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
CONDUENT SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 333

1c Effective date of plan 01/01/1989

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)
CONDUENT, INC.

100 CAMPUS DRIVE, SUITE 200
FLORHAM PARK, NJ 07932

100 CAMPUS DRIVE, SUITE 200
FLORHAM PARK, NJ 07932

2b Employer Identification Number (EIN)
32-0293031

2c Plan Sponsor's telephone number
844-663-2638

2d Business code (see instructions)
541512

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.	10/11/2026	ANNA NOVOSOLETSKY
	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**	31630
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)**	20831
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	16423
b	Retired or separated participants receiving benefits	**6b**	1
c	Other retired or separated participants entitled to future benefits	**6c**	10103
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	26527
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	139
f	Total. Add lines **6d** and **6e**.	**6f**	26666
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)**	19434
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)**	17883
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	395
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:

2E 2F 2G 2J 2K 2R 2T 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)** [ ] **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 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
CONDUENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500
CONDUENT, INC.

D Employer Identification Number (EIN)
32-0293031

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).. . . . . [X] 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

BLACKROCK

46-2087195

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

DODGE & COX

94-1441976

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

GALLIARD CAPITAL MANAGEMENT, INC.

41-1813702

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

THE VANGUARD GROUP

23-1945930

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

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

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

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

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

THE BANK OF NEW YORK MELLON

13-5160382

(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?
25 50 28	NONE	220421	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

CONDUENT HR SERVICS, LLC

04-3609848

(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 64	SELF	213531	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

HEXT & ASSOCIATES, P.C.

75-2053526

(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	126025	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)

RBC

20-0563684

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	105000	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

MILLIMAN

91-0675641

(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	23830	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
CONDUENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 333

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
CONDUENT, INC.

D Employer Identification Number (EIN)
32-0293031

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: BNY MELLON NSL STOCK INDEX FUND

b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON

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)
25-6078093-083	C	133836667

a Name of MTIA, CCT, PSA, or 103-12 IE: BNY MELLON NSL MARKET COMPLETION FU

b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON

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)
25-6078093-227	C	38747356

a Name of MTIA, CCT, PSA, or 103-12 IE: WELLS FARGO STABLE VALUE FUND D

b Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.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)
52-2250949-001	C	75085684

a Name of MTIA, CCT, PSA, or 103-12 IE: BNY MELLON NSL AGGREGATE BOND INDEX

b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON

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)
25-6078093-085	C	11775491

a Name of MTIA, CCT, PSA, or 103-12 IE: BNY MELLON NSL ACWI EX-U.S. FUND

b Name of sponsor of entity listed in (a): THE BANK OF NEW YORK MELLON

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)
25-6078093-239	C	14681157

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIRE 2070 TR I

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

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)
87-7035538-001	C	2137983

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIRE INCOME TR I

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

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)
90-6083968-001	C	7137456

a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE GRO IN TR I		
b Name of sponsor of entity listed in (a):	VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 87-6418227-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1474975
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE 2020 TR I		
b Name of sponsor of entity listed in (a):	VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083983-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	37493557
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE 2025 TR I		
b Name of sponsor of entity listed in (a):	VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083981-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	93553574
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE 2030 TR I		
b Name of sponsor of entity listed in (a):	VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083979-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	133252792
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE 2035 TR I		
b Name of sponsor of entity listed in (a):	VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083977-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	142007124
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE 2040 TR I		
b Name of sponsor of entity listed in (a):	VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083975-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	108355609
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE 2045 TR I		
b Name of sponsor of entity listed in (a):	VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083973-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	70098955
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE 2050 TR I		
b Name of sponsor of entity listed in (a):	VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 90-6083969-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	38254605
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE 2055 TR I		
b Name of sponsor of entity listed in (a):	VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 27-6715074-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	15558390
a Name of MTIA, CCT, PSA, or 103-12 IE:	VANGUARD TARGET RETIRE 2060 TR I		
b Name of sponsor of entity listed in (a):	VANGUARD TARGET RETIRE 2060 TR I		
c EIN-PN 45-3799212-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	6377125

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TARGET RETIRE 2065 TR I

b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
82-6190443-001	C	4284292

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
CONDUENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500
CONDUENT, INC.

D Employer Identification Number (EIN)
32-0293031

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	3705800	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1477465	2583565
(2) Participant contributions	1b(2)	333418	0
(3) Other	1b(3)	1114823	1026020
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	378558	306457
(2) U.S. Government securities	1c(2)	52693	44890
(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)	16598	16209
(B) Common	1c(4)(B)	9207099	11618071
(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)	12665640	12668098
(9) Value of interest in common/collective trusts	1c(9)	893413937	946587590
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	88148770	89513755
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	187604	307581

		(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	1010702405	1064672236
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h	161269	54986
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	904374	590014
1k Total liabilities (add all amounts in lines 1g through1j)	1k	1065643	645000
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	1009636762	1064027236

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)	2583565	
(B) Participants	2a(1)(B)	37545525	
(C) Others (including rollovers)	2a(1)(C)	1807772	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		41936862
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	122852	
(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)	974721	
(F) Other	2b(1)(F)	6282	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		1103855
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	997513	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	488742	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1486255
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	2173818	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	6753457	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-4579639
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	7395832	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		7395832

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		99984688
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		29313884
(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)		10957034
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		187598771
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	131174614	
(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)		131174614
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		1357320
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	676363	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		676363
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		133208297
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		54390474
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: GRANT THORNTON LLP **(2)** EIN: 36-6055558

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		50000000
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**			

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.) ..... ☐ Yes ☐ No ☐ Not determined

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

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
CONDUENT SAVINGS PLAN

B Three-digit plan number (PN) ▶ 333

C Plan sponsor's name as shown on line 2a of Form 5500
CONDUENT, INC.

D Employer Identification Number (EIN)
32-0293031

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): 25-1926855

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 |

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: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

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

Financial Statements and Report of Independent Certified Public Accountants

Conduent Savings Plan

December 31, 2025 and 2024

Contents

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REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS

Plan Administrator
Conduent Savings Plan

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

Management, having determined it is permissible in the circumstances, has elected to have the audit 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 Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

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

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

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Basis for opinion
We conducted our audit in accordance with auditing standards generally accepted in the United States of America (US GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. 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 Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor’s responsibilities for the audit of the financial statements
Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US 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 US 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 Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other matters

2025 supplemental schedule required by ERISA

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

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule 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).

Auditor's report on the 2024 financial statements
Predecessor auditors performed an audit of the 2024 financial statements of the Plan. In accordance with 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, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 8, 2025, indicated that (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2024 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). Their report also indicated that the form and content of the 2024 supplemental schedule, other than the information in the 2024 supplemental schedule that agreed to or is derived from the certified investment information, was presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2024 supplemental schedule 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 determines meets the requirements of ERISA Section 103(a)(3)(C).

Grant Thornton LLP

Atlanta, Georgia
October 15, 2026

Conduent Savings Plan

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31,

	2025	2024
ASSETS		
Non-interest bearing cash	$ -	$ 3,705,800
Investments		
Interest bearing cash	306,457	-
Investments, at fair value	1,048,088,096	991,405,259
Total investments	1,048,394,553	991,405,259
Receivables		
Participant contributions	-	333,418
Company contributions	2,583,565	1,477,465
Notes receivable from participants	12,668,098	12,665,640
Receivable for investments sold	1,021,286	1,098,126
Dividends and interest receivable	4,734	16,697
Total receivables	16,277,683	15,591,346
Total assets	1,064,672,236	1,010,702,405
LIABILITIES		
Payable for investments purchased	590,014	904,374
Other operating payables	54,986	161,269
Total liabilities	645,000	1,065,643
NET ASSETS AVAILABLE FOR BENEFITS	$ 1,064,027,236	$ 1,009,636,762

The accompanying notes are an integral part of these financial statements.

Conduent Savings Plan

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year ended December 31, 2025

Additions	
Investment income	
Net appreciation in fair value of investments	$ 143,071,799
Interest and dividends	1,615,389
Total investment income	144,687,188
Interest income on notes receivable from participants	974,721
Contributions	
Participant	37,545,525
Company	2,583,565
Rollover	1,807,772
Total contributions	41,936,862
Total additions	187,598,771
Deductions	
Benefits paid to participants	132,531,934
Administrative expenses	676,363
Total deductions	133,208,297
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	54,390,474
Net assets available for benefits	
Beginning of the year	1,009,636,762
End of the year	$ 1,064,027,236

The accompanying notes are an integral part of this financial statement.

NOTE A - PLAN DESCRIPTION

The following description of the Conduent Savings Plan (the "Plan") provides only general information. Conduent Business Services, LLC (the "Company" or "CBS") is the sponsor and administrator of the Plan. The Bank of New York Mellon, N.A. is the Plan trustee and custodian. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Company maintains the Plan for the benefit of its eligible employees and eligible employees of its subsidiaries, divisions and affiliated companies that have adopted the Plan. The Plan is a defined contribution plan. The Plan, as amended and restated, was established January 1, 1989 upon conversion of an existing employee contribution savings plan. The Plan is subject to the provisions of Employee Retirement Income Security Act of 1974, as amended (“ERISA”). The Plan Administrator and the Plan trustee are responsible for oversight of the Plan, determining the appropriateness of the Plan’s investment offerings and monitoring investment performance.

