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:
- [ ] Form 5558
- [X] 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
RETIREMENT INCOME PLAN FOR EMPLOYEES OF ARMSTRONG WORLD INDUSTRIES INC

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 06/01/1937

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)
ARMSTRONG WORLD INDUSTRIES INC

P O BOX 3001
LANCASTER, PA 17604-3001

2b Employer Identification Number (EIN)
23-0366390

2c Plan Sponsor's telephone number
717-397-0611

2d Business code (see instructions)
339900

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.	10/15/2026	JAMES BURGE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2026	JAMES BURGE
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

RETIREMENT COMMITTEE OF ARMSTRONG WORLD INDUSTRIES INC

P O BOX 3001
LANCASTER, PA 17604-3001

3b Administrator's EIN: 23-2003736

3c Administrator's telephone number: 717-397-0611

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**	2523
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)**	588
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	552
b	Retired or separated participants receiving benefits	**6b**	797
c	Other retired or separated participants entitled to future benefits	**6c**	1002
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	2351
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	133
f	Total. Add lines **6d** and **6e**.	**6f**	2484
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

1A

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	☐ Insurance	**(1)**	☒ Insurance
(2)	☐ Code section 412(e)(3) insurance contracts	**(2)**	☐ Code section 412(e)(3) insurance contracts
(3)	☒ Trust	**(3)**	☒ Trust
(4)	☐ General assets of the sponsor	**(4)**	☐ General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

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

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

A Name of plan
RETIREMENT INCOME PLAN FOR EMPLOYEES OF ARMSTRONG WORLD INDUSTRIES INC

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
ARMSTRONG WORLD INDUSTRIES INC

D Employer Identification Number (EIN)
23-0366390

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	381934350
b Actuarial value	**2b**	389704793

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	820	153895891	153895891
b For terminated vested participants	1131	56108581	56108581
c For active participants	588	84228977	86845400
d Total	2539	294233449	296849872

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

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

5 Effective interest rate	**5**	5.33 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	1622383
b Expected plan-related expenses	**6b**	780000
c Target normal cost	**6c**	2402383

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary

07/24/2026
Date

CHRISTOPHER E. FLOHR
Type or print name of actuary

26-06359
Most recent enrollment number

AON CONSULTING, INC.
Firm name

410-547-2800
Telephone number (including area code)

MSC #17852
PO BOX 549294
WALTHAM, MA 02454-9294
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	91707958	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	2443333	0
9	Amount remaining (line 7 minus line 8)	89264625	0
10	Interest on line 9 using prior year's actual return of -0.38 %	-339206	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.18 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	88925419	0

Part III Funding Percentages

14	Funding target attainment percentage	14	101.32 %
15	Adjusted funding target attainment percentage	15	131.28 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	126.55 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls

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

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

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

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:	1st segment: 5.00 %	2nd segment: 5.27 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	63

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6c)	**31a**	2402383
b Excess assets, if applicable, but not greater than line 31a	**31b**	2402383

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

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

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

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

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

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

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

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

SCHEDULE 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
RETIREMENT INCOME PLAN FOR EMPLOYEES OF ARMSTRONG WORLD INDUSTRIES INC

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
ARMSTRONG WORLD INDUSTRIES INC

D Employer Identification Number (EIN)
23-0366390

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: RETIREMENT MASTER TRUST

b Name of sponsor of entity listed in (a): ARMSTRONG WORLD INDUSTRIES INC

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)
23-0366390-023	M	398554830

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

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a Plan name

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

a Plan name

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

a Plan name

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

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
RETIREMENT INCOME PLAN FOR EMPLOYEES OF ARMSTRONG WORLD INDUSTRIES INC

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ARMSTRONG WORLD INDUSTRIES INC

D Employer Identification Number (EIN)
23-0366390

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)	381934350	398554830
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	381934350	398554830
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	381934350	398554830

Part II Income and Expense Statement

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

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

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		31253435
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		31253435
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	13990456	
(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)		13990456
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	208214	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)	28000	
(5) Investment advisory and investment management fees	2i(5)	0	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	114608	
(8) Legal fees	2i(8)	23477	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	268200	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		642499
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		14632955
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		16620480
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: MORISON COGEN LLP **(2)** EIN: 23-1406493

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		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**		X	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

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

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 581873.

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
RETIREMENT INCOME PLAN FOR EMPLOYEES OF ARMSTRONG WORLD INDUSTRIES INC

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ARMSTRONG WORLD INDUSTRIES INC

D Employer Identification Number (EIN)
23-0366390

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 |

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): _____ _____

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 | 35

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: 8.00 % Private Equity: _____ % Investment-Grade Debt and Interest Rate Hedging Assets: 90.00 %
High-Yield Debt: _____ % Real Assets: 1.00 % Cash or Cash Equivalents: 1.00 % 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_____.

INDEPENDENT AUDITOR'S REPORT

To the Retirement Committee and Participants
Retirement Income Plan for Employees of Armstrong World Industries, Inc.

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the 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 December 31, 2025 and 2024 and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, 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 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. 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 Retirement Income Plan for Employees of Armstrong World Industries, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Retirement Income Plan for Employees of Armstrong World Industries, Inc.'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 generally accepted auditing standards 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 generally accepted auditing standards, 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 Retirement Income Plan for Employees of Armstrong World Industries, Inc.'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 Retirement Income Plan for Employees of Armstrong World Industries, Inc.'s ability to continue as a going concern for a reasonable period of time.

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

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

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

Morrison Cogen LLP

October 5, 2026

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

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

The average retirement age shown in line 22 has been calculated by the valuation system assuming the following retirement probabilities, given that other decrement rates may also be applied simultaneously along with retirement.

(a) Age	(b) Age + Service <90	(c) Weight	(d) Product (a) × (b) × (c)
55.5	5.00%	1.0000	2.78
56.5	5.00%	0.9500	2.68
57.5	5.00%	0.9025	2.59
58.5	5.00%	0.8574	2.51
59.5	5.00%	0.8145	2.42
60.5	7.50%	0.7738	3.51
61.5	7.50%	0.7157	3.30
62.5	15.00%	0.6621	6.21
63.5	15.00%	0.5628	5.36
64.5	15.00%	0.4783	4.63
65.5	35.00%	0.4066	9.32
66.5	35.00%	0.2643	6.15
67.5	30.00%	0.1718	3.48
68.5	30.00%	0.1202	2.47
69.5	30.00%	0.0842	1.76
70	100.00%	0.0589	4.12
		Weighted Average	63.29

(a) Age	(b) Rate Age + Service > 90	(c) Weight	(d) Product (a) × (b) × (c)
55.5	7.50%	1.0000	4.16
56.5	7.50%	0.9250	3.92
57.5	7.50%	0.8556	3.69
58.5	7.50%	0.7915	3.47
59.5	7.50%	0.7321	3.27
60.5	20.00%	0.6772	8.19
61.5	20.00%	0.5417	6.66
62.5	15.00%	0.4334	4.06
63.5	15.00%	0.3684	3.51
64.5	15.00%	0.3131	3.03
65.5	35.00%	0.2662	6.10
66.5	35.00%	0.1730	4.03
67.5	30.00%	0.1125	2.28
68.5	30.00%	0.0787	1.62
69.5	30.00%	0.0551	1.15
70	100.00%	0.0386	2.70
		Weighted Average	61.84

	(a) Number of Participants	(b) Weight Assigned	(c) Weighted Average	(d) Product
Age + Service < 90	456	0.7958	63.29	50.37
Age + Service >= 90	96	0.1675	61.84	10.36
Tectum Active	21	0.0366	63.43	2.32
	573			
			Weighted Average Retirement Age	63.05

Tectum Participants are assumed to retire at age 62 if eligible and age 65 otherwise. Age + Service > 90 rates apply to all Salaried Production and Hourly Union participants (other than Tectum) and any Salaried Non-Production participant who did not accrue benefits after March 2006.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule SB, line 24 — Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- A change in retirement rates to better reflect actual experience.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

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

Schedule SB, Line 26—Schedule of Active Participant Data
As of January 1, 2025

Retirement Income Plan
Active AWI (Excl. LTD)
January 1, 2025

EIN: 23-036639 PN: 001

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39				3	4					
40-44				1	6	13	1			
45-49				8	7	29 $145,691	14			
50-54				13	23 $99,081	53 $109,083	43 $123,675	8	1	
55-59				4	15	54 $103,668	38 $129,216	20 $144,830	14	2
60-64				8	16	24 $98,613	27 $130,531	7	36 $170,580	13
65-69					2	8	7	3	7	10
70+						2	2	1	1	4

N-552

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule SB, Line 26—Schedule of Active Participant Data
As of January 1, 2025

Retirement Income Plan
Active Tectum
January 1, 2025

EIN: 23-036639 PN: 001

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39					1					
40-44										
45-49			1			1	1			
50-54			1			1	2			
55-59			1				1		2	
60-64			2				3	1	1	
65-69										1
70+								1		

N-21

Schedule SB Attachment (Form 5500) —2025 Plan Year

Retirement Income Plan for Employees of Armstrong World Industries Inc.

EIN: 23-0366390 PN: 001

Schedule SB, line 26b — Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2025	1,270,239	4,590,023	13,031,965	18,892,227
2026	1,806,316	3,667,068	12,698,863	18,172,247
2027	2,928,406	3,365,063	12,495,464	18,788,933
2028	3,626,371	3,991,218	12,244,269	19,861,858
2029	4,400,692	3,709,862	12,172,685	20,283,239
2030	4,968,847	3,992,428	11,899,310	20,860,585
2031	5,543,618	3,934,841	11,689,512	21,167,971
2032	5,987,911	4,051,897	11,498,345	21,538,153
2033	6,354,589	4,209,310	11,328,120	21,892,019
2034	6,766,083	3,746,144	11,049,215	21,561,442
2035	6,990,654	4,043,848	10,803,691	21,838,193
2036	7,189,442	3,770,293	10,529,137	21,488,872
2037	7,320,608	3,889,119	10,231,026	21,440,753
2038	7,386,579	3,670,595	9,908,687	20,965,861
2039	7,413,360	3,775,750	9,561,234	20,750,344
2040	7,387,879	3,494,051	9,187,901	20,069,831
2041	7,375,260	3,336,334	8,789,228	19,500,822
2042	7,235,381	3,254,979	8,366,983	18,857,343
2043	7,118,001	3,213,043	7,916,692	18,247,736
2044	7,012,463	3,023,694	7,442,883	17,479,040
2045	6,796,681	2,941,119	6,947,499	16,685,299
2046	6,604,520	2,801,667	6,433,554	15,839,741
2047	6,378,328	2,675,598	5,905,248	14,959,174
2048	6,140,204	2,544,668	5,368,080	14,052,952
2049	5,895,419	2,404,032	4,828,742	13,128,193
2050	5,605,412	2,259,044	4,294,912	12,159,368
2051	5,313,206	2,114,575	3,774,803	11,202,584
2052	5,053,135	2,036,981	3,276,536	10,366,652
2053	4,697,703	1,823,860	2,807,496	9,329,059
2054	4,379,640	1,693,535	2,373,839	8,447,014
2055	4,059,436	1,530,790	1,980,143	7,570,369
2056	3,739,642	1,388,946	1,629,234	6,757,822
2057	3,424,036	1,252,164	1,322,156	5,998,356
2058	3,115,041	1,121,671	1,058,328	5,295,040
2059	2,815,705	1,016,037	835,773	4,667,515

Schedule SB Attachment (Form 5500) —2025 Plan Year

Retirement Income Plan for Employees of Armstrong World Industries Inc.

EIN: 23-0366390 PN: 001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2060	2,528,456	883,653	651,436	4,063,545
2061	2,255,349	777,068	501,500	3,533,917
2062	1,998,049	679,317	381,699	3,059,065
2063	1,757,836	590,441	287,622	2,635,899
2064	1,535,637	510,294	214,973	2,260,904
2065	1,331,985	438,572	159,749	1,930,306
2066	1,147,025	374,862	118,385	1,640,272
2067	980,594	318,664	87,811	1,387,069
2068	832,232	269,426	65,470	1,167,128
2069	701,193	226,572	49,294	977,059
2070	586,514	189,515	37,652	813,681
2071	487,039	157,665	29,293	673,997
2072	401,506	130,454	23,277	555,237
2073	328,595	107,345	18,910	454,850
2074	266,977	87,834	15,693	370,504

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

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

Interest Rates for Minimum Funding Purposes	Based on segment rates with no lookback (as of January 2025), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor and reflecting ARPA provisions.
1st Segment Rate	5.00%
2nd Segment Rate	5.27%
3rd Segment Rate	5.50%
Interest Rates for Maximum Tax Purposes	Based on segment rates with no lookback (as of January 2025), without regard to interest rate stabilization.
1st Segment Rate	5.00%
2nd Segment Rate	5.27%
3rd Segment Rate	5.40%
Salary Increases	See Table 1 for rates for AWI Salaried Production participants. Assumed salary increase rate for AWI Hourly participants is 3.25%.
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 3.50% per year.
Social Security COLA Increases	2.50%
Optional Payment Form Election Percentage	For AWI Salaried and AWI Hourly employees: 50% life annuity. 30% joint and 50% survivor annuity. 10% joint and 100% survivor annuity. 10% five-year certain and life annuity. For Tectum employees: 80% lump sum. 20% life annuity. Other optional forms are available under the plan. However, for purposes of this valuation, participants are not assumed to elect any other optional forms.
Optional Payment Form Conversion Interest Rate (Non-Lump Sum)	AWI: 6.00% Tectum: 7.00%
Optional Payment Form Conversion Mortality (Non-Lump Sum)	AWI: 1971 Group Annuity Mortality Tectum: 1983 Group Annuity Mortality with Projection H, rates based on 1930 year of birth

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Tectum Lump Sum Conversion Interest Rate	Same as funding interest rates above.
Tectum Lump Sum Conversion Mortality	Current IRC section 417(e) table for lump sums.
Retirement Age	
Active Participants	See Table 2 for AWI Hourly and AWI Salaried rates; Age 62 for Tectum if retirement eligible and age 65 otherwise.
Terminated Vested Participants	Age 63 for Armstrong World Industries; Age 63 for Armstrong Wood Products (AWP) if retirement eligible and age 65 otherwise; Age 65 for Tectum.
Mortality Rates	
Healthy and Disabled	2024 Fully Generational Mortality Table for Annuitants and Non-Annuitants per §1.430(h)(3)-1(e).
Withdrawal Rates	See Tables 3 and 4 for rates.
Disability Rates	See Tables 5 and 6 for rates.
Surviving Spouse Benefit	It is assumed that 80% of males and 65% of females have an eligible spouse, and that males are four years older than their spouses.
Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior month adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% or more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC Section 430(h)(2)(C)(iii).
Trust Expenses Included in Target Normal Cost	Prior year administrative expenses, net of PBGC premiums, plus current year estimated PBGC premiums rounded to the nearest $10,000 ($780,000 for 2025).
Expected Return on Assets	
2024 Plan Year	The applicable third segment rate limitation is 5.59%.
2025 Plan Year	The applicable third segment rate limitation is 5.50%.
Actuarial Method	Standard Unit Credit Cost Method.
Valuation Date	January 1, 2025

Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC Section 415 maximum benefit of $280,000 and the IRC Section 401(a)(17) compensation limit of $350,000.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Table 1

Salary Increase Rates for Salaried Production Participants

Age	Rate	Age	Rate
30	5.25%	50	4.75%
31	5.25%	51	4.75%
32	5.25%	52	4.75%
33	5.25%	53	4.75%
34	5.25%	54	4.75%
35	5.25%	55+	3.25%
36	5.25%		
37	5.25%		
38	5.25%		
39	5.25%		
40	5.25%		
41	5.25%		
42	5.25%		
43	5.25%		
44	5.25%		
45	4.75%		
46	4.75%		
47	4.75%		
48	4.75%		
49	4.75%		

Table 2

Retirement Rates – AWI Hourly, AWI Salaried Non-Production, and AWI Salaried Production

Age	Age + Service < 90	Age + Service ≥ 90[1]
55	5.00%	7.50%
56	5.00%	7.50%
57	5.00%	7.50%
58	5.00%	7.50%
59	5.00%	7.50%
60	7.50%	20.00%
61	7.50%	20.00%
62	15.00%	15.00%
63	15.00%	15.00%
64	15.00%	15.00%
65	35.00%	35.00%
66	35.00%	35.00%
67	30.00%	30.00%
68	30.00%	30.00%
69	30.00%	30.00%
70+	100.00%	100.00%

[1] Rule of 90 applies to all Salaried Production and Hourly Union participants and to any Salaried Non-Production participant who did not accrue benefits after March 2006 who have reached age 55 with 90 points.

Table 3

Withdrawal Rates – AWI Salaried Non-Production

Age	Rate
30	17.00%
31	16.00%
32	15.00%
33	14.00%
34	13.00%
35	12.00%
36	11.00%
37	10.00%
38	9.00%
39	8.00%
40	7.00%
41	6.50%
42	6.00%
43	5.50%
44	5.00%
45	4.00%
46	4.00%
47	4.00%
48	4.00%
49	4.00%
50	4.00%
51	4.00%
52	4.00%
53	4.00%
54	4.00%
55+	0.00%

Table 4

Withdrawal Rates – AWI Hourly, AWI Salaried Production, and Tectum

Age	Rate
30	9.50%
31	9.25%
32	9.00%
33	8.75%
34	8.50%
35	8.25%
36	8.00%
37	7.75%
38	7.50%
39	7.25%
40	7.00%
41	6.75%
42	6.50%
43	6.25%
44	6.00%
45	5.75%
46	5.50%
47	5.25%
48	5.00%
49	4.75%
50	4.50%
51	4.25%
52	4.00%
53	3.75%
54	3.50%
55+	0.00%

Table 5

Disability Rates – AWI Salaried Non-Production

Age	Male	Female
30	0.024%	0.032%
31	0.024%	0.040%
32	0.024%	0.040%
33	0.024%	0.048%
34	0.024%	0.048%
35	0.032%	0.056%
36	0.032%	0.064%
37	0.040%	0.072%
38	0.048%	0.080%
39	0.056%	0.096%
40	0.064%	0.104%
41	0.072%	0.120%
42	0.080%	0.136%
43	0.096%	0.152%
44	0.112%	0.176%
45	0.128%	0.192%
46	0.144%	0.216%
47	0.168%	0.240%
48	0.200%	0.264%
49	0.224%	0.288%
50	0.264%	0.320%
51	0.312%	0.352%
52	0.368%	0.392%
53	0.424%	0.432%
54	0.488%	0.472%
55+	0.000%	0.000%

Table 6

Disability Rates – AWI Hourly and AWI Salaried Production

Age	Male	Female
30	0.06%	0.08%
31	0.06%	0.10%
32	0.06%	0.10%
33	0.06%	0.12%
34	0.06%	0.12%
35	0.08%	0.14%
36	0.08%	0.16%
37	0.10%	0.18%
38	0.12%	0.20%
39	0.14%	0.24%
40	0.16%	0.26%
41	0.18%	0.30%
42	0.20%	0.34%
43	0.24%	0.38%
44	0.28%	0.44%
45	0.32%	0.48%
46	0.36%	0.54%
47	0.42%	0.60%
48	0.50%	0.66%
49	0.56%	0.72%
50	0.66%	0.80%
51	0.78%	0.88%
52	0.92%	0.98%
53	1.06%	1.08%
54	1.22%	1.18%
55+	0.00%	0.00%

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule SB, Part V — Summary of Plan Provisions

Effective Date	June 1, 1937. Most recently amended effective July 23, 2020.
Definition of:	
Total Service	The total years of employment with one or more Employing Companies.
Continuous Employment	The period of service with controlled group including the period while disabled and receiving disability benefits under an LTD-type plan of the corporation before the expiration of the limitation period.
Compensation	Total earnings while a member.
Average Final Compensation	Average of three highest years' Compensation during the last ten years of Continuous Employment.
Covered Compensation	Average of the Social Security taxable wage bases during the 35-year period ending at Social Security Retirement Age.
Social Security Retirement Age	Age at which an unreduced Social Security benefit is payable. Varies by year of birth as shown in the following table:

Year of Birth	Social Security Retirement Age
Before 1938	65
1938 through 1954	66
1955 and after	67

Adjusted Covered Compensation	The Covered Compensation multiplied by the Covered Compensation Reduction Factor based on the member's year of birth as shown in Table A of this report.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Plan Provisions — Armstrong Salaried Employees

Membership Requirements

The plan is closed to new entrants on January 1, 2005. All Salaried Non-Production participants have frozen benefits as of December 31, 2017.

Guaranteed Pension

A flat amount, based on Average Final Compensation, multiplied by member's years of Total Service. The following table refers to the pension schedule applicable to each salaried group:

Group	Schedule (shown in this report)
Production Salaried	Schedule 12
Other Salaried	Schedule 9

Free Annuity

0.90% of Average Final Compensation times years of Total Service (maximum 35 years), plus 0.50% of Average Final Compensation in excess of Adjusted Covered Compensation times years of Total Service (maximum 35 years), plus 0.15% of Average Final Compensation in excess of two times Adjusted Covered Compensation times years of Total Service (maximum 35 years) plus 1.20% of Average Final Compensation times years of Total Service in excess of 35 years.

Minimum Pension

$30.00 per month per year of Total Service, but not less than $150 per month.

Pension Supplement

Eligibility

All salaried production employees who were actively employed by Armstrong on September 2, 1999.

Benefit

70% times (1/260) times Average Final Compensation times years of Total Service, payable as a lump sum upon termination or retirement if employee so elects.

ESOP Pension Account

Cash balance account granted to employees during 2000. The opening balance earns interest credits at the lump sum interest rate each year. A benefit is payable only in the same annuity option participants elect for the regular pension benefit.

Normal Retirement

Eligibility	Age 65 and five years of Continuous Employment.
Benefit	Monthly benefit is equal to: ● Regular Retirement Benefit, which is greatest of ○ Guaranteed Pension, ○ Free Annuity or ○ Minimum Pension, plus ● Life annuity equivalent of the ESOP Pension Account, plus ● Pension Supplement (salaried production only)

Early Retirement

Eligibilty	Age 55 and five years of Continuous Employment.
Benefit for Traditional Salaried Employees	Immediate benefit equals to greater of: (a) Benefits earned through March 1, 2006 ● Accrued Regular Retirement Benefit plus Pension Supplement through March 1, 2006 ● Reduced by 5.2% for each year the benefit commencement date precedes age 62, plus ● An immediate life annuity equivalent of the ESOP Pension Account., and (b) Benefits earned through December 31, 2017 ● Accrued Regular Retirement Benefit for all service, plus Pension Supplement through December 31, 2017 ● Reduced by 5% for each year the benefit commencement date precedes age 65, plus ● An immediate life annuity equivalent of the ESOP Pension Account.
Rule of 90 for Traditional Salaried Employees	Benefits Earned through March 1, 2006 No reduction if age equals 55 or higher and age plus years of Total Service equals or exceeds 90 (does not apply to the ESOP Pension Account). All Service Benefits Rule of 90 is not applicable.

Benefit for Salaried Production Employees	Immediate benefit equals: ● Accrued Regular Retirement Benefit, plus Pension Supplement; ● Reduced by 5.2% for each year the benefit commencement date precedes age 62; plus ● An immediate life annuity equivalent of the ESOP Pension Account.
Rule of 90 for Salaried Production Employees	No reduction if age equals 55 or higher and age plus years of Total Service equals or exceeds 90 (does not apply to the ESOP Pension Account).
Vesting	
Eligibility	Five years of Continuous Employment.
Benefit	Benefit equal to the accrued normal retirement pension payable at age 65. Member may receive a benefit beginning on or after age 55 which is actuarially reduced.
Death Benefit	
Eligibility	● Death in active service, or after termination of service, of a married member after five years of Continuous Employment and prior to age 55; or ● Death in active service of a married member after five years of Continuous Employment and on or after age 55; or ● Death after retirement or termination of a married member after age 55, but before benefits commence.
Benefit	● Benefit payable to member's spouse equal to 1/2 of member's benefit as if member had elected to receive his benefit as a normal joint and spouse annuity beginning on the first of the month following his 55th birthday and died the next day; or ● Benefit payable to member's spouse equal to 1/2 of member's benefits as if member had begun to receive his benefit as a life annuity on the first of the month following his date of death; or ● Benefit payable to member's spouse equal to 1/2 of member's benefit as if member had begun to receive his benefit as a normal joint and spouse annuity beginning the day before his death.

Disability Benefit

Eligibility	Immediate
Limitation Period	Five years from the later of: ● The participant's date of long-term disability ● April 1, 2022
Benefit	Disabled participants continue to accrue service during the Limitation Period. At the end of the Limitation Period they are eligible to commence a disability benefit equal to the participant's accrued benefit reduced by the early retirement reduction factor, payable as a life annuity. If a participant is less than age 55, the active age 55 reduction factor is used. This benefit is payable until the earliest of the dates when the participant dies, retires, returns to work, or attains age 65. A participant receiving a disability benefit may elect to retire at any date after attaining age 55.

Normal Form of Benefit

Single	Life annuity.
Married	50% Joint and Survivor Annuity. Actuarial equivalent of a Life Annuity.

Optional Forms of Benefit

- Percentage Joint and Survivor Annuity.
- Five or Ten-year Certain and Life Annuity.
- Level Income Life or 50% Joint and Survivor Annuity.
- Life Annuity for married members.
- Lump sum cashout on benefit values less than $100,000.

All optional forms of benefits are the actuarial equivalent of a Life Annuity.

Plan Provisions — Armstrong Hourly Employees

Membership Requirements	January 1 following date of hire. The plan is closed to new entrants and re-hires at specified locations effective in 2011, 2012, and 2013 where the effective date is specific to each location.
Definition of:	
Total Service	Total years of employment with one or more employing companies.
Continuous Employment	The period of service with controlled group including the period while disabled and receiving disability benefits under an LTD type plan of the corporation.
Compensation	Total earnings while a member.
Average Final Compensation	Average of three highest years' Compensation during the last ten years of Continuous Employment.
Guaranteed Pension	Flat monthly amount, based on Average Final Compensation, multiplied by member's years of Total Service. The following table refers to the pension schedule applicable to each hourly participant location:

Location	Schedule (shown in this report)
Beaver Falls	Schedule 12
Beech Creek	Schedule 8
Fulton Plan	Schedule 7
Greenville	Schedule 8
Jackson	Schedule 12
Kankakee	Schedule 12
Lancaster IAM Union	Schedule 12
Lancaster USW Union	Schedule 12
Macon	Schedule 12
Mobile	Schedule 12
Marietta Ceiling	Schedule 12
Pensacola	Schedule 12
South Gate	Schedule 12
Sparrows Point (WAVE)	Schedule 7

Minimum Pension	$1,800 annual benefit for all non-union paricipants.

Normal Retirement

Eligibility	Age 65 and five years of Continuous Employment
Benefit	Monthly benefit is equal to the Guaranteed Pension plus the pension supplement plus ESOP Pension Account Benefit, but not less than the minimum pension.
Early Retirement	Same as Armstrong Salaried Production.
Vesting	Same as Armstrong Salaried Production.
Death Benefit	Same as Armstrong Salaried Production.
Disability Benefit	Same as Armstrong Salaried except for Limitation Period.
Limitation Period	The following Limitation Periods apply to the following employee groups. There is no Limitation Period for employees disabled before the Implementation Date, except as noted below.

Employee Group	Limitation Period (Yrs)	Implementation Date
Lancaster-IAM	7	4/1/2003
Lancaster-USWA	7	4/1/2003
Jackson-USWA	7	4/1/2003
Macon-DALU	7	4/1/2003
Beaver Falls-USWA	7	4/1/2003
Mobile-PACE*	5	4/1/2003
Pensacola-IAM*	7	4/1/2003
Non Union Hourly	5	4/1/2003
Fulton Plant*	5	4/1/2003
Marietta	7	1/1/2005

*The Limitation Period for participants disabled before the Implementation Date starts on the Implementation Date. Two employees of the Pensacola-IAM were granted a seven-year Limitation Period.

Normal Form of Benefit	Same as Armstrong Salaried.
Optional Forms of Benefit	Same as Armstrong Salaried, except for union members, the joint and survivor options revert to the life annuity amount if the participant's spouse predeceases the participant during the first 10 years of payments.

Pension Supplement

Eligibility	Parent Company hourly employees actively employed during 1999.
Benefit	70% x (1/260) x Average Final Compensation x years of Total Service payable as a lump sum upon termination or retirement, if the employee so elects.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Plan Provisions — Armstrong Wood Products Employees

Covered Employees — Identified by Prior Plan

Non-Union	Prior Plan Name: Pension Plan for Hourly Employees of Armstrong Wood Products Corporation Not Represented by Collective Bargaining Agreement Covered Employees: Hourly-paid Armstrong Wood Products employees (excluding installers and piece workers) not represented by a collective bargaining agreements (CBA) and union employees of Beverly, WV plant.
Bruce Hardwood	Prior Plan Name: Armstrong Wood Products Corporation Pension Plan for the Hourly Employees of Bruce Hardwood Floors Division. Covered Employees: Employees of Bruce Hardwood Division paid on an hourly basis and not covered by any other qualified plan.
Gordon Road	Prior Plan Name: Pension Plan for International Woodworkers of America Hourly Employees at the Gordon Road, Atlanta Plant of Armstrong Wood Products Corporation. Covered Employees: Employees of Gordon Road Plant paid on an hourly basis, represented by CBA, and not covered by any other qualified plan.
WoodCarv	Prior Plan Name: Armstrong Wood Products Corporation Retirement Plan WoodCarv Division Hourly Employees. Covered Employees: Employees of WoodCarv Division Auburn, NE plant paid on an hourly basis (or salaried basis under the maximum hours requirement of FLSA) and not covered by any other qualified plan.
Membership Requirements	Immediate eligibility. The plan is closed to new entrants and re-hires at specified locations effective in 2011, 2012, and 2013 where the effective date is specific to each location.
Definition of:	
Vesting Service	One year of vesting service is earned for each calendar year a participant works at least 1,000 hours.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Benefit Service

Non-Union, Gordon Road, WoodCarv

One year of benefit service is earned for each calendar year a participant works at least 1,000 hours. Maximum years of benefit service are 30 for the Non-Union employees.

Bruce Hardwood

One year of benefit service is earned for each calendar year a participant works at least 1,700 hours. Service is prorated for years when less than 1,700 but more than 1,000 hours are worked.

Accrued Normal Retirement Benefit

Flat-dollar monthly benefit times years of service as specified below.

Non-Union/Bargained[1]

Location	Monthly Benefit	Effective Date
Port Gibson, MS	$15.00	06/01/2000
Beverly, WV[2]	$20.00	05/01/2006
West Plains, MO	$20.00	01/01/2007
Van Buren, MO	$18.00	07/01/2004
Statesville, NC	$20.00	01/01/2007
Morristown, TN	$12.50	01/01/2001
Warehouse[3]	$5.50	05/01/1985
Dickson, TN	$20.00	01/01/2007

Bruce Hardwood

Location	Monthly Benefit	Effective Date
Jackson Plant, TN	$22.00	04/01/2010
Nashville Plant, TN	$20.00	04/01/2006
Bruce Center, TX	$20.00	12/01/2006

Gordon Road

Monthly Benefit	Effective Date
$15.00	03/04/2002

Auburn, Nebraska (WoodCarv)

Monthly Benefit	Effective Date
$17.00	01/01/2008

Normal Retirement

Eligibility

Non-Union, Gordon Road, Bruce Hardwood — Age 65 and five years Vesting Service.

WoodCarv — Age 65.

Benefit — Accrued normal retirement benefit.

[1] All non-bargaining (except Beverly, West Virginia), receive a minimum benefit equal to five times the monthly benefit shown in the table above.

[2] Though Beverly, West Virginia, is a bargained location, it was organized after the plan was merged into the Retirement Income Plan and is subject to non-bargaining plan provisions.

[3] Warehouse participants are located in several locations.

Early Retirement

Eligibility

All Plans	Age 55 for all locations and 15 or more years of Vesting Service for all locations except for Bruce Hardwood and Woodcarv, which have a requirement of ten and five years respectively.
Benefit	Immediate benefit equals to the accrued normal retirement pension reduced as follows.
Non-Union	1/15 for each of first five years and 1/30 for each of next five years by which actual separation date precedes normal retirement date.
Bruce Hardwood	0.5% for each month by which actual separation date precedes normal retirement date.
Woodcarv	5% for each year by which actual separation date precedes normal retirement date.
Gordon Road	Reduction as follows:

Age	Reduction Factor
64	1%
63	3%
62	5%
61	9%
60	14%
59	19%
58	29%
57	36%
56	43%
55	50%

Vesting

Eligibility	Five years of Vesting Service.
Benefit	Benefit equal to the accrued normal retirement pension payable at age 65. Member may receive a benefit, beginning on or after earliest retirement age, which is actuarially reduced.

Disability Benefit

Eligibility	
Non-Union	At least age 55, less than age 65, 15 years of Vesting Service, and determination of disability.
Bruce Hardwood	At least age 45, less than age 65, and 10 years of Vesting Service, and determination of disability.
Gordon Road	15 years of Vesting Service, and determination of disability.
Woodcarv	None.
Benefit	
Non-Union	Accrued normal retirement benefit, with early commencement reduction factors applicable.
Bruce Hardwood	Accrued normal retirement benefit, with no early commencement reduction.
Gordon Road	Accrued normal retirement benefit, with no early commencement reduction. Minimum benefit is $50/month.

Death Benefit

Eligibility	Death in active service of a married member after five years of Vesting Service or death after termination of service of a married member after five years of Vesting Service and before commencement of benefits.
Benefit	Benefit payable to member's spouse equal to 1/2 of a 50% joint and survivor annuity that would have been payable to the participant commencing on the later of the date shown below or age at death.

Commencement Date

Non-Union	55 if service is 15 years or more and 65 if service is less than 15.
Bruce Hardwood	55 if service is 10 years or more and 65 if service is less than 10.
Gordon Road and Woodcarv	Age 55.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Normal Form of Benefit

Single	Life Annuity
Married	50% Joint and Survivor Annuity. Actuarial equivalent of a Life Annuity.

Optional Forms of Benefit

- 50%, 75% or 100% Joint and Survivor Annuity to spouse or contingent annuitant;
- Life Annuity for married members; and
- Lump Sum cashout for benefit values less than $10,000.

All optional forms of benefits are the actuarial equivalent of a life annuity.

Contributions All contributions are made by Armstrong.

Plan Provisions — Tectum Employees

Covered Employees	Any Member who, as of the close of business on December 31, 2017, was employed by Tectum, Inc. at its Newark, Ohio plant and was represented by the United Brotherhood of Carpenters and Joiners of America, Carpenters Industrial Council Local Union No. 2420 collective bargaining unit, or on whose behalf assets and liabilities were transferred to the Plan from the Tectum Plan in connection with the merger.
Membership Requirements	Immediate eligibility. The plan is closed to new entrants December 31, 2017.
Definition of:	
Vesting Service	One year of vesting service is earned for each calendar year a participant works at least 1,000 hours.
Benefit Service	One year of benefit service is earned for each calendar year a participant works at least 1,600 hours. Service is prorated for years when less than 1,600 but more than 1,000 hours are worked, as follows:

Hours of Service	Year of Service
1,600 or more	1.00
1,441 – 1,599	0.90
1,281 – 1,440	0.80
1,121 – 1,280	0.70
1,000 – 1,120	0.60
Less than 1,000	0.00

Accrued Normal Retirement Benefit	Monthly benefit of $5.00 times benefit service earned prior to August 1, 1979 plus $27.00 times benefit service earned after August 1, 1979 and before August 1, 2008 plus $29.50 times years of service earned on or after August 1, 2008.
Normal Retirement	
Eligibilty	Age 65 or Age 62 and 30 or more years of Vesting service
Benefit	Accrued normal retirement benefit.
Early Retirement	
Eligibility	Age 60 and 15 or more years of Vesting Service
Benefit	Reduced by 1/15 for each year by which actual retirement date precedes normal retirement date.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Vesting

Eligibility	Five years of Vesting Service.
Benefit	Benefit equal to the accrued normal retirement pension payable at age 65. Member may receive a benefit, beginning on or after earliest retirement age, which is actuarially reduced.

Death Benefit

Eligibility	Death in active service of a married member after five years of Vesting Service or death after termination of service of a married member after five years of Vesting Service and before commencement of benefits.
Benefit	Benefit payable to member's spouse equal to 1/2 of a 50% joint and survivor annuity that would have been payable to the participant commencing on the later of age 65 or age at death.

Optional Form of Benefit

- 66 2/3%, 75% or 100% Joint and Survivor Annuity to spouse or contingent annuitant;
- Five, Ten, Fifteen, and Twenty-year Certain and Life Annuity.
- Level Income Life Annuity
- Life Annuity for married members; and
- Lump Sum cashout.

All optional forms of benefits are the actuarial equivalent of a Life Annuity.

Contributions All contributions are made by Armstrong.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Table A

Covered Compensation Reduction Factor Table

Year of Birth	Covered Compensation Reduction Factor
1924	100.00%
1925	100.00%
1926	100.00%
1927	100.00%
1928	97.00%
1929	94.00%
1930	91.00%
1931	87.75%
1932	83.75%
1933	80.25%
1934	77.00%
1935	74.25%
1936	71.75%
1937	69.50%
1938	65.25%
1939	63.25%
1940	61.50%
1941	59.75%
1942	58.25%
1943	57.00%
1944	55.75%
1945	54.75%
1946	53.75%
1947	52.75%
1948	52.00%
1949	51.50%
1950	51.00%
1951	50.75%
1952	50.50%
1953	50.25%
1954	50.25%
1955 & Later	50.00%

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule 7

Guaranteed Pension

Average Final Compensation	Monthly Benefit
Less than $25,499	$21.50
$25,500–$25,999	$22.00
$26,000–$26,499	$22.50
$26,500–$26,999	$23.00
$27,000–$27,499	$23.50
$27,500–$27,999	$24.00
$28,000–$28,499	$24.50
$28,500–$28,999	$25.00
$29,000–$29,499	$25.50
$29,500–$29,999	$26.00
$30,000–$30,499	$26.50
$30,500–$30,999	$27.00
$31,000–$31,499	$27.50
$31,500–$31,999	$28.00
$32,000–$32,499	$28.50
$32,500–$32,999	$29.00
$33,000–$33,499	$29.50
$33,500–$33,999	$30.00
$34,000–$34,499	$30.50
$34,500–$34,999	$31.00
$35,000–$35,499	$31.50
$35,500–$35,999	$32.00
$36,000–$36,499	$32.50
$36,500–$36,999	$33.00
$37,000–$37,499	$33.50
$37,500–$37,999	$34.00
$38,000–$38,499	$34.50
$38,500–$38,999	$35.00
$39,000–$39,499	$35.50
$39,500 & over	$36.00

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule 8

Guaranteed Pension

Average Final Compensation	Monthly Benefit
Less than $34,000	$30.00
$34,000–$34,499	$30.50
$34,500–$34,999	$31.00
$35,000–$35,499	$31.50
$35,500–$35,999	$32.00
$36,000–$36,499	$32.50
$36,500–$36,999	$33.00
$37,000–$37,499	$33.50
$37,500–$37,999	$34.00
$38,000–$38,499	$34.50
$38,500–$38,999	$35.00
$39,000–$39,499	$35.50
$39,500–$39,999	$36.00
$40,000–$40,499	$36.50
$40,500–$40,999	$37.00
$41,000–$41,499	$37.50
$41,500–$41,999	$38.00
$42,000–$42,499	$38.50
$42,500–$42,999	$39.00
$43,000–$43,499	$39.50
$43,500–$43,999	$40.00
$44,000–$44,499	$40.50
$44,500 & over	$41.00

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule 9

Guaranteed Pension

Average Final Compensation	Monthly Benefit[1]
Less than $34,000	$35.00
$34,000–$34,499	$35.50
$34,500–$34,999	$36.00
$35,000–$35,499	$36.50
$35,500–$35,999	$37.00
$36,000–$36,499	$37.50
$36,500–$36,999	$38.00
$37,000–$37,499	$38.50
$37,500–$37,999	$39.00
$38,000–$38,499	$39.50
$38,500–$38,999	$40.00
$39,000–$39,499	$40.50
$39,500-$39,999	$41.00
$40,000–$40,499	$41.50
$40,500–$40,999	$42.00
$41,000–$41,499	$42.50
$41,500–$41,999	$43.00
$42,000–$42,499	$43.50
$42,500–$42,999	$44.00
$43,000–$43,499	$44.50
$43,500–$43,999	$45.00
$44,000–$44,499	$45.50
$44,500 & over	$46.00

[1]Amount per month per year of Total Service for Armstrong parent-company employees. Each nonunion employee also receives a minimum monthly Guaranteed Pension of $150.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule 12

Guaranteed Pension

Average Final Compensation	Monthly Benefit[1]
Less than $40,000	$49.00
$40,000–$40,499	$49.50
$40,500–$40,999	$50.00
$41,000–$41,499	$50.50
$41,500–$41,999	$51.00
$42,000–$42,499	$51.50
$42,500–$42,999	$52.00
$43,000–$43,499	$52.50
$43,500–$43,999	$53.00
$44,000–$44,499	$53.50
$44,500 & over	$54.00

[1]Amount per month per year of Total Service for Armstrong parent-company employees.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Plan Changes Since the Prior Year

- An increase in the annual pay limit under IRS Section 401(a) (17) from $330,000 in 2023 to $345,000 in 2024; and
- An increase in the annual maximum benefit limit under IRS Section 415 from $265,000 in 2023 to $275,000 in 2024

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

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

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

A Name of plan
RETIREMENT INCOME PLAN FOR EMPLOYEES OF ARMSTRONG WORLD INDUSTRIES INC

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
Armstrong World Industries Inc

D Employer Identification Number (EIN)
23-0366390

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

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

Part I Basic Information

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

2 Assets:

a Market value	**2a**	381,934,350
b Actuarial value	**2b**	389,704,793

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	820	153,895,891	153,895,891
b For terminated vested participants	1,131	56,108,581	56,108,581
c For active participants	588	84,228,977	86,845,400
d Total	2,539	294,233,449	296,849,872

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

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

5 Effective interest rate	**5**	5.33%

6 Target normal cost

a Present value of current plan year accruals	**6a**	1,622,383
b Expected plan-related expenses	**6b**	780,000
c Target normal cost	**6c**	2,402,383

Statement by Enrolled Actuary

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

SIGN HERE

CHRISTOPHER E. FLOHR CEF — Signature of actuary

07/24/2026 — Date

CHRISTOPHER E. FLOHR — Type or print name of actuary

2606359 — Most recent enrollment number

AON CONSULTING, INC. — Firm name

410-547-2800 — Telephone number (including area code)

MSC# 17852
PO Box 549294
Waltham MA 02454-9294
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	91,707,958	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	2,443,333	0
9	Amount remaining (line 7 minus line 8)	89,264,625	0
10	Interest on line 9 using prior year's actual return of -0.38 %	-339,206	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.18 %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	88,925,419	0

Part III Funding Percentages

14	Funding target attainment percentage	14	101.32 %
15	Adjusted funding target attainment percentage	15	131.28 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	126.55 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

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

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

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

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year

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

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
5.00 %	5.27 %	5.50%	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	0
22 Weighted average retirement age	**22**	63

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6c)	**31a**	2,402,383
b Excess assets, if applicable, but not greater than line 31a	**31b**	2,402,383

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

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

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

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

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

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

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

The average retirement age shown in line 22 has been calculated by the valuation system assuming the following retirement probabilities, given that other decrement rates may also be applied simultaneously along with retirement.

(a) Age	(b) Age + Service <90	(c) Weight	(d) Product (a) × (b) × (c)
55.5	5.00%	1.0000	2.78
56.5	5.00%	0.9500	2.68
57.5	5.00%	0.9025	2.59
58.5	5.00%	0.8574	2.51
59.5	5.00%	0.8145	2.42
60.5	7.50%	0.7738	3.51
61.5	7.50%	0.7157	3.30
62.5	15.00%	0.6621	6.21
63.5	15.00%	0.5628	5.36
64.5	15.00%	0.4783	4.63
65.5	35.00%	0.4066	9.32
66.5	35.00%	0.2643	6.15
67.5	30.00%	0.1718	3.48
68.5	30.00%	0.1202	2.47
69.5	30.00%	0.0842	1.76
70	100.00%	0.0589	4.12
		Weighted Average	63.29

(a) Age	(b) Rate Age + Service > 90	(c) Weight	(d) Product (a) × (b) × (c)
55.5	7.50%	1.0000	4.16
56.5	7.50%	0.9250	3.92
57.5	7.50%	0.8556	3.69
58.5	7.50%	0.7915	3.47
59.5	7.50%	0.7321	3.27
60.5	20.00%	0.6772	8.19
61.5	20.00%	0.5417	6.66
62.5	15.00%	0.4334	4.06
63.5	15.00%	0.3684	3.51
64.5	15.00%	0.3131	3.03
65.5	35.00%	0.2662	6.10
66.5	35.00%	0.1730	4.03
67.5	30.00%	0.1125	2.28
68.5	30.00%	0.0787	1.62
69.5	30.00%	0.0551	1.15
70	100.00%	0.0386	2.70
		Weighted Average	61.84

	(a) Number of Participants	(b) Weight Assigned	(c) Weighted Average	(d) Product
Age + Service < 90	456	0.7958	63.29	50.37
Age + Service >= 90	96	0.1675	61.84	10.36
Tectum Active	21	0.0366	63.43	2.32
	573			
			Weighted Average Retirement Age	63.05

Tectum Participants are assumed to retire at age 62 if eligible and age 65 otherwise. Age + Service > 90 rates apply to all Salaried Production and Hourly Union participants (other than Tectum) and any Salaried Non-Production participant who did not accrue benefits after March 2006.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule SB, line 24 — Change in Actuarial Assumptions

The funding valuation reflects the following assumption changes:

- A change in retirement rates to better reflect actual experience.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

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

Schedule SB, Line 26—Schedule of Active Participant Data
As of January 1, 2025

Retirement Income Plan
Active AWI (Excl. LTD)
January 1, 2025

EIN: 23-036639 PN: 001

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39				3	4					
40-44				1	6	13	1			
45-49				8	7	29 $145,691	14			
50-54				13	23 $99,081	53 $109,083	43 $123,675	8	1	
55-59				4	15	54 $103,668	38 $129,216	20 $144,830	14	2
60-64				8	16	24 $98,613	27 $130,531	7	36 $170,580	13
65-69					2	8	7	3	7	10
70+						2	2	1	1	4

N-552

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule SB, Line 26—Schedule of Active Participant Data
As of January 1, 2025

Retirement Income Plan
Active Tectum
January 1, 2025

EIN: 23-036639 PN: 001

Number of Participants and Average Compensation

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29										
30-34										
35-39					1					
40-44										
45-49			1			1	1			
50-54			1			1	2			
55-59			1				1		2	
60-64			2				3	1	1	
65-69										1
70+								1		

N-21

Schedule SB Attachment (Form 5500) —2025 Plan Year

Retirement Income Plan for Employees of Armstrong World Industries Inc.

EIN: 23-0366390 PN: 001

Schedule SB, line 26b — Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2025	1,270,239	4,590,023	13,031,965	18,892,227
2026	1,806,316	3,667,068	12,698,863	18,172,247
2027	2,928,406	3,365,063	12,495,464	18,788,933
2028	3,626,371	3,991,218	12,244,269	19,861,858
2029	4,400,692	3,709,862	12,172,685	20,283,239
2030	4,968,847	3,992,428	11,899,310	20,860,585
2031	5,543,618	3,934,841	11,689,512	21,167,971
2032	5,987,911	4,051,897	11,498,345	21,538,153
2033	6,354,589	4,209,310	11,328,120	21,892,019
2034	6,766,083	3,746,144	11,049,215	21,561,442
2035	6,990,654	4,043,848	10,803,691	21,838,193
2036	7,189,442	3,770,293	10,529,137	21,488,872
2037	7,320,608	3,889,119	10,231,026	21,440,753
2038	7,386,579	3,670,595	9,908,687	20,965,861
2039	7,413,360	3,775,750	9,561,234	20,750,344
2040	7,387,879	3,494,051	9,187,901	20,069,831
2041	7,375,260	3,336,334	8,789,228	19,500,822
2042	7,235,381	3,254,979	8,366,983	18,857,343
2043	7,118,001	3,213,043	7,916,692	18,247,736
2044	7,012,463	3,023,694	7,442,883	17,479,040
2045	6,796,681	2,941,119	6,947,499	16,685,299
2046	6,604,520	2,801,667	6,433,554	15,839,741
2047	6,378,328	2,675,598	5,905,248	14,959,174
2048	6,140,204	2,544,668	5,368,080	14,052,952
2049	5,895,419	2,404,032	4,828,742	13,128,193
2050	5,605,412	2,259,044	4,294,912	12,159,368
2051	5,313,206	2,114,575	3,774,803	11,202,584
2052	5,053,135	2,036,981	3,276,536	10,366,652
2053	4,697,703	1,823,860	2,807,496	9,329,059
2054	4,379,640	1,693,535	2,373,839	8,447,014
2055	4,059,436	1,530,790	1,980,143	7,570,369
2056	3,739,642	1,388,946	1,629,234	6,757,822
2057	3,424,036	1,252,164	1,322,156	5,998,356
2058	3,115,041	1,121,671	1,058,328	5,295,040
2059	2,815,705	1,016,037	835,773	4,667,515

Schedule SB Attachment (Form 5500) —2025 Plan Year

Retirement Income Plan for Employees of Armstrong World Industries Inc.

EIN: 23-0366390 PN: 001

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2060	2,528,456	883,653	651,436	4,063,545
2061	2,255,349	777,068	501,500	3,533,917
2062	1,998,049	679,317	381,699	3,059,065
2063	1,757,836	590,441	287,622	2,635,899
2064	1,535,637	510,294	214,973	2,260,904
2065	1,331,985	438,572	159,749	1,930,306
2066	1,147,025	374,862	118,385	1,640,272
2067	980,594	318,664	87,811	1,387,069
2068	832,232	269,426	65,470	1,167,128
2069	701,193	226,572	49,294	977,059
2070	586,514	189,515	37,652	813,681
2071	487,039	157,665	29,293	673,997
2072	401,506	130,454	23,277	555,237
2073	328,595	107,345	18,910	454,850
2074	266,977	87,834	15,693	370,504

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

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

Interest Rates for Minimum Funding Purposes	Based on segment rates with no lookback (as of January 2025), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor and reflecting ARPA provisions.
1st Segment Rate	5.00%
2nd Segment Rate	5.27%
3rd Segment Rate	5.50%
Interest Rates for Maximum Tax Purposes	Based on segment rates with no lookback (as of January 2025), without regard to interest rate stabilization.
1st Segment Rate	5.00%
2nd Segment Rate	5.27%
3rd Segment Rate	5.40%
Salary Increases	See Table 1 for rates for AWI Salaried Production participants. Assumed salary increase rate for AWI Hourly participants is 3.25%.
Social Security Wage Base Increases	Future wage indices are based on a national wage increase of 3.50% per year.
Social Security COLA Increases	2.50%
Optional Payment Form Election Percentage	For AWI Salaried and AWI Hourly employees: 50% life annuity. 30% joint and 50% survivor annuity. 10% joint and 100% survivor annuity. 10% five-year certain and life annuity. For Tectum employees: 80% lump sum. 20% life annuity. Other optional forms are available under the plan. However, for purposes of this valuation, participants are not assumed to elect any other optional forms.
Optional Payment Form Conversion Interest Rate (Non-Lump Sum)	AWI: 6.00% Tectum: 7.00%
Optional Payment Form Conversion Mortality (Non-Lump Sum)	AWI: 1971 Group Annuity Mortality Tectum: 1983 Group Annuity Mortality with Projection H, rates based on 1930 year of birth

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Tectum Lump Sum Conversion Interest Rate	Same as funding interest rates above.
Tectum Lump Sum Conversion Mortality	Current IRC section 417(e) table for lump sums.
Retirement Age	
Active Participants	See Table 2 for AWI Hourly and AWI Salaried rates; Age 62 for Tectum if retirement eligible and age 65 otherwise.
Terminated Vested Participants	Age 63 for Armstrong World Industries; Age 63 for Armstrong Wood Products (AWP) if retirement eligible and age 65 otherwise; Age 65 for Tectum.
Mortality Rates	
Healthy and Disabled	2024 Fully Generational Mortality Table for Annuitants and Non-Annuitants per §1.430(h)(3)-1(e).
Withdrawal Rates	See Tables 3 and 4 for rates.
Disability Rates	See Tables 5 and 6 for rates.
Surviving Spouse Benefit	It is assumed that 80% of males and 65% of females have an eligible spouse, and that males are four years older than their spouses.
Valuation of Plan Assets	Smoothed fair market value of assets over the current and prior month adjusted for contributions, benefit payments, administrative expenses, and expected earnings. The average value of assets calculated in this manner is further limited to not less than 90% or more than 110% of fair market value. A characteristic of this method is that the expected distribution of the value of plan assets is skewed toward understatement relative to the corresponding market values for expected long-term rates of return in excess of the third segment rate under IRC Section 430(h)(2)(C)(iii).
Trust Expenses Included in Target Normal Cost	Prior year administrative expenses, net of PBGC premiums, plus current year estimated PBGC premiums rounded to the nearest $10,000 ($780,000 for 2025).
Expected Return on Assets	
2024 Plan Year	The applicable third segment rate limitation is 5.59%.
2025 Plan Year	The applicable third segment rate limitation is 5.50%.
Actuarial Method	Standard Unit Credit Cost Method.
Valuation Date	January 1, 2025

Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC Section 415 maximum benefit of $280,000 and the IRC Section 401(a)(17) compensation limit of $350,000.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Table 1

Salary Increase Rates for Salaried Production Participants

Age	Rate	Age	Rate
30	5.25%	50	4.75%
31	5.25%	51	4.75%
32	5.25%	52	4.75%
33	5.25%	53	4.75%
34	5.25%	54	4.75%
35	5.25%	55+	3.25%
36	5.25%		
37	5.25%		
38	5.25%		
39	5.25%		
40	5.25%		
41	5.25%		
42	5.25%		
43	5.25%		
44	5.25%		
45	4.75%		
46	4.75%		
47	4.75%		
48	4.75%		
49	4.75%		

Table 2

Retirement Rates – AWI Hourly, AWI Salaried Non-Production, and AWI Salaried Production

Age	Age + Service < 90	Age + Service ≥ 90[1]
55	5.00%	7.50%
56	5.00%	7.50%
57	5.00%	7.50%
58	5.00%	7.50%
59	5.00%	7.50%
60	7.50%	20.00%
61	7.50%	20.00%
62	15.00%	15.00%
63	15.00%	15.00%
64	15.00%	15.00%
65	35.00%	35.00%
66	35.00%	35.00%
67	30.00%	30.00%
68	30.00%	30.00%
69	30.00%	30.00%
70+	100.00%	100.00%

[1] Rule of 90 applies to all Salaried Production and Hourly Union participants and to any Salaried Non-Production participant who did not accrue benefits after March 2006 who have reached age 55 with 90 points.

Table 3

Withdrawal Rates – AWI Salaried Non-Production

Age	Rate
30	17.00%
31	16.00%
32	15.00%
33	14.00%
34	13.00%
35	12.00%
36	11.00%
37	10.00%
38	9.00%
39	8.00%
40	7.00%
41	6.50%
42	6.00%
43	5.50%
44	5.00%
45	4.00%
46	4.00%
47	4.00%
48	4.00%
49	4.00%
50	4.00%
51	4.00%
52	4.00%
53	4.00%
54	4.00%
55+	0.00%

Table 4

Withdrawal Rates – AWI Hourly, AWI Salaried Production, and Tectum

Age	Rate
30	9.50%
31	9.25%
32	9.00%
33	8.75%
34	8.50%
35	8.25%
36	8.00%
37	7.75%
38	7.50%
39	7.25%
40	7.00%
41	6.75%
42	6.50%
43	6.25%
44	6.00%
45	5.75%
46	5.50%
47	5.25%
48	5.00%
49	4.75%
50	4.50%
51	4.25%
52	4.00%
53	3.75%
54	3.50%
55+	0.00%

Table 5

Disability Rates – AWI Salaried Non-Production

Age	Male	Female
30	0.024%	0.032%
31	0.024%	0.040%
32	0.024%	0.040%
33	0.024%	0.048%
34	0.024%	0.048%
35	0.032%	0.056%
36	0.032%	0.064%
37	0.040%	0.072%
38	0.048%	0.080%
39	0.056%	0.096%
40	0.064%	0.104%
41	0.072%	0.120%
42	0.080%	0.136%
43	0.096%	0.152%
44	0.112%	0.176%
45	0.128%	0.192%
46	0.144%	0.216%
47	0.168%	0.240%
48	0.200%	0.264%
49	0.224%	0.288%
50	0.264%	0.320%
51	0.312%	0.352%
52	0.368%	0.392%
53	0.424%	0.432%
54	0.488%	0.472%
55+	0.000%	0.000%

Table 6

Disability Rates – AWI Hourly and AWI Salaried Production

Age	Male	Female
30	0.06%	0.08%
31	0.06%	0.10%
32	0.06%	0.10%
33	0.06%	0.12%
34	0.06%	0.12%
35	0.08%	0.14%
36	0.08%	0.16%
37	0.10%	0.18%
38	0.12%	0.20%
39	0.14%	0.24%
40	0.16%	0.26%
41	0.18%	0.30%
42	0.20%	0.34%
43	0.24%	0.38%
44	0.28%	0.44%
45	0.32%	0.48%
46	0.36%	0.54%
47	0.42%	0.60%
48	0.50%	0.66%
49	0.56%	0.72%
50	0.66%	0.80%
51	0.78%	0.88%
52	0.92%	0.98%
53	1.06%	1.08%
54	1.22%	1.18%
55+	0.00%	0.00%

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule SB, Part V — Summary of Plan Provisions

Effective Date	June 1, 1937. Most recently amended effective July 23, 2020.
Definition of:	
Total Service	The total years of employment with one or more Employing Companies.
Continuous Employment	The period of service with controlled group including the period while disabled and receiving disability benefits under an LTD-type plan of the corporation before the expiration of the limitation period.
Compensation	Total earnings while a member.
Average Final Compensation	Average of three highest years' Compensation during the last ten years of Continuous Employment.
Covered Compensation	Average of the Social Security taxable wage bases during the 35-year period ending at Social Security Retirement Age.
Social Security Retirement Age	Age at which an unreduced Social Security benefit is payable. Varies by year of birth as shown in the following table:

Year of Birth	Social Security Retirement Age
Before 1938	65
1938 through 1954	66
1955 and after	67

Adjusted Covered Compensation	The Covered Compensation multiplied by the Covered Compensation Reduction Factor based on the member's year of birth as shown in Table A of this report.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Plan Provisions — Armstrong Salaried Employees

Membership Requirements

The plan is closed to new entrants on January 1, 2005. All Salaried Non-Production participants have frozen benefits as of December 31, 2017.

Guaranteed Pension

A flat amount, based on Average Final Compensation, multiplied by member's years of Total Service. The following table refers to the pension schedule applicable to each salaried group:

Group	Schedule (shown in this report)
Production Salaried	Schedule 12
Other Salaried	Schedule 9

Free Annuity

0.90% of Average Final Compensation times years of Total Service (maximum 35 years), plus 0.50% of Average Final Compensation in excess of Adjusted Covered Compensation times years of Total Service (maximum 35 years), plus 0.15% of Average Final Compensation in excess of two times Adjusted Covered Compensation times years of Total Service (maximum 35 years) plus 1.20% of Average Final Compensation times years of Total Service in excess of 35 years.

Minimum Pension

$30.00 per month per year of Total Service, but not less than $150 per month.

Pension Supplement

Eligibility

All salaried production employees who were actively employed by Armstrong on September 2, 1999.

Benefit

70% times (1/260) times Average Final Compensation times years of Total Service, payable as a lump sum upon termination or retirement if employee so elects.

ESOP Pension Account

Cash balance account granted to employees during 2000. The opening balance earns interest credits at the lump sum interest rate each year. A benefit is payable only in the same annuity option participants elect for the regular pension benefit.

