GRAFTECH INTERNATIONAL HOLDINGS INC. SAVINGS PLAN
Plan Number 091663
Plan Information as of – 07/03/2025

This legally required notice includes important information about the investment options under your retirement plan. You can also review additional information about your investment options, on your plan's website at http://retirementplans.vanguard.com/PubFundChart/graftech/7190, or by contacting Vanguard Participant Services at 800-523-1188 or via TTY text telephone for the deaf or hearing impaired at 800-749-7273. You can obtain a free paper copy of the information on the website by calling Vanguard at 800-523-1188. **No specific action is required on your part as a result of this notice.**

> **It takes just a few minutes to sign up for e-delivery:** If you haven't already signed up to receive plan communications electronically, you can change your mailing preference by logging on to **www.vanguard.com/retirementplans**.

Summary

This document has two parts. Part I consists of general plan information, including how you may direct investments in your plan account, whether you have voting rights associated with any plan investments and any restrictions that may apply to that investment direction. Part I also describes the fees and expenses you will pay for plan administration and individual transactions. Part II consists of performance information for plan investment options. This part shows you how well the investments have performed in the past. Part II also shows you the fees and expenses you will pay for each investment option.

Part I. General plan information

A. How to direct your plan investments

Your plan gives you the right to direct some or all of your plan investments. You can direct your plan investments using any of the three convenient methods listed below. For a list of the designated investment alternatives offered in your plan and any designated investment managers, please refer to the complete investment fee and performance chart contained in this notice.

- **Online.** Log on to your account at **www.vanguard.com** anytime. If you have not signed up for secure online account access, visit **www.vanguard.com/register** and follow the prompts. You will need your plan number: 091663.
- **By phone.** Call the 24-hour interactive VOICE® Network at **800-523-1188.** You will need a personal identification number (PIN) to use VOICE. To create a PIN, follow the prompts.
- **With personal assistance.** Vanguard Participant Services associates are available at **800-523-1188** or via TTY text telephone for the deaf or hearing impaired at **800-749-7273** Monday through Friday from 8:30 a.m. to 9 p.m., Eastern Time.

Transaction requests (for example, a contribution, exchange or redemption) must be in good order. "Good order" means that Vanguard has determined that (1) your transaction request includes complete information and (2) appropriate assets are already in your account or new assets have been received.

Vanguard, as your plan's record keeper, will determine the necessary processing time for your transaction request before submission to the fund(s).

Your transaction will then be based on the next-determined net asset value (NAV) of the investment's shares. If your transaction request is received by Vanguard in good order on a business day before the close of regular trading on the New York Stock Exchange (NYSE) (generally 4 p.m., Eastern Time), you will receive that day's NAV and trade date. If your transaction request is received in good order while the NYSE is closed, you will receive the next business day's NAV and trade date.

If your transaction involves one or more investments with an early cutoff time for processing or another trading restriction, your entire transaction will be subject to that cutoff time when the trade date for your transaction is determined. If an early cutoff time applies to an investment available in your plan, please review the next section for additional information.

Also, please note some investments may restrict investments of new money. If this applies to a transaction you request, you may be requested to contact Vanguard before the transaction may be processed.

You may not cancel any transaction request once processing has begun. Please be careful when placing a transaction request.

Proxy voting

The plan administrator or other named fiduciary for the plan exercises voting, tender and similar rights with respect to the mutual funds and collective investment trusts (as applicable) in the plan.

B. Limitations on your ability to direct investments

Frequent-trading limitations

Because excessive transactions can disrupt management of a fund and increase the fund's costs for all shareholders, Vanguard places certain limits on frequent trading in the funds. Each investment fund (other than money market funds and short-term bond funds) limits an investor's purchases or exchanges into a fund account for 30 calendar days after the investor has redeemed or exchanged out of that fund account.

These frequent-trading limitations do not apply to the following:

- Certain non-Vanguard managed funds where the investment manager has opted not to apply any frequent trading restriction.
- Purchases of shares with reinvested dividend or capital gains distributions.
- Discretionary transactions through Vanguard Personal Advisor Services®, Vanguard Institutional Advisory Services®, Vanguard Digital Advisor™ and discretionary (advisor-directed) transactions through certain intermediaries.
- Redemptions of shares to pay fund or account fees.
- Redemptions of shares to remove excess shareholder contributions to retirement accounts.
- Transfers and reregistrations of shares within the same fund.
- Purchases of shares by asset transfer or direct rollover.
- Conversions of shares from one share class to another in the same fund.
- Certain approved institutional portfolios and asset allocation programs, as well as trades made by funds or trusts managed by Vanguard or its affiliates that invest in other Vanguard funds. (Please note that shareholders of Vanguard's funds of funds are subject to the limitations.)
- Certain transactions below dollar value or other thresholds specified by Vanguard.
- Purchases of shares with participant payroll or employer contributions or loan repayments.
- Distributions, loans, and in-service withdrawals from a plan.
- Redemptions of shares as part of a plan termination or at the direction of the plan.
- Transactions executed through the Vanguard Managed Account Program.
- Exchange requests submitted by written request to Vanguard. (Exchange requests submitted by fax, if otherwise permitted, are subject to the limitations.)

C. Plan administrative expenses

The following fees will be charged to your plan account for administration of the plan, to the extent the plan is charged these fees. Please also review your account statement for disclosure of the dollar amount actually charged to your account for these services, and a description of the services to which these fees relate.

An annual plan recordkeeping fee of $92 is charged to each plan participant. This fee is automatically deducted from your account balance periodically.

D. Individual transaction expenses

Your account will be subject to additional fees if you select one of the following plan services. Please also review your account statement for a detailed disclosure of the dollar amount actually charged to your account for these services and a description of the services to which these fees relate.

Loan origination fee

An origination fee will be deducted from the loan proceeds for each loan issued from your account. The fee is $40 if you request the loan through **www.vanguard.com** or VOICE®, and $90 if you request the loan with personal assistance from a Vanguard associate.

Loan maintenance fee

An annual maintenance fee of $25 will be deducted from your account balance for each loan in your account. The loan maintenance fee is charged annually usually in mid-July beginning in the calendar year after the loan was issued.

Hardship withdrawal fee

If you request a hardship withdrawal from your account, a fee of $150 will be deducted from your account balance for each hardship withdrawal that is processed.

In-Service Withdrawal fee

If you request a withdrawal from your account, a fee of $50 will be deducted from your account balance for each separate withdrawal that is processed.

Required Minimum Distribution and Installment fee

An annual fee of $50 will be deducted from your account balance on your first required minimum distribution or installment that is processed in a calendar year.

Termination withdrawal fee

If your account balance is above $100 you will be charged a fee of $50 when you remove money from your account after termination of employment. This fee will be deducted from your withdrawal amount.

Digital Advisor fee

Vanguard Digital Advisor is an advisory service offered through Vanguard Advisers, Inc. In providing this service, Vanguard Advisers, Inc. is a designated investment manager for your plan.

The service provides enrolled participants with automated investment management and financial planning services. If you enroll in Vanguard Digital Advisor and you elect an all-index investment setting in your Portfolio, you will be charged an annual gross advisory fee of 0.2% based on your average daily balance of investments held in your plan account.

To avoid conflicts of interest for any revenues that Vanguard receives on assets in enrolled accounts (for example, revenues from Vanguard Funds), Digital Advisor will reduce your gross advisory fee by the amount of revenue that Vanguard (or a Vanguard affiliate) receives on your enrolled account to calculate the net advisory fee. The net advisory fee is the amount ultimately collected from your account and is shown on your quarterly statement.

Whether you elect an all-index or an active/index investment setting for your plan account, the Digital Advisor net advisory fee is approximately 0.15% across your Portfolio for a typical investment portfolio, although actual expenses will vary based on the specific holdings in each enrolled account or customizations or investment settings in such accounts. Your net advisory fee can also vary by enrolled account type. If you enroll multiple accounts in Digital Advisor, the net advisory fee you pay may vary by enrolled account.

Personal Advisor fee

Vanguard Personal Advisor provides an investment advisory service offered through Vanguard Advisers, Inc. In providing this service, Vanguard Advisers, Inc. is a discretionary and designated investment manager for your plan.

The service provides enrolled participants with automated investment management and financial planning services. If you enroll in Vanguard Personal Advisor and you elect an all-index investment setting in your Portfolio, you will be charged an annual gross advisory fee of 0.35% based on your average daily balance of investments held in your plan account.

To avoid conflicts of interest for any revenues that Vanguard receives on assets in enrolled accounts (for example, revenues from Vanguard Funds), Personal Advisor will reduce your gross advisory fee by the amount of revenue that Vanguard (or a Vanguard affiliate) receives on your enrolled account to calculate the net advisory fee. The net advisory fee is the amount ultimately collected from your account and is shown on your quarterly statement.

Whether you elect an all-index or an active/index investment setting for your plan account, the Personal Advisor's net advisory fee is approximately 0.30% across your Portfolio for a typical investment portfolio although actual expenses will vary based on the specific holdings in each enrolled account or customizations or investment settings in such accounts. Your net advisory fee can also vary by enrolled account type. If you enroll multiple accounts in Personal Advisor, the net advisory fee you pay may vary by enrolled account.

Vanguard Situational Advisor fee

Vanguard Situational Advisor is an advisory service offered through Vanguard Advisors, Inc. The service provides participants with a point-in-time financial wellness evaluation with a Vanguard Advisor which may include: nondiscretionary investment strategies for their retirement accounts based on personalized financial plans created by VAI, advice and guidance in navigating life events while planning for and achieving retirement success, and/or addressing specific investment-related questions or topics.

Vanguard Situational Advisor charges a per-use fee of $250, which, unless otherwise paid for by your employer, is assessed from the participant's employer-sponsored plan balance.

Qualified domestic relations order (QDRO) fee

A Qualified Domestic Relations Order (QDRO) is a legal document ordering the division of a retirement plan account between parties in a divorce. If you or your spouse submits a QDRO to be processed for your account, the following fees will be assessed:

- QDRO determination fee: $800.

Investment fees charged to your account

Investments in your plan may carry additional fees, including administrative charges, commissions, sales loads, sales charges, deferred sales charges, redemption fees, surrender charges, exchange fees, account fees, and purchase fees. Please review the complete investment fee and performance chart contained in this notice to determine whether these fees may be charged for an investment option, and review your account statement for a detailed disclosure of the dollar amount actually charged to your account each quarter that is attributable to these fees.

Part II. Investment performance and fee information

The table below focuses on the performance of investment options that do not have a fixed or stated rate of return. This table shows how these options have performed over time and allows you to compare them with an associated benchmark for the same time periods. Past performance does not guarantee how the investment option will perform in the future. Your investment in these options could lose money. Information about an option's principal risks is available on your plan's website.

This table also shows fee and expense information for the investment options listed below, including the total annual operating expenses of each investment option listed below. Total annual operating expenses are expenses that reduce the rate of return of the investment option. This table also shows shareholder-type fees. These fees are in addition to total annual operating expenses. In addition to restrictions or limitations described elsewhere in this notice, the table shows any restrictions or limitations that may apply to purchases, transfers, or withdrawals of the investment.

Please note, each benchmark provided in the chart is a broad-based securities market index, as required by Department of Labor regulation. When reviewing performance of a blended fund (a fund that invests in a mix of stocks, bonds and/or money market instruments, like a Target Date Fund or balanced fund), it may also be useful to compare fund returns to composite benchmarks comprised of multiple broad-based indices based on the fund's composition, goals and objectives. Composite benchmarks are available in the fund prospectuses and at www.vanguard.com. If you have questions or need help finding additional information, contact Vanguard Participant Services at 800-523-1188.

Investment performance and expenses

The table below provides important information about your investment options (as of March 31, 2025)

A dash (—) appears when the information could not be obtained, doesn't exist, or doesn't apply. The performance data shown represents past performance, which is not a guarantee of future results. Investment returns and principal value will fluctuate, so investors' shares, when sold, may be worth more or less than their original cost. Current performance may be lower or higher than the performance data cited. Figures for periods of less than one year are cumulative returns. All other figures represent average annual returns. Performance data for periods of less than one year do not reflect the deduction of redemption fees that may apply. All other performance data are adjusted for redemption fees, where applicable.

[1] *"Since inception" performance is only listed for funds less than ten years old.*

	Annual expense ratio		Average Annual Return				
International Equity	As a %	Per $1000	1 year	5 year	10 year	Since fund inception[1]	Fund inception date
American Funds EuroPacific Growth Fund (R6)	0.47%	$4.70	0.34%	9.93%	5.33%	—	05/01/2009
Benchmark: MSCI All Country World ex-US NR Index			6.24%	10.92%	4.98%	—	—
Vanguard Total Intl. Stock Index Fund (Adm)	0.09%	$0.90	6.37%	11.44%	5.21%	—	11/29/2010
Benchmark: MSCI World NR Index			7.07%	16.13%	9.50%	—	—

Risk: Foreign investing involves additional risks including currency fluctuations and political uncertainty. Stocks of companies in emerging markets are generally more risky than stocks of companies in developed countries.

Domestic Equity	Annual expense ratio As a %	Per $1000	Average Annual Return 1 year	5 year	10 year	Since fund inception[1]	Fund inception date
Carillon Eagle Mid Cap Growth Fund (R6)	0.64%	$6.40	-6.21%	12.61%	9.30%	—	08/15/2011
Benchmark: Russell Mid Cap Growth Index			3.57%	14.86%	10.14%	—	—
J Hancock Disciplined Value Fund (R6)	0.61%	$6.10	3.44%	18.78%	9.20%	—	09/01/2011
Benchmark: Russell 1000 Value Index			7.18%	16.15%	8.79%	—	—
JPMorgan Large Cap Growth Fund (R6)	0.50%	$5.00	6.59%	21.29%	16.41%	—	11/30/2010
Benchmark: Russell 1000 Index			7.82%	18.47%	12.18%	—	—
Loomis Sayles Small Cap Growth Fund (N)	0.83%	$8.30	-3.82%	11.60%	7.92%	—	02/01/2013
Benchmark: Russell 3000 Index			7.22%	18.18%	11.80%	—	—
MFS Mid Cap Value Fund (R6)	0.63%	$6.30	2.05%	17.80%	8.56%	—	02/01/2013
Benchmark: Russell Mid Cap Value Index			2.27%	16.70%	7.62%	—	—
Principal SmallCap Value Fund II (R6)	0.91%	$9.10	-5.37%	17.86%	6.67%	—	11/25/2014
Benchmark: Russell 2000 Value Index			-3.12%	15.31%	6.07%	—	—
Vanguard Extended Market Index Fund (Adm)	0.05%	$0.50	-0.47%	15.18%	7.87%	—	11/13/2000
Benchmark: S&P Completion Index			-0.50%	15.05%	7.75%	—	—
Vanguard Institutional Index Fund (Inst)	0.035%	$0.35	8.21%	18.56%	12.47%	—	07/31/1990
Benchmark: S&P 500 Index			8.25%	18.59%	12.50%	—	—
Vanguard PRIMECAP Fund (Adm)	0.29%	$2.90	2.92%	16.98%	12.19%	—	11/12/2001
Benchmark: S&P 500 Index			8.25%	18.59%	12.50%	—	—
Vanguard Value Index Fund (Inst)	0.04%	$0.40	8.45%	17.05%	10.35%	—	07/02/1998
Benchmark: CRSP U.S. Large Cap Value Index			8.49%	17.05%	10.36%	—	—

Risk: Prices of mid- and small-cap stocks often fluctuate more than those of large-company stocks. Funds that concentrate on a relatively narrow market sector face the risk of higher share-price volatility.

Balanced	Annual expense ratio As a %	Per $1000	Average Annual Return 1 year	5 year	10 year	Since fund inception[1]	Fund inception date
Vanguard Target Retirement 2020 Fund	0.08%	$0.80	5.97%	7.40%	5.47%	—	06/07/2006
Benchmark: Target Retirement 2020 Composite Index			5.89%	7.61%	5.73%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement 2025 Fund	0.08%	$0.80	6.10%	8.77%	6.16%	—	10/27/2003
Benchmark: Target Retirement 2025 Composite Index			6.00%	9.04%	6.45%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement 2030 Fund	0.08%	$0.80	6.03%	9.94%	6.70%	—	06/07/2006
Benchmark: Target Retirement 2030 Composite Index			5.97%	10.20%	7.00%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement 2035 Fund	0.08%	$0.80	6.26%	11.15%	7.26%	—	10/27/2003
Benchmark: Target Retirement 2035 Composite Index			6.14%	11.40%	7.55%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement 2040 Fund	0.08%	$0.80	6.42%	12.36%	7.80%	—	06/07/2006
Benchmark: Target Retirement 2040 Composite Index			6.29%	12.59%	8.09%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement 2045 Fund	0.08%	$0.80	6.57%	13.56%	8.27%	—	10/27/2003
Benchmark: Target Retirement 2045 Composite Index			6.44%	13.79%	8.56%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement 2050 Fund	0.08%	$0.80	6.65%	13.84%	8.40%	—	06/07/2006
Benchmark: Target Retirement 2050 Composite Index			6.55%	14.09%	8.70%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement 2055 Fund	0.08%	$0.80	6.67%	13.84%	8.38%	—	08/18/2010
Benchmark: Target Retirement 2055 Composite Index			6.55%	14.09%	8.70%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement 2060 Fund	0.08%	$0.80	6.65%	13.83%	8.38%	—	01/19/2012
Benchmark: Target Retirement 2060 Composite Index			6.55%	14.09%	8.70%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—

Balanced	Annual expense ratio As a %	Per $1000	Average Annual Return 1 year	5 year	10 year	Since fund inception[1]	Fund inception date
Vanguard Target Retirement 2065 Fund	0.08%	$0.80	6.67%	13.84%	—	8.86%	07/12/2017
Benchmark: Target Retirement 2065 Composite Index			6.55%	14.09%	8.71%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement 2070 Fund	0.08%	$0.80	6.61%	—	—	12.51%	06/28/2022
Benchmark: Target Retirement 2070 Composite Index			6.55%	14.09%	8.71%	—	—
Benchmark: MSCI U.S. Broad Market GR Index			7.15%	18.35%	11.86%	—	—
Vanguard Target Retirement Income Fund	0.08%	$0.80	5.82%	5.14%	4.15%	—	10/27/2003
Benchmark: Target Retirement Income Composite Index			5.73%	5.31%	4.36%	—	—
Benchmark: Bloomberg U.S. Aggregate Bond Index			4.88%	-0.40%	1.46%	—	—

Risk: Target-date investments are subject to the risks of their underlying funds. The year in the investment name refers to the approximate year (the target date) when an investor would retire and leave the workforce. The investment will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A target-date investment is not guaranteed at any time, including on or after the target date.

Please note, when reviewing performance of a blended fund (a fund that invests in a mix of stocks, bond and/or money market instruments, like a Target Date Fund or balance fund), it may be useful to compare fund returns to composite benchmarks comprised of multiple broadbased indices based on the fund's composition, goals and objectives. A broadbased securities market index has also been provided as required by Department of Labor regulation.

Bond	Annual expense ratio As a %	Per $1000	Average Annual Return 1 year	5 year	10 year	Since fund inception[1]	Fund inception date
Dodge & Cox Income X	0.36%	$3.60	5.65%	—	—	3.65%	05/02/2022
Benchmark: S&P 500 Index			8.25%	18.59%	12.50%	—	—
Vanguard Total Bond Market Index Fund (Inst)	0.025%	$0.25	4.88%	-0.40%	1.45%	—	09/18/1995
Benchmark: Bloomberg U.S. Aggregate Float Adjusted Index			4.87%	-0.36%	1.49%	—	—

Risk: Investments in bond funds are subject to interest rate, credit, and inflation risk. While U.S. Treasury or government agency securities provide substantial protection against credit risk, they do not protect investors against price changes due to changing interest rates. Although the market values of government securities are not guaranteed and may fluctuate, the timely payment of principal and interest is guaranteed by the U.S. Government. High-yield bonds generally have medium- and lower-range credit quality ratings and are therefore subject to a higher level of credit risk than bonds with higher credit quality ratings.

Short-Term Reserves	Annual expense ratio As a %	Per $1000	Average Annual Return 1 year	5 year	10 year	Since fund inception[1]	Fund inception date
Vanguard Retirement Savings Trust III	0.28%	$2.80	2.53%	2.08%	2.12%	—	09/05/2001
Benchmark: FTSE U.S. Treasury-Bill 3-Month Index			5.17%	2.69%	1.90%	—	—

A stable value investment is neither insured nor guaranteed by the U.S. government. There is no assurance that the investment will be able to maintain a stable net asset value, and it is possible to lose money in such an investment.

Fee information

The cumulative effect of fees and expenses can substantially reduce the growth of your retirement savings. Visit the Department of Labor's website for an example showing the long-term effect of fees and expenses at https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/publications/understanding-your-retirement-plan-fees. Fees and expenses are only one of many factors to consider when you decide to invest in an option. You may also want to think about whether an investment in a particular option, along with your other investments, will help you achieve your financial goals.

Please visit http://retirementplans.vanguard.com/PubFundChart/graftech/7190 for updated fee and performance information for each of these investment alternatives, along with additional information regarding the investment's issuer, objectives and goals, principal strategies and risks and portfolio turnover rate.

To better understand your investment options, please also visit https://retirementplans.vanguard.com/VGApp/pe/Glossary for a glossary of terms.

Fee/expense definitions

Total annual operating expense (gross expense ratio) – The investment fund's annual operating expenses, often expressed as a percentage of average net assets. The total annual operating expense does not reflect any fee waivers or reimbursements that may be in effect.

Purchase Fee – A charge deducted from the amount invested when shares of a fund are initially purchased and paid directly to the Fund to offset the costs of buying securities.

Redemption fee – The redemption fee is an amount charged when shareholders redeem shares of a fund within a specified number of days following the purchase of those shares. The redemption fee is intended to allow funds to recoup some of the costs incurred as a result of short-term trading strategies, such as market timing.

Liquidity Fee – A money market fund must impose (unless determined by its board) a liquidity fee of 1% on all redemptions if the money market fund's weekly liquid assets fall below 10% of total assets; a money market fund's board may impose a liquidity fee of up to 2% on all redemptions if the fund's weekly liquid assets fall below 30% of total assets.

Target-date investments are subject to the risks of their underlying funds. The year in the investment name refers to the approximate year (the target date) when an investor would retire and leave the workforce. The investment will gradually shift its emphasis from more aggressive investments to more conservative ones based on its target date. A target-date investment is not guaranteed at any time, including on or after the target date.

The performance of an index is not an exact representation of any particular investment, as you cannot invest directly in an index.

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Money market yields more closely reflect the current earnings of a money market fund than the average annual total returns of such a fund.

Vanguard trusts are not mutual funds. They are collective trusts available only to tax-qualified plans and their eligible participants. Investment objectives, risks, charges, expenses, and other important information should be considered carefully before investing. The collective trust mandates are managed by Vanguard Fiduