

PLAN HIGHLIGHTS

TRINITY INDUSTRIES, INC. 401(k) PLAN



ELIGIBILITY

You are immediately eligible to participate in the Trinity Industries, Inc. 401(k) Plan.

AUTOMATIC ENROLLMENT

If you do not enroll in the Plan within 30 days of hire, you will be automatically enrolled in the Plan at a 6% pre-tax contribution rate and invested in an age-appropriate Target Date Fund.

CONTRIBUTIONS

You may contribute up to 50% of your eligible compensation on a pre-tax basis, Roth 401(k), traditional after-tax basis or in a combination of all three. Total contributions may not exceed 50% of your eligible compensation. The annual IRS dollar limit applies to your combined pre-tax and Roth 401(k) contributions. See voyadelivers.com/IRSlimits for current limits.

You can change your contribution rate at any time. Depending upon the date of your request, you'll see that change take place within one to two payroll periods.

CATCH-UP CONTRIBUTIONS

If you are age 50 or older by the end of the year, you can make extra catch-up contributions to your account.

Super Catch-Up (Ages 60–63)

If you reach age 60, 61, 62, or 63 during the year, you may qualify for a higher “super catch-up” limit available under federal law.

Mandatory Roth Catch-Up

Beginning January 1, 2026, if your wages from the prior year exceed the IRS limit, any catch-up contributions you make—standard or super—will automatically be made as Roth (after-tax) contributions. If your earnings are at or below the limit, you may choose either pre-tax or Roth catch-up.

TRINITY MATCHING CONTRIBUTIONS

Trinity will match dollar for dollar on the pre-tax and Roth 401(k) contributions you contribute, up to 6% of your annual eligible earnings, regardless of your years of service. Traditional after-tax contributions are not matched and are subject to annual limits.

Don't miss out, contribute at least 6% to get the full company match!

AUTOMATIC CONTRIBUTION ESCALATIONS

Your contributions will automatically increase by 1% each July 1, unless you have been enrolled in the Plan for less than 12 months. If you are eligible for the rate escalation, you will receive a notice at your address on

file and have 30 days to opt-out. Annual automatic contribution escalations will stop when you have reached a 15% contribution rate (combined pre-tax and Roth).

NAMING A BENEFICIARY

You may name both primary and contingent beneficiaries. If you are married and want to name someone other than your spouse as your primary beneficiary, federal law requires your spouse's written, notarized consent.

VESTING

To be vested is to own, in full, the money in your account. You're always 100% vested in your own contributions, any rollover contributions, and any investment earnings on those contributions.

Company matching contributions and related earnings become vested based on your years of service with the company according to the following schedule:

YEARS OF SERVICE	PERCENT VESTED
Less than 1	0%
Less than 2	0%
2 years or more	100%

INVESTMENT OPTIONS

The Trinity 401(k) Plan provides a wide range of investment options to help you decide how to invest your contributions and the company match, regardless of your investment style and objectives.

The Plan offers a series of Target Date Funds as well as a mix of Core Funds. More information about the Plan's investment options, including fund fact sheets, can be found on the Plan website at TrinityRetirement.voya.com.

TARGET DATE FUNDS

The investment mix in each Target Date Fund gradually gets more conservative — meaning the percentage of stock funds is reduced and the percentage of bond funds is increased — as you get closer to the target year.

TARGET DATE FUNDS
Vanguard Target Retirement Income Trust II
Vanguard Target Retirement 2020 Trust II
Vanguard Target Retirement 2025 Trust II
Vanguard Target Retirement 2030 Trust II
Vanguard Target Retirement 2035 Trust II
Vanguard Target Retirement 2040 Trust II
Vanguard Target Retirement 2045 Trust II
Vanguard Target Retirement 2050 Trust II

TARGET DATE FUNDS

Vanguard Target Retirement 2055 Trust II
Vanguard Target Retirement 2060 Trust II
Vanguard Target Retirement 2065 Trust II



For full details on the Plan, visit the Plan website at TrinityRetirement.voya.com.

CORE FUNDS

As of January 30, 2026, there are 15 Core Funds covering most of the major asset classes (investment categories) including stable value, U.S. stock and international stock, plus the Company Stock Fund. You create a mix that you think will best fit your time horizon and risk tolerance, decide what percentage of your Plan contributions will go into each fund and then review and manage your mix over time, making changes when necessary.

CORE FUNDS

PGIM Total Return Bond R6
Trinity Industries Inc. Company Stock Fund
Wells Fargo Stable Return Fund
Putnam Investments Stable Return Fund
JHancock Disciplined Value R6
Harbor Small Cap Growth Fund
JPMorgan Mid Cap Value R6
Northern Trust Agg Bond Index Fund
Northern Trust ACWI ex US IMI Fund
Northern Trust Extended Market Index Fund
Northern Trust S&P 500 Index Fund
MFS International Equity CIT - Class CT
Fidelity Growth Company Commingled Pool
Principal Small Cap Value R6
MFS Mid Cap Growth Fund CIT

INVESTMENT FUND ELECTIONS AND TRANSFERS

The Plan offers flexibility when it comes to selecting investments as well as making changes. You can:

- choose different funds for your future contributions versus your existing account balance

- transfer balances from one fund to another
 - reallocate your entire portfolio to different fund options
- You may move money between investment options any time.
- Transfers can be made in \$1 or 1% increments.
 - You cannot transfer money from one investment option to another and back to the original option in the same day.

LOANS

You may borrow up to 50% of your vested account balance with a minimum of \$1,000 and a maximum of \$50,000 (less the highest outstanding loan balance in the last twelve months and any defaulted loans including accrued interest).

There are two types of loans available:

1. General Purpose Loans, with a repayment term from six months to five years; and
2. Residential Loans, with a repayment term from 12 months to 10 years.

WITHDRAWAL OPTIONS WHILE EMPLOYED

The following types of withdrawals¹ are available through the Plan:

- Age 59½
- Rollover contributions
- Hardship
- Birth and adoption

For more information or to request a withdrawal, call the Trinity Retirement Information Line at **877-448-3401** and speak to a Customer Service Associate. Additionally, you can process a withdrawal through the Plan website at TrinityRetirement.voya.com.

DISTRIBUTION OPTIONS AFTER LEAVING THE COMPANY

Your options depend upon your account balance in the Trinity Industries, Inc. 401(k) Plan. Balances under \$1,000 will be paid out. Balances between \$1,000 and \$7,000 will be rolled into a Voya IRA unless otherwise directed.

If your balance is greater than \$7,000, you can:

- Keep your savings in the Trinity Industries, Inc. 401(k) Plan.
- Request a rollover² of your vested balance to another qualified employer plan (depending on that plan's rules and restrictions) or to an IRA.
- Request a distribution.³

Note: The rules governing distribution provisions may be different than the distribution rules in other qualified plans. A plan's withholding rules for distributions may apply to rollover money from other plans. Prior to rolling money over, you may want to check with the plan receiving the money about any changes that may affect the distribution options of the rolled-in money.

¹ Withdrawals from the **Trinity Industries, Inc. 401(k) Plan** may be subject to 20% federal tax withholding and state tax withholding may also apply. Employee pre-tax contributions that are part of a hardship withdrawal are not subject to the 20% withholding. Federal, state and local taxes may also apply and if you are younger than 59½, a 10% early withdrawal penalty may apply. Note: The rules governing distribution provisions in this **Trinity Industries, Inc. 401(k) Plan** may be different than the distribution provision rules from which rollover money originated. The **Trinity Industries, Inc. 401(k) Plan** withholding rules for distributions may apply to rollover money from other Plans.

² A rollover is not taxable to you until you take payment from that institution.

³ Distributions from the Trinity Industries, Inc. 401(k) Plan will be subject to 20% federal tax withholding. If you are under age 59½, you will have to pay the 10% additional income tax on early distributions for any payment from the **Trinity Industries, Inc. 401(k) Plan** (including amounts withheld for income tax) that you do not roll over, unless another exception applies. Ordinary income taxes may apply. State and local taxes and withholding may also apply. Neither Voya nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax adviser or attorney before making a tax-related decision.

This guide is a brief, non-technical description of certain provisions of the Trinity Industries, Inc. 401(k) Plan. It is not intended to be a complete statement of Plan provisions. If a description in this summary differs from the Plan documents, the Plan documents prevail. For additional information regarding the Plan, please refer to the Summary Plan Description (SPD).

Plan administrative services provided by Voya Institutional Plan Services, LLC (VIPS), a member of the Voya family of companies.