



Atmos Energy Corporation Retirement Savings Plan Summary Plan Description

Effective January 1, 2026



**Atmos Energy Corporation
Retirement Savings Plan and Trust**

Table of Contents

Highlights	1	Investment Limitations.....	8
Participation	1	Trading Limitations.....	8
Eligibility.....	1	Changing Your Investment Direction	8
Eligibility for Elective Contributions.....	1	Changing Your Investment Mix	9
Eligible Compensation	2	Quarterly Restrictions for Atmos Energy Corporation Common Stock	9
Automatic Deferrals	2	Dividend Reinvestment	10
Automatic Increase.....	3	In-Service Withdrawals	10
Opting Out of Automatic Deferrals.....	3	In-Service Withdrawals Prohibited from the Fixed Annual Company Contributions Account	10
Return of Automatic Deferrals	3	In-Service Withdrawals from Elective Contributions Accounts	10
Changing Elective Contributions	3	Hardship Withdrawals	10
Eligibility for Safe Harbor Matching Contributions.....	4	Active Duty Distributions	11
Eligibility for Fixed Annual Company Contributions.....	4	Qualified Reservist Distributions.....	11
Year of Service	4	In-Service Withdrawals from Employee Contribution Account.....	12
Eligibility for Rehires.....	4	In-Service Withdrawals after age 59½.....	12
How the Plan Works.....	4	Loans	12
Your Elective Contributions	4	Manner of Withdrawals and Distributions from Investment Funds.....	13
Company Contributions.....	5	How Benefits are Paid.....	13
Safe Harbor Matching Contributions.....	5	When Payments are Made	13
Fixed Annual Company Contributions	5	Accounts of \$7,000 or Less	13
Rollover Contributions.....	6	Accounts over \$7,000.....	13
Roth In-Plan Conversion Contributions.....	6	Required Distributions at age 73	14
Vesting.....	6	Death Benefits.....	14
Investment Options.....	7	Form of Distribution	15
Investment of Contributions.....	7	Direct Rollover	15
ERISA Section 404(c) Plan	7	Missing Participants	15
General Information Regarding Investments	7	Unclaimed Distributions	15

Administrative Information.....	16
Taxes.....	16
Forfeiture of Nonvested Safe Harbor Matching Contributions and Fixed Annual Company Contributions Accounts	16
Top-Heavy Provisions.....	16
Shareholders Rights	17
Voting	17
Dividends	17
Diversification Option	17
Beneficiary Designation	17
Correction of Accounts.....	18
Your Rights Under ERISA.....	18
Receive Information About Your Plan and Benefits.....	18
Prudent Action by Plan Fiduciaries.....	18
Enforce Your Rights.....	18
Assistance with Your Questions.....	19
Qualified Domestic Relations Order	19
Claim Procedures	20
Appeal Procedures	20
Disputing a Claim.....	22
Plan Funds	22
Future of the Plan	22
Plan Information.....	22
Plan Sponsor	22
Plan Administrator.....	22
Plan Administration	22
Plan Year	22
Plan Trustee	22
Plan Custodian.....	22
Agent for Service of Legal Process	23
Plan Number	23
Employer Identification Number	23
Plan Identification.....	23

Highlights

Atmos Energy Corporation (the “**Company**” or “**Atmos Energy**”) offers the Retirement Savings Plan and Trust (“**RSP**” or the “**Plan**”), a defined contribution plan, to help you build a more secure future for yourself and your family. The RSP is designed to be a long-term savings program to help you reach your retirement income goals. It offers you the opportunity to share in the growth of the Company through the ownership of Atmos Energy common stock as well as other investments (collectively “**Investment Options**”). Because contributions to the RSP can be invested in limited amounts in Atmos Energy common stock, you have a direct interest in the success of the Company and an opportunity to share in the profits of your hard work.

This Summary Plan Description sets forth the terms of the RSP as in effect on January 1, 2026.

Participation

Eligibility

Regular full-time and part-time employees of Atmos Energy are eligible to participate in the RSP. These employees are referred to as “**Eligible Employees.**”

Eligibility for Elective Contributions

As an Eligible Employee, you can make Pre-Tax and/or Roth Contributions to the RSP as of the first day of the first payroll period on or immediately following the date you become an Eligible Employee.

Pre-Tax Contributions represent a percentage of your eligible compensation per payroll period that is deferred to the RSP on a pre-tax basis. This means that you are able to save for retirement without paying income tax on the amounts deferred until you retire

(or otherwise take a distribution from the RSP). Roth Contributions likewise represent a percentage of your eligible compensation per payroll period that is deferred to the RSP, however these deferrals are made on an after-tax basis, but as long as they are distributed in the form of a “**Qualified Distribution**” (i.e., made at least five years after your initial Roth Contribution and paid on or after you attain age 59½, after death or disability) any earnings on your Roth Contributions will be distributed tax-free. (See the Section titled “**How the Plan Works**” below.)

You choose how much you wish to contribute as Pre-Tax and/or Roth Contributions, in multiples of 1% of your eligible compensation per payroll period. You may contribute up to 100% of your eligible compensation per payroll period as Elective Contributions, although the limit on Pre-Tax and/or Roth Contributions individually is 65% of your eligible compensation per payroll period, up to the maximum annual limit allowed by the Internal Revenue Service (“**IRS**”). The IRS limit for Elective Contributions for 2026 is \$24,500.

If you are age 50 or older or will be 50 by the end of the year, you are eligible to make a catch-up contribution (as either a pre-tax or Roth contribution) up to the IRS limit, in addition to the annual maximum Elective Contribution amount. For 2026, the IRS limit for catch-up contributions is \$8,000. If you are not a High Earner, as defined below, you may contribute up to the IRS maximum on a pre-tax or Roth basis, or a combination of both.

If you are at least age 60 and not older than age 63, you will be permitted to make additional catch-up contributions equal to the greater of (i) \$10,000 (as adjusted for inflation) or (ii) 150% of the maximum regular

catch-up contribution limit for the year. This limit is \$11,250 for 2026.

Effective January 1, 2026, if you are a “**High Earner**” (i.e., earned more than \$150,000 (as adjusted) in FICA wages from Atmos Energy during the prior Plan Year, you will be required to make catch-up contributions in the form of Roth catch-up contributions. If you are a High Earner who has exceeded the annual contribution limit on pre-tax contributions, any amounts that you contributed in excess of such limit will be deemed to be Roth catch-up contributions up to the IRS catch-up limit. If you wish to avoid deemed Roth catch-up contributions, you may change or stop your contribution deferral rate at any time by calling T. Rowe Price at 1-800-922-9945 between 7:30 a.m. and 9:00 p.m. Central Time, Monday through Friday, or through the Internet at rps.troweprice.com.

Eligible Compensation

Eligible compensation for contribution purposes under the RSP means amounts paid to you by the Company and reported on your form W-2, including lump-sum merit payments. However, eligible compensation **excludes** expense reimbursements, bonuses, contributions to the RSP (other than Elective Contributions, including catch-up contributions and Automatic Deferrals) or any other plan of deferred compensation or any welfare benefit plan (except for statutory contributions under sections 125, 401(k) and 132(f)(4)), or other special payments of any kind that are unrelated to your activities associated with or in lieu of your performance of services for Atmos Energy.

Compensation is subject to a statutory limit, which for 2026 is \$360,000. As a result of this statutory limit, the amount of your compensation taken into account each pay period for purposes of calculating Elective

Contributions may be limited.

Atmos Energy may suspend your Elective Contributions for any payroll period for which Atmos Energy determines that your available compensation is not sufficient to cover your Elective Contribution elections.

If you are in the military and you are called to active duty for a period of more than 30 days, any payments you receive from the Company that constitute payments you would have received had you continued in active employment (i.e., military differential pay) will be treated as eligible compensation for purposes of the RSP.

Elective Contributions will always be 100% vested.

Automatic Deferrals

The RSP includes an automatic enrollment process that applies if you are a newly hired Eligible Employee. Under the automatic enrollment process, 6% of your eligible compensation will be contributed to the RSP as an “**Automatic Deferral**,” effective as of the first day of your first payroll period after the 30 day opt out period (further described below), unless you opt out of Automatic Deferrals. Automatic Deferrals are treated as Pre-Tax Contributions.

The Company selected 6% as the contribution rate for Automatic Deferrals because it will enable Eligible Employees to receive the full Company Safe Harbor Matching Contribution. (See the Section titled “**Eligibility for Safe Harbor Matching Contributions**,” below.)

Automatic Deferrals will always be 100% vested. For information on the investment of Automatic Deferrals, refer to the Section titled “**Investment of Contributions**,” below.

Instead of opting out of Automatic Deferrals, you may affirmatively elect to defer a different percentage of eligible compensation as an Elective Contribution or, to instead, make Roth Contributions.

Automatic Increase

If you are contributing less than 10% of your eligible compensation as a Pre-Tax Contribution, then your contribution percent will increase by 1% annually in October of each Plan Year, unless you elect to opt-out of such automatic increase. You may opt out at any time during the Plan Year, but you must opt out at least 30 days before the annual automatic increase, in order for that year's automatic increase not to take effect. The automatic increase feature will not apply to Roth Contributions.

Opting Out of Automatic Deferrals

Each Eligible Employee will be provided a 30-day opt out period beginning on the date a newly hired Eligible Employee is provided with enrollment materials for the RSP. During this opt out period, an Eligible Employee may opt out of Automatic Deferrals by calling T. Rowe Price at 1-800-922-9945 between 7:30 a.m. and 9:00 p.m. Central Time, Monday through Friday, or through the Internet at rps.troweprice.com. If you use GuidedChoice to manage your **"Accounts"** in the RSP, you will need to call GuidedChoice at 1-800-242-6182.

GuidedChoice is a program that provides objective, personalized retirement guidance for free or advice and management of your RSP Accounts for an affordable annual fee.

If you elect to have GuidedChoice manage your account, you cannot make changes through T. Rowe Price, therefore you have to contact GuidedChoice to make changes at 1-800-242-6182.

Return of Automatic Deferrals

You may request the return of Automatic Deferrals during the 30-day period beginning with the first payroll date that the first Automatic Deferral is withheld from your compensation. To request a return of Automatic Deferrals, contact T. Rowe Price by calling 1-800-922-9945 between 7:30 a.m. and 9:00 p.m. Central Time, Monday through Friday, or through the Internet at rps.troweprice.com. Upon making a proper request, Automatic Deferrals (plus earnings and losses), beginning with the first payroll period for which they were made and continuing through each succeeding payroll period that begins before the date of your request, will be returned. Returned Automatic Deferrals will be deducted pro rata from the various Investment Options in which you are invested, including amounts in the Atmos Energy Stock Fund.

If you do not timely request a return of Automatic Deferrals, they cannot be returned to you unless you are eligible for another type of withdrawal or distribution. (See the Sections below titled **"In-Service Withdrawals," "Loans"** and **"How Benefits are Paid"** for more information.)

Changing Elective Contributions

You can change the amount of or discontinue your Elective Contributions (including Automatic Deferrals and catch-up contributions) at any time by calling T. Rowe Price at 1-800-922-9945 between 7:30 a.m. and 9:00 p.m. Central Time, Monday through Friday, or through the Internet at rps.troweprice.com. If you use GuidedChoice to manage your Accounts in the RSP, you will need to call GuidedChoice at 1-800-242-6182. Any change to the amount of your Elective Contributions (including catch-up contributions and Automatic Deferrals) will become effective as of the first day of the payroll period coinciding

with or next following the date on which you properly complete the change in your election.

Eligibility for Safe Harbor Matching Contributions

You will be eligible to receive Safe Harbor Matching Contributions as of the first day of the first payroll period on or immediately following the date you become an Eligible Employee, provided that you make Elective Contributions. (See the Section titled “**Safe Harbor Matching Contributions**” below for additional information.)

Eligibility for Fixed Annual Company Contributions

If you are an Eligible Employee, you will be eligible to receive Fixed Annual Company Contributions as of the first day of the first payroll period that coincides with or immediately follows your completion of one year of service; provided, however, that Eligible Employees who are eligible to participate in the Pension Account Plan (“**PAP**”) are not eligible to receive Fixed Annual Company Contributions. (See the Section titled “**Fixed Annual Company Contributions**” below for additional information.)

Year of Service

You earn a year of service for eligibility to receive Fixed Annual Company Contributions for each 12-month period, measured from your date of hire, that you are employed by the Company and complete at least one hour of service. In addition, if you leave the Company and are reemployed within 12 months, the period you are not employed by the Company will be treated as period of employment with the Company for purposes of determining if you have a year of service. If you leave the Company and are reemployed more than 12 months later, your period of employment will be measured from

your reemployment commencement date. You generally are credited with an hour of service for each hour you are entitled to payment by the Company or are on an Approved Leave of Absence.

Eligibility for Rehires

If you are an active participant in the RSP when you leave the Company and are later rehired by the Company as an Eligible Employee, you will be eligible to reenter the RSP on the date you are rehired. In general, upon your reentry to the RSP, you will be eligible for the same contributions for which you were eligible when you terminated employment. However, if before your termination you were not eligible for Fixed Annual Company Contributions because you were participating in the PAP or had not satisfied the year of service requirement, upon rehire you will be eligible to receive Fixed Annual Company Contributions, provided that you have met the one year of service requirement.

How the Plan Works

Your Elective Contributions

Your Elective Contributions, including Automatic Deferrals and catch-up contributions, are made in cash, are credited to your Pre-Tax Contributions Account and/or Roth Contributions Account, as applicable, and will be invested as described below in the Section titled “**Investment of Contributions.**”

How Contributing to the RSP Saves You Tax Dollars

Contributing to the RSP offers an important tax advantage over a traditional savings account. In the case of Pre-Tax Contributions, by contributing a portion of your compensation on a before-tax basis, your contributions go into your Plan Accounts before federal income taxes are deducted from your compensation. You save

money by paying taxes on a lesser dollar amount and you have more money to spend or to contribute to the RSP. With Roth Contributions, your contributions to your Plan Accounts are made after federal income taxes are deducted from your compensation, but if withdrawn as a Qualified Distribution, will be tax free, including any investment earnings.

Example

Assume Bill’s annual salary is \$35,000. He contributes 4% of his annual compensation to the RSP to take full advantage of the Company match.

Source of Income	Saving through Bank Account	Saving through RSP
Annual Pay	\$35,000	\$35,000
Before-Tax Contribution	\$0	\$1,400
	-----	-----
Gross Income	\$35,000	\$33,600
Standard Deduction	\$3,700	\$3,700
	-----	-----
Taxable Income	\$31,300	\$29,900
Federal Income Tax (at 15% tax rate)	\$4,695	\$4,485
After-Tax Savings	\$1,400	\$0
	-----	-----
Remaining Pay	\$25,205	\$25,415
	Total Federal Tax Savings: \$210	

Company Contributions

The Company may make two kinds of contributions to your Plan Accounts: Safe Harbor Matching Contributions and Fixed Annual Company Contributions. Both Safe Harbor Matching Contributions and Fixed Annual Company Contributions are made in cash and will be invested as described below in the Section titled “**Investment of Contributions.**”

Safe Harbor Matching Contributions

When you are eligible for Safe Harbor Matching Contributions (as described above in the Section titled “**Eligibility for Safe**

Harbor Matching Contributions”), Atmos Energy will contribute \$1 to the RSP for every \$1 you contribute, up to 6% of your annual eligible compensation. In the event you reach the maximum deferral as outlined under the Section above titled “**Elective Contributions**” before the end of the calendar year, Atmos Energy will continue making Safe Harbor Matching Contributions on your behalf to ensure that your total match for the Plan Year equals 6% of your annual eligible compensation.

Your Safe Harbor Matching Contributions and earnings on those contributions are credited to your Safe Harbor Matching Contributions Account.

Fixed Annual Company Contributions

When you are eligible for Fixed Annual Company Contributions (as described above in the Section titled “**Eligibility for Fixed Annual Company Contributions**”), Atmos Energy will contribute to the RSP each year 4% of your eligible compensation received on and after the first day of the first payroll period that coincides with or immediately follows your completion of one year of service, if applicable. If you are eligible for Fixed Annual Company Contributions, leave employment and thereafter return to employment, your Fixed Annual Company Contributions on your return will be based on eligible compensation received after your return to employment.

You do not have to make Elective Contributions to the RSP and you do not have to be employed on the last day of the year for which the contribution is made in order to receive that year’s Fixed Annual Company Contribution.

Your Fixed Annual Company Contributions and earnings on those contributions are

credited to your Fixed Annual Company Contribution Account.

Maximum Contribution

The IRS limits the total amount that can be contributed to your Accounts by you and the Company during each year. For 2026, the limit is the lesser of \$72,000 (excluding catch-up contributions) or 100% of your total eligible compensation for the year.

Rollover Contributions

If you participated in a qualified plan provided by a previous employer, you may roll over distributions from that plan into the RSP. As a participant in the RSP, your rollover contribution is fully vested and will be credited to your Rollover Account. Rollover contributions must be made in cash, and may include Roth contributions and earnings, but may not include after-tax contributions unless approved by Atmos Energy pursuant to a corporate acquisition. If, as part of a corporate acquisition, Atmos Energy permits rollover contributions which include after-tax contributions, the after-tax portion will be credited to a separate account. In addition, as part of a corporate acquisition, Atmos may permit rollover contributions in other than cash.

The amounts you roll over will not be eligible for Safe Harbor Matching Contributions from Atmos Energy. Rollover contributions made in cash will be invested as described below in the Section titled “**Investment of Contributions.**”

Roth In-Plan Conversion Contributions

You may transfer any amount from your Pre-Tax Contribution Account that qualifies as an eligible rollover distribution (other than an outstanding loan balance) to a Roth In-Plan Conversion Contribution Account. When you make a conversion, the converted amounts will be taxed as ordinary income in the year

of conversion. There is no tax withholding, so you will be responsible for paying the amount of tax owed. The amount converted under a Roth In-Plan Conversion will be held in a separate source called Roth In-Plan Conversion Contribution Account and any future investment earnings grow tax-deferred.

Vesting

Vesting is your ownership in the RSP. All contributions made to the RSP by you are immediately 100% vested and may be taken with you when you leave the Company. If you became eligible for Company Safe Harbor Matching Contributions before January 1, 2021, you are also 100% vested in the Company’s Safe Harbor Matching Contributions. If you became eligible for the Company’s Safe Harbor Matching Contributions on and after January 1, 2021, you will vest in those contributions after you complete 1 year of vesting service or, if earlier, on your normal retirement date (age 65) or on account of your death or disability, if applicable. The Fixed Annual Company Contributions are 100% vested when you have completed 3 years of vesting service or, if earlier, on your normal retirement date (age 65) or on account of your death or disability, if applicable.

You earn a year of vesting service for each 12-month period you are employed by the Company, measured from your date of hire, and complete at least one hour of service. In addition, if you leave the Company and are reemployed within 12 months, the period you are not employed by the Company will be treated as period of employment with the Company for purposes of determining your years of vesting service. If you leave the Company and are reemployed more than 12 months later, your period of employment will be measured from your reemployment

commencement date. You generally are credited with an hour of service for each hour you are entitled to payment by the Company or are on an Approved Leave of Absence.

Special rules apply if you leave the Company before you are fully vested and you are reemployed. You will be advised if these rules apply to you.

Investment Options

Investment of Contributions

You direct the investment of all money in your Accounts under the Plan. You can choose to invest your Accounts in a variety of **"Investment Options,"** each of which has a different degree of risk and potential reward.

If you do not submit any investment directions, you will be deemed to have elected to invest in the Plan's qualified default investment alternative (**"QDIA"**), which is a retirement date fund based on your projected retirement date. Your Accounts will be invested in the QDIA until you submit revised investment directions.

You can obtain information about the available Investment Options, including the QDIA, by contacting T. Rowe Price. You may contact T. Rowe Price at 1-800-922-9945 between 7:30 a.m. and 9:00 p.m. Central Time, Monday through Friday, or through the Internet at rps.troweprice.com. If you use GuidedChoice to manage your Accounts, you will need to call GuidedChoice at 1-800-242-6182.

ERISA Section 404(c) Plan

The RSP is intended to fulfill the requirements of section 404(c) of the Employee Retirement Income Security Act of 1974, as amended (**"ERISA"**) and the regulations relating to that section. This

means that the fiduciaries will generally not be liable for losses that are the direct result of your exercise of investment control over your Accounts. It is your responsibility to be aware of your investment decisions. You may want to seek independent investment advice.

General Information Regarding Investments

The Atmos Energy Qualified Retirement Plans and Trusts Committee (the **"Committee"**) may from time to time add new Investment Options or eliminate existing Investment Options. You will be notified in the event any such action is taken by the Committee. Investment Options may have fees for investment management. In addition, some funds have short-term trading fees. These fees are taken directly from your Accounts. Detailed information about the fees is set forth in the prospectus for each Investment Option. Prospectuses are available from T. Rowe.

You should remember that all investments have some element of risk. Therefore, you should select your Investment Options based on your own financial and retirement needs. In addition, it is important to remember that mutual funds that invest in stocks and bonds can go down as well as up. If that should happen, as it probably will from time to time, the dollar value of the funds in these investments will decrease.

The Plan has established procedures to assure confidentiality with respect to your investment decisions, and the Committee is responsible for monitoring compliance with those procedures.

Investments are generally valued on a daily basis, meaning that they are valued on each business day the New York Stock Exchange is open for business. You can receive, by

request, the names of any investment managers for the Investment Options and a description of any transaction fees and expenses that affect your Accounts, including expenses that may be charged against your individual Accounts.

You may also contact the Committee for:

- A description of the annual operating expenses of the Plan;
- A listing of the portfolio assets of the Investment Options, the value of each asset, or the portion of the portfolio that it constitutes;
- Copies of prospectuses and of any other material relating to the Investment Options; and
- The past and current investment performance of each Investment Option.

If you would like more information about the value of your Accounts, you may contact T. Rowe Price at 1-800-922-9945 between 7:30 a.m. and 9:00 p.m. Central Time, Monday through Friday, or through the Internet at rps.troweprice.com. If you use GuidedChoice to manage your Accounts, you will need to call GuidedChoice at 1-800-242-6182.

Investment Limitations

You may invest in more than one Investment Option, including the Atmos Energy Stock Fund, as long as your investments are in whole percentage points and total 100% of your contributions or the balance of your Accounts. But you may not invest more than 25% of any Pre-Tax Contribution (including Automatic Deferrals and catch-up contributions), Roth Contributions (and catch-up contributions), In-Plan Roth Conversion Contributions, Safe Harbor

Matching Contribution, Fixed Annual Company Contribution, rollover contribution or other amounts deposited in your Employer Contributions Account, in the Atmos Energy Stock Fund.

Trading Limitations

If the Committee is contacted by the manager of any Investment Option about market timing, short-term trading, or excessive trading (collectively referred to as "**excessive trading**") in one or more of the Investment Options, the Committee, or the manager of any Investment Option, as applicable, will take such steps to discourage or to limit such trading as it deems appropriate, in its sole discretion, including, but not limited to:

- Declining to implement your investment instructions;
- Imposing limits (including, but not limited to, suspensions or moratoriums) on the number of your trades into and out of certain Investment Options;
- Charging your Accounts for reasonable transactional fees for trades into and out of certain Investment Options; and/or
- Passing through to your Accounts redemption fees imposed by the Investment Options.

In each case, the Committee, or the manager of any Investment Option, as applicable, will have the ability to take such steps with respect to one or more Investment Options affected by excessive trading, and such determinations will be made by and in the sole discretion of the Committee, or the manager of any Investment Option, as applicable. Moreover, any fees imposed or costs incurred as a result of your excessive trading practices will be charged against and paid from your Accounts.

For Information or changes

Contact T. Rowe Price at 1-800-922-9945 to speak to a representative between 7:30 a.m. and 9:00 p.m. CST, Monday through Friday; or to access the automated Plan Account Line at any time using your Personal Identification Number; or through on-line access using the Internet at rps.troweprice.com after you have applied for and received your on-line PIN number from T. Rowe Price, for information about your Investment Options or to change your contribution amounts. If you use GuidedChoice to manage your Accounts, you will need to call GuidedChoice at 1-800-242-6182.

Changing Your Investment Direction

Subject to the limitations described above in the Section titled “**Investment Limitations**,” you can change the investment direction of your future Pre-Tax Contributions (including Automatic Deferrals and catch-up contributions), Roth Contributions (including catch-up contributions), Safe Harbor Matching Contributions and Fixed Annual Company Contributions at any time by contacting T. Rowe Price by telephone or through the Internet. If you use GuidedChoice to manage your Accounts, you will need to call GuidedChoice at 1-800-242-6182.

Changing Your Investment Mix

You may elect to transfer all or some of your investment in any of the Investment Options, including the Atmos Energy Stock Fund, at any time to other Investment Options, subject to the following limitations:

- If the value of your investment in the Atmos Energy Stock Fund is greater than 25% of the value of all your RSP Accounts, you may not transfer any of your other investments into the Atmos Energy Stock Fund unless and until your

Atmos Energy Stock Fund value falls below the 25% limit;

- If the value of your investment in the Atmos Energy Stock Fund is less than 25% of the value of all your RSP Accounts, you may transfer your other investments into the Atmos Energy Stock Fund up to the 25% limit.

Quarterly Restrictions for Atmos Energy Corporation Common Stock

As part of Atmos Energy's policy on trading in Atmos Energy common stock, certain RSP participants are subject to quarterly restrictions on trading in the Atmos Energy Stock Fund. Participants who are aware or may be expected to be aware of Atmos Energy's quarterly financial results or other material non-public information may not trade in the Atmos Energy Stock Fund during the period beginning approximately in the middle of the last month of the fiscal quarter and ending no earlier than after the second full business day after Atmos Energy's issuance to the public of its earnings release for the previous quarter. These quarterly trading blackout periods will be observed for participants who are officers and other persons who are informed by the General Counsel or Corporate Secretary's office before the quarterly trading blackout period that they are subject to that trading blackout period.

These restrictions on trading in the Atmos Energy Stock Fund do not apply to purchases of Atmos Energy common stock with your Pre-Tax Contributions or Roth Contributions, although those purchases are subject to the limitations described above in the Section titled “Investment Limitations.” The restrictions do apply, however, to certain elections you may make under the RSP, including (a) an election to increase or decrease the percentage of your Pre-Tax

Contributions and/or Roth Contributions that will be allocated to the Atmos Energy Stock Fund, (b) an election to transfer an existing investment into or out of the Atmos Energy Stock Fund, (c) an election to borrow money from your RSP Accounts if the loan will result in a liquidation of some or all of your Atmos Energy Stock Fund balance or (d) your election to pre-pay a Plan loan if the pre-payment will result in allocation of loan proceeds to the Atmos Energy Stock Fund.

Dividend Reinvestment

Dividends received from your Atmos Energy Stock Fund automatically will be reinvested in the RSP in the Atmos Energy Stock Fund when the dividend is paid. If you wish to receive your dividends in cash in lieu of reinvesting them, you will need to contact T. Rowe Price to make such an election. Your election must be made by 3:00 p.m. Central Time on the day before the dividend payment date. The dividend payment date is always announced when Atmos Energy's Board of Directors declares a dividend. Your election will remain in force until you change it by calling the Plan Account Line.

T. Rowe Price will not pay the actual dividend to you in cash, unless you elect to receive it in cash.

In-Service Withdrawals

Under certain conditions, you may be able to make a withdrawal from the RSP while you are still employed. You may make an in-service withdrawal from your Rollover Account at any time. However, different rules apply with respect to your other Accounts depending on the type of withdrawal you make.

In-Service Withdrawals Prohibited from the Fixed Annual Company Contributions Account

In-service withdrawals (including Hardship Withdrawals) are not permitted for any reasons from the Fixed Annual Company Contributions Account.

In-Service Withdrawals from Elective Contributions Accounts

Before age 59½, you may make in-service withdrawals from your Pre-Tax Contributions Account, Roth Contributions Account and/or Roth In-Plan Conversion Contribution Account only (1) through a "Hardship Withdrawal," or (2) through an "Active Duty Distribution" or a "Qualified Reservist Distribution."

Hardship Withdrawals

In order to qualify for a financial hardship, you must have an immediate and heavy financial need. The IRS considers the following as immediate and heavy financial needs:

- Purchasing your primary residence – including closing costs and down payment, but not monthly mortgage payments;
- Paying tuition, related educational fees and room and board expenses for up to the next 12 months of post-secondary education for you, your spouse, a qualifying dependent or your designated beneficiary;
- Covering financial expenses for medical care for you, your spouse, a qualifying dependent or your designated beneficiary that would be deductible for purposes of federal income taxes;
- Covering payments necessary to prevent your eviction from or a foreclosure on your primary residence;

- Covering payments for funeral or burial expenses for your deceased parent, spouse, child, a qualifying dependent or your designated beneficiary;
- Covering expenses to reimburse you for expenses and losses (including a loss of income) incurred as a result of a disaster declared by the Federal Emergency Management Agency (“**FEMA**”) under the Robert T. Stafford Disaster Relief and Emergency Assistance Act, Public Law 100-707, provided your principal residence or principal place of employment is located in an area designated by FEMA for individual assistance with respect to the disaster; and
- Covering payments for expenses to repair damage to your principal residence that would qualify for a casualty loss deduction for federal income tax purposes.

In order to take a hardship withdrawal, you must show that the financial need cannot be met from any other source, including:

- Reimbursement or compensation by insurance or any other source;
- Reasonable liquidation of assets, including those of your spouse and minor dependents;
- Distributions from all retirement plans, including those sponsored by another employer;
- Electing to receive all dividends on your investment in the Atmos Energy Stock Fund which currently are available for distribution under the RSP; and
- Reasonable loans from banks or other commercial lenders.

If all IRS conditions are met, you are determined to have a qualified financial

hardship. Your withdrawal cannot be for an amount more than your financial need and you first must take all available distributions or withdrawals from all other Atmos Energy plans and all Accounts in the RSP which are available for distribution. (See the **In-Service Withdrawal** section below for additional information regarding available distributions.)

Hardship withdrawals are permitted from your Pre-Tax Contributions Account, Roth Contributions Account, Roth In-Plan Conversion Contribution Account, Employer Contribution Account, and Matching Contribution Account, if you have one.

Hardship withdrawals are not permitted from your Safe Harbor Matching Contributions Account.

Only one hardship withdrawal may occur in any Plan Year.

Active Duty Distributions

If you are in the military and you are called to active duty for a period of more than 30 days, you can elect to receive a distribution from (i) your Pre-Tax Contributions Account (including Automatic Deferrals), (ii) your Roth Contributions Account, and (iii) Roth In-Plan Conversion Contribution Account. In the event you receive an active duty distribution, your Pre-Tax Contributions and Roth Contributions (including Automatic Deferrals) will be suspended for six months.

Qualified Reservist Distributions

If you are a member of a reserve component and you are called to active duty for a period in excess of 179 days, or an indefinite period, you can elect to receive a distribution from your Pre-Tax, Roth and/or Roth In-Plan Conversion Contributions (including Automatic Deferrals). The distribution must be made during the period beginning on the

date of such order or call to active duty and ending on the close of your active duty period.

In-Service Withdrawals from Employee Contribution Account

You may withdraw at any time the entire portion of your Employee Contribution Account that is attributable to after-tax contributions that were either (i) transferred from the Southwestern Energy Company 401(k) Savings Plan (“**SEC Plan**”), or (ii) rolled over from a prior employer’s qualified plan.

In-Service Withdrawals after age 59½

Once you are age 59½ or older, any limitations on in-service withdrawals (other than the prohibition on withdrawing your Fixed Annual Company Contributions Account) no longer apply, and you may at any time make in-service withdrawals from (i) your Employer Contribution Account, (ii) your Pre-Tax Contributions Account, (iii) your Roth Contributions Account, (iv) your Roth In-Plan Conversion Contribution Account, (v) your Safe Harbor Matching Contributions Account, and (vi) your Matching Contribution Account, if you have one.

Tax Consequences

If you take a withdrawal in cash, it is subject to mandatory federal and state income tax withholdings, and if you are under age 59½, it may be subject to a premature distribution penalty which must be paid when you file your income tax return for the tax year in which the distribution was made. (See the Section on “**Taxes**” under “**Administrative Information.**”) You may wish to seek professional tax advice before requesting a withdrawal.

Loans

You may take out a loan from your Plan Accounts, other than the Fixed Annual

Company Contributions Account and pay off the loan, with interest, over time.

There are limits on the term of the loan, as well as the number of loans and the loan balance you can have outstanding at any time. For additional information, please consult the Plan’s loan policy. Please contact the Committee at 972-855-4032 to request a copy of the loan policy.

Loans will be repaid each payroll period over the term of the loan. Loan repayments will be invested according to your investment direction for future contributions. There will be a one-time \$50 loan origination fee that will be withdrawn from your Accounts each time a loan is processed. In addition, there is an annual loan maintenance fee of \$25.00 that will be withdrawn from your Accounts in October of each year until the loan is paid in full.

You may initiate a loan through the Internet at rps.troweprice.com or by calling T. Rowe Price at 1-800-922-9945. After applying for a loan by telephone, T. Rowe Price will send you the necessary forms to complete before the loan can be processed. Just return the properly completed forms according to the type of loan you have requested to T. Rowe Price within 30 days of the original application date. Your loan will be funded on the next payday pro-rata across all funds in which you have invested. After your loan is funded, T. Rowe Price will send your loan check to your address of record within five business days.

If you have an outstanding loan and you terminate employment, you may choose to pay your loan in full or continue to pay your loan according to the payment schedule that was set up when you initiated the loan. If you elect the continued payment option, you must also leave your Accounts in the RSP,

and you will not be eligible for any full or partial distribution of your Accounts until your loan is repaid in full. Alternatively, you may elect to have the outstanding loan balance treated as a distribution from the RSP. If you choose the distribution option, a Form 1099-R will be sent to you in the following year to reflect this distribution. The amount of your distribution will be treated as ordinary income subject to income taxes. If you are under age 59½ when the outstanding loan is treated as a distribution, you will also be subject to the 10% early distribution penalty imposed by the IRS.

Manner of Withdrawals and Distributions from Investment Funds

Except with respect to withdrawals that are limited to specific Accounts, you specify the combination of Accounts and Investment Options in which your Accounts are invested, including amounts in the Atmos Energy Stock Fund, from which you would like your withdrawal or distribution to be made.

How Benefits are Paid

When you retire on or after age 65, become disabled, or die, you or your beneficiary will be eligible to receive your Accounts. You are considered disabled if either you qualify for long-term disability benefits under the Atmos Energy Corporation Group Long-Term Disability Plan or, if that plan is no longer in effect or you are no longer entitled to benefits under that plan because you received a lump sum settlement of benefits under that plan, you are eligible to receive Social Security disability benefits.

When you leave the Company for any other reason, you will be eligible to receive your vested Accounts under the Plan, (See Section titled “**Vesting**”). All distributions will be reduced by all federal income tax

withholding amounts. Your benefit payment amount will be based upon:

- Your Elective Contributions (including catch-up contributions and Automatic Deferrals),
- Your Roth In-Plan Contributions, if any;
- Your vested Company Safe Harbor Matching Contributions, including amounts not yet allocated for the Plan Year in which your employment ends,
- Your vested Fixed Annual Company Contributions, including amounts not yet allocated for the Plan Year in which your employment ends, and
- All other amounts credited to your Employer and Employee Contribution Accounts.

When Payments are Made

Accounts of \$7,000 or Less

When you retire or otherwise leave the Company for any reason other than death, if the vested balance of your Accounts is \$7,000 or less, including any rollover contribution you made and any outstanding loan amount, your benefit will automatically be paid in the form of a direct rollover to an individual retirement account (“**IRA**”) established in your name by the Committee unless you elect to receive such distribution directly or roll it over to another plan or IRA. You may not elect to delay distribution of your benefits.

If an IRA is established in your name by the Committee, your IRA will be invested in an investment option which is designed to preserve your principal account balance, provide a reasonable rate of return, and maintain liquidity. Fees and expenses charged for the establishment and maintenance of your IRA will be paid directly from your IRA.

For further information concerning the Plan's mandatory distribution procedures following termination of employment, IRA provider(s) selected by the Committee, and the fees and expenses charged for establishing and maintaining the IRA(s), please contact the Committee at 972-855-4032 or by mail at 1800 Three Lincoln Centre, 5430 LBJ Freeway, Dallas, TX 75240.

Accounts over \$7,000

If your vested Accounts are greater than \$7,000 at the time of your employment termination date for any reason other than death, you may defer your distribution to April 1 of the calendar year following the calendar year in which you turn 73 (the "**applicable distribution date**"); however, once you reach the applicable distribution date, you must receive a distribution at least equal to the legally-required minimum distribution.

If you are the owner of at least 5% of the Company's outstanding common stock, you may be required to take a distribution even though you have not yet terminated employment. Five percent owners are required to receive the legally-required minimum distribution on the **later** of (1) April 1 of the calendar year following the calendar year you turn 73, or (2) the last day of the calendar year in which you become a 5% owner.

When you terminate employment, it is very important for you to leave your and your beneficiary's correct address with the Plan and update those addresses, as necessary.

Required Distributions at Age 73

If you have not taken a distribution of your Accounts after your employment terminates and by the time you turn 73, T. Rowe Price will mail you information regarding your Required Minimum Distribution ("**RMD**"). If you do not return the required forms within

the time specified, T. Rowe Price will mail you a check for the RMD, less withholding for taxes. That check will be mailed to the last known address available to the Committee. The amount of that RMD will be taxable to you at that time.

The RMD information and the check will be mailed to the last known address on file with the Plan; therefore, it is very important for you to leave your and your beneficiary's correct addresses with the Committee and update those addresses, as necessary. If you have moved and not updated your address, the Committee will use the missing participant procedures set forth below in the Section titled "**Missing Participants**" to try to locate you.

Each year after the first distribution, if you do not respond to the mailings regarding your RMDs which will be sent to the last known address on file with the Plan, you will be mailed a check for the RMD, less tax withholding, and those additional minimum distributions will be taxable to you each year.

Additional information regarding unclaimed distributions is provided in the Section below titled "**Unclaimed Distributions**," and additional information regarding attempting to locate missing participants is provided in the Section below titled "**Missing Participants**."

Death Benefits

If your employment termination is due to your death, your beneficiary may elect to receive payment of your Accounts at any time following receipt by the Committee of acceptable proof of death. Your Accounts must be distributed by the end of the calendar year which contains the fifth anniversary of the date of your death.

Form of Distribution

T. Rowe Price will handle your distribution from the RSP by sending you a packet of information explaining in detail all of your options. In addition, T. Rowe Price will provide you with a lifetime income disclosure that provides information about how much monthly income you could collect at retirement based on the current balance of your Accounts. Participants entitled to a distribution are permitted to take a single lump sum distribution of their full, vested Accounts or partial distributions of at least \$500. Partial distributions will be subject to additional limitations described in your distribution packet and are deducted, as specified by you, from in the Investment Options in which your Accounts are invested, including amounts in the Atmos Energy Stock Fund,.

If you elect a lump sum distribution, your RSP vested Accounts invested in the Atmos Energy Stock Fund may be paid to you in cash or in whole shares of Company common stock and cash for any partial shares. Your vested Accounts invested in other Investment Options will be paid to you in cash. You must elect that the distribution be made in cash or stock on the distribution form provided.

Distributions of death benefits to all beneficiaries will be in a lump sum. Beneficiaries will have the same rights to elect payment in cash or in shares of Company common stock as described in the preceding paragraph.

Any distribution paid to you or your beneficiaries in cash will be subject to mandatory federal income tax and any applicable state income tax withholding at the rate applicable at the time of distribution.

Direct Rollovers

You may roll over all or a portion of an eligible rollover distribution (whether or not it qualifies as a lump-sum distribution) to an IRA, a Roth IRA or to another eligible retirement plan. If death benefits are being paid to a non-spouse beneficiary, the IRA or Roth IRA must be established in the name of the deceased participant for the benefit of the designated non-spouse beneficiary.

Missing Participants

When you leave the Company, it is very important for you to leave your and your beneficiary's correct addresses with the Plan and update those addresses, as necessary.

At the time distributions are required, the Committee will send a letter via certified mail, return receipt requested, to the last address in the Plan's files to confirm the Plan's current address. ***It is very important that you sign and return the receipt for any certified letter you receive from the Plan.***

If the return receipt is returned unsigned, the Committee will review other publicly-available information and other Company available records to attempt to determine a current address. If a current address cannot be confirmed, a third party locator service will be used.

If new addresses are obtained, the Committee will send verification letters to those addresses for confirmation of the correct address. ***If you receive such a letter, it is important that you reply as requested, and thereafter keep your addresses updated as necessary.***

Unclaimed Distributions

If any distribution or dividend check sent to you or a beneficiary is not cashed within 90

days of its issuance, T. Rowe Price will send a letter to the last known address the Plan has for you or your beneficiary, requesting you or the beneficiary to cash the check or to notify the Committee that the check has been lost or destroyed. If the Committee is not notified or the check is not cashed, a stop payment will be placed on the check 180 days after the check was issued, and, as soon as administratively possible, the amount of the check will be credited to an after-tax account in your or your beneficiary's name, which will be invested in the QDIA. You may thereafter make a claim for the amounts in the after-tax account.

As noted in the Section titled "**Required Distributions at Age 73**," if any check is uncashed, you or your beneficiary will still be taxed on the amount of that distribution, and the appropriate filing with the IRS will be made showing the taxable amount of that distribution.

Administrative Information

Taxes

You do not pay federal income taxes on your Pre-Tax Contributions (including Automatic Deferrals and catch-up contributions), Company Contributions, or earnings on your Accounts until you receive a distribution of your benefit from the RSP. You do pay federal income taxes on your Roth Contributions (including catch-up contributions) or Roth In-Plan Conversion Contributions at the time of deferral, but Qualified Distributions (i.e., those made at least 5 years after your first Roth Contribution or Roth In-Plan Conversion Contribution is made and which are paid after you attain age 59½, die or become disabled), including earnings, will be tax-free.

If you take a withdrawal from your Accounts, federal law requires that you pay a 10% early

distribution tax in addition to any other taxes you may owe, unless:

- You roll over your distribution into an IRA or another qualified plan. (Hardship withdrawals cannot be rolled over.);
- You are at least age 59½;
- The withdrawal is required as a result of a Qualified Domestic Relations Order;
- The withdrawal is required to pay IRS tax-deductible medical expenses;
- You receive a distribution of your Accounts due to termination of employment because of disability or death; or
- You receive a distribution of your Accounts after you terminate employment and you have attained age 55.

Before receiving a distribution from your vested RSP Accounts, you may wish to receive professional tax advice.

Forfeiture of Nonvested Safe Harbor Matching Contributions and Fixed Annual Company Contributions Accounts

If you are not vested in your Safe Harbor Matching Contributions Account and/or Fixed Annual Company Contributions Account at the time you terminate employment, the balance of those accounts will be forfeited and allocated to a forfeiture account to first be applied separately by contribution type to fund restored prior forfeited amounts for rehired employees, where appropriate, and then applied to reduce future Safe Harbor Matching Contributions or Fixed Annual Company Contributions, as applicable, and if any forfeitures remain to then pay administrative expenses. Forfeitures are deducted from the Investment Options in which they are invested, including amounts in the Atmos

Energy Stock Fund, and any restoration of prior forfeited amounts will be invested according to your investment direction for future contributions, or if none, in the QDIA.

If you are re-employed before you have incurred five consecutive one-year breaks in service, your forfeited accounts will be restored. You will incur a one-year break in service if for every Plan Year in which you are not credited with at least 500 Hours of Service.

Top-Heavy Provisions

A plan is considered top-heavy if it provides more than 60% of its benefits to key employees. In the unlikely event, the RSP becomes top-heavy, provisions will be made to provide certain minimum benefits to all participants.

Shareholders Rights

Your RSP participation gives you a stake in Atmos Energy Corporation as an employee and, if you have investments in the Atmos Energy Stock Fund, as a shareholder. If you become a shareholder, you are entitled to all the rights of stock ownership.

If you are a participant in the RSP with investments in the Atmos Energy Stock Fund, you will receive all shareholder mailings and proxy materials. You will also receive copies of the Company's annual and quarterly reports.

Voting

If you are an investor in the Atmos Energy Stock Fund, you are an owner of Company common stock, and you are entitled to voting privileges at the annual meeting of shareholders and at all other special meetings. Before each shareholder meeting, you will be sent a form of proxy and other proxy materials so that you can instruct the Plan Trustee on how to vote on the issues to

be decided. If your proxy is not received before the meeting, the Committee, as Plan Trustee, may vote your shares as it deems appropriate.

Dividends

Any dividends paid on Atmos Energy stock in the Atmos Energy Stock Fund will be reinvested in Atmos Energy stock, if you do not elect to receive dividends in cash. If you elect to receive dividends in cash, they are taxable as ordinary income in the year in which you receive them but are not subject to the 10% early distribution tax. Please refer to the Section titled "**Dividend Reinvestment**," for more information.

Diversification Option

You may diversify 100% of your Accounts that are invested in the Atmos Energy Stock Fund at any time. Please refer to the Sections titled "**Investment Limitations**" and "**Changing Your Investment Mix**" for more information on investments in the Atmos Energy Stock Fund.

Beneficiary Designation

You should designate a beneficiary to receive your vested Accounts under the RSP if you die before receiving a full distribution of your Accounts. If you wish to name a minor as your beneficiary, you should consult a financial or legal advisor on the proper manner of designating that minor because payments cannot be made directly to minors. If you are married, your beneficiary must be your spouse unless your spouse agrees in writing to a different beneficiary. This written consent must be witnessed by a notary public.

If you do not designate a beneficiary, or if your selected beneficiary dies before you, the Committee will direct the Plan Trustee to distribute your benefit to your surviving

spouse, or if you do not have a surviving spouse, to your estate.

Your spouse is the person to whom you are legally married under applicable federal law. You must provide proof of marriage if requested by the Committee, such as an affidavit of marriage or a marriage license issued by the applicable state.

Correction of Accounts

If an error or omission is discovered in your Accounts, or in the amount distributed to you, the Committee will adjust the Plan records as necessary to correct the error or omission as of the Plan Year of the discovery, and if the error results in an additional amount having been recorded to your Accounts, such amount will be forfeited and allocated to the forfeiture account in the Plan and used as provided in the Section titled “**Forfeiture of Nonvested Safe Harbor Matching Contributions and Fixed Annual Company Contributions Accounts.**” Additionally, the Company may make a special contribution as necessary to correct such an error or omission.

Your Rights Under ERISA

As a participant in the RSP, you have certain rights and protections under ERISA. ERISA provides that all Plan participants will be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Committee's office and other specified locations, such as worksites, all Plan documents, including copies of all documents filed with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration, such as annual reports and Plan descriptions.

- Obtain copies of all Plan documents and other Plan information upon written request to the Committee. The Committee may charge a reasonable amount for the copies.
- Receive a summary of the Plan's annual financial report (“**Summary Annual Report**” or “**SAR**”). The Committee is required by law to furnish each participant with a SAR.
- Obtain a statement telling you whether you have a right to receive a benefit from the RSP at normal retirement age (age 65) and, if so, what your benefit under the RSP would be at normal retirement age if you stop working now. If you do not have a right to a benefit, the statement will tell you how many more years you must work to earn a right to a benefit. This statement must be requested in writing and is not required to be given to you more than once every 12 months. The Committee must provide the statement free of charge.

Prudent Action by Plan Fiduciaries

In addition to creating rights for Plan participants, ERISA imposes duties upon the people responsible for the operation of the RSP. The people who supervise the operation of the RSP, called “fiduciaries,” have a duty to do their jobs prudently and solely in the interests of you and other Plan participants and beneficiaries. Fiduciaries who violate ERISA may be removed and required to make good any losses they have caused the RSP.

The Committee has the sole authority to interpret the terms of the RSP. No one, including an employer or any other person, may terminate your employment or discriminate against you in any way to prevent you from obtaining a benefit from the RSP or exercising your rights under ERISA.

Enforce Your Rights

If a claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision, without charge, and to appeal any denial, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the above rights. For instance, if you request a copy of Plan documents or the latest annual report from the Committee and do not receive them within 30 days, you may file suit in federal court. The court may require the Committee to provide the materials and pay you up to \$110 a day until you receive the materials — unless the materials were not sent because of reasons beyond the Committee's control. If you have a claim for benefits that is denied or ignored, in whole or in part, and you disagree with the denial, you must file an appeal of that denial in accordance with the Appeal Procedures described below in this Summary Plan Description. After the final appeal is denied, in accordance with the Appeal Procedures, you may file suit in a state or federal court. In addition, if you disagree with the decision or lack thereof concerning the qualified status of a domestic relations order, after exhausting the appeals process described in the Appeal Procedures below, you may file suit in federal court.

If the fiduciaries of the RSP misuse the Plan's assets or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay those costs and fees. If you lose, the court may order you to pay these costs

and fees, for example, if it finds your claim frivolous.

Assistance with Your Questions

If you have any questions about the RSP, contact the Committee. If there are any questions about this statement or about your rights under ERISA, you should contact the nearest area office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and the responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Qualified Domestic Relations Order

A Qualified Domestic Relations Order ("QDRO") is a court order that creates or recognizes an alternate payee's right to part or all of your RSP benefits. The alternate payee may be your spouse, former spouse, or child. While ERISA generally protects Plan benefits against creditors, QDROs are an exception.

A QDRO may require payment of benefits to an alternate payee before you would generally be eligible to receive benefits. Specifically, a QDRO may require the payment of benefits to an alternate payee when you reach the earliest retirement age (i.e., die, terminate employment, retire or attain age 50). Also, a QDRO entered into in connection with your divorce or legal separation may permit the alternate payee to elect payment of benefits before you would reach your earliest retirement age.

