant's age 65. Benefit could be paid at the earliest possible commencement date with vested termination reduction factors.
Unpredictable contingent event benefits	
• Event	Plant closing or discontinuance of operations.
• Eligibility	Age 50 with at least 10 years of service.
• Benefit	If at least age 55: Special Early Retirement Benefits. If at least age 50, but not yet age 55: Special Early Retirement Benefits, deferred to age 55.

Schedule SB, Part V — Summary of Plan Provisions

Form of benefits	
• Automatic form for unmarried participants	Life Annuity
• Automatic form for married participants	65% Joint and Surviving Spouse Annuity (with pop-up feature in that the spouse's option can be canceled upon death of the spouse or divorce).
• Optional forms	10 year Certain and Life Annuity, 65% or 75% Joint and Surviving Spouse Annuity with 10 Years Certain, 50%, 75%, or 100% Joint and Survivor Annuity (any beneficiary)
• Optional form conversion	Actuarial Equivalence: Blended 1983 GAM 80%M +4/20%F -2, 9%. Conversion from Life Annuity to automatic form for married participants: factor of 0.95 if the retiree and spouse age does not differ by more than 5 years (+/- 0.005 for each full year that the age difference is greater than/less than 5 years) Optional forms with contingent annuitants use UP94 Male mortality for retirees & UP94 Female for contingent annuitants, 6% interest.
Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.
• Subsidiaries' Plan	Effective December 31, 2013, the Subsidiaries' Pension Plan was merged into this Plan. This plan was frozen and had mostly retirees and vested terminations.

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as restated as of January 1, 2017 and as amended as of January 1, 2024 are included in this valuation:

- **Plan amendments excluded:** None
- **Late retirement increases:**
  - *Active participants:* Current employees who retire after age 71 are valued with a benefit reflecting an actuarial equivalent (AE) increase from age 71 to assumed benefit commencement age.
  - *Deferred vested participants:* Current deferred vested participants age 65 and above are assumed to receive an AE increase from age 65 to the earlier of benefit commencement age or their integer age (71, 72, or 73) at Required Beginning Date (RBD age). If benefit commencement age is above their RBD age, back payments with interest from RBD age to benefit commencement age are also assumed.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.
- **IRC Section 436 benefit restrictions:**

  - *Unpredictable contingent event benefits:* This valuation includes contingent event benefits that occurred before the valuation date, and includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
  - Plan amendments: See above.
  - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
  - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Unpredictable contingent event benefits:** This valuation does not value the plan's unpredictable contingent event benefits, which are summarized above, because the likelihood of an event is de minimis.

Plan provision changes since prior valuation

None.

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FCAPP/FCON – Formerly Chrysler Group LLC Salaried Employees' Retirement Plan (legacy SERP)

Effective date and plan year	Original legacy SERP plan: April 30, 1941 (RIP Plan), January 1, 1951 (SPP Plan). Consolidated together on January 1, 1976 created legacy SERP. Legacy ESERP was a plan effective 1/1/1998 for employees who were eligible for incentive compensation. Restated plan: January 1, 2017 Plan year: Calendar year
Status of the plan	The plan was frozen with no future accruals effective December 31, 2013.
Significant events that occurred during the year	None
Definitions	
• Covered employees	Substantially all salaried employees of Stellantis and certain of its subsidiaries and affiliates are eligible for legacy SERP or legacy ESERP if hired prior to January 1, 2004. Effective on and after 1/1/1998, legacy SERP covers those employees who were never eligible for Incentive Compensation prior to 1/1/2014. These excluded employees are covered in legacy ESERP on and after 1/1/1998. Effective January 1, 1990, covered employees who were AMC and Jeep employees earned future service benefits under legacy SERP provisions.
• Participation	Prior to 1/1/2014 those salaried employees who meet (1), (2) and (3) below were eligible to become participants in the contributory portion of the Plan: (1) attained age 21 and completed one year of service or attained age 35 (2) pay exceeded the Contribution Salary Base (3) made Employee Contributions to the plan
• Employee contributions	2.5% of Salary in excess of the Contribution Salary Base. Contributions continue until the employee had contributed for 28-1/2 years after age 35. Future contributions ceased as of the Freeze Date.
• Contribution Salary Base	½ of the monthly Social Security contribution base rounded down to the nearest $25.
• Total Accumulated Contributions	Total employee contributions plus interest at 5% annually from 1/1/1976 through 12/31/1987. Effective 1/1/1988, the interest rate is equal to 120% of the mid-term applicable federal rate (AFR) in effect for the first month of each year.
• Year of Credited Service (for vesting and eligibility)	A one year computation period during which the Employee has completed 1,000 Hours of Service.
• Salary	Monthly base salary, excluding contingent, incentive or deferred compensation, cost of living payment, bonuses, amounts paid in lieu of overtime, premium pay, shift differentials, or other extra compensation. Pre-tax deferrals to the 401(k) plan, Flexible Benefits Program (but shall not include amounts added to base compensation payments pursuant to the Flexible Benefits Program), Income Deferral Plan and the Executive Employees' Supplemental Savings Plan are included.
• Average Monthly Salary	Average of salary at the beginning of each of the 60 consecutive credited months out of last 180 that produce the highest average. Average Monthly Salary was frozen as of the Freeze Date.

Schedule SB, Part V — Summary of Plan Provisions

• Frozen Primary Social Security benefit	If the employee is not eligible for retirement on the date he terminates, the PIA is calculated as if he had terminated on the Freeze Date with the PIA calculated assuming level future earnings from the Freeze Date to age 65, and then prorated by Credited Service as of the Freeze Date over projected age 65 Credited Service. If the employee is eligible for retirement on the date he terminates, the PIA is calculated as the lesser of 1) PIA as if he terminated on the Freeze Date (i.e. Termination PIA (shown above) for those not eligible for retirement and Age 62 PIA assuming zero future earnings to age 62 for those retirement eligible), and 2) PIA as if he had terminated on the Freeze Date with the PIA calculated assuming level future earnings from the Freeze Date to age 62, and then prorated by Credited Service as of the Freeze Date over projected age 62 Credited Service. For the minimum project and prorate benefit calculation, the PIA is calculated assuming level future earnings from the Freeze Date to age 65. In all future cases, the Social Security levels of 2013 will be used.
• Credited Months	For purposes of determining Final Average Salary Benefits: Aggregate pay periods (in months) that are included in Continuous Service. Service prior to age 21 is excluded. Months after 1/1/92 that employee was eligible but elected not to contribute to the plan are excluded. Credited Months were frozen as of the Freeze Date. Continuous Service is cumulative service from date of employment (after age 18) to date of severance.
• Freeze Date	December 31, 2013.
Normal retirement	
• Eligibility	Age 65
• Benefit	**Contributory**: Monthly benefit of 5% of employee contributions. Plus **Noncontributory**: A target benefit is calculated as 2-1/4% of the employee's Average Monthly Salary for each of the first 20 years of credited service, plus 2% for each of the next 8.5 years of credited service (maximum 62%). This target benefit is offset by 1) 50% of the employee's Frozen Primary Social Security benefit beginning at age 62 and 1 month, 2) the monthly benefits payable under the Pension Plan (and UAW Plan, as if frozen on 12/31/2013), and 3) the contributory portion of this plan (but, based only on post-age 35 contributions, determined as if the employee had contributed when eligible).
Special Early retirement	
• Eligibility	Age 55 and 10 years of credited service plus qualifications under eligibility standards specified in the Plan.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	**Contributory**: Same as Normal with no reduction for early commencement. Plus **Noncontributory**: No reduction for early commencement. The benefit is based on the greater of (i) or (ii): (i) The benefit as computed under Normal Retirement, but limited to service after age 35, Average Monthly Salary, and Social Security, all as of the Freeze Date. The Primary Social Security amount is not offset until age 62. (ii) The target benefit and offsets are further projected from the Freeze Date to age 65 assuming the Average Monthly Salary did not change. The net benefit is prorated by the ratio of actual service after age 21 at Freeze Date to the projected service after age 21 at age 65.
Regular Early retirement	
• Eligibility	Age 55 and 10 years of credited service.
• Benefit	The contributory and noncontributory retirement benefits as if the employee were retiring under Special Early multiplied by a percentage based on age:

Retirement Prior to January 1, 2014		**Retirement on or After January 1, 2014**	
Age When Benefit Commences	%	Age When Benefit Commences	%
55	57.9%	55	57.9%
56	63.5%	56	71.9%
57	69.4%	57	85.9%
58	75.2%	58	100.0%
59	80.8%	59	100.0%
60	86.7%	60	100.0%
61	93.3%	61	100.0%

Deferred vested	
• Eligibility	Upon termination after 5 years of credited service.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	The accrued contributory and noncontributory retirement benefits determined as follows: **Contributory**: For non-vested termination with Total Accumulated Contributions less than $1,000, a return of the Total Accumulated Contributions. If over $1,000, the participant may elect the return of the Total Accumulated Contributions, or the actuarial equivalent monthly benefit payable at termination or later. For vested terminations, a monthly benefit of 5% of employee contributions, deferred to age 65, or earlier actuarially reduced. Plus **Noncontributory**: The accrued portion of the noncontributory normal retirement benefit deferred to age 65, or earlier actuarially reduced. If termination occurs after the employee has completed 10 years of service after age 35, the accrued benefit is based on the greater of (i) and (ii) below. If termination occurs before the employee has completed 10 years of service after age 35, the accrued benefit is based on (ii) only. (i) The benefit as computed under Normal Retirement, but limited to service after age 35, Average Monthly Salary, and Social Security, all as of the Freeze Date. (ii) The target benefit and offsets are further projected from the Freeze Date to age 65 assuming the Average Monthly Salary did not change. The net benefit is prorated by the ratio of actual service after age 21 at Freeze Date to the projected service after age 21 at age 65.
Disability	
• Eligibility	Upon permanent total disability with 10 years of credited service after i) age 55 with benefits commencing immediately, or ii) completion of 10 years of contributory participation after age 35, with benefits commencing immediately, or iii) completion of 5 but less than 10 years of contributory participation after age 35 with benefits commencing at age 55.
• Benefit	The contributory and noncontributory retirement benefits determined as if the employee were retiring under Special Early Retirement.
Pre-retirement death	
• Eligibility	**Contributory**: Anyone who has made an employee contribution. **Noncontributory**: Age 60 and 10 years of service, or married for at least one year and vested.
• Benefit prior to retirement – Death after age 65	**Contributory**: Commuted Value of 120 monthly payments, or equivalent amount based on elected payment method. Plus **Noncontributory**: Commuted Value of 120 monthly payments, or equivalent amount based on elected payment method.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit prior to retirement – Death before age 65	**Contributory**: If death before age 35, a lump sum of the Total Accumulated Contributions. Otherwise, a lump sum equal to 100 times the Accrued Contributory Monthly Benefit (5% of employee contributions). Plus **Noncontributory**: Only if at least age 60 with at least 10 years of service: Commuted Value of 120 monthly payments assuming retirement at date of death, reduced 7.5% per year for commencement prior to age 65, or equivalent amount based on elected payment method. For participants married for at least 1 year at death: Benefits are paid to the surviving spouse as a life annuity or equivalent amount, equal to the Actuarial Equivalent of the greater of (i) death benefits above, or (ii) 50% of the reduced normal or early retirement benefits, or vested termination benefits otherwise payable assuming immediate commencement at death and the Pre-Retirement Survivor Option reduction.
Unpredictable contingent event benefits	
• Event	Plant closing or discontinuance of operations.
• Eligibility	Age 50 with at least 10 years of service.
• Benefit	If at least age 55: Special Early Retirement Benefits. If at least age 50, but not yet age 55: Special Early Retirement Benefits, deferred to age 55.
Form of benefits	
• Automatic form for unmarried participants	10 year Certain and Life Annuity
• Automatic form for married participants	65% Joint and Surviving Spouse Annuity with 10 year guarantee
• Optional forms	Life Annuity, 10 year Certain and Life Annuity, 65% Joint and Surviving Spouse Annuity, 50%, 75%, or 100% Joint and Survivor Annuity (any beneficiary)
• Optional form conversion	Actuarial Equivalence: 1971 GAM 70%M/30%F, 9%. Conversion from Life Annuity to automatic form for married participants: factor of 0.95 if the retiree and spouse age does not differ by more than 5 years (+/- 0.005 for each full year that the age difference is greater than/less than 5 years)
Miscellaneous	
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Schedule SB, Part V — Summary of Plan Provisions

• AMC and Jeep Benefits for service before 1/1/1990	For service before 1/1/1990, the benefit for former AMC and Jeep salaried employees is the greater of frozen accrued career average benefit and the benefit based on their AMC and Jeep service prior to 1/1/1990 and the updated (retirements after 1/1/2008) pension rates: Minimum Monthly Benefit: $53.65 times service. **AMC Supplement**: Excess of (a) over (b): (a) $3,140 per month for employees with over 30 years of total service (prorated down for AMC service less than 30 years) or an amount ranging from $22.35 to $48.25 (based on retirement age) times AMC service plus Minimum Monthly Benefit. (b) The greater of the AMC frozen accrued benefit or the Minimum Monthly Benefit. **Jeep Supplement**: Excess of (a) plus (b) over (c): (a) Only for employees with 30 or more years of total service: $50.80 times 30 years (prorated down for Jeep service less than 30 years) plus $17.15 times Jeep service in excess of 30 years. (b) The Minimum Monthly Benefit. (c) The greater of Jeep frozen accrued benefit of the Minimum Monthly Benefit.
• AMC and Jeep Special Age 65 Benefit	$72.20 payable per month to former AMC and Jeep salaried employees who retired prior to 12/31/2017 as long as they continue enrollment in the Medicare Part B program. Spouse of retirees who retired prior to 12/31/2017 and subsequently died after 12/31/2017 won't be eligible for this benefit.

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as restated as of January 1, 2017 and as amended as of January 1, 2024, are included in this valuation:

- **Plan amendments excluded:** None
- **Late retirement increases:**
  - *Active participants:* Current employees who retire after age 71 are valued with a benefit reflecting an actuarial equivalent (AE) increase from age 71 to assumed benefit commencement age.
  - *Deferred vested participants:* Current deferred vested participants age 65 and above are assumed to receive an AE increase from age 65 to the earlier of benefit commencement age or their integer age (71, 72, or 73) at Required Beginning Date (RBD age). If benefit commencement age is above their RBD age, back payments with interest from RBD age to benefit commencement age are also assumed.
- **Internal Revenue Code limitations**: The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

- **IRC Section 436 benefit restrictions:**
  - *Unpredictable contingent event benefits:* This valuation includes contingent event benefits that occurred before the valuation date, and includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
  - Plan amendments: See above.
  - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
  - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Unpredictable contingent event benefits:** This valuation does not value the plan's unpredictable contingent event benefits, which are summarized above, because the likelihood of an event is de minimis.

Plan provision changes since prior valuation

None.

Schedule SB, Part V — Summary of Plan Provisions

FCAPP/FCON – Formerly Chrysler Group LLC Executive Salaried Employees' Retirement Plan (legacy ESERP)

Effective date and plan year	Original legacy SERP plan: April 30, 1941 (RIP Plan), January 1, 1951(SPP Plan). Consolidated together on January 1, 1976 created legacy SERP. Legacy ESERP was a plan effective 1/1/1998 for employees who were eligible for incentive compensation. Restated plan: January 1, 2017 Plan year: Calendar year
Status of the plan	The plan was frozen with no future accruals effective December 31, 2013.
Significant events that occurred during the year	None
Definitions	
• Covered employees	Substantially all salaried employees of Stellantis and certain of its subsidiaries and affiliates are eligible for legacy SERP or legacy ESERP if hired prior to January 1, 2004. Legacy SERP covers those employees who were never eligible for Incentive Compensation prior to 1/1/2014. These excluded employees are covered in legacy ESERP. Effective January 1, 1990, covered employees who were AMC and Jeep employees earned future service benefits under legacy SERP provisions.
• Participation	Prior to 1/1/2014 those salaried employees who meet (1), (2) and (3) below were eligible to become participants in the contributory portion of the Plan: (1) attained age 21 and completed one year of service or attained age 35 (2) pay exceeded the Contribution Salary Base (3) made Employee Contributions to the plan
• Employee contributions	2.5% of Salary in excess of the Contribution Salary Base. Contributions continue until the employee had contributed for 28-1/2 years after age 35. Future contributions ceased as of the Freeze Date
• Contribution Salary Base	½ of the monthly Social Security contribution base rounded down to the nearest $25.
• Total Accumulated Contributions	Total employee contributions plus interest at 5% annually from 1/1/1976 through 12/31/1987. Effective 1/1/1988, the interest rate is equal to 120% of the mid-term applicable federal rate (AFR) in effect for the first month of each year.
• Year of Credited Service (for vesting and eligibility)	A one year computation period during which the Employee has completed 1,000 Hours of Service.
• Salary	Monthly base salary, excluding contingent, incentive or deferred compensation, cost of living payment, bonuses, amounts paid in lieu of overtime, premium pay, shift differentials, or other extra compensation. Pre-tax deferrals to the 401(k) plan, Flexible Benefits Program (but shall not include amounts added to base compensation payments pursuant to the Flexible Benefits Program), Income Deferral Plan and the Executive Employees' Supplemental Savings Plan are included.
• Average Monthly Salary	Average of salary at the beginning of each of the 60 consecutive credited months out of last 180 that produce the highest average. Average Monthly Salary was frozen as of the Freeze Date.

Schedule SB, Part V — Summary of Plan Provisions

• Frozen Primary Social Security benefit	If the employee is not eligible for retirement on the date he terminates, the PIA is calculated as if he had terminated on the Freeze Date with the PIA calculated assuming level future earnings from the Freeze Date to age 65, and then prorated by Credited Service as of the Freeze Date over projected age 65 Credited Service. If the employee is eligible for retirement on the date he terminates, the PIA is calculated as the lesser of 1) PIA as if he terminated on the Freeze Date (i.e. Termination PIA (shown above) for those not eligible for retirement and Age 62 PIA assuming zero future earnings to age 62 for those retirement eligible), and 2) PIA as if he had terminated on the Freeze Date with the PIA calculated assuming level future earnings from the Freeze Date to age 62, and then prorated by Credited Service as of the Freeze Date over projected age 62 Credited Service. For the minimum project and prorate benefit calculation, the PIA is calculated assuming level future earnings from the Freeze Date to age 65. In all future cases, the Social Security levels of 2013 will be used.
• Credited Months	For purposes of determining Final Average Salary Benefits: Aggregate pay periods (in months) that are included in Continuous Service. Service prior to age 21 is excluded. Months after 1/1/92 that employee was eligible but elected not to contribute to the plan are excluded. Credited Months were frozen as of the Freeze Date. Continuous Service is cumulative service from date of employment (after age 18) to date of severance.
• Freeze Date	December 31, 2013.
Normal retirement	
• Eligibility	Age 65
• Benefit	**Contributory**: Monthly benefit of 5% of employee contributions. Plus **Noncontributory**: A target benefit is calculated as 2-1/4% of the employee's Average Monthly Salary for each of the first 20 years of credited service, plus 2% for each of the next 8.5 years of credited service (maximum 62%). This target benefit is offset by 1) 50% of the employee's Frozen Primary Social Security benefit beginning at age 62 and 1 month, 2) the monthly benefits payable under the Pension Plan (and UAW Plan, as if frozen on 12/31/2013), and 3) the contributory portion of this plan (but, based only on post-age 35 contributions, determined as if the employee had contributed when eligible).
Special Early retirement	
• Eligibility	Age 55 and 10 years of credited service plus qualifications under eligibility standards specified in the Plan.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	**Contributory**: Same as Normal with no reduction for early commencement. Plus **Noncontributory**: No reduction for early commencement. The benefit is based on the greater of (i) or (ii): (i) The benefit as computed under Normal Retirement, but limited to service after age 35, Average Monthly Salary, and Social Security, all as of the Freeze Date. The Primary Social Security amount is not offset until age 62. (ii) The target benefit and offsets are further projected from the Freeze Date to age 65 assuming the Average Monthly Salary did not change. The net benefit is prorated by the ratio of actual service after age 21 at Freeze Date to the projected service after age 21 at age 65.
Regular Early retirement	
• Eligibility	Age 55 and 10 years of credited service.
• Benefit	The contributory and noncontributory retirement benefits as if the employee were retiring under Special Early multiplied by a percentage based on age:

Retirement Prior to January 1, 2014		**Retirement on or After January 1, 2014**	
Age When Benefit Commences	%	Age When Benefit Commences	%
55	57.9%	55	57.9%
56	63.5%	56	71.9%
57	69.4%	57	85.9%
58	75.2%	58	100.0%
59	80.8%	59	100.0%
60	86.7%	60	100.0%
61	93.3%	61	100.0%

Deferred vested	
• Eligibility	Upon termination after 5 years of credited service.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit	The accrued contributory and noncontributory retirement benefits determined as follows: **Contributory**: For non-vested termination with Total Accumulated Contributions less than $1,000, a return of the Total Accumulated Contributions. If over $1,000, the participant may elect the return of the Total Accumulated Contributions, or the actuarial equivalent monthly benefit payable at termination or later. For vested terminations, a monthly benefit of 5% of employee contributions, deferred to age 65, or earlier actuarially reduced. Plus **Noncontributory**: The accrued portion of the noncontributory normal retirement benefit deferred to age 65, or earlier actuarially reduced. If termination occurs after the employee has completed 10 years of service after age 35, the accrued benefit is based on the greater of (i) and (ii) below. If termination occurs before the employee has completed 10 years of service after age 35, the accrued benefit is based on (ii) only. (i) The benefit as computed under Normal Retirement, but limited to service after age 35, Average Monthly Salary, and Social Security, all as of the Freeze Date. (ii) The target benefit and offsets are further projected from the Freeze Date to age 65 assuming the Average Monthly Salary did not change. The net benefit is prorated by the ratio of actual service after age 21 at Freeze Date to the projected service after age 21 at age 65.
Disability	
• Eligibility	Upon permanent total disability with 10 years of credited service after i) age 55 with benefits commencing immediately, or ii) completion of 10 years of contributory participation after age 35, with benefits commencing immediately, or iii) completion of 5 but less than 10 years of contributory participation after age 35 with benefits commencing at age 55.
• Benefit	The contributory and noncontributory retirement benefits determined as if the employee were retiring under Special Early Retirement.
Pre-retirement death	
• Eligibility	**Contributory**: Anyone who has made an employee contribution. **Noncontributory**: Age 60 and 10 years of service, or married for at least one year and vested. Additional Retirement Benefit: If listed in Appendix O of the plan document.
• Benefit prior to retirement – Death after age 65	**Contributory**: Commuted Value of 120 monthly payments, or equivalent amount based on elected payment method. Plus **Noncontributory**: Commuted Value of 120 monthly payments, or equivalent amount based on elected payment method. Plus Additional Retirement Benefit: Commuted Value of 120 monthly payments.

Schedule SB, Part V — Summary of Plan Provisions

• Benefit prior to retirement – Death before age 65	**Contributory**: If death before age 35, a lump sum of the Total Accumulated Contributions. Otherwise, a lump sum equal to 100 times the Accrued Contributory Monthly Benefit (5% of employee contributions). Plus **Noncontributory**: Only if at least age 60 with at least 10 years of service: Commuted Value of 120 monthly payments assuming retirement at date of death, reduced 7.5% per year for commencement prior to age 65, or equivalent amount based on elected payment method. Plus Additional Retirement Benefit: Actuarial Equivalent of his accrued age 65 Additional Retirement Benefit listed in Appendix O of the plan document. For participants married for at least 1 year at death: Benefits are paid to the surviving spouse as a life annuity or equivalent amount, equal to the Actuarial Equivalent of the greater of (i) death benefits above, or (ii) 50% of the reduced normal or early retirement benefits, or vested termination benefits otherwise payable assuming immediate commencement at death and the Pre-Retirement Survivor Option reduction.
Unpredictable contingent event benefits	
• Event	Plant closing or discontinuance of operations.
• Eligibility	Age 50 with at least 10 years of service.
• Benefit	If at least age 55: Special Early Retirement Benefits. If at least age 50, but not yet age 55: Special Early Retirement Benefits, deferred to age 55.
Form of benefits	
• Automatic form for unmarried participants	10 year Certain and Life Annuity
• Automatic form for married participants	65% Joint and Surviving Spouse Annuity with 10 year guarantee
• Optional forms	Life Annuity, 10 year Certain and Life Annuity, 65% Joint and Surviving Spouse Annuity, 50%, 75%, or 100% Joint and Survivor Annuity (any beneficiary)
• Optional form conversion	Actuarial Equivalence: 1971 GAM 70%M/30%F, 9%. Conversion from Life Annuity to automatic form for married participants: factor of 0.95 if the retiree and spouse age does not differ by more than 5 years (+/- 0.005 for each full year that the age difference is greater than/less than 5 years)
Miscellaneous	
• Additional Retirement Benefits – Appendix O	Appendix O of the plan document contains lists of employees who have been granted additional “one-time” annuity benefits, which are payable under the same provisions as normal, special early, regular early, disability, or deferred retirements.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2025, the limit is $280,000.

Schedule SB, Part V — Summary of Plan Provisions

• AMC and Jeep Benefits for service before 1/1/1990	For service before 1/1/1990, the benefit for former AMC and Jeep salaried employees is the greater of frozen accrued career average benefit and the benefit based on their AMC and Jeep service prior to 1/1/1990 and the updated (retirements after 1/1/2008) pension rates: Minimum Monthly Benefit: $53.65 times service. **AMC Supplement**: Excess of (a) over (b): (a) $3,140 per month for employees with over 30 years of total service (prorated down for AMC service less than 30 years) or an amount ranging from $22.35 to $48.25 (based on retirement age) times AMC service plus Minimum Monthly Benefit. (b) The greater of the AMC frozen accrued benefit or the Minimum Monthly Benefit. **Jeep Supplement**: Excess of (a) plus (b) over (c): (a) Only for employees with 30 or more years of total service: $50.80 times 30 years (prorated down for Jeep service less than 30 years) plus $17.15 times Jeep service in excess of 30 years. (b) The Minimum Monthly Benefit. (c) The greater of Jeep frozen accrued benefit of the Minimum Monthly Benefit.
• AMC and Jeep Special Age 65 Benefit	$72.20 payable per month to former AMC and Jeep salaried employees who retired prior to 12/31/2017 as long as they continue enrollment in the Medicare Part B program. Spouse of retirees who retired prior to 12/31/2017 and subsequently died after 12/31/2017 won't be eligible for this benefit.

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as restated as of January 1, 2017 and as amended as of January 1, 2024, are included in this valuation:

- **Plan amendments excluded:** None
- **Late retirement increases:**
  - *Active participants:* Current employees who retire after age 71 are valued with a benefit reflecting an actuarial equivalent (AE) increase from age 71 to assumed benefit commencement age.
  - *Deferred vested participants:* Current deferred vested participants age 65 and above are assumed to receive an AE increase from age 65 to the earlier of benefit commencement age or their integer age (71, 72, or 73) at Required Beginning Date (RBD age). If benefit commencement age is above their RBD age, back payments with interest from RBD age to benefit commencement age are also assumed.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

- **IRC Section 436 benefit restrictions:**
  - *Unpredictable contingent event benefits:* This valuation includes contingent event benefits that occurred before the valuation date, and includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
  - Plan amendments: See above.
  - *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
  - *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Unpredictable contingent event benefits:** This valuation does not value the plan's unpredictable contingent event benefits, which are summarized above, because the likelihood of an event is de minimis.

Plan provision changes since prior valuation

None

Schedule SB, line 26a — Schedule of Active Participant Data

Attained age	Years of credited service										
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	Total
Under 25											
25–29											
30–34											
35–39											
40–44		9	4	15		1	1				30
45–49	4	40	29	83	3	6	30				195
50–54	10	58	88	90	20	14	115	31			426
55–59	6	39	60	35	5	23	145	62	12	2	389
60–64	9	21	55	20	2	10	60	32	22	4	235
65–69	3	13	11	5	2	5	13	7	8	14	81
70 & up	3	8	5			1	3	4	1	7	32
Total	35	188	252	248	32	60	367	136	43	27	1,388

In each cell, the top number is the count of active participants for each age/service combination.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Actuarial assumptions for January 1, 2025 funding valuation

Discount rate sponsor elections		
• Segment rates or full yield curve	Segment	
• Look-back months	4	
	Stabilized	**Nonstabilized**
• First 5 years	5.07%	5.07%
• Next 15 years	5.31%	5.33%
• Over 20 years	5.50%	5.36%
Mortality sponsor elections		
• Healthy participants	The Group 2 specific mortality tables for males and females (benefits weighted and adjusted to reflect 2017 & 2018 annuity purchases) with a base year of 2018 assuming generational improvements using IRS-modified Scale MP-2021.	
• Pre-1995 disabilities	Same as healthy	
• Post-1994 disabilities	Same as healthy	
Other economic assumptions		
• Salary increases	N/A	
• Flat-dollar benefit increases	N/A	
• Social Security taxable wage base increases	N/A	
• Inflation	N/A	
• Expected investment return	6.90% for 2022, 6.97% for 2023 and 7.70% for 2024.	
• Expenses	Expenses added to current year normal cost. Based on prior year non-PBGC administrative expenses paid through trust plus expected current year PBGC premium. Assumption by plan for 2025: FCON: $1,214,976	

Rationale for economic assumptions

- Discount rate - Prescribed by the IRS and method is elected by Stellantis.
- Expenses – Based on prior year plan experience and expected current year PBGC premium

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Demographic assumptions		
Withdrawal	For FCON (former SPFPA participants): 100% withdrawal immediately to terminated vested status if not early retirement eligible. For all others: See table of sample rates.	
Disability incidence	45% of the incidence rates in the 1987 Commissioner's Group Disability Table with 12-month elimination for males, 97% for females. See table of sample rates. 90% of participants becoming disabled are assumed to be eligible for Social Security disability benefits. For former-FCAPP participants now in FCON: 5% of the standard disability table for male. 10% of the incidence rates in the 1987 Commissioner's Group Disability Table with 12-month elimination for female. See table of sample rates.	
Retirement age	For FCON (former SPFPA participants): 100% retirement at earliest retirement age. For all others: See table of sample rates	
Decrement timing	Middle of year	
Benefit commencement age		
• FCON and FCAPP (former legacy CPP participants):		
— Future vested deferred	65	
— Current vested deferred	65 (0% of current deferred vested participants who are age 80 or above are assumed to commence benefits under the plans.)	
• FCAPP (former legacy SERP/legacy ESERP participants)		
— Future vested deferred	65/65	
— Current vested deferred	65/65 (0% of current deferred vested participants who are age 80 or above are assumed to commence benefits under the plans.) 58/58 if early retirement eligible	
Spouse assumptions	**Male participants**	**Female participants**
• FCAPP (former legacy CPP participants) and FCON		
— Percentage married	90%	75%
— Spouse age difference	2 years younger	2 years older

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

• FCAPP (former legacy SERP, legacy ESERP participants)		
— Percentage married	90%	75%
— Spouse age difference	2 years younger	2 years older
Late retirement Increases	Current employees who retire after age 71 are valued with a benefit reflecting an actuarial equivalent (AE) increase from age 71 to assumed benefit commencement age. Current deferred vested participants age 65 and above are assumed to receive an AE increase from age 65 to the earlier of benefit commencement age or their integer age (71, 72, or 73) at Required Beginning Date (RBD age). If benefit commencement age is above their RBD age, back payments with interest from RBD age to benefit commencement age are also assumed.	
Actuarial equivalence for late retirement increases	Interest assumed: • FCAPP (former legacy CPP, legacy SERP and legacy ESERP participants): 9.00% • FCON (former IUE participants): 4.42%; 5.04% and 5.46% (Interest rate based on October lookback of prior calendar year) • FCON (former SPFPA participants): 4.65%; 5.28%; 5.63% (Interest rate based on December lookback of prior calendar year) Mortality assumed: • FCAPP (former legacy CPP participants): 80% of the male 1983 GAM table set forward four years, 20% of the male 1983 GAM table set back two years • FCAPP (former legacy SERP and legacy ESERP participants): 70% of the 1971 GAM male table, and 30% of the 1971 GAM female table • FCON (former IUE participants): 417(e) mortality table • FCON (former SPFPA participants): 417(e) mortality table	
Form of payment		
• FCON:	**Single life**	**65% J&S**
Form of payment – Males		
— Active retirements	33%	67%
— Future vested deferred	33%	67%
— Future disabilities[1]	33%	67%
— Future deaths[2]	0%	100%
— Current vested deferred[3]	33%	67%
Form of payment – Females		
— Active retirements	67%	33%

[1] If participant is under age 55 at time of disability, Joint and Survivor percentage is 50%.
[2] If participant is not retirement eligible at time of death, Joint and Survivor percentage is 50%
[3] Current vested deferreds can elect the Qualified Joint and Survivor percentage in effect at time of termination.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

— Future vested deferred	67%	33%	
— Future disabilities[1]	67%	33%	
— Future deaths[2]	0%	100%	
— Current vested deferred[3]	67%	33%	
• FCAPP and FCON (former legacy CPP participants):	**Single life**	**65% J&S**	
Form of payment – Males			
— Active retirements	20%	80%	
— Future vested deferred	20%	80%	
— Future disabilities[4]	20%	80%	
— Future deaths[5]	0%	100%	
— Current vested deferred[6]	20%	80%	
Form of payment – Females			
— Active retirements	45%	55%	
— Future vested deferred	45%	55%	
— Future disabilities[4]	45%	55%	
— Future deaths[5]	0%	100%	
— Current vested deferred[6]	45%	55%	
• FCAPP (former legacy SERP/ legacy ESERP participants)[7]:	**10 CL**	**65% J&S with 10CL**	**50% J&S**
Form of payment – Males			
— Active retirements	20%	80%	0%
— Future vested deferred	20%	80%	0%
— Future disabilities	20%	80%	0%
— Future deaths	0%	0%	100%
— Current vested deferred[8]	20%	80%	0%
Form of payment – Females			
— Active retirements	45%	55%	0%
— Future vested deferred	45%	55%	0%
— Future disabilities	45%	55%	0%
— Future deaths	0%	0%	100%
— Current vested deferred[8]	45%	55%	0%

[4] If Subsidiaries' participant, Joint and Survivor percentage is 50%.
[5] If participant is not retirement eligible at time of death or Subsidiaries' participant, Joint and Survivor percentage is 50%
[6] Current vested deferreds can elect the Qualified Joint and Survivor percentage in effect at time of termination.
[7] AMC and Jeep benefits do not have a certain period form of payment available.
[8] Current vested deferreds can elect the Qualified Joint and Survivor percentage in effect at time of termination.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Unpredictable contingent event assumptions	Is assumed to be de minimis based on guidance from FCA

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Table of sample rates

Retirement

FCON (former IUE participants):

Attained Age	Retirement rates for year 2025		
	Less than 30 years of service	Exactly 30 years of service	More than 30 years of service
Under 47	0.0%	0.0%	0.0%
47	0.0%	12.5%	4.7%
48	0.0%	12.5%	4.7%
49	0.0%	12.5%	4.7%
50	0.0%	12.5%	4.7%
51	0.0%	12.5%	4.7%
52	0.0%	12.5%	4.7%
53	0.0%	12.5%	4.7%
54	0.0%	12.5%	4.7%
55	1.4%	11.0%	4.7%
56	1.4%	11.0%	4.7%
57	1.4%	11.0%	4.7%
58	1.4%	11.0%	4.7%
59	1.4%	11.0%	4.7%
60	4.5%	16.5%	4.7%
61	4.5%	16.5%	4.7%
62	5.4%	16.5%	5.2%
63	5.4%	16.5%	5.2%
64	5.4%	16.5%	5.2%
65	7.5%	16.5%	5.2%
66	7.5%	11.0%	9.7%
67	7.5%	11.0%	9.7%
68	7.2%	11.0%	6.6%
69	7.2%	7.4%	6.6%
70 – 74	7.2%	5.1%	6.6%
75	100.00%	100.0%	100.00%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Attained Age	Retirement rates for year 2026		
	Less than 30 years of service	Exactly 30 years of service	More than 30 years of service
Under 47	0.0%	0.0%	0.0%
47	0.0%	60.5%	23.0%
48	0.0%	60.5%	23.0%
49	0.0%	60.5%	23.0%
50	0.0%	60.5%	23.0%
51	0.0%	60.5%	23.0%
52	0.0%	60.5%	23.0%
53	0.0%	60.5%	23.0%
54	0.0%	60.5%	23.0%
55	6.8%	11.0%	23.0%
56	6.8%	11.0%	23.0%
57	6.8%	11.0%	23.0%
58	6.8%	11.0%	23.0%
59	6.8%	11.0%	23.0%
60	21.8%	16.5%	23.0%
61	21.8%	16.5%	23.0%
62	26.0%	16.5%	25.0%
63	26.0%	16.5%	25.0%
64	26.0%	16.5%	25.0%
65	36.4%	16.5%	25.0%
66	36.4%	53.3%	46.9%
67	36.4%	53.3%	46.9%
68	34.7%	53.3%	32.0%
69	34.7%	35.9%	32.0%
70 – 74	34.7%	24.6%	32.0%
75	100.0%	100.0%	100.0%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Attained Age	Retirement rates for years 2027+		
	Less than 30 years of service	Exactly 30 years of service	More than 30 years of service
Under 47	0.0%	0.0%	0.0%
47	0.0%	24.0%	8.6%
48	0.0%	24.0%	8.6%
49	0.0%	24.0%	8.6%
50	0.0%	24.0%	8.6%
51	0.0%	24.0%	8.6%
52	0.0%	24.0%	8.6%
53	0.0%	24.0%	8.6%
54	0.0%	24.0%	8.6%
55	1.2%	11.0%	8.6%
56	1.2%	11.0%	8.6%
57	1.2%	11.0%	8.6%
58	1.2%	11.0%	8.6%
59	1.2%	11.0%	8.6%
60	7.7%	16.5%	8.6%
61	7.7%	16.5%	8.6%
62	13.1%	16.5%	14.2%
63	13.1%	16.5%	14.2%
64	13.1%	16.5%	14.2%
65	26.8%	16.5%	14.2%
66	26.8%	26.0%	23.6%
67	26.8%	26.0%	23.6%
68	25.5%	26.0%	16.1%
69	25.5%	17.5%	16.1%
70 – 74	25.5%	12.0%	16.1%
75	100.0%	100.0%	100.0%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

FCAPP, FCON (former CPP participants):

Attained age	Rates
Under 47	0.0%
47 – 54	5.5%[9]
55 – 57	5.5%
58 - 59	12.0%
60	14.0%
61	16.0%
62 – 63	18.0%
64	21.0%
65	24.0%
66	35.0%
67	28.0%
68 - 69	24.0%
70	100.0%

