



PLAN, SAVE, PROTECT: YOUR FINANCIAL WELLNESS RESOURCES

What's Inside:

- Increased 401(k)/RSP company match for 2026
- Tools to help grow your savings
- Financial support resources



Feeling confident about your finances is a key part of your overall wellness. When you're feeling stressed about money, your physical and emotional well-being can also suffer. That's why Atmos Energy offers benefits, tools, and support programs to help you plan for the future, protect what matters, and make smart financial decisions.

Whether you're saving for retirement, managing everyday expenses, or safeguarding your personal information, we're here to support your financial well-being every step of the way.

BOOST YOUR RETIREMENT SAVINGS

401(k)/Retirement Savings Plan (RSP)

Atmos Energy's 401(k)/RSP, administered through T. Rowe Price, allows you to save for your retirement through pre-tax contributions, Roth (after-tax) contributions, or a combination of both—and you have a variety of investment options to choose from.

When you contribute to the plan, Atmos Energy also makes a dollar-for-dollar company matching contribution to your account. Starting January 1, 2026, the company match is increasing to **6%** of your eligible pay to help you grow your savings even faster. Beginning at age 50, you can also make IRS-allowed catch-up contributions, with even higher contribution limits from ages 60 to 63.



Maximize the Match: Increase Your Contributions!

To check your 401(k)/RSP account balances and/or make changes to your contributions or investments, contact T. Rowe Price:

- Scan the QR code or log in to your 401(k)/RSP account at **rps.troweprice.com**.
- Call **800-922-9945**.

But Wait... There's More!

After one year of service, you will also receive a Fixed Annual Company Contribution (FACC), which the company deposits into your 401(k)/RSP account (unless you are active in the Pension Account Plan). The company match, plus the FACC, can really boost the power of your savings over time!

PLAN AND INVEST WITH CONFIDENCE

Atmos Energy offers financial planning tools and resources to help you achieve your retirement savings and investing goals.



Retire With Confidence Program

The Retire With Confidence program through T. Rowe Price gives you a free confidence check-in conversation with a certified financial expert. Financial experts can't provide advice, but they can answer your questions and provide investment education. To schedule a session, call **855-733-4763**.



Additional Online Investment and Planning Tools

T. Rowe Price has several online tools available to help you plan and stay on track with your investment strategy for retirement:

- **The Roth Comparison Calculator** helps you determine the tax impact of making Roth (after-tax) contributions versus making pre-tax contributions to your 401(k)/RSP account.
- **Retirement modeling tools and financial calculators** help you determine how much you need to save based on your earnings, projected date of retirement, and other factors.



GuidedChoice Investment Guidance

The GuidedChoice investment advisory service offers free guidance to all Atmos Energy employees, with the option to pay for additional investment advice and account management. Fees for the additional services are \$3.50 per \$1,000 of assets in your 401(k)/RSP, with an annual maximum fee of \$350.

GuidedChoice can help you create a personalized investment and savings plan, factoring in your outside assets and investments, allowing you to see a holistic view of your total retirement strategy, and keeping you on track to achieve your retirement goals.

If you are within three years of retirement, you also have access to GuidedChoice's **Retirement Income Solution**. This online tool can help you manage the retirement dollars you've built during your working years and make it last. If you haven't entered a specific retirement date in the the GuidedChoice system, the default retirement age is 65. You have the ability to change your retirement age in the system and select a retirement date within three years of today's date for modeling purposes.

To learn more, call GuidedChoice at **800-242-6182** or log in to **guidedchoice.com**.



Pension Account Plan - Retirement Modeler

If you participate in the Pension Plan, the Retirement Modeler can help you plan and save for retirement with customized scenarios. Access the Retirement Modeler on Atmosphere under the *Retirement Benefits and Planning* page.

- You can model scenarios by age or specific retirement dates, and you can compare up to three age-based scenarios side by side.
- You can model your retirement income in a graph format that shows how much you'll have each year of retirement and the sources of the amounts.
- You can enter your and your spouse's additional sources of retirement savings such as IRAs, HSAs, annuities, etc.
- Your 401(k)/RSP balance is imported into the Retirement Modeler monthly for convenience, but you can also adjust the balance as needed.
- The Retirement Modeler can calculate an estimated Social Security benefit for you and/or your spouse starting at normal retirement age or an earlier age. Alternatively, you can add an estimated amount that Social Security provides to you.
- You can view your annual account balance as of the end of the prior year in the modeler under *Profile/Cash Balance*.

Note: Employees who receive the FACC will find that the retirement tools offered by T. Rowe Price have more modeling options for their retirement plans.



Join a Monthly Financial Resources Webinar

T. Rowe Price offers educational webinars on a variety of important financial topics. In addition, you can view personalized retirement check-in videos on rps.troweprice.com. These videos can help you understand your progress in meeting your retirement goals and give you practical tips for improving your retirement outcomes.



Are Your Beneficiaries Up to Date?



If you haven't reviewed your beneficiaries lately, now is a good time to do so and make any needed updates. Having current beneficiaries on file ensures that your financial benefits go to the right person and helps your family get access to your benefits faster, with fewer hassles.

To protect your loved ones and give you financial peace of mind, review your beneficiary information today:

- **HSA:** Go to HealthEquity.com
- **401(k)/RSP:** Go to rps.troweprice.com
- **Pension Plan:** Go to Workday

SUPPORT FOR YOUR FINANCIAL HEALTH

Beyond retirement benefits, Atmos Energy offers resources to help you save and manage your money, protect personal information, and plan for future expenses.

Magellan Healthcare – Employee Assistance Program

As part of the Employee Assistance Program, the Financial Wellbeing program provides resources to help you manage your money effectively. You can be confident about your finances when you make a budget, avoid or reduce debt, buy a home, grow your family, save for retirement, and more.

- Meet with a Money Coach who will help teach you new habits to resolve your financial challenges and achieve your goals. Magellan's Money Coaches are certified professionals with an average of 22 years of experience and provide confidential, unbiased guidance to help you get into good financial shape. They do not sell products.
- Receive three free 30-minute telephone consultations per topic per year for support with debt and credit, spending and saving, college and student loans, home buying and estate planning, getting married and growing your family, saving for retirement, and more.
- Take an assessment and learn how money affects your health and wealth.
- Access premium financial content such as events, videos, articles, and calculators.

Take Action

Call **800-424-1768** to schedule a meeting for yourself or with your spouse or partner. Money Coaches are available Monday to Friday from 8:00 a.m. to 10:00 p.m. CT. You can also visit the Financial Wellbeing program section on the website member.magellanhealthcare.com.

The Magellan Financial Wellbeing program is confidential. Your information is not sold to or shared with your employer or any third parties.

SAVE MONEY WITH SPENDING ACCOUNTS

To help you save money on your eligible out-of-pocket healthcare and dependent care expenses, Atmos Energy offers four types of tax-advantaged accounts. By contributing pre-tax dollars, you can reduce your taxable income, which can lower your overall tax obligation.

Health Savings Account (HSA)

The HSA, administered by HealthEquity, is available to those enrolled in the Atmos Energy HDHP. It can be used to help pay for eligible healthcare expenses, including medical, dental, and vision expenses, now and in the future.

- Both you and Atmos Energy make contributions to the account, up to IRS limits:
 - In 2026, you may contribute up to \$4,400 for Employee Only coverage and \$8,650 for Employee + Spouse, Employee + Child(ren), or Employee + Family coverage. These maximums include the company contribution.
 - If you are over the age of 55, you may also contribute an additional catch-up contribution of \$1,000 each year.
- Enjoy triple-tax savings: pre-tax contributions from your paycheck, tax-free growth on interest and earnings, and tax-free withdrawals for eligible expenses.
- HSA balances roll over each year. There are no “lose it or use it” rules.
- Update your HSA contributions at any time in Workday.

Investing Your HSA Funds

Did you know you can invest the funds in your HSA if you have at least \$1,000 in your account? Investment options, like low-cost mutual funds, are available through HealthEquity. With HealthEquity’s Investment Desktop, you can view, manage, and invest your funds. There is a monthly administrative fee of 0.03% of your average daily investment balance, which is capped at \$10 per month.

Two advisory tools are also available to assist you:

- **GPS** suggests investment options based on age, investment objectives, and experience, allowing you to select your own investments with targeted advice.
- **Autopilot** manages your entire portfolio based on your risk profile and specified factors, allowing you to invest confidently.

You can also self-invest or work with another brokerage to manage your investments.

Investing in your HSA allows you to take advantage of tax-free growth, especially if treated like a nest egg. You can always use HSA money for qualified medical expenses and, after you turn 65, you can use it for any purpose without penalty—but withdrawals for non-medical expenses will be taxed as ordinary income.

Flexible Spending Accounts (FSAs)

Atmos Energy offers three FSAs, available through WEX, that allow you to set aside pre-tax dollars to help cover the cost of eligible expenses, up to IRS limits:



- The **Health Care FSA** helps you pay for eligible healthcare costs, including out-of-pocket medical, dental, and vision expenses, such as deductibles, copays, etc. Employees enrolled in the EPO or PPO plans can enroll in the Health Care FSA and use the funds for eligible expenses for themselves, their spouses, and their IRS tax dependents—even if those dependents aren't enrolled in the Atmos Energy Medical Plan. In 2026, you may contribute up to **\$3,300** in the Health Care FSA.
- The **Limited Purpose FSA** can be used by those who enroll in the HDHP to pay for eligible dental and vision expenses only. In 2026, you may contribute up to **\$3,300** in the Limited Purpose FSA.
- The **Dependent Care FSA** helps you pay for eligible child and elder care expenses (e.g., child or adult daycare, before- or after-school programs, preschool). In 2026, you may contribute up to **\$7,500** in the Dependent Care FSA. You can use the Dependent Care Recurring Reimbursement form (available on Atmosphere or through the WEX portal) at the beginning of the year for automatic biweekly reimbursement.

All of the FSAs have use-it-or-lose-it rules. If you don't use all your 2026 FSA funds by March 15, 2027, and submit expenses for reimbursement by March 31, 2027, you will forfeit the unused 2026 funds.

Note: If you change to HDHP from PPO or EPO, you have until December 31 (of the year in which you change plans) to use your FSA funds.

For more information about Atmos Energy's spending accounts, refer to Atmosphere.

PROTECT YOUR FINANCES

With LifeLock, you get identity theft protection services to safeguard your finances, credit, and good name. Atmos Energy covers the full cost for employees on the Benefit Essential Plan, which includes identity protection such as social media monitoring, dark web monitoring, and bank account alerts.

You can enroll or upgrade your coverage in Workday at any time.

- The monthly rate to cover your family on the Benefit Essential Plan is \$8.49.
- Monthly rates for the Benefit Premier Plan are \$17.00 for Employee Only or \$42.49 for Employee + Family.

To learn more about these benefits and identity theft services, visit memberportal.lifelock.com or call **800-607-9174**.



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Starting January 1, 2026, Atmos Energy will match your 401(k)/Retirement Savings Plan (RSP) contributions dollar for dollar, up to **6%**. Make sure you're maximizing the match—contribute at least **6%** to get the full match and grow your savings faster. **Don't leave money on the table!**

Find more details about the 401(k)/RSP match and additional financial wellness resources inside.