Normal Retirement

Eligibility	Age 65 and five years of Continuous Employment.
Benefit	Monthly benefit is equal to: ● Regular Retirement Benefit, which is greatest of ○ Guaranteed Pension, ○ Free Annuity or ○ Minimum Pension, plus ● Life annuity equivalent of the ESOP Pension Account, plus ● Pension Supplement (salaried production only)

Early Retirement

Eligibilty	Age 55 and five years of Continuous Employment.
Benefit for Traditional Salaried Employees	Immediate benefit equals to greater of: (a) Benefits earned through March 1, 2006 ● Accrued Regular Retirement Benefit plus Pension Supplement through March 1, 2006 ● Reduced by 5.2% for each year the benefit commencement date precedes age 62, plus ● An immediate life annuity equivalent of the ESOP Pension Account., and (b) Benefits earned through December 31, 2017 ● Accrued Regular Retirement Benefit for all service, plus Pension Supplement through December 31, 2017 ● Reduced by 5% for each year the benefit commencement date precedes age 65, plus ● An immediate life annuity equivalent of the ESOP Pension Account.
Rule of 90 for Traditional Salaried Employees	Benefits Earned through March 1, 2006 No reduction if age equals 55 or higher and age plus years of Total Service equals or exceeds 90 (does not apply to the ESOP Pension Account). All Service Benefits Rule of 90 is not applicable.

Benefit for Salaried Production Employees	Immediate benefit equals: ● Accrued Regular Retirement Benefit, plus Pension Supplement; ● Reduced by 5.2% for each year the benefit commencement date precedes age 62; plus ● An immediate life annuity equivalent of the ESOP Pension Account.
Rule of 90 for Salaried Production Employees	No reduction if age equals 55 or higher and age plus years of Total Service equals or exceeds 90 (does not apply to the ESOP Pension Account).
Vesting	
Eligibility	Five years of Continuous Employment.
Benefit	Benefit equal to the accrued normal retirement pension payable at age 65. Member may receive a benefit beginning on or after age 55 which is actuarially reduced.
Death Benefit	
Eligibility	● Death in active service, or after termination of service, of a married member after five years of Continuous Employment and prior to age 55; or ● Death in active service of a married member after five years of Continuous Employment and on or after age 55; or ● Death after retirement or termination of a married member after age 55, but before benefits commence.
Benefit	● Benefit payable to member's spouse equal to 1/2 of member's benefit as if member had elected to receive his benefit as a normal joint and spouse annuity beginning on the first of the month following his 55th birthday and died the next day; or ● Benefit payable to member's spouse equal to 1/2 of member's benefits as if member had begun to receive his benefit as a life annuity on the first of the month following his date of death; or ● Benefit payable to member's spouse equal to 1/2 of member's benefit as if member had begun to receive his benefit as a normal joint and spouse annuity beginning the day before his death.

Disability Benefit

Eligibility	Immediate
Limitation Period	Five years from the later of: ● The participant's date of long-term disability ● April 1, 2022
Benefit	Disabled participants continue to accrue service during the Limitation Period. At the end of the Limitation Period they are eligible to commence a disability benefit equal to the participant's accrued benefit reduced by the early retirement reduction factor, payable as a life annuity. If a participant is less than age 55, the active age 55 reduction factor is used. This benefit is payable until the earliest of the dates when the participant dies, retires, returns to work, or attains age 65. A participant receiving a disability benefit may elect to retire at any date after attaining age 55.

Normal Form of Benefit

Single	Life annuity.
Married	50% Joint and Survivor Annuity. Actuarial equivalent of a Life Annuity.

Optional Forms of Benefit

- Percentage Joint and Survivor Annuity.
- Five or Ten-year Certain and Life Annuity.
- Level Income Life or 50% Joint and Survivor Annuity.
- Life Annuity for married members.
- Lump sum cashout on benefit values less than $100,000.

All optional forms of benefits are the actuarial equivalent of a Life Annuity.

Plan Provisions — Armstrong Hourly Employees

Membership Requirements	January 1 following date of hire. The plan is closed to new entrants and re-hires at specified locations effective in 2011, 2012, and 2013 where the effective date is specific to each location.
Definition of:	
Total Service	Total years of employment with one or more employing companies.
Continuous Employment	The period of service with controlled group including the period while disabled and receiving disability benefits under an LTD type plan of the corporation.
Compensation	Total earnings while a member.
Average Final Compensation	Average of three highest years' Compensation during the last ten years of Continuous Employment.
Guaranteed Pension	Flat monthly amount, based on Average Final Compensation, multiplied by member's years of Total Service. The following table refers to the pension schedule applicable to each hourly participant location:

Location	Schedule (shown in this report)
Beaver Falls	Schedule 12
Beech Creek	Schedule 8
Fulton Plan	Schedule 7
Greenville	Schedule 8
Jackson	Schedule 12
Kankakee	Schedule 12
Lancaster IAM Union	Schedule 12
Lancaster USW Union	Schedule 12
Macon	Schedule 12
Mobile	Schedule 12
Marietta Ceiling	Schedule 12
Pensacola	Schedule 12
South Gate	Schedule 12
Sparrows Point (WAVE)	Schedule 7

Minimum Pension	$1,800 annual benefit for all non-union paricipants.

Normal Retirement

Eligibility	Age 65 and five years of Continuous Employment
Benefit	Monthly benefit is equal to the Guaranteed Pension plus the pension supplement plus ESOP Pension Account Benefit, but not less than the minimum pension.
Early Retirement	Same as Armstrong Salaried Production.
Vesting	Same as Armstrong Salaried Production.
Death Benefit	Same as Armstrong Salaried Production.
Disability Benefit	Same as Armstrong Salaried except for Limitation Period.
Limitation Period	The following Limitation Periods apply to the following employee groups. There is no Limitation Period for employees disabled before the Implementation Date, except as noted below.

Employee Group	Limitation Period (Yrs)	Implementation Date
Lancaster-IAM	7	4/1/2003
Lancaster-USWA	7	4/1/2003
Jackson-USWA	7	4/1/2003
Macon-DALU	7	4/1/2003
Beaver Falls-USWA	7	4/1/2003
Mobile-PACE*	5	4/1/2003
Pensacola-IAM*	7	4/1/2003
Non Union Hourly	5	4/1/2003
Fulton Plant*	5	4/1/2003
Marietta	7	1/1/2005

*The Limitation Period for participants disabled before the Implementation Date starts on the Implementation Date. Two employees of the Pensacola-IAM were granted a seven-year Limitation Period.

Normal Form of Benefit	Same as Armstrong Salaried.
Optional Forms of Benefit	Same as Armstrong Salaried, except for union members, the joint and survivor options revert to the life annuity amount if the participant's spouse predeceases the participant during the first 10 years of payments.

Pension Supplement

Eligibility	Parent Company hourly employees actively employed during 1999.
Benefit	70% x (1/260) x Average Final Compensation x years of Total Service payable as a lump sum upon termination or retirement, if the employee so elects.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Plan Provisions — Armstrong Wood Products Employees

Covered Employees — Identified by Prior Plan

Non-Union	Prior Plan Name: Pension Plan for Hourly Employees of Armstrong Wood Products Corporation Not Represented by Collective Bargaining Agreement Covered Employees: Hourly-paid Armstrong Wood Products employees (excluding installers and piece workers) not represented by a collective bargaining agreements (CBA) and union employees of Beverly, WV plant.
Bruce Hardwood	Prior Plan Name: Armstrong Wood Products Corporation Pension Plan for the Hourly Employees of Bruce Hardwood Floors Division. Covered Employees: Employees of Bruce Hardwood Division paid on an hourly basis and not covered by any other qualified plan.
Gordon Road	Prior Plan Name: Pension Plan for International Woodworkers of America Hourly Employees at the Gordon Road, Atlanta Plant of Armstrong Wood Products Corporation. Covered Employees: Employees of Gordon Road Plant paid on an hourly basis, represented by CBA, and not covered by any other qualified plan.
WoodCarv	Prior Plan Name: Armstrong Wood Products Corporation Retirement Plan WoodCarv Division Hourly Employees. Covered Employees: Employees of WoodCarv Division Auburn, NE plant paid on an hourly basis (or salaried basis under the maximum hours requirement of FLSA) and not covered by any other qualified plan.
Membership Requirements	Immediate eligibility. The plan is closed to new entrants and re-hires at specified locations effective in 2011, 2012, and 2013 where the effective date is specific to each location.
Definition of:	
Vesting Service	One year of vesting service is earned for each calendar year a participant works at least 1,000 hours.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Benefit Service

Non-Union, Gordon Road, WoodCarv

One year of benefit service is earned for each calendar year a participant works at least 1,000 hours. Maximum years of benefit service are 30 for the Non-Union employees.

Bruce Hardwood

One year of benefit service is earned for each calendar year a participant works at least 1,700 hours. Service is prorated for years when less than 1,700 but more than 1,000 hours are worked.

Accrued Normal Retirement Benefit

Flat-dollar monthly benefit times years of service as specified below.

Non-Union/Bargained[1]

Location	Monthly Benefit	Effective Date
Port Gibson, MS	$15.00	06/01/2000
Beverly, WV[2]	$20.00	05/01/2006
West Plains, MO	$20.00	01/01/2007
Van Buren, MO	$18.00	07/01/2004
Statesville, NC	$20.00	01/01/2007
Morristown, TN	$12.50	01/01/2001
Warehouse[3]	$5.50	05/01/1985
Dickson, TN	$20.00	01/01/2007

Bruce Hardwood

Location	Monthly Benefit	Effective Date
Jackson Plant, TN	$22.00	04/01/2010
Nashville Plant, TN	$20.00	04/01/2006
Bruce Center, TX	$20.00	12/01/2006

Gordon Road

Monthly Benefit	Effective Date
$15.00	03/04/2002

Auburn, Nebraska (WoodCarv)

Monthly Benefit	Effective Date
$17.00	01/01/2008

Normal Retirement

Eligibility

Non-Union, Gordon Road, Bruce Hardwood — Age 65 and five years Vesting Service.

WoodCarv — Age 65.

Benefit — Accrued normal retirement benefit.

[1] All non-bargaining (except Beverly, West Virginia), receive a minimum benefit equal to five times the monthly benefit shown in the table above.

[2] Though Beverly, West Virginia, is a bargained location, it was organized after the plan was merged into the Retirement Income Plan and is subject to non-bargaining plan provisions.

[3] Warehouse participants are located in several locations.

Early Retirement

Eligibility

All Plans	Age 55 for all locations and 15 or more years of Vesting Service for all locations except for Bruce Hardwood and Woodcarv, which have a requirement of ten and five years respectively.
Benefit	Immediate benefit equals to the accrued normal retirement pension reduced as follows.
Non-Union	1/15 for each of first five years and 1/30 for each of next five years by which actual separation date precedes normal retirement date.
Bruce Hardwood	0.5% for each month by which actual separation date precedes normal retirement date.
Woodcarv	5% for each year by which actual separation date precedes normal retirement date.
Gordon Road	Reduction as follows:

Age	Reduction Factor
64	1%
63	3%
62	5%
61	9%
60	14%
59	19%
58	29%
57	36%
56	43%
55	50%

Vesting

Eligibility	Five years of Vesting Service.
Benefit	Benefit equal to the accrued normal retirement pension payable at age 65. Member may receive a benefit, beginning on or after earliest retirement age, which is actuarially reduced.

Disability Benefit

Eligibility	
Non-Union	At least age 55, less than age 65, 15 years of Vesting Service, and determination of disability.
Bruce Hardwood	At least age 45, less than age 65, and 10 years of Vesting Service, and determination of disability.
Gordon Road	15 years of Vesting Service, and determination of disability.
Woodcarv	None.
Benefit	
Non-Union	Accrued normal retirement benefit, with early commencement reduction factors applicable.
Bruce Hardwood	Accrued normal retirement benefit, with no early commencement reduction.
Gordon Road	Accrued normal retirement benefit, with no early commencement reduction. Minimum benefit is $50/month.

Death Benefit

Eligibility	Death in active service of a married member after five years of Vesting Service or death after termination of service of a married member after five years of Vesting Service and before commencement of benefits.
Benefit	Benefit payable to member's spouse equal to 1/2 of a 50% joint and survivor annuity that would have been payable to the participant commencing on the later of the date shown below or age at death.

Commencement Date

Non-Union	55 if service is 15 years or more and 65 if service is less than 15.
Bruce Hardwood	55 if service is 10 years or more and 65 if service is less than 10.
Gordon Road and Woodcarv	Age 55.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Normal Form of Benefit

Single	Life Annuity
Married	50% Joint and Survivor Annuity. Actuarial equivalent of a Life Annuity.

Optional Forms of Benefit

- 50%, 75% or 100% Joint and Survivor Annuity to spouse or contingent annuitant;
- Life Annuity for married members; and
- Lump Sum cashout for benefit values less than $10,000.

All optional forms of benefits are the actuarial equivalent of a life annuity.

Contributions All contributions are made by Armstrong.

Plan Provisions — Tectum Employees

Covered Employees	Any Member who, as of the close of business on December 31, 2017, was employed by Tectum, Inc. at its Newark, Ohio plant and was represented by the United Brotherhood of Carpenters and Joiners of America, Carpenters Industrial Council Local Union No. 2420 collective bargaining unit, or on whose behalf assets and liabilities were transferred to the Plan from the Tectum Plan in connection with the merger.
Membership Requirements	Immediate eligibility. The plan is closed to new entrants December 31, 2017.
Definition of:	
Vesting Service	One year of vesting service is earned for each calendar year a participant works at least 1,000 hours.
Benefit Service	One year of benefit service is earned for each calendar year a participant works at least 1,600 hours. Service is prorated for years when less than 1,600 but more than 1,000 hours are worked, as follows:

Hours of Service	Year of Service
1,600 or more	1.00
1,441 – 1,599	0.90
1,281 – 1,440	0.80
1,121 – 1,280	0.70
1,000 – 1,120	0.60
Less than 1,000	0.00

Accrued Normal Retirement Benefit	Monthly benefit of $5.00 times benefit service earned prior to August 1, 1979 plus $27.00 times benefit service earned after August 1, 1979 and before August 1, 2008 plus $29.50 times years of service earned on or after August 1, 2008.
Normal Retirement	
Eligibilty	Age 65 or Age 62 and 30 or more years of Vesting service
Benefit	Accrued normal retirement benefit.
Early Retirement	
Eligibility	Age 60 and 15 or more years of Vesting Service
Benefit	Reduced by 1/15 for each year by which actual retirement date precedes normal retirement date.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Vesting

Eligibility	Five years of Vesting Service.
Benefit	Benefit equal to the accrued normal retirement pension payable at age 65. Member may receive a benefit, beginning on or after earliest retirement age, which is actuarially reduced.

Death Benefit

Eligibility	Death in active service of a married member after five years of Vesting Service or death after termination of service of a married member after five years of Vesting Service and before commencement of benefits.
Benefit	Benefit payable to member's spouse equal to 1/2 of a 50% joint and survivor annuity that would have been payable to the participant commencing on the later of age 65 or age at death.

Optional Form of Benefit

- 66 2/3%, 75% or 100% Joint and Survivor Annuity to spouse or contingent annuitant;
- Five, Ten, Fifteen, and Twenty-year Certain and Life Annuity.
- Level Income Life Annuity
- Life Annuity for married members; and
- Lump Sum cashout.

All optional forms of benefits are the actuarial equivalent of a Life Annuity.

Contributions All contributions are made by Armstrong.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Table A

Covered Compensation Reduction Factor Table

Year of Birth	Covered Compensation Reduction Factor
1924	100.00%
1925	100.00%
1926	100.00%
1927	100.00%
1928	97.00%
1929	94.00%
1930	91.00%
1931	87.75%
1932	83.75%
1933	80.25%
1934	77.00%
1935	74.25%
1936	71.75%
1937	69.50%
1938	65.25%
1939	63.25%
1940	61.50%
1941	59.75%
1942	58.25%
1943	57.00%
1944	55.75%
1945	54.75%
1946	53.75%
1947	52.75%
1948	52.00%
1949	51.50%
1950	51.00%
1951	50.75%
1952	50.50%
1953	50.25%
1954	50.25%
1955 & Later	50.00%

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule 7

Guaranteed Pension

Average Final Compensation	Monthly Benefit
Less than $25,499	$21.50
$25,500–$25,999	$22.00
$26,000–$26,499	$22.50
$26,500–$26,999	$23.00
$27,000–$27,499	$23.50
$27,500–$27,999	$24.00
$28,000–$28,499	$24.50
$28,500–$28,999	$25.00
$29,000–$29,499	$25.50
$29,500–$29,999	$26.00
$30,000–$30,499	$26.50
$30,500–$30,999	$27.00
$31,000–$31,499	$27.50
$31,500–$31,999	$28.00
$32,000–$32,499	$28.50
$32,500–$32,999	$29.00
$33,000–$33,499	$29.50
$33,500–$33,999	$30.00
$34,000–$34,499	$30.50
$34,500–$34,999	$31.00
$35,000–$35,499	$31.50
$35,500–$35,999	$32.00
$36,000–$36,499	$32.50
$36,500–$36,999	$33.00
$37,000–$37,499	$33.50
$37,500–$37,999	$34.00
$38,000–$38,499	$34.50
$38,500–$38,999	$35.00
$39,000–$39,499	$35.50
$39,500 & over	$36.00

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule 8

Guaranteed Pension

Average Final Compensation	Monthly Benefit
Less than $34,000	$30.00
$34,000–$34,499	$30.50
$34,500–$34,999	$31.00
$35,000–$35,499	$31.50
$35,500–$35,999	$32.00
$36,000–$36,499	$32.50
$36,500–$36,999	$33.00
$37,000–$37,499	$33.50
$37,500–$37,999	$34.00
$38,000–$38,499	$34.50
$38,500–$38,999	$35.00
$39,000–$39,499	$35.50
$39,500–$39,999	$36.00
$40,000–$40,499	$36.50
$40,500–$40,999	$37.00
$41,000–$41,499	$37.50
$41,500–$41,999	$38.00
$42,000–$42,499	$38.50
$42,500–$42,999	$39.00
$43,000–$43,499	$39.50
$43,500–$43,999	$40.00
$44,000–$44,499	$40.50
$44,500 & over	$41.00

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule 9

Guaranteed Pension

Average Final Compensation	Monthly Benefit[1]
Less than $34,000	$35.00
$34,000–$34,499	$35.50
$34,500–$34,999	$36.00
$35,000–$35,499	$36.50
$35,500–$35,999	$37.00
$36,000–$36,499	$37.50
$36,500–$36,999	$38.00
$37,000–$37,499	$38.50
$37,500–$37,999	$39.00
$38,000–$38,499	$39.50
$38,500–$38,999	$40.00
$39,000–$39,499	$40.50
$39,500-$39,999	$41.00
$40,000–$40,499	$41.50
$40,500–$40,999	$42.00
$41,000–$41,499	$42.50
$41,500–$41,999	$43.00
$42,000–$42,499	$43.50
$42,500–$42,999	$44.00
$43,000–$43,499	$44.50
$43,500–$43,999	$45.00
$44,000–$44,499	$45.50
$44,500 & over	$46.00

[1]Amount per month per year of Total Service for Armstrong parent-company employees. Each nonunion employee also receives a minimum monthly Guaranteed Pension of $150.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Schedule 12

Guaranteed Pension

Average Final Compensation	Monthly Benefit[1]
Less than $40,000	$49.00
$40,000–$40,499	$49.50
$40,500–$40,999	$50.00
$41,000–$41,499	$50.50
$41,500–$41,999	$51.00
$42,000–$42,499	$51.50
$42,500–$42,999	$52.00
$43,000–$43,499	$52.50
$43,500–$43,999	$53.00
$44,000–$44,499	$53.50
$44,500 & over	$54.00

[1]Amount per month per year of Total Service for Armstrong parent-company employees.

Schedule SB Attachment (Form 5500) —2025 Plan Year
Retirement Income Plan for Employees of Armstrong World Industries Inc.
EIN: 23-0366390 PN: 001

Plan Changes Since the Prior Year

- An increase in the annual pay limit under IRS Section 401(a) (17) from $330,000 in 2023 to $345,000 in 2024; and
- An increase in the annual maximum benefit limit under IRS Section 415 from $265,000 in 2023 to $275,000 in 2024

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF ARMSTRONG WORLD INDUSTRIES, INC.

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

INDEPENDENT AUDITOR'S REPORT

To the Retirement Committee and Participants
Retirement Income Plan for Employees of Armstrong World Industries, Inc.

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the 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 December 31, 2025 and 2024 and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, 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 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. 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 Retirement Income Plan for Employees of Armstrong World Industries, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Retirement Income Plan for Employees of Armstrong World Industries, Inc.'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 generally accepted auditing standards 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 generally accepted auditing standards, 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 Retirement Income Plan for Employees of Armstrong World Industries, Inc.'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 Retirement Income Plan for Employees of Armstrong World Industries, Inc.'s ability to continue as a going concern for a reasonable period of time.

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

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

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

Morrison Cogen LLP

October 5, 2026

TABLE OF CONTENTS

	PAGE
Financial Statements	
Statements of Net Assets Available for Pension Benefits as of December 31, 2025 and 2024	1
Statement of Changes in Net Assets Available for Pension Benefits for the year ended December 31, 2025	2
Notes to Financial Statements	3

RETIREMENT INCOME PLAN FOR EMPLOYEES OF ARMSTRONG WORLD INDUSTRIES, INC.

Statements of Net Assets Available for Pension Benefits

December 31, 2025 and 2024

	2025	2024
Investments at fair value:		
Plan interest in Master Trust (see Note 4)	$ 398,554,830	$ 381,934,350
Net assets available for pension benefits	$ 398,554,830	$ 381,934,350

See accompanying Notes to Financial Statements.

RETIREMENT INCOME PLAN FOR EMPLOYEES OF ARMSTRONG WORLD INDUSTRIES, INC.

Statement of Changes in Net Assets Available for Pension Benefits

Year ended December 31, 2025

Changes to net assets attributable to:		
Change in plan interest in Master Trust (see Note 4)	$	31,253,435
Deductions from net assets attributable to:		
Pension benefits paid		(13,990,456)
Administrative expenses		(642,499)
Excess of additions over deductions		16,620,480
Net assets available for pension benefits:		
Beginning of year		381,934,350
End of year	$	398,554,830

See accompanying Notes to Financial Statements.

(1) Description of the Plan

The following description of the Retirement Income Plan for Employees of Armstrong World Industries, Inc. (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined benefit pension plan sponsored by Armstrong World Industries, Inc. (the "Company" or "AWI") and administered by the Retirement Committee of Armstrong World Industries, Inc. (the "Plan Administrator"). Generally, the benefits consist of an annuity, determined under the Plan's benefit formula, plus a death benefit. The Plan was closed to new participants as of December 31, 2017.

(b) Funding Policy

The Company has voluntarily agreed to make contributions to the Plan sufficient to provide the Plan with assets with which to pay pension benefits to Plan participants. The Company makes contributions as necessary to fund current service cost on a current basis and to fund over seven years any unfunded accrued benefit cost arising from prior service obligations, but not in excess of the maximum deductible contribution. The Plan has met the minimum funding standard requirements of the Employee Retirement Income Security Act of 1974 ("ERISA"). No contributions were required during 2025 or 2024.

(c) Pension Benefits

Most participants are eligible for monthly benefit payments under the early retirement provisions of the Plan when they reach age 55 and have satisfied a minimum number of required years of service. Normal retirement age is 65. Employees are vested when they have five years of continuous employment, having worked at least 1,000 hours in each year.

(d) Death and Disability Benefits

If an active or eligible employee with five years of continuous employment dies prior to receiving benefits, a death benefit equal to the ½ of the value of the employee's accumulated pension benefit is paid to the employee's beneficiary as an annuity. Active employees who become disabled continue to accrue service during the disability period. Disabled employees receive a reduced annual disability benefit based upon an early retirement factor, payable as a life annuity. Disability benefits are paid until normal retirement age, at which time disabled participants will receive the normal retirement benefit computed as though they had been employed to normal retirement age, with their annual compensation remaining the same as at the time they became disabled.