Plan Amendments

There were no amendments for the years ended December 31, 2025 and 2024.

Eligibility

Generally, the Plan covers all eligible employees of the Company who elect to participate except those who are leased; or are independent contractors or consultants; or are nonresident aliens not receiving United States source income. Employees are eligible to contribute on their date of hire or as soon as administratively feasible.

Contributions

Employees can elect to contribute to the Plan in a multiple of 1% up to a maximum of 75% of eligible compensation on a pre-tax basis, Roth, or a combination of both. If a participant made both pre-tax and Roth contributions for the applicable calendar year, excess contributions shall be attributed first to the participant's pre-tax contributions and second to the participant's Roth contributions.

Participating employees are eligible to make catch-up and super catch-up contributions under the Plan provided the participating employees have attained or will attain the age of 50 or age 60 to 63, respectively, before the close of the year. The catch-up and super catch-up contributions are excluded in calculating any matching contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover).

The Plan provides for discretionary matching contributions upon the completion of one year of service with the Company. The discretionary matching contribution shall be designated as of the last day of the Plan year, on behalf of each eligible participant who made a deferral contribution on any pay date during the Plan year and who is employed on the last business day of the Plan year. Participants who made deferral contributions during the Plan year but who were not employed on the last day of the Plan year due to death, disability, retirement, or involuntary termination of employment by the Company as a result of a corporate disposition or a reduction in force, shall be entitled to a discretionary matching contribution for such year.

The Company made discretionary matching contributions for the year ended December 31, 2025. The match percentage ranged from 0-4% based on the Company's performance. Based on the Company's 2025 performance, the match was as follows:

- For eligible associates in job levels C01-C04: Conduent matched 100% of the first 1.00% of eligible compensation that was contributed on a pay period basis.
- For eligible associates in job levels C05-C08: Conduent matched 100% of the first 0.5% of eligible compensation that was contributed on a pay period basis.
- For eligible associates in job levels C09 and above: Conduent did not match any contributions made in 2025.

Contributions are invested in the list of funds made available by the Plan based on participant elections. All contributions are subject to certain Internal Revenue Code ("IRC") limits.

Participant Accounts

Each participant's account is credited with the participant's contributions, Company contributions and an allocation of investment earnings and is charged with withdrawal, certain participant-requested service expenses and an allocation of investment losses. Allocations are based on account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Employee contributions, Roth contributions and rollover contributions are 100% vested. Vesting of all Company contributions occurs at the following rates for employees enrolled in the Plan.

Years in Vesting Service	Vested Interest
Less than two years	0%
Two to three years	50%
Three or more years	100%

Notes Receivable From Participants

Participants may borrow from their fund accounts, through a loan transaction, a minimum of $1,000 or up to a maximum of $50,000 not to exceed 50% of their vested account balance. The balance in the participant's account is used to secure the loans. Loans used for the purchase of a primary residence have a maximum term of fifteen years. All other loans have a maximum term of five years. The interest rate on loan transactions is commensurate with current rates. As of December 31, 2025, the interest rates on outstanding loans ranged from 4.25% to 8.5%. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits

After employment with the Company and all related companies ends, a participant may request distribution of the vested account as a cash lump sum. Accounts below $1,000 are automatically paid unless directly rolled over to an eligible retirement plan. Accounts of $1,000 or more remain until requested, subject to required minimum distribution rules. Participants may request one in-service withdrawal per calendar

quarter from all or part of vested accounts. Hardship withdrawals are permitted. Minimum distributions for participants who have reached age 73 also apply per IRC regulations.

Forfeitures

Forfeitures occur when participants terminate employment before becoming 100% vested their account. Forfeitures are used to reduce Company contributions or to pay Plan administrative expenses. As of December 31, 2025 and 2024, the forfeiture account totaled $765,102 and $905,036, respectively. The Plan utilized approximately $360,000 from its forfeiture account for the year ended December 31, 2025 to offset plan expenses.

Administrative Expenses

Certain Plan related expenses are paid by the Company on behalf of the Plan. Expenses related to participant-requested services and recordkeeping services are paid by the Plan, either by the participants directly or with forfeitures. Administrative fees charged to the plan in 2025 include recordkeeping fees, IQPA audit fees, investment advisory and investment management fees, trustee/custodial fees, other trustee fees and expenses, and other expenses.

Plan Termination

Although it has not expressed any intent to do so, the Company may terminate the Plan at any time. Upon termination, the Company may elect to distribute to each participant, or his or her beneficiary, his or her account balance to the extent permitted by the IRC or transfer such balance to a successor plan. In addition, upon termination of the Plan, the participants' vested interest in Company contributions shall be 100%. Should the Plan be terminated, the trust will continue until all participant accounts have been completely distributed.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Use of Estimates

The preparation of the financial statements in conformity with accounting principles generally accepted in the United States of America (“U.S. GAAP”) requires the Plan Administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of income and expense during the reporting period. Accordingly, actual results may differ from those estimates.

Risks and Uncertainties

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

Investment Valuation and Income Recognition

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Bank of New York Mellon, N.A. holds the Plan investments. The fair value per unit/share is stated at quoted market prices as determined by the Bank of New York Mellon, N.A.

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

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed as incurred. If a participant ceases to make loan repayments and the Plan Administrator, based upon the terms of the plan document, deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Payment of Benefits

Benefit payments are recorded when paid.

NOTE C - CERTIFIED INFORMATION

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Bank of New York Mellon, N.A., the trustee of the Plan, has certified that the following data included in the accompanying financial statements and supplemental schedule are complete and accurate:

- Investments, at fair value, interest bearing cash, non-interest bearing cash, notes receivable from participants, receivable for investments sold, payable for investments purchased and dividends and interest receivable, as shown in the statements of net assets available for benefits as of December 31, 2025 and 2024.

- Investment income and interest income on notes receivable from investments as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2025.

- Schedule H, line 4i - schedule of assets (held at end of year) as of December 31, 2025.

NOTE D - FAIR VALUE MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board Accounting Standards Codification ("ASC") 820 are described as follows:

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

Level 2 - Inputs to the valuation methodology include

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

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

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

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

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

Interest bearing cash: Primarily consists of cash collateral deposits with clearing financial institutions.

U.S. government securities: Valued at the closing price reported on the active markets on which the individual securities are traded or valued using pricing models maximizing the use of observable inputs for similar securities.

Corporate stock - common: Valued at the closing price reported on the active markets on which the individual securities are traded or valued using closing price reported on the inactive market.

Corporate stock - preferred: Valued at the closing price reported on the active markets on which the individual securities are traded or valued using closing price reported on the inactive market.

Collective investment trusts: Valued using the net asset value (“NAV”) of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. The beneficial interest of each participant is represented in units. Units are issued and redeemed daily at the fund’s closing NAV.

Registered investment companies: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that is registered with the SEC. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that is registered with the SEC. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods is appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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

	Assets at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
Interest bearing cash	$ -	$ 306,457	$ -	$ 306,457
U.S. government securities	-	44,890	-	44,890
Corporate stock - common	11,618,071	-	-	11,618,071
Corporate stock - preferred	-	16,209	-	16,209
Registered investment companies	89,051,144	-	-	89,051,144
Other	307,581	-	-	307,581
Total assets leveled at fair value	$ 100,976,796	$ 367,556	$ -	101,344,352
Collective investment trusts				947,050,201
Total assets at fair value				$1,048,394,553

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Interest bearing cash	$ -	$ 378,558	$ -	$ 378,558
U.S. government securities	-	52,693	-	52,693
Corporate stock - common	9,207,099	-	-	9,207,099
Corporate stock - preferred	-	16,598	-	16,598
Registered investment companies	88,148,770	-	-	88,148,770
Other	187,604	-	-	187,604
Total assets leveled at fair value	$ 97,543,473	$ 447,849	$ -	97,991,322
Collective investment trusts				893,413,937
Total assets at fair value				$ 991,405,259

The 2024 fair value hierarchy table has been revised to report collective investment trusts totaling $625,466,284 as investments measured at NAV as a practical expedient for fair value. These investments were previously reported within Level 3 of the fair value hierarchy. There was no effect on investments at fair value, net assets available for benefits, or changes in net assets available for benefits as previously reported.