Withdrawal

FCON (former IUE participants):

Attained age	Percentage	
	Male	Female
20	9.474%	9.474%
25	6.709%	6.709%
30	3.563%	3.563%
35	1.896%	1.896%
40	0.902%	0.902%
45	0.798%	0.798%
50	0.732%	0.732%
55	0.575%	0.575%
60	0.445%	0.445%
65	0.327%	0.327%

[9] Note that this rate is applicable to records that are only in legacy CPP.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

FCAPP, FCON (former CPP participants):

Attained age	Percentage	
	Male	Female
20	10.400%	10.400%
25	7.200%	7.200%
30	4.880%	4.880%
35	3.480%	3.480%
40	2.760%	2.760%
45	2.440%	2.440%
50	2.240%	2.240%
55	1.760%	1.760%
60	1.360%	1.360%
65	1.000%	1.000%

Disability

FCON:

Attained age	Percentage	
	Male	Female
20	0.02257%	0.07345%
25	0.02489%	0.08624%
30	0.03051%	0.11589%
35	0.04082%	0.18043%
40	0.06103%	0.28024%
45	0.10653%	0.35020%
50	0.20106%	0.53538%
55	0.36728%	0.81183%
60	0.53864%	0.95515%
65 – 75	-	-

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

FCAPP:

Attained age	Percentage	
	Male	Female
20	0.00255%	0.00757%
25	0.00280%	0.00890%
30	0.00345%	0.01197%
35	0.00460%	0.01863%
40	0.00685%	0.02893%
45	0.01195%	0.03617%
50	0.02255%	0.05527%
55	0.04115%	0.08377%
60	0.06040%	0.09857%
65 - 75	-	-

Rationale for demographic assumptions

- Withdrawal, disability incidence, retirement age – based on 2024 experience study for experience years 2019-2023.
- Spouse assumptions and form of payment – based on 2024 experience study for experience years 2019-2023.
- Mortality (base) – based on 2021 mortality experience study for experience years 2017-2019 reflecting the 2017 & 2018 annuity purchases.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Actuarial methods for funding

Asset methods

The asset valuation method is an average of the adjusted market value for each year during the last two years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** Only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Insurance contracts**: There are no insurance contracts for any plan.

Minimum funding methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual are the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Schedule SB, line 24 — Change in Actuarial Assumptions

- Interest discounts were updated from 2024 to 2025 in accordance with PPA.
- The interest rates assumed for the late retirement increases were updated for former IUE and SPFPA participants in FCON to the most recent applicable interest rates.
- The retirement assumption was updated for all plans based on the 2024 experience study.
- The withdrawal assumption was updated for FCAPP and FCON (former CPP) based on the 2024 experience study.
- The form of payment election percentages were updated based on the 2024 experience study.
- The percentage married assumption was updated based on the 2024 experience study.

Schedule SB, line 23 — Information on Use of Substitute Mortality Tables

For all participants, the mortality assumption reflects separate rates for Group 2 (FCAPP and FCON plans) specific mortality tables for males and females (benefits weighted and adjusted to reflect 2017 & 2018 annuity purchases) with a Base Year of 2018 assuming generational improvement using Scale MP-2021. This assumption was approved by IRS on September 20, 2022 for the plan year beginning January 1, 2023. The IRS approval applies for up to five years, through the January 1, 2027 plan year.

The rates were calculated by adjusting the applicable standard mortality tables in section 1.430(h)(3)-1(d) of the Regulations, using the mortality ratio and credibility weighting factor determined individually for male and female experience, as shown in the table below.

	Male participants	Female participants
Mortality Ratio	0.8740	1.2570
Credibility Weighting Factor	0.6404	0.2777

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates shown below for former IUE participants. The proportion of former IUE employees expected to retire at each potential retirement age is shown below. The average retirement age is 64. Rates are for an active participant whose age and service is representative of the population average.

(A) Retirement age	(B) Retirement percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	1.20%	10,000	120	6,600
56	1.20%	9,880	119	6,639
57	1.20%	9,761	117	6,677
58	11.00%	9,644	1,061	61,531
59	8.60%	8,583	738	43,552
60	8.60%	7,845	675	40,482
61	8.60%	7,171	617	37,617
62	14.20%	6,554	931	57,700
63	14.20%	5,623	799	50,306
64	14.20%	4,825	685	43,847
65	14.20%	4,140	588	38,209
66	23.60%	3,552	838	55,323
67	23.60%	2,714	640	42,907
68	16.10%	2,073	334	22,697
69	16.10%	1,739	280	19,323
70	16.10%	1,459	235	16,447
71	16.10%	1,224	197	13,996
72	16.10%	1,027	165	11,908
73	16.10%	862	139	10,130
74	16.10%	723	116	8,615
75	100.00%	607	607	45,502
Total				640,008
Average				64

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates shown below for former FCAPP participants. The proportion of former FCAPP employees expected to retire at each potential retirement age is shown below. The average retirement age is 62. Rates are for an active participant whose age and service is representative of the population average.

(A) Retirement age	(B) Retirement percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	5.50%	10,000	550	30,250
56	5.50%	9,450	520	29,106
57	5.50%	8,930	491	27,996
58	12.00%	8,439	1,013	58,736
59	12.00%	7,426	891	52,579
60	14.00%	6,535	915	54,896
61	16.00%	5,620	899	54,854
62	18.00%	4,721	850	52,687
63	18.00%	3,871	697	43,900
64	21.00%	3,174	667	42,664
65	24.00%	2,508	602	39,122
66	35.00%	1,906	667	44,027
67	28.00%	1,239	347	23,241
68	24.00%	892	214	14,557
69	24.00%	678	163	11,226
70	100.00%	515	515	36,064
Total				615,906
Average				62

Each employee is assumed to retire at the earliest retirement age for former SPFPA participants. The average retirement age is 59 based on an active participant whose age and service is representation of the average population's age.

The plan's average retirement age is further weighted by the total employees as of 1/1/2025 associated with each former plan. The overall retirement age is 62.

Plan: FCA US LLC Consoliated Plan
EIN/PN: 27-0187394/007
Valuation Date: 01/01/2025

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	377,339	4,160,216	25,761,231	30,298,786
2026	829,820	3,646,570	25,014,090	29,490,480
2027	1,243,226	5,003,475	24,253,334	30,500,034
2028	1,672,815	6,338,981	23,473,052	31,484,848
2029	2,117,974	7,895,279	22,662,523	32,675,775
2030	2,551,657	9,044,659	21,832,851	33,429,167
2031	2,956,878	10,192,501	20,994,894	34,144,273
2032	3,342,029	11,707,792	20,140,941	35,190,762
2033	3,694,486	12,983,228	19,274,793	35,952,506
2034	4,016,869	13,991,965	18,391,904	36,400,738
2035	4,279,395	14,905,424	17,500,435	36,685,255
2036	4,459,489	15,839,967	16,631,141	36,930,597
2037	4,617,941	16,697,277	15,763,619	37,078,837
2038	4,764,553	17,277,890	14,899,524	36,941,967
2039	4,896,347	17,736,504	14,044,709	36,677,560
2040	4,980,651	18,181,590	13,203,258	36,365,500
2041	5,061,691	18,384,137	12,375,107	35,820,935
2042	5,091,709	18,498,506	11,556,690	35,146,904
2043	5,108,080	18,387,970	10,757,963	34,254,013
2044	5,113,782	18,212,077	9,974,211	33,300,068
2045	5,095,144	17,892,130	9,196,959	32,184,233
2046	5,053,000	17,478,024	8,442,339	30,973,365
2047	4,982,534	17,023,478	7,703,161	29,709,172
2048	4,896,606	16,529,797	6,975,754	28,402,156
2049	4,789,603	16,001,227	6,272,864	27,063,695
2050	4,671,720	15,430,964	5,594,274	25,696,957
2051	4,541,850	14,822,187	4,943,755	24,307,793
2052	4,398,880	14,172,636	4,326,106	22,897,621
2053	4,245,300	13,486,576	3,746,201	21,478,077
2054	4,081,492	12,764,557	3,202,688	20,048,737
2055	3,907,904	12,013,802	2,711,066	18,632,771
2056	3,724,632	11,238,512	2,268,097	17,231,241
2057	3,532,947	10,445,405	1,875,076	15,853,429
2058	3,333,349	9,642,267	1,531,832	14,507,448
2059	3,127,122	8,837,385	1,236,801	13,201,309
2060	2,915,555	8,039,202	987,269	11,942,026
2061	2,700,259	7,256,145	779,576	10,735,979
2062	2,483,122	6,496,293	609,413	9,588,827
2063	2,265,990	5,767,055	472,130	8,505,174
2064	2,050,873	5,074,940	363,006	7,488,819
2065	1,839,827	4,425,419	277,461	6,542,709
2066	1,634,917	3,822,823	211,238	5,668,979
2067	1,438,147	3,270,292	160,539	4,868,977
2068	1,251,417	2,769,799	122,086	4,143,302
2069	1,076,410	2,322,155	93,137	3,491,702
2070	914,517	1,926,965	71,450	2,912,932
2071	766,828	1,582,766	55,241	2,404,835
2072	634,094	1,287,133	43,122	1,964,351
2073	516,688	1,036,818	34,037	1,587,542
2074	414,564	827,971	27,191	1,269,726

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.)

B This return/report is: ☒ a single-employer plan ☐ a DFE (specify) _____
☐ 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
FCA US LLC CONSOLIDATED PLAN

1b Three-digit plan number (PN) ▶ 007

1c Effective date of plan 09/01/1955

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)
FCA US LLC

1000 CHRYSLER DRIVE
CIMS 485-08-64
AUBURN HILLS MI 48326-2766

2b Employer Identification Number (EIN) 27-0187394

2c Plan Sponsor's telephone number 248-576-5741

2d Business code (see instructions) 336100

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	Signature of plan administrator	Date 10/12/2026	STEVEN LANE Enter name of individual signing as plan administrator
SIGN HERE	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2025)
v. 250312

518401 12-22-25

3a Plan administrator's name and address ☒ Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	

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:	**4b** EIN	
a Sponsor's name **c** Plan Name	**4d** PN	

5 Total number of participants at the beginning of the plan year	**5**	7,337
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)**	1,388
a (2) Total number of active participants at the end of the plan year	**6a(2)**	1,722
b Retired or separated participants receiving benefits	**6b**	2,935
c Other retired or separated participants entitled to future benefits	**6c**	2,736
d Subtotal. Add lines **6a(2), 6b,** and **6c**	**6d**	7,393
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	**6e**	893
f Total. Add lines **6d** and **6e**	**6f**	8,286
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)**	
(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**	2
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:
1B 3H

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)	**9b** Plan benefit arrangement (check all that apply)
(1) ☐ Insurance	(1) ☐ Insurance
(2) ☐ Code section 412(e)(3) insurance contracts	(2) ☐ Code section 412(e)(3) insurance contracts
(3) ☒ Trust	(3) ☒ Trust
(4) ☐ General assets of the sponsor	(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) ☒ **R** (Retirement Plan Information)
(2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3) ☒ **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) ☒ **H** (Financial Information)
(2) ☐ **I** (Financial Information - Small Plan)
(3) ☐ **A** (Insurance Information) - Number Attached ____
(4) ☒ **C** (Service Provider Information)
(5) ☒ **D** (DFE/Participating Plan Information)
(6) ☐ **G** (Financial Transaction Schedules)

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
FCA US LLC CONSOLIDATED PLAN

B Three-digit plan number (PN) ▶ 007

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
FCA US LLC

D Employer Identification Number (EIN)
27-0187394

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	642,585,490
b Actuarial value	2b	654,028,308

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	3,117	261,381,342	261,381,342
b For terminated vested participants	3,031	201,361,893	201,361,893
c For active participants	1,388	51,008,138	57,368,281
d Total	7,536	513,751,373	520,111,516

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	5.38%
6 Target normal cost		
a Present value of current plan year accruals	6a	6,083
b Expected plan-related expenses	6b	1,214,976
c Target normal cost	6c	1,221,059

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

JAS
Signature of actuary

9-22-2026
Date

JEFFREY SCHRADER, FSA, EA
Type or print name of actuary

2607901
Most recent enrollment number

MERCER
Firm name

248-945-5594
Telephone number (including area code)

ONE TOWNE SQUARE,
SUITE 1100
SOUTHFIELD MI 48076
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)	101,220,479	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)	101,220,479	0
10	Interest on line 9 using prior year's actual return of 1.57 %	1,589,162	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	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 5.17 %		0
	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		0
	d Portion of (c) to be added to prefunding balance		0
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)	102,809,641	0

Part III Funding Percentages

14	Funding target attainment percentage	14	105.98 %
15	Adjusted funding target attainment percentage	15	125.74 %
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	132.38 %
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? [ ] Yes [X] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [ ] Yes [ ] 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

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**	1,221,059
b Excess assets, if applicable, but not greater than line 31a	**31b**	1,221,059

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
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**	0

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

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