(2) Summary of Significant Accounting Policies

(a) Basis of Accounting

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

(b) Use of Estimates

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

(c) Investment in Master Trust

On November 1, 1999, the Plan established a Master Trust Agreement with JPMorgan Chase Bank, N.A. (the "Trustee"). See Note 4 for information regarding the master trust investments.

The Plan utilizes investment managers to direct investment activity.

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. AWI's Retirement Committee determines the Plan's valuation policies utilizing information provided by its investment advisers, custodians, and insurance company. See Note 4 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the plan's gains and losses on investments bought and sold as well as held during the year.

(d) Plan Expenses

The Plan pays legal, accounting, and actuarial fees, the Pension Benefit Guaranty Corporation premium, and other administrative expenses. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net assets available for benefits. In addition, certain investment-related expenses are included in the Change in plan interest in Master Trust on the Statement of Changes in Net Assets Available for Pension Benefits.

(e) Benefit Payments

Benefit payments to participants are recorded upon distribution.

(f) Plan Amendment – Lump Sum Window

On August 23, 2024, the Retirement Committee of AWI approved an amendment to the Plan to offer a one-time lump sum distribution option to certain terminated participants and eligible surviving spouses. The lump sum election window was open from October 1, 2024 through November 15, 2024, with payments to be made as soon as administratively practicable on or after December 15, 2024. Approximately $16 million was paid out under this amendment during the year ended December 31, 2024, and the effects are reflected in the Plan's benefit obligations and benefits paid in accordance with applicable accounting standards.

(g) Subsequent Events

The Plan has evaluated subsequent events through October 5, 2026, the date the financial statements were available to be issued. On April 30, 2026, the Company established a Trustee Agreement with Wilmington Trust, N.A., a qualified institution, as trustee for the Plan. JPMorgan Chase Bank, N.A. remained the trustee and custodian of the Plan through May 18, 2026, at which point the responsibilities and duties of custodian

transitioned to Wilmington Trust, N.A. There have been no changes in investment activities or general operations of the Plan.

(3) Certified Investment Information

Certain information in the accompanying financial statements related to investments held as of December 31, 2025 and 2024, and net appreciation in fair value of investments, and interest and dividends for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by JPMorgan Chase Bank, N.A. (the trustee of the Plan), a qualified institution.

(4) Plan Investments - Master Trust

The Plan maintained a 100% ownership interest in the Master Trust at December 31, 2025 and 2024. The following table presents the investments and other assets and liabilities of the Master Trust at December 31, 2025 and 2024:

	2025	2024
Investments and other assets and liabilities:		
Collective trust funds - bonds	$ 357,554,142	$ 342,279,045
Collective trust funds - equities	33,201,373	31,988,924
Real estate	3,223,209	3,442,256
Cash equivalents, other short-term investments, receivables and payables, net	4,576,106	4,224,125
	$ 398,554,830	$ 381,934,350

The following table presents the net appreciation (including investments bought, sold, transferred, as well as held during the year) and investment income and fees for the Master Trust for the year ended December 31, 2025:

	2025
Net appreciation in fair value of investments	$ 31,601,571
Other additions (subtractions):	
Dividends	247,086
Interest	162,343
Investment fees	(757,565)
	$ 31,253,435

Pension plan assets are required to be reported and disclosed at fair value in the financial statements. Three levels of inputs may be used to measure fair value:

Level 1 – Quoted prices in active markets for identical assets or liabilities;

Level 2 – Observable inputs other than quoted prices included in Level 1, such as quoted prices for similar assets and liabilities in active markets, quoted prices for identical or similar assets and liabilities in markets that are not active, or other inputs that are observable or can be corroborated by observable market data; or

Level 3 – Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities. This includes certain pricing models, discounted cash flow methodologies and similar techniques that use significant unobservable inputs.

The asset'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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following tables set forth by level within the fair value hierarchy a summary of the Plan's assets measured at fair value on a recurring basis:

	Fair Value as of December 31, 2025			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Collective trust funds - bonds	$ -	$357,554,142	$ -	$357,554,142
Collective trust funds - equities	-	33,201,373	-	33,201,373
Cash equivalents, other short-term investments, receivables and payables, net	(541,983)	5,118,089	-	4,576,106
Net assets measured at fair value	$(541,983)	$395,873,604	$ -	$395,331,621
Investments measured at net asset value per share as a practical expedient				3,223,209
Net assets				$398,554,830

	Fair Value as of December 31, 2024			
Description	**Level 1**	**Level 2**	**Level 3**	**Total**
Collective trust funds - bonds	$ -	$342,279,045	$ -	$342,279,045
Collective trust funds - equities	-	31,988,924	-	31,988,924
Cash equivalents, other short-term investments, receivables and payables, net	(491,721)	4,715,846	-	4,224,125
Net assets measured at fair value	$(491,721)	$378,983,815	$ -	$378,492,094
Investments measured at net asset value per share as a practical expedient				3,442,256
Net assets				$381,934,350

There were no transfers among fair value hierarchy levels for the years ended December 31, 2025 and 2024.

Within the Master Trust, the Plan has $3,223,209 and $3,442,256 of investments in alternative investment funds at December 31, 2025 and December 31, 2024, respectively, which are reported at fair value using the Net Asset Value ("NAV") per share (or its equivalent) practical expedient. Certain investments that are measured at fair value using NAV have not been categorized in the fair value hierarchy. The fair value amounts presented in the tables above are intended to permit reconciliation of the fair value hierarchy to the total fair value of plan assets. Plan management has concluded that the NAV reported by the underlying fund approximates the fair value of the investment. These investments are redeemable at NAV under agreements with the underlying funds. However, it is possible that these redemption rights may be restricted or eliminated

by the funds in the future in accordance with the underlying fund agreements. Due to the nature of the investments held by the funds, changes in market conditions and the economic environment may significantly impact the NAV of the funds and, consequently, the fair value of the Plan's interest in the funds. Furthermore, changes to the liquidity provisions of the funds may significantly impact the fair value of the Plan's interest in the funds. As of December 31, 2025, there were no restrictions on redemption of these investments.

The following tables set forth a summary of the Plan's investments measured at NAV:

	Fair Value as of December 31, 2025			
Description	**Fair Value**	**Unfunded Commitments**	**Redemption Frequency**	**Redemption Notice Period**
Real estate	$ 3,223,209	$ 2,195,289	Quarterly	60 days

	Fair Value as of December 31, 2024			
Description	**Fair Value**	**Unfunded Commitments**	**Redemption Frequency**	**Redemption Notice Period**
Real estate	$ 3,442,256	$ 2,195,289	Quarterly	60 days

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

Collective trust funds – bonds: Consists primarily of collective trust funds and registered investment funds, both of which invest in fixed income securities tailored to institutional investors. There are no readily available market quotations for collective trust funds. The fair value of collective trust funds and registered investment funds have been classified as Level 2 assets above based on the determination that the funds have quoted prices in non-active markets. The funds are priced on a daily basis by their trustee and therefore have a readily determinable fair value; however, the number of trades occurring is not sufficient for the market to be considered active. Investments in pooled funds traded in a non-active market were valued at bid price and classified as Level 2 assets above.

Collective trust funds – equities: Represents collective trust funds holding equity investments, fixed income securities, commodity futures contracts, and other short-term securities. The fair value of collective trust funds have been classified as Level 2 assets above based on the determination that the funds have quoted prices in non-active markets. The funds are priced on a daily basis by their trustee and therefore have a readily determinable fair value; however, the number of trades occurring is not sufficient for the market to be considered active.

Cash equivalents, other short-term investments, receivables and payables, net: Consists primarily of cash and cash equivalents, and plan receivables/payables. The carrying amounts of cash and cash equivalents and receivables/payables approximate fair value due to the short-term nature of these instruments and have been classified as Level 1 assets above. Receivables and payables consist primarily of receivables related to liquidated investment positions for which proceeds had not been received as of December 31 and accrued fees. The carrying amounts of investments in short-term investment funds represent a money market fund available only to institutional investors, or a non-active market, and have been classified as Level 2 assets above.

Real estate: Consists of both open-end and closed-end real estate funds. There are no readily available market quotations for these real estate funds. These investments were measured at fair value using the NAV practical expedient.

(5) Risks and Uncertainties

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

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

(6) Plan Termination

Although the Company has not expressed any intent to terminate the Plan, it may terminate or partially terminate the Plan at any time. Under the ERISA provisions, if the Plan is terminated, the Company may be obligated to make termination payments to the Plan, and participants may be eligible for continuation of benefits under insurance provided by the Pension Benefit Guaranty Corporation ("PBGC"). If the Plan is terminated or partially terminated, the remaining assets shall be allocated among the participants or their beneficiaries as follows:

(a) To continue to pay benefits to participants who were or could have been in pay status three years before such termination;

(b) To pay benefits vested under the Plan and guaranteed under Title IV of ERISA;

(c) To pay all other non-forfeitable benefits; and

(d) To pay all other benefits under the Plan.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees. For plan terminations occurring during 2025 that ceiling is $7,432 per month. That ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are 65 years old at the time of retirement or plan termination (whichever comes later). The ceiling is actuarially adjusted downward for younger annuitants and upward for older annuitants. The ceiling is also actuarially adjusted for those who elect to receive benefits in an optional form other than a single life annuity.

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

(7) Actuarial Present Value of Plan Benefits

Calculations of the present value of accumulated plan benefits were made by a consulting actuary as of December 31, 2025 and 2024. Significant assumptions underlying the calculations for both years include: (a) assumed retirement between ages 55 and 70 according to plan experience and future expectations; (b) mortality for healthy participants is based on the aggregate 2012 base rates from the Pri-2012 mortality study with generational projection from 2012 using scale MP-2021 with the contingent survivor table used for beneficiaries following the participant's death, and mortality for disabled participants is based on the 2012 disabled base rates from the Pri-2012 mortality study with generational projection from 2012 using scale MP-2021; (c) effective liability discount rate of 5.49% as of December 31, 2025 and 5.69% as of December 31, 2024.

As of December 31, 2025 and 2024, the actuarial present value of accumulated plan benefits for vested and non-vested participants was as follows (amounts in thousands):

	2025	2024
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Participants currently receiving benefits	$ 165,835	$ 150,827
Other participants	130,360	136,793
Non-vested benefits	2,326	3,244
	$ 298,521	$ 290,864

Items causing the change in actuarial present value of accumulated plan benefits are as follows (amounts in thousands):

	Year Ended December 31, 2025
Actuarial present value of accumulated plan benefits at beginning of year	$ 290,864
Benefits paid	(13,990)
Interest	16,124
Change of assumptions	2,669
Benefits accrued	1,744
Plan experience	1,110
Actuarial present value of accumulated plan benefits at end of year	$ 298,521

(8) Tax Status

The Internal Revenue Service ("IRS") has determined and informed the Company by a letter dated June 26, 2017, that the Plan and related trust are designated in accordance with the applicable sections of the Internal Revenue Code ("IRC"). The Plan administrator and the Plan's tax counsel believe that the Plan is designed

and currently being operated in compliance with the applicable requirements of the IRC and, therefore, believe the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (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 is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

(9) Related Party and Party-In-Interest Transactions

Certain employees of the Company provide administrative services to the Plan. The Plan reimburses the Company for a portion of the salaries and benefits of the employees who provide these services. The Plan incurred expenses of $208,214 for the year ended December 31, 2025 related to these services. These amounts are recorded as part of administrative expenses on the Statement of Changes in Net Assets Available for Pension Benefits. As of December 31, 2025 and 2024, the amounts due to the Company were $24,397 and $51,141, respectively. These amounts are recorded as part of the Plan interest in Master Trust on the Statements of Net Assets Available for Pension Benefits.

Certain Plan investments are managed by JPMorgan Chase Bank. JPMorgan Chase Bank is the trustee as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Expenses incurred by the Plan for the investment management services amounted to $121,496 for the year ended December 31, 2025. As of December 31, 2025 and 2024, approximately 1.3% and 1.2%, respectively, of net assets available for pension benefits were invested in JPMorgan Chase funds or securities.

Additionally, the Plan paid certain administrative expenses related to plan operations such as investment, audit, actuarial, legal and plan administration fees to various service providers totaling $802,916 for the year ended December 31, 2025 which are included in the Change in plan interest in Master Trust and administrative expenses on the Statement of Changes in Net Assets Available for Pension Benefits. These transactions qualify as party-in-interest transactions.