Fair Value of Investments in Entities That Use NAV

During 2025 and 2024, the Plan invested in collective investment trusts (CITs) consisting of common stock and mutual funds. The trusts consist solely of the Plan's assets. Investment information related to the CITs during 2025 and 2024, is as follows:

	Fair Value as of December 31, 2025	Fair Value as of December 31, 2024	Unfunded Commitments	Redemption Frequency (If Currently Eligible)	Redemption Notice Period
Mellon Agg Bond Unit	$11.8 million	$10.9 million	N/A	Daily	T-1 by 3:00 pm for domestic funds, T-2 by 3:00 pm for international funds
Mellon Stock Unit	$133.8 million	$117.4 million	N/A	Daily	T-1 by 3:00 pm for domestic funds, T-2 by 3:00 pm for international funds
XBS Dodge & Cox Income Unit	$10.1 million	$8.6 million	N/A	Daily	T-1 by 3:00 pm for domestic funds, T-2 by 3:00 pm for international funds
XBS EB Daily Liq ACWI Unit	$14.7 million	$10.9 million	N/A	Daily	T-1 by 3:00 pm for domestic funds, T-2 by 3:00 pm for international funds
XBS EB Daily Liq Mkt Comp Unit	$38.7 million	$38.7 million	N/A	Daily	T-1 by 3:00 pm for domestic funds, T-2 by 3:00 pm for international funds
Various Vanguard Fiduciary Target Retirement Funds	$658.5 million	$623 million	N/A	Daily	None
Wells Fargo Stable Value Fund	$75 million	$81.4 million	N/A	Daily	12 months for full redemption
EP Temp Inv Funds	$4.5 million	$2.7 million	N/A	Daily	None

The net assets of the CITs at December 31, 2025 and 2024, were equal to the aggregate value of the assets of the CITs less the value of the accrued liabilities of the CITs. The assets of the CITs were determined in accordance with generally recognized valuation procedures based upon prices and quotes from independent pricing services.

The closing prices reported in the active markets in which the securities are traded were used to value the investments in the CITs.

NOTE E - INCOME TAX STATUS

The IRS has determined and informed the Plan sponsor by a letter dated November 3, 2014, that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax- exempt.

U.S. GAAP require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE F - RELATED PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS

The Plan invested in investments managed by the Bank of New York Mellon, N.A., the custodian and trustee of the Plan's assets, as defined by the Plan. These transactions qualify as party-in-interest transactions. However, these transactions are exempt from the prohibited transaction rules. Fees paid by the Plan for the investment management services were $75,447 for the year ended December 31, 2025.

Conduent HR Solutions, LLC (a division of Conduent) provides certain accounting, administrative, and investment management services to the Plan. The Plan paid $253,593 for the services rendered by Conduent HR Solutions, LLC for 2025. These transactions are considered exempt party-in-interest transactions.

The Plan allows notes receivable from participants. These transactions are considered exempt party-in-interest transactions.

NOTE G - SUBSEQUENT EVENTS

Plan management has evaluated subsequent events through October 15, 2026, the date which the financial statements were available to be issued. The Plan is not aware of any subsequent events which would require recognition or disclosure in the financial statements.

SUPPLEMENTAL SCHEDULE

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	AMERICAN EXPRESS NATIONAL BANK 4.250% 02/14/2028 DD 2/12/2025	Interest-bearing cash	**	$ 30,326
	CARTER BANK & TRUST 3.900% 08/16/2028 DD 08/16/24	Interest-bearing cash	**	26,094
	SALLIE MAE BANK 4.000% 07/10/2028 DD 07/09/25	Interest-bearing cash	**	100,592
	STATE BANK OF INDIA/NEW YORK N 2.000% 02/23/2027 DD 2/23/2022	Interest-bearing cash	**	98,192
	UBS BANK USA 3.950% 04/24/2028 DD 04/23/25	Interest-bearing cash	**	51,253
		Total interest-bearing cash		306,457
	FEDERAL HOME LOAN MORTGAGE COR PFD 8.375% NON-CUMULATIV	U.S. government securities	**	21,600
	FEDERAL NATIONAL MORTGAGE ASSO NON-CUMULATIVE	U.S. government securities	**	23,290
		Total U.S. government securities		44,890
	EIDP INC PFD 3.500% CUMULATIVE	Corporate stock - preferred	**	16,209
		Total corporate stock - preferred	**	16,209
	ABSCI CORP	Corporate stock - common	**	3,490
	AMC ENTERTAINMENT HOLDINGS INC	Corporate stock - common	**	165
	AT&T INC	Corporate stock - common	**	8,905
	ADOBE INC	Corporate stock - common	**	2,100
	ADVANCED MICRO DEVICES INC	Corporate stock - common	**	52,469
	AEROVIRONMENT INC	Corporate stock - common	**	24,189
	AFFIRM HOLDINGS INC	Corporate stock - common	**	8,559
	ALIBABA GROUP HOLDING LTD ADR	Corporate stock - common	**	21,987
	ALPHABET INC	Corporate stock - common	**	109,830
	ALPHABET INC	Corporate stock - common	**	52,924
	AMAZON.COM INC	Corporate stock - common	**	98,099
	AMERICAN AIRLINES GROUP INC	Corporate stock - common	**	1,610
	AMERICAN EXPRESS CO	Corporate stock - common	**	46,432
	AMERICAN TOWER CORP	Corporate stock - common	**	8,779
	AMGEN INC	Corporate stock - common	**	11,456
	APOLLO COMMERCIAL REAL ESTATE	Corporate stock - common	**	3,283
	APPLE INC	Corporate stock - common	**	514,781
	APPLIED DIGITAL CORP	Corporate stock - common	**	4,904
	ARCHER AVIATION INC	Corporate stock - common	**	3,008
	ARM HOLDINGS PLC ADR	Corporate stock - common	**	2,186
	ATLASSIAN CORP	Corporate stock - common	**	24,321
	BJ'S WHOLESALE CLUB HOLDINGS I	Corporate stock - common	**	9,003
	BRC INC	Corporate stock - common	**	910
	BAIDU INC ADR	Corporate stock - common	**	2,613
	BIOGEN INC	Corporate stock - common	**	352
	BIONTECH SE ADR	Corporate stock - common	**	20,468
	BITMINE IMMERSION TECHNOLOGIES	Corporate stock - common	**	2,036
	BLACKROCK INC	Corporate stock - common	**	2,141
	BOEING CO/THE	Corporate stock - common	**	23,883
	BRISTOL-MYERS SQUIBB CO	Corporate stock - common	**	1,349
	BROADCOM INC	Corporate stock - common	**	16,839
	C3.AI INC	Corporate stock - common	**	674
	CTR INVESTMENTS & CONSULTING I	Corporate stock - common	**	200
	CAMECO CORP	Corporate stock - common	**	45,745
	CANNABIS SCIENCE INC	Corporate stock - common	**	78
	CAPITAL ONE FINANCIAL CORP	Corporate stock - common	**	1,212
	CAPRICOR THERAPEUTICS INC	Corporate stock - common	**	30,390
	CARNIVAL CORP	Corporate stock - common	**	6,108
	CAVA GROUP INC	Corporate stock - common	**	1,878
	CATERPILLAR INC	Corporate stock - common	**	13,176
	CATO CORP/THE	Corporate stock - common	**	57
	CHEVRON CORP	Corporate stock - common	**	10,974
	CHEWY INC	Corporate stock - common	**	8,263
	CHINA DIGITAL TV HOLDING CO LT ADR	Corporate stock - common	**	22
	CHIPOTLE MEXICAN GRILL INC	Corporate stock - common	**	9,250
	CIRCLE INTERNET GROUP INC	Corporate stock - common	**	1,586
	CISCO SYSTEMS INC	Corporate stock - common	**	1,001
	CITIGROUP INC	Corporate stock - common	**	23,562
	CLOUDFLARE INC	Corporate stock - common	**	7,886
	COINBASE GLOBAL INC	Corporate stock - common	**	11,307
	CONDUENT INC	Corporate stock - common	**	23,618
	CONFLUENT INC	Corporate stock - common	**	2,026
	CONSTELLATION ENERGY CORP	Corporate stock - common	**	9,538
	CONTEXTLOGIC HOLDINGS INC	Corporate stock - common	**	91
	COREWEAVE INC	Corporate stock - common	**	5,371
	CORNING INC	Corporate stock - common	**	2,189

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) - CONTINUED

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	COSTCO WHOLESALE CORP	Corporate stock - common	**	$ 96,123
	COUPANG INC	Corporate stock - common	**	3,774
	CROWDSTRIKE HOLDINGS INC	Corporate stock - common	**	17,344
	DARDEN RESTAURANTS INC	Corporate stock - common	**	435
	DEERE & CO	Corporate stock - common	**	4,656
	DENISON MINES CORP	Corporate stock - common	**	19,950
	DINE BRANDS GLOBAL INC	Corporate stock - common	**	176
	DOLLAR GENERAL CORP	Corporate stock - common	**	25,226
	DOVER CORP	Corporate stock - common	**	3,514
	DOW INC	Corporate stock - common	**	3,507
	DRAFTKINGS INC	Corporate stock - common	**	51,759
	DUPONT DE NEMOURS INC	Corporate stock - common	**	2,010
	EHANG HOLDINGS LTD ADR	Corporate stock - common	**	659
	ELF BEAUTY INC	Corporate stock - common	**	760
	EQT CORP	Corporate stock - common	**	2,144
	EKSO BIONICS HOLDINGS INC	Corporate stock - common	**	86
	ENPHASE ENERGY INC	Corporate stock - common	**	3,205
	EXXON MOBIL CORP	Corporate stock - common	**	9,026
	META PLATFORMS INC	Corporate stock - common	**	163,172
	FASTLY INC	Corporate stock - common	**	204
	FIRST MAJESTIC SILVER CORP	Corporate stock - common	**	383
	FIRST REPUBLIC BANK/CA	Corporate stock - common	**	1
	FISERV INC	Corporate stock - common	**	6,717
	FISKER INC	Corporate stock - common	**	2
	FORD MOTOR CO	Corporate stock - common	**	1,490
	FORTUNE BAY CORP	Corporate stock - common	**	107
	FOUR CORNERS PROPERTY TRUST IN	Corporate stock - common	**	1,822
	FRESHWORKS INC	Corporate stock - common	**	245
	GE HEALTHCARE TECHNOLOGIES INC	Corporate stock - common	**	330
	GE VERNOVA INC	Corporate stock - common	**	1,965
	GE AEROSPACE	Corporate stock - common	**	3,769
	GENERAL MOTORS CO	Corporate stock - common	**	7,725
	GITLAB INC	Corporate stock - common	**	751
	GLADSTONE LAND CORP	Corporate stock - common	**	3,614
	GLOBAL PAYMENTS INC	Corporate stock - common	**	27,090
	GLOBUS MEDICAL INC	Corporate stock - common	**	8,731
	GOLDMAN SACHS GROUP INC/THE	Corporate stock - common	**	3,516
	GUESS? INC	Corporate stock - common	**	1,535
	HSBC HOLDINGS PLC ADR	Corporate stock - common	**	15,900
	HECLA MINING CO	Corporate stock - common	**	19,190
	HOME DEPOT INC/THE	Corporate stock - common	**	1,721
	HONDA MOTOR CO LTD ADR	Corporate stock - common	**	6,532
	HONEYWELL INTERNATIONAL INC	Corporate stock - common	**	975
	HUNTINGTON INGALLS INDUSTRIES	Corporate stock - common	**	8,502
	HYCROFT MINING HOLDING CORP	Corporate stock - common	**	7,131
	IDEAL POWER INC	Corporate stock - common	**	927
	IMPERIAL OIL LTD	Corporate stock - common	**	15,536
	INTEL CORP	Corporate stock - common	**	2,583
	INVESCO MORTGAGE CAPITAL INC	Corporate stock - common	**	589
	IONQ INC	Corporate stock - common	**	4,487
	IZEA WORLDWIDE INC	Corporate stock - common	**	219
	KNEAT.COM INC	Corporate stock - common	**	486
	KRAFT HEINZ CO/THE	Corporate stock - common	**	3,415
	ESTEE LAUDER COS INC/THE	Corporate stock - common	**	10,472
	ELI LILLY & CO	Corporate stock - common	**	4,299
	LITHIUM AMERICAS CORP	Corporate stock - common	**	10,900
	LOCKHEED MARTIN CORP	Corporate stock - common	**	1,163
	LUCID GROUP INC	Corporate stock - common	**	2,854
	MBRF GLOBAL FOODS CO SA ADR	Corporate stock - common	**	930
	MARKEL GROUP INC	Corporate stock - common	**	6,449
	MICROSOFT CORP	Corporate stock - common	**	171,373
	STRATEGY INC	Corporate stock - common	**	34,645
	MOBILEYE GLOBAL INC	Corporate stock - common	**	2,610
	MODERNA INC	Corporate stock - common	**	2,359
	NIO INC ADR	Corporate stock - common	**	5,100
	NETFLIX INC	Corporate stock - common	**	9,376
	NEXTERA ENERGY INC	Corporate stock - common	**	4,014
	NEXGEN ENERGY LTD	Corporate stock - common	**	18,400
	NIKE INC	Corporate stock - common	**	41,290
	NVIDIA CORP	Corporate stock - common	**	8,627,780
	ORACLE CORP	Corporate stock - common	**	31,186
	PALATIN TECHNOLOGIES INC	Corporate stock - common	**	15
	PALANTIR TECHNOLOGIES INC	Corporate stock - common	**	26,840
	PALO ALTO NETWORKS INC	Corporate stock - common	**	3,500
	PEPSICO INC	Corporate stock - common	**	17,940
	PFIZER INC	Corporate stock - common	**	68,500
	PLUG POWER INC	Corporate stock - common	**	1,970
	PROCTER & GAMBLE CO/THE	Corporate stock - common	**	9,978

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) - CONTINUED

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	PULSAR HELIUM INC	Corporate stock - common	**	$ 15,875
	QNITY ELECTRONICS INC	Corporate stock - common	**	2,041
	QUANTUM COMPUTING INC	Corporate stock - common	**	3,078
	QUANTUMSCAPE CORP	Corporate stock - common	**	9,378
	RACKSPACE TECHNOLOGY INC	Corporate stock - common	**	15
	RECURSION PHARMACEUTICALS INC	Corporate stock - common	**	16,360
	RIOT PLATFORMS INC	Corporate stock - common	**	6,335
	RIVIAN AUTOMOTIVE INC	Corporate stock - common	**	11,254
	ROBINHOOD MARKETS INC	Corporate stock - common	**	2,828
	ROKU INC	Corporate stock - common	**	4,340
	SALESFORCE INC	Corporate stock - common	**	7,153
	SAMSARA INC	Corporate stock - common	**	142
	SANOFI SA ADR	Corporate stock - common	**	1,260
	SCILEX HOLDING CO	Corporate stock - common	**	24
	SERVE ROBOTICS INC	Corporate stock - common	**	5,190
	SHOPIFY INC	Corporate stock - common	**	25,755
	SIMON PROPERTY GROUP INC	Corporate stock - common	**	9,256
	SITIME CORP	Corporate stock - common	**	35,319
	SNAP INC	Corporate stock - common	**	10,814
	SOFI TECHNOLOGIES INC	Corporate stock - common	**	13,090
	SOL STRATEGIES INC	Corporate stock - common	**	12
	SOUNDHOUND AI INC	Corporate stock - common	**	5,583
	SPROTT PHYSICAL URANIUM TR	Corporate stock - common	**	38,936
	BLOCK INC	Corporate stock - common	**	3,059
	STARBUCKS CORP	Corporate stock - common	**	3,789
	SUNCOR ENERGY INC	Corporate stock - common	**	13,308
	SUNRISE SOLAR CORP	Corporate stock - common	**	3,117
	SUPER MICRO COMPUTER INC	Corporate stock - common	**	1,464
	SYMBOTIC INC	Corporate stock - common	**	14,875
	TJX COS INC/THE	Corporate stock - common	**	1,536
	T-MOBILE US INC	Corporate stock - common	**	2,102
	TAIWAN SEMICONDUCTOR MANUFACTU ADR	Corporate stock - common	**	12,214
	TARGET CORP	Corporate stock - common	**	20,029
	TEGNA INC	Corporate stock - common	**	2,363
	TESLA INC	Corporate stock - common	**	96,690
	TEXAS ROADHOUSE INC	Corporate stock - common	**	2,158
	TRADE DESK INC/THE	Corporate stock - common	**	3,037
	TILRAY BRANDS INC	Corporate stock - common	**	1,598
	TOAST INC	Corporate stock - common	**	4,794
	TRUIST FINANCIAL CORP	Corporate stock - common	**	56,085
	UBER TECHNOLOGIES INC	Corporate stock - common	**	12,665
	UNITED AIRLINES HOLDINGS INC	Corporate stock - common	**	5,591
	VAIL RESORTS INC	Corporate stock - common	**	7,304
	VILLAGE FARMS INTERNATIONAL IN	Corporate stock - common	**	11
	VISA INC	Corporate stock - common	**	39,530
	VOLKSWAGEN AG ADR	Corporate stock - common	**	12,344
	WALMART INC	Corporate stock - common	**	22,393
	WELLS FARGO & CO	Corporate stock - common	**	7,456
	WERIDE INC ADR	Corporate stock - common	**	2,604
	WORKHORSE GROUP INC	Corporate stock - common	**	20
	XEROX HOLDINGS CORP	Corporate stock - common	**	1
	ADIENT PLC	Corporate stock - common	**	160
	BRERA HOLDINGS PLC	Corporate stock - common	**	935
	EATON CORP PLC	Corporate stock - common	**	3,185
	EBANG INTERNATIONAL HOLDINGS I	Corporate stock - common	**	40
	GRAB HOLDINGS LTD	Corporate stock - common	**	2,994
	JOHNSON CONTROLS INTERNATIONAL	Corporate stock - common	**	147
	KANDI TECHNOLOGIES GROUP INC	Corporate stock - common	**	1,399
	LINDE PLC	Corporate stock - common	**	2,985
	JOBY AVIATION INC	Corporate stock - common	**	2,640
	WEBULL CORP	Corporate stock - common	**	777
	CRISPR THERAPEUTICS AG	Corporate stock - common	**	10,488
	GLOBANT SA	Corporate stock - common	**	6,537
	PAGAYA TECHNOLOGIES LTD	Corporate stock - common	**	2,090
	ASML HOLDING NV	Corporate stock - common	**	5,349
	FERRARI NV	Corporate stock - common	**	18,478
	NEBIUS GROUP NV	Corporate stock - common	**	4,185
	CEMEX SAB DE CV	Corporate stock - common	**	575
		Total corporate stock - common		11,618,071
	SPROTT PHYSICAL GOLD TRUST	Other investments	**	307,581
		Total other investments		307,581

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) - CONTINUED

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT INCOME TR	Collective investment trust	**	$ 7,137,456
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT 2020 TR INST	Collective investment trust	**	37,493,557
	VANGUARD FIDUCIARY TR CO TRGT RETIREMENT 2025 TR INSTL	Collective investment trust	**	93,493,557
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT 2030 TR	Collective investment trust	**	133,252,792
	VANGUARD FIDUCIARY TR CO TRGT RETIREMENT 2035 TR INSTL	Collective investment trust	**	142,007,124
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT 2040 TR	Collective investment trust	**	108,355,609
	VANGUARD FIDUCIARY TR CO TRGT RETIREMENT 2045 TR INSTL	Collective investment trust	**	70,098,955
	VANGUARD FIDUCIARY TR CO RETIREMENT 2050 TR INSTL	Collective investment trust	**	38,254,605
	VANGUARD FIDUCIARY TR CO RETIREMENT 2055 TR I	Collective investment trust	**	15,558,390
	VANGUARD FIDUCIARY TR CO TRGT RETIREMENT 2060 TR INSTL	Collective investment trust	**	6,377,125
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT 2065 TR	Collective investment trust	**	4,284,292
	VANGUARD FIDUCI/TARGET RETIREMENT 2	Collective investment trust	**	2,137,983
	WELLS FARGO BK STABLE VALUE FD D	Collective investment trust	**	75,085,684
	EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	Collective investment trust	**	4,110,336
	EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	Collective investment trust	**	245,230
*	MELLON AGG BOND UNIT	Collective investment trust	**	11,775,491
*	MELLON STOCK UNIT	Collective investment trust	**	133,836,667
	XBS EB DAILY LIQ MKT COMP UNIT	Collective investment trust	**	38,747,356
*	XBS EB DAILY LIQ ACWI UNIT	Collective investment trust	**	14,681,157
*	XBS DODGE & COX INCOME UNIT	Collective investment trust	**	10,116,835
		Total collective investment trusts		947,050,201
	AMERICAN BALANCED FUND-R6	Registered investment companies	**	17,470,633
	VANGUARD FIDUCIARY TR CO UNIT	Registered investment companies	**	1,474,975
	ARK INNOVATION ETF	Registered investment companies	**	38,771
	ABRDN PHYSICAL PLATINUM SHRS	Registered investment companies	**	15,101
	AMPLIFY JUNIOR SILVER MINERS	Registered investment companies	**	41,505
	BITWISE BITCOIN ETF	Registered investment companies	**	495,751
	BITWISE SOLANA STAKING ETF	Registered investment companies	**	321
	DIRE DAI TEC BULL 3X ETF-USD	Registered investment companies	**	11
	DIREX DAIL SEMI BU 3X ET-USD	Registered investment companies	**	40
	DIR DAI SML CA BUL 3X ET-USD	Registered investment companies	**	7
	DREYFUS 100% US TREASURY MM	Registered investment companies	**	1,609,666
	EATON VANCE LTD DURAT INC	Registered investment companies	**	8
	FIDELITY WISE ORIGIN BITCOIN	Registered investment companies	**	51,760
	FIDELITY HIGH DIVIDEND ETF	Registered investment companies	**	17,290
	FIDELITY TOTAL BOND ETF	Registered investment companies	**	31,261
	FIDELITY LOW-PRICE STK-RTL	Registered investment companies	**	3,075
	FIDELITY SELECT GOLD	Registered investment companies	**	59,711
	FRANKLIN FTSE JPN HEDGED ETF	Registered investment companies	**	70,225
	GLOBAL X NASD 100 COV CALL	Registered investment companies	**	1,767
	GLOBAL X SILVER MINERS ETF	Registered investment companies	**	138,476
	GLOBAL X SUPERDIVIDEND REIT	Registered investment companies	**	55
	GRANITESHARES GOLD TRUST	Registered investment companies	**	25,494
	GRANITESHARES PLATINUM TRUST	Registered investment companies	**	19,730
	OAKMARK INTERNATIONAL-INV	Registered investment companies	**	11,947
	INVESCO QQQ TRUST SERIES 1	Registered investment companies	**	584,297
	INVESCO DB COMMODITY INDEX T	Registered investment companies	**	16,770
	INVESCO CHINA TECHNOLOGY ETF	Registered investment companies	**	106,893
	INVESCO NASDAQ 100 ETF	Registered investment companies	**	21,245
	INVESCO DB AGRICULTURE FUND	Registered investment companies	**	8,804
	ISHARES CHINA LARGE-CAP ETF	Registered investment companies	**	48,382
	ISHARES SEMICONDUCTOR ETF	Registered investment companies	**	288
	ISHARES MSCI BRAZIL SMALL-CA	Registered investment companies	**	3,685
	ISHARES SILVER TRUST	Registered investment companies	**	38,652
	ISHARES US TREASURY BOND ETF	Registered investment companies	**	118,555
	ISHARES 0-3 MONTH TREASURY B	Registered investment companies	**	153,581
	ISHARES BITCOIN TRUST ETF	Registered investment companies	**	112,755
	JPM NASDAQ EQUITY PREMIUM	Registered investment companies	**	174,360
	KRANESH CSI CHINA INTERNET	Registered investment companies	**	157,114
	LORD ABBTT ULTR SHRT BND-F	Registered investment companies	**	205,906
	OXFORD SQUARE CAPITAL CORP	Registered investment companies	**	704
	T ROWE PR COMM & TECH-INV	Registered investment companies	**	6,965
	PROSHARES ULTRA S&P500	Registered investment companies	**	6
	PROSHARES ULTRA QQQ	Registered investment companies	**	18
	PROSHARES ULTRA MATERIALS	Registered investment companies	**	8
	PROSHARES ULTRAPRO DOW30	Registered investment companies	**	36
	PROSHARES ULTRAPRO QQQ	Registered investment companies	**	21,107
	PROSHARES SHORT 20+ TREASURY	Registered investment companies	**	12,060
	PROSHARES ULTRA VIX ST FUTUR	Registered investment companies	**	39,523
	PROSHARES ULTRAPRO SHORT QQQ	Registered investment companies	**	2,055
	T ROWE PR LATIN AMERICA-INV	Registered investment companies	**	16,189
	T ROWE PRICE VALUE FUND-INV	Registered investment companies	**	34,881

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) - CONTINUED

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	SS SPDR S&P 500 ETF TRUST-US	Registered investment companies	**	$ 12,457
	SPDR GOLD SHARES	Registered investment companies	**	370,946
	SCHWAB US LARGE-CAP GROWTH	Registered investment companies	**	18,332
	SS HEALTH CARE SELECT SECTOR	Registered investment companies	**	12,229
	SIREN NXGN ECNMY ETF-USD INC	Registered investment companies	**	24
	SPROTT PHYSICAL SILVER TRUST	Registered investment companies	**	210,130
	SPROTT PHYSICAL PLATINUM AND	Registered investment companies	**	14,769
	SPROTT PHYSICAL GOLD AND SIL	Registered investment companies	**	91,600
	ABRDN LIFE SCIENCES INVESTOR	Registered investment companies	**	21
	VANECK GOLD MINERS ETF	Registered investment companies	**	291,103
	VANECK SEMICONDUCTOR ETF	Registered investment companies	**	18,983
	VANECK JUNIOR GOLD MINERS	Registered investment companies	**	245,887
	VANECK ALT ASSET MANAGER ETF	Registered investment companies	**	9,122
	VANGUARD DIVIDEND APPREC ETF	Registered investment companies	**	10,549
	VANGUARD TOTAL INTL STOCK	Registered investment companies	**	11,920
	VANGUARD FTSE EUROPE ETF	Registered investment companies	**	42,197
	VANGUARD INFO TECH ETF	Registered investment companies	**	98,053
	VANGUARD RUSSELL 1000 GROWTH	Registered investment companies	**	14,732
	VANGUARD S&P 500 ETF	Registered investment companies	**	255,153
	VANGUARD 500 INDEX-ADM	Registered investment companies	**	112,816
	VANGUARD MRNGSTR VAL ETF-AUI	Registered investment companies	**	12,414
	VG MORNINGSTAR TS MKT ETF-US	Registered investment companies	**	83,981
	WASATCH SMALL CAP GROW-INV	Registered investment companies	**	9,772
	WISDOMTREE EQUITY PREMIUM IN	Registered investment companies	**	49,530
	DODGE & COX INTL STCK-X	Registered investment companies	**	14,056,507
	BLACKROCK ADV S/C CORE-K	Registered investment companies	**	14,231,510
	AMER FND WASH MUT INV-R6	Registered investment companies	**	35,303,988
		Total registered investment companies		89,051,144
*	Participant Loans	Participant loans with interest rates from 4.25% to 8.5% and maturity dates through 2041	-0-	12,668,098
				$ 1,061,062,651

* Denotes a party-in-interest.
** Not required for participant-directed investments.

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	AMERICAN EXPRESS NATIONAL BANK 4.250% 02/14/2028 DD 2/12/2025	Interest-bearing cash	**	$ 30,326
	CARTER BANK & TRUST 3.900% 08/16/2028 DD 08/16/24	Interest-bearing cash	**	26,094
	SALLIE MAE BANK 4.000% 07/10/2028 DD 07/09/25	Interest-bearing cash	**	100,592
	STATE BANK OF INDIA/NEW YORK N 2.000% 02/23/2027 DD 2/23/2022	Interest-bearing cash	**	98,192
	UBS BANK USA 3.950% 04/24/2028 DD 04/23/25	Interest-bearing cash	**	51,253
		Total interest-bearing cash		306,457
	FEDERAL HOME LOAN MORTGAGE COR PFD 8.375% NON-CUMULATIV	U.S. government securities	**	21,600
	FEDERAL NATIONAL MORTGAGE ASSO NON-CUMULATIVE	U.S. government securities	**	23,290
		Total U.S. government securities		44,890
	EIDP INC PFD 3.500% CUMULATIVE	Corporate stock - preferred	**	16,209
		Total corporate stock - preferred	**	16,209
	ABSCI CORP	Corporate stock - common	**	3,490
	AMC ENTERTAINMENT HOLDINGS INC	Corporate stock - common	**	165
	AT&T INC	Corporate stock - common	**	8,905
	ADOBE INC	Corporate stock - common	**	2,100
	ADVANCED MICRO DEVICES INC	Corporate stock - common	**	52,469
	AEROVIRONMENT INC	Corporate stock - common	**	24,189
	AFFIRM HOLDINGS INC	Corporate stock - common	**	8,559
	ALIBABA GROUP HOLDING LTD ADR	Corporate stock - common	**	21,987
	ALPHABET INC	Corporate stock - common	**	109,830
	ALPHABET INC	Corporate stock - common	**	52,924
	AMAZON.COM INC	Corporate stock - common	**	98,099
	AMERICAN AIRLINES GROUP INC	Corporate stock - common	**	1,610
	AMERICAN EXPRESS CO	Corporate stock - common	**	46,432
	AMERICAN TOWER CORP	Corporate stock - common	**	8,779
	AMGEN INC	Corporate stock - common	**	11,456
	APOLLO COMMERCIAL REAL ESTATE	Corporate stock - common	**	3,283
	APPLE INC	Corporate stock - common	**	514,781
	APPLIED DIGITAL CORP	Corporate stock - common	**	4,904
	ARCHER AVIATION INC	Corporate stock - common	**	3,008
	ARM HOLDINGS PLC ADR	Corporate stock - common	**	2,186
	ATLASSIAN CORP	Corporate stock - common	**	24,321
	BJ'S WHOLESALE CLUB HOLDINGS I	Corporate stock - common	**	9,003
	BRC INC	Corporate stock - common	**	910
	BAIDU INC ADR	Corporate stock - common	**	2,613
	BIOGEN INC	Corporate stock - common	**	352
	BIONTECH SE ADR	Corporate stock - common	**	20,468
	BITMINE IMMERSION TECHNOLOGIES	Corporate stock - common	**	2,036
	BLACKROCK INC	Corporate stock - common	**	2,141
	BOEING CO/THE	Corporate stock - common	**	23,883
	BRISTOL-MYERS SQUIBB CO	Corporate stock - common	**	1,349
	BROADCOM INC	Corporate stock - common	**	16,839
	C3.AI INC	Corporate stock - common	**	674
	CTR INVESTMENTS & CONSULTING I	Corporate stock - common	**	200
	CAMECO CORP	Corporate stock - common	**	45,745
	CANNABIS SCIENCE INC	Corporate stock - common	**	78
	CAPITAL ONE FINANCIAL CORP	Corporate stock - common	**	1,212
	CAPRICOR THERAPEUTICS INC	Corporate stock - common	**	30,390
	CARNIVAL CORP	Corporate stock - common	**	6,108
	CAVA GROUP INC	Corporate stock - common	**	1,878
	CATERPILLAR INC	Corporate stock - common	**	13,176
	CATO CORP/THE	Corporate stock - common	**	57
	CHEVRON CORP	Corporate stock - common	**	10,974
	CHEWY INC	Corporate stock - common	**	8,263
	CHINA DIGITAL TV HOLDING CO LT ADR	Corporate stock - common	**	22
	CHIPOTLE MEXICAN GRILL INC	Corporate stock - common	**	9,250
	CIRCLE INTERNET GROUP INC	Corporate stock - common	**	1,586
	CISCO SYSTEMS INC	Corporate stock - common	**	1,001
	CITIGROUP INC	Corporate stock - common	**	23,562
	CLOUDFLARE INC	Corporate stock - common	**	7,886
	COINBASE GLOBAL INC	Corporate stock - common	**	11,307
	CONDUENT INC	Corporate stock - common	**	23,618
	CONFLUENT INC	Corporate stock - common	**	2,026
	CONSTELLATION ENERGY CORP	Corporate stock - common	**	9,538
	CONTEXTLOGIC HOLDINGS INC	Corporate stock - common	**	91
	COREWEAVE INC	Corporate stock - common	**	5,371
	CORNING INC	Corporate stock - common	**	2,189

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) - CONTINUED

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	COSTCO WHOLESALE CORP	Corporate stock - common	**	$ 96,123
	COUPANG INC	Corporate stock - common	**	3,774
	CROWDSTRIKE HOLDINGS INC	Corporate stock - common	**	17,344
	DARDEN RESTAURANTS INC	Corporate stock - common	**	435
	DEERE & CO	Corporate stock - common	**	4,656
	DENISON MINES CORP	Corporate stock - common	**	19,950
	DINE BRANDS GLOBAL INC	Corporate stock - common	**	176
	DOLLAR GENERAL CORP	Corporate stock - common	**	25,226
	DOVER CORP	Corporate stock - common	**	3,514
	DOW INC	Corporate stock - common	**	3,507
	DRAFTKINGS INC	Corporate stock - common	**	51,759
	DUPONT DE NEMOURS INC	Corporate stock - common	**	2,010
	EHANG HOLDINGS LTD ADR	Corporate stock - common	**	659
	ELF BEAUTY INC	Corporate stock - common	**	760
	EQT CORP	Corporate stock - common	**	2,144
	EKSO BIONICS HOLDINGS INC	Corporate stock - common	**	86
	ENPHASE ENERGY INC	Corporate stock - common	**	3,205
	EXXON MOBIL CORP	Corporate stock - common	**	9,026
	META PLATFORMS INC	Corporate stock - common	**	163,172
	FASTLY INC	Corporate stock - common	**	204
	FIRST MAJESTIC SILVER CORP	Corporate stock - common	**	383
	FIRST REPUBLIC BANK/CA	Corporate stock - common	**	1
	FISERV INC	Corporate stock - common	**	6,717
	FISKER INC	Corporate stock - common	**	2
	FORD MOTOR CO	Corporate stock - common	**	1,490
	FORTUNE BAY CORP	Corporate stock - common	**	107
	FOUR CORNERS PROPERTY TRUST IN	Corporate stock - common	**	1,822
	FRESHWORKS INC	Corporate stock - common	**	245
	GE HEALTHCARE TECHNOLOGIES INC	Corporate stock - common	**	330
	GE VERNOVA INC	Corporate stock - common	**	1,965
	GE AEROSPACE	Corporate stock - common	**	3,769
	GENERAL MOTORS CO	Corporate stock - common	**	7,725
	GITLAB INC	Corporate stock - common	**	751
	GLADSTONE LAND CORP	Corporate stock - common	**	3,614
	GLOBAL PAYMENTS INC	Corporate stock - common	**	27,090
	GLOBUS MEDICAL INC	Corporate stock - common	**	8,731
	GOLDMAN SACHS GROUP INC/THE	Corporate stock - common	**	3,516
	GUESS? INC	Corporate stock - common	**	1,535
	HSBC HOLDINGS PLC ADR	Corporate stock - common	**	15,900
	HECLA MINING CO	Corporate stock - common	**	19,190
	HOME DEPOT INC/THE	Corporate stock - common	**	1,721
	HONDA MOTOR CO LTD ADR	Corporate stock - common	**	6,532
	HONEYWELL INTERNATIONAL INC	Corporate stock - common	**	975
	HUNTINGTON INGALLS INDUSTRIES	Corporate stock - common	**	8,502
	HYCROFT MINING HOLDING CORP	Corporate stock - common	**	7,131
	IDEAL POWER INC	Corporate stock - common	**	927
	IMPERIAL OIL LTD	Corporate stock - common	**	15,536
	INTEL CORP	Corporate stock - common	**	2,583
	INVESCO MORTGAGE CAPITAL INC	Corporate stock - common	**	589
	IONQ INC	Corporate stock - common	**	4,487
	IZEA WORLDWIDE INC	Corporate stock - common	**	219
	KNEAT.COM INC	Corporate stock - common	**	486
	KRAFT HEINZ CO/THE	Corporate stock - common	**	3,415
	ESTEE LAUDER COS INC/THE	Corporate stock - common	**	10,472
	ELI LILLY & CO	Corporate stock - common	**	4,299
	LITHIUM AMERICAS CORP	Corporate stock - common	**	10,900
	LOCKHEED MARTIN CORP	Corporate stock - common	**	1,163
	LUCID GROUP INC	Corporate stock - common	**	2,854
	MBRF GLOBAL FOODS CO SA ADR	Corporate stock - common	**	930
	MARKEL GROUP INC	Corporate stock - common	**	6,449
	MICROSOFT CORP	Corporate stock - common	**	171,373
	STRATEGY INC	Corporate stock - common	**	34,645
	MOBILEYE GLOBAL INC	Corporate stock - common	**	2,610
	MODERNA INC	Corporate stock - common	**	2,359
	NIO INC ADR	Corporate stock - common	**	5,100
	NETFLIX INC	Corporate stock - common	**	9,376
	NEXTERA ENERGY INC	Corporate stock - common	**	4,014
	NEXGEN ENERGY LTD	Corporate stock - common	**	18,400
	NIKE INC	Corporate stock - common	**	41,290
	NVIDIA CORP	Corporate stock - common	**	8,627,780
	ORACLE CORP	Corporate stock - common	**	31,186
	PALATIN TECHNOLOGIES INC	Corporate stock - common	**	15
	PALANTIR TECHNOLOGIES INC	Corporate stock - common	**	26,840
	PALO ALTO NETWORKS INC	Corporate stock - common	**	3,500
	PEPSICO INC	Corporate stock - common	**	17,940
	PFIZER INC	Corporate stock - common	**	68,500
	PLUG POWER INC	Corporate stock - common	**	1,970
	PROCTER & GAMBLE CO/THE	Corporate stock - common	**	9,978
	PULSAR HELIUM INC	Corporate stock - common	**	$ 15,875
	QNITY ELECTRONICS INC	Corporate stock - common	**	2,041
	QUANTUM COMPUTING INC	Corporate stock - common	**	3,078

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) - CONTINUED

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	QUANTUMSCAPE CORP	Corporate stock - common	**	9,378
	RACKSPACE TECHNOLOGY INC	Corporate stock - common	**	15
	RECURSION PHARMACEUTICALS INC	Corporate stock - common	**	16,360
	RIOT PLATFORMS INC	Corporate stock - common	**	6,335
	RIVIAN AUTOMOTIVE INC	Corporate stock - common	**	11,254
	ROBINHOOD MARKETS INC	Corporate stock - common	**	2,828
	ROKU INC	Corporate stock - common	**	4,340
	SALESFORCE INC	Corporate stock - common	**	7,153
	SAMSARA INC	Corporate stock - common	**	142
	SANOFI SA ADR	Corporate stock - common	**	1,260
	SCILEX HOLDING CO	Corporate stock - common	**	24
	SERVE ROBOTICS INC	Corporate stock - common	**	5,190
	SHOPIFY INC	Corporate stock - common	**	25,755
	SIMON PROPERTY GROUP INC	Corporate stock - common	**	9,256
	SITIME CORP	Corporate stock - common	**	35,319
	SNAP INC	Corporate stock - common	**	10,814
	SOFI TECHNOLOGIES INC	Corporate stock - common	**	13,090
	SOL STRATEGIES INC	Corporate stock - common	**	12
	SOUNDHOUND AI INC	Corporate stock - common	**	5,583
	SPROTT PHYSICAL URANIUM TR	Corporate stock - common	**	38,936
	BLOCK INC	Corporate stock - common	**	3,059
	STARBUCKS CORP	Corporate stock - common	**	3,789
	SUNCOR ENERGY INC	Corporate stock - common	**	13,308
	SUNRISE SOLAR CORP	Corporate stock - common	**	3,117
	SUPER MICRO COMPUTER INC	Corporate stock - common	**	1,464
	SYMBOTIC INC	Corporate stock - common	**	14,875
	TJX COS INC/THE	Corporate stock - common	**	1,536
	T-MOBILE US INC	Corporate stock - common	**	2,102
	TAIWAN SEMICONDUCTOR MANUFACTU ADR	Corporate stock - common	**	12,214
	TARGET CORP	Corporate stock - common	**	20,029
	TEGNA INC	Corporate stock - common	**	2,363
	TESLA INC	Corporate stock - common	**	96,690
	TEXAS ROADHOUSE INC	Corporate stock - common	**	2,158
	TRADE DESK INC/THE	Corporate stock - common	**	3,037
	TILRAY BRANDS INC	Corporate stock - common	**	1,598
	TOAST INC	Corporate stock - common	**	4,794
	TRUIST FINANCIAL CORP	Corporate stock - common	**	56,085
	UBER TECHNOLOGIES INC	Corporate stock - common	**	12,665
	UNITED AIRLINES HOLDINGS INC	Corporate stock - common	**	5,591
	VAIL RESORTS INC	Corporate stock - common	**	7,304
	VILLAGE FARMS INTERNATIONAL IN	Corporate stock - common	**	11
	VISA INC	Corporate stock - common	**	39,530
	VOLKSWAGEN AG ADR	Corporate stock - common	**	12,344
	WALMART INC	Corporate stock - common	**	22,393
	WELLS FARGO & CO	Corporate stock - common	**	7,456
	WERIDE INC ADR	Corporate stock - common	**	2,604
	WORKHORSE GROUP INC	Corporate stock - common	**	20
	XEROX HOLDINGS CORP	Corporate stock - common	**	1
	ADIENT PLC	Corporate stock - common	**	160
	BRERA HOLDINGS PLC	Corporate stock - common	**	935
	EATON CORP PLC	Corporate stock - common	**	3,185
	EBANG INTERNATIONAL HOLDINGS I	Corporate stock - common	**	40
	GRAB HOLDINGS LTD	Corporate stock - common	**	2,994
	JOHNSON CONTROLS INTERNATIONAL	Corporate stock - common	**	147
	KANDI TECHNOLOGIES GROUP INC	Corporate stock - common	**	1,399
	LINDE PLC	Corporate stock - common	**	2,985
	JOBY AVIATION INC	Corporate stock - common	**	2,640
	WEBULL CORP	Corporate stock - common	**	777
	CRISPR THERAPEUTICS AG	Corporate stock - common	**	10,488
	GLOBANT SA	Corporate stock - common	**	6,537
	PAGAYA TECHNOLOGIES LTD	Corporate stock - common	**	2,090
	ASML HOLDING NV	Corporate stock - common	**	5,349
	FERRARI NV	Corporate stock - common	**	18,478
	NEBIUS GROUP NV	Corporate stock - common	**	4,185
	CEMEX SAB DE CV	Corporate stock - common	**	575
		Total corporate stock - common		11,618,071
	SPROTT PHYSICAL GOLD TRUST	Other investments	**	307,581
		Total other investments		307,581

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) - CONTINUED

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT INCOME TR	Common/collective trust	**	$ 7,137,456
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT 2020 TR INST	Common/collective trust	**	37,493,557
	VANGUARD FIDUCIARY TR CO TRGT RETIREMENT 2025 TR INSTL	Common/collective trust	**	93,553,575
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT 2030 TR	Common/collective trust	**	133,252,793
	VANGUARD FIDUCIARY TR CO TRGT RETIREMENT 2035 TR INSTL	Common/collective trust	**	142,007,121
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT 2040 TR	Common/collective trust	**	108,355,611
	VANGUARD FIDUCIARY TR CO TRGT RETIREMENT 2045 TR INSTL	Common/collective trust	**	70,098,952
	VANGUARD FIDUCIARY TR CO RETIREMENT 2050 TR INSTL	Common/collective trust	**	38,254,604
	VANGUARD FIDUCIARY TR CO RETIREMENT 2055 TR I	Common/collective trust	**	15,558,389
	VANGUARD FIDUCIARY TR CO TRGT RETIREMENT 2060 TR INSTL	Common/collective trust	**	6,377,124
	VANGUARD FIDUCIARY TR CO TARGET RETIREMENT 2065 TR	Common/collective trust	**	4,284,292
	VANGUARD FIDUCI/TARGET RETIREMENT 2	Common/collective trust	**	2,137,983
	WELLS FARGO BK STABLE VALUE FD D	Common/collective trust	**	75,085,666
	EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	Common/collective trust	**	4,110,336
	EB TEMP INV FD 1.147% 12/31/2049 DD 11/01/01	Common/collective trust	**	245,230
		Total common/collective trust		737,952,689
*	MELLON AGG BOND UNIT	Collective investment trusts	**	11,583,951
*	MELLON STOCK UNIT	Collective investment trusts	**	133,547,525
	XBS EB DAILY LIQ MKT COMP UNIT	Collective investment trusts	**	38,752,933
*	XBS EB DAILY LIQ ACWI UNIT	Collective investment trusts	**	14,633,657
*	XBS DODGE & COX INCOME UNIT	Collective investment trusts	**	10,116,835
		Total collective investment trusts		208,634,901
	AMERICAN BALANCED FUND-R6	Registered investment companies	**	17,470,633
	VANGUARD FIDUCIARY TR CO UNIT	Registered investment companies	**	1,474,975
	ARK INNOVATION ETF	Registered investment companies	**	38,771
	ABRDN PHYSICAL PLATINUM SHRS	Registered investment companies	**	15,101
	AMPLIFY JUNIOR SILVER MINERS	Registered investment companies	**	41,505
	BITWISE BITCOIN ETF	Registered investment companies	**	495,751
	BITWISE SOLANA STAKING ETF	Registered investment companies	**	321
	DIRE DAI TEC BULL 3X ETF-USD	Registered investment companies	**	11
	DIREX DAIL SEMI BU 3X ET-USD	Registered investment companies	**	40
	DIR DAI SML CA BUL 3X ET-USD	Registered investment companies	**	7
	DREYFUS 100% US TREASURY MM	Registered investment companies	**	1,609,666
	EATON VANCE LTD DURAT INC	Registered investment companies	**	8
	FIDELITY WISE ORIGIN BITCOIN	Registered investment companies	**	51,760
	FIDELITY HIGH DIVIDEND ETF	Registered investment companies	**	17,290
	FIDELITY TOTAL BOND ETF	Registered investment companies	**	31,261
	FIDELITY LOW-PRICE STK-RTL	Registered investment companies	**	3,075
	FIDELITY SELECT GOLD	Registered investment companies	**	59,711
	FRANKLIN FTSE JPN HEDGED ETF	Registered investment companies	**	70,225
	GLOBAL X NASD 100 COV CALL	Registered investment companies	**	1,767
	GLOBAL X SILVER MINERS ETF	Registered investment companies	**	138,476
	GLOBAL X SUPERDIVIDEND REIT	Registered investment companies	**	55
	GRANITESHARES GOLD TRUST	Registered investment companies	**	25,494
	GRANITESHARES PLATINUM TRUST	Registered investment companies	**	19,730
	OAKMARK INTERNATIONAL-INV	Registered investment companies	**	11,947
	INVESCO QQQ TRUST SERIES 1	Registered investment companies	**	584,297
	INVESCO DB COMMODITY INDEX T	Registered investment companies	**	16,770
	INVESCO CHINA TECHNOLOGY ETF	Registered investment companies	**	106,893
	INVESCO NASDAQ 100 ETF	Registered investment companies	**	21,245
	INVESCO DB AGRICULTURE FUND	Registered investment companies	**	8,804
	ISHARES CHINA LARGE-CAP ETF	Registered investment companies	**	48,382
	ISHARES SEMICONDUCTOR ETF	Registered investment companies	**	288
	ISHARES MSCI BRAZIL SMALL-CA	Registered investment companies	**	3,685
	ISHARES SILVER TRUST	Registered investment companies	**	38,652
	ISHARES US TREASURY BOND ETF	Registered investment companies	**	118,555
	ISHARES 0-3 MONTH TREASURY B	Registered investment companies	**	153,581
	ISHARES BITCOIN TRUST ETF	Registered investment companies	**	112,755
	JPM NASDAQ EQUITY PREMIUM	Registered investment companies	**	174,360
	KRANESH CSI CHINA INTERNET	Registered investment companies	**	157,114
	LORD ABBTT ULTR SHRT BND-F	Registered investment companies	**	205,906
	OXFORD SQUARE CAPITAL CORP	Registered investment companies	**	704
	T ROWE PR COMM & TECH-INV	Registered investment companies	**	6,965
	PROSHARES ULTRA S&P500	Registered investment companies	**	6
	PROSHARES ULTRA QQQ	Registered investment companies	**	18
	PROSHARES ULTRA MATERIALS	Registered investment companies	**	8
	PROSHARES ULTRAPRO DOW30	Registered investment companies	**	36
	PROSHARES ULTRAPRO QQQ	Registered investment companies	**	21,107
	PROSHARES SHORT 20+ TREASURY	Registered investment companies	**	12,060
	PROSHARES ULTRA VIX ST FUTUR	Registered investment companies	**	39,523
	PROSHARES ULTRAPRO SHORT QQQ	Registered investment companies	**	2,055
	T ROWE PR LATIN AMERICA-INV	Registered investment companies	**	16,189
	T ROWE PRICE VALUE FUND-INV	Registered investment companies	**	34,881

Conduent Savings Plan

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) - CONTINUED

December 31, 2025

EMPLOYER ID NO: 32-0293031 , PLAN #: 333

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	SS SPDR S&P 500 ETF TRUST-US	Registered investment companies	**	$ 12,457
	SPDR GOLD SHARES	Registered investment companies	**	370,946
	SCHWAB US LARGE-CAP GROWTH	Registered investment companies	**	18,332
	SS HEALTH CARE SELECT SECTOR	Registered investment companies	**	12,229
	SIREN NXGN ECNMY ETF-USD INC	Registered investment companies	**	24
	SPROTT PHYSICAL SILVER TRUST	Registered investment companies	**	210,130
	SPROTT PHYSICAL PLATINUM AND	Registered investment companies	**	14,769
	SPROTT PHYSICAL GOLD AND SIL	Registered investment companies	**	91,600
	ABRDN LIFE SCIENCES INVESTOR	Registered investment companies	**	21
	VANECK GOLD MINERS ETF	Registered investment companies	**	291,103
	VANECK SEMICONDUCTOR ETF	Registered investment companies	**	18,983
	VANECK JUNIOR GOLD MINERS	Registered investment companies	**	245,887
	VANECK ALT ASSET MANAGER ETF	Registered investment companies	**	9,122
	VANGUARD DIVIDEND APPREC ETF	Registered investment companies	**	10,549
	VANGUARD TOTAL INTL STOCK	Registered investment companies	**	11,920
	VANGUARD FTSE EUROPE ETF	Registered investment companies	**	42,197
	VANGUARD INFO TECH ETF	Registered investment companies	**	98,053
	VANGUARD RUSSELL 1000 GROWTH	Registered investment companies	**	14,732
	VANGUARD S&P 500 ETF	Registered investment companies	**	255,153
	VANGUARD 500 INDEX-ADM	Registered investment companies	**	112,816
	VANGUARD MRNGSTR VAL ETF-AUI	Registered investment companies	**	12,414
	VG MORNINGSTAR TS MKT ETF-US	Registered investment companies	**	83,981
	WASATCH SMALL CAP GROW-INV	Registered investment companies	**	9,772
	WISDOMTREE EQUITY PREMIUM IN	Registered investment companies	**	49,530
	DODGE & COX INTL STCK-X	Registered investment companies	**	14,056,507
	BLACKROCK ADV S/C CORE-K	Registered investment companies	**	14,231,510
	AMER FND WASH MUT INV-R6	Registered investment companies	**	35,766,599
		Total registered investment companies		89,513,755
*	Participant Loans	Participant loans with interest rates from 4.25% to 8.5% and maturity dates through 2041	-0-	12,668,098
				$ 1,061,062,651

* Denotes a party-in-interest.
** Not required for participant-directed investments.

Docusign Envelope ID: 16C0E3F1-8BEE-8C9D-82C5-7FA362EA1953

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
Conduent Savings Plan

1b Three-digit plan number (PN) ▶ 333

1c Effective date of plan 01/01/1989

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)
Conduent, Inc.

100 CAMPUS DRIVE, SUITE 200

FLORHAM PARK NJ 07932

100 CAMPUS DRIVE, SUITE 200

FLORHAM PARK NJ 07932

2b Employer Identification Number (EIN) 32-0293031

2c Plan Sponsor's telephone number (844)663-2638

2d Business code (see instructions) 541512

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	Signed by: Anna Novosoletsky 1AA6C0CD5F754D7...		Anna Novosoletsky
	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

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

5	Total number of participants at the beginning of the plan year	**5**	31,630
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)**	20,831
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	16,423
b	Retired or separated participants receiving benefits	**6b**	1
c	Other retired or separated participants entitled to future benefits	**6c**	10,103
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	26,527
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	139
f	Total. Add lines **6d** and **6e**.	**6f**	26,666
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)**	19,434
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)**	17,883
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	395
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:

2E 2F 2G 2J 2K 2R 2T 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)** [ ] **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)

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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_____