The Committee must notify you if the RSP receives a domestic relations order. The

Committee must also determine, within a reasonable time, if the order is qualified. You and each alternate payee will be notified of the decision. In the meantime, the benefits affected will be segregated in a separate account.

Claim Procedures

To receive a benefit from the RSP, you must complete the request for payment (the “**application**”) contained in the packet of information sent to you by T. Rowe Price.

An authorized representative may act on your behalf or on your beneficiary’s behalf in requesting a benefit. Any references to “you,” “your beneficiary” or “claimant” will, as appropriate, include such authorized representative.

If you feel you are being denied any benefit or any other right or entitlement provided under the RSP, you must file a written claim with T. Rowe Price no later than six (6) months after the event occurs that gives rise to the claim. All such claims will be submitted on a form provided by T. Rowe Price.

In the event the claim is denied or T. Rowe Price otherwise makes an adverse benefit determination as defined in the DOL regulations regarding claims procedures (referred to herein as an “adverse decision”), T. Rowe Price will provide the claimant a written statement which will be delivered or mailed to the claimant by certified mail to his last known address or, in some cases, via electronic notification. The written statement will be written in a manner calculated to be understood by the claimant and will contain the following:

- (i) the specific reason or reasons for the adverse decision;

- (ii) references to the specific provisions of the RSP upon which the denial is based;
- (iii) a description of any additional material or information that is necessary for the claimant to perfect the claim and an explanation of why such material or information is necessary; and
- (iv) an explanation of the review procedures provided below and the time limits applicable to such procedures, including a statement of the claimant’s right to bring a civil action under Section 502(a) of ERISA following a denial of benefits after such review.

Such written statement will be provided to the claimant within a reasonable period, but not later than 90 days after T. Rowe Price receives such claim, unless T. Rowe Price determines that special circumstances require an extension of time for processing the claim. If T. Rowe Price determines that an extension of time for processing is required, it will provide the claimant with written notice of the extension no later than 90 days after it receives the claim. In no event will such extension exceed a period of 90 days from the end of the initial 90-day period. The extension notice will indicate the special circumstances requiring an extension of time and the date by which T. Rowe Price expects to render the benefit determination.

Appeal Procedures

Within 60 days after receipt of a notice of an adverse decision as provided above, if the claimant disagrees with the adverse decision, the claimant or his authorized representative must request, in writing, that the Committee review his appeal. In conducting its review, the Committee will

consider any written statement or other evidence presented by the claimant or his authorized representative in support of his claim.

The Committee will give the claimant, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant to the claimant's claim for benefits. The Committee will provide the claimant with the opportunity to submit written comments, documents, records and other information relating to the claim for benefits. The Committee will provide a full and fair review of the appeal taking into account all comments, documents, records and other information submitted by the claimant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

If the Committee denies the claim on appeal, the Committee will notify the claimant in writing of the adverse decision by delivery or by certified mail to his last known address or, in some cases, via electronic notification. The Committee will notify the claimant of the adverse decision on appeal within a reasonable period, but not later than 60 days after receipt of the claimant's request for a review by the Plan. However, in the event that special circumstances require an extension of time for processing the application for appeal (such as the need to hold a hearing, if the Plan's procedures provide for a hearing), the Committee will so notify the claimant of its decision not later than 120 days after receipt of the appeal application. If this extension of time is needed, the Committee will furnish the claimant, within 60 days after its receipt of such application, written notification of the extension explaining the circumstances requiring such extension and the date that it

is anticipated that its decision on the appeal will be furnished.

If the Committee holds regularly scheduled meetings at least quarterly, then, notwithstanding the foregoing, the Committee will make a benefit determination on the appeal no later than the date of the meeting of the Committee that immediately follows the Plan's receipt of the appeal, unless the appeal is filed within 30 days preceding the date of such meeting. In such case, a benefit determination may be made by no later than the date of the second meeting following the Plan's receipt of the appeal. If special circumstances (such as the need to hold a hearing) require a further extension of time for processing, a benefit determination on the appeal will be rendered not later than the third meeting of the Committee following the Plan's receipt of the appeal. If such an extension of time for review is required because of special circumstances, the Committee will provide you with written notice of the extension, describing the special circumstances and the date as of which the benefit determination on appeal will be made, before the commencement of the extension. The Committee will notify you of the benefit determination on appeal as soon as possible, but not later than 5 days after the benefit determination is made.

The decision of the Committee on appeal will be in writing, will be written in a manner calculated to be understood by the claimant and will include the following:

- (i) the specific reason or reasons for the denial of the appeal;
- (ii) references to the specific provisions of the Plan on which the denial was based;

- (iii) a statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim for benefits; and
- (iv) a statement of the claimant's right to bring an action under Section 502(a) of ERISA.

Disputing a Claim

If you wish to dispute a claim, any complaint must be filed in the Federal District Court for the Northern District of Texas, Dallas division, within three (3) years from the date of the occurrence of the event giving rise to the claim, or if you have filed a claim with T. Rowe Price, within one (1) year from the date of the Committee's final claim denial, if that is later than such three (3) year period.

Plan Funds

Benefits provided by the RSP are not insured by the Pension Benefit Guaranty Corporation under Title IV of the Employee Retirement Income Security Act of 1974 (ERISA) because the insurance provisions under ERISA are not applicable to defined contribution plans like the RSP.

Future of the Plan

Atmos Energy expects to continue the RSP indefinitely. However, the Company may modify, suspend or terminate the RSP. If the RSP is terminated, contributions to the RSP will stop. If a successor plan is not established, you will be entitled to receive a distribution of your Accounts.

Plan Information

Plan Sponsor

Atmos Energy Corporation

1800 Three Lincoln Centre
5430 LBJ Freeway
Dallas, TX 75240
(972) 855-4032

Plan Administrator

Atmos Energy Qualified Retirement Plans and Trusts Committee (the "**Committee**")
1800 Three Lincoln Centre
5430 LBJ Freeway
Dallas, TX 75240
(972) 855-4032

Plan Administration

The RSP is self-administered by the Atmos Energy Qualified Retirement Plans and Trusts Committee. The Committee, in its sole discretion, has the right to construe, interpret, and apply the terms and provisions of the Plan. Any interpretation, determination, or other action made or taken by the Committee will be final, binding and conclusive.

Plan Year

January 1 through December 31

Plan Trustee

Atmos Energy Qualified Retirement Plans and Trusts Committee
1800 Three Lincoln Centre
5430 LBJ Freeway
Dallas, TX 75240
(972) 855-4032

Plan Custodian

T. Rowe Price Retirement I Plan Services
P. O. Box 17215
Baltimore, Md. 21297-1215

Agent for Service of Legal Process

General Counsel

Atmos Energy Corporation

1800 Three Lincoln Centre

5430 LBJ Freeway

Dallas, TX 75240

Service of legal process may also be made upon the Committee or the Plan Trustee.

Plan Number

002

Employer Identification Number

75-1743247

Plan Identification

The official name of the Plan is the Atmos Energy Corporation Retirement Savings Plan and Trust.

This is a summary of the Retirement Savings Plan and Trust effective January 1, 2026. While this summary includes many of the facts about the Plan, it does not attempt to describe all provisions or limitations. In case of any questions, the official Plan document, as interpreted and administered by the Atmos Energy Qualified Retirement Plans and Trusts Committee, remains the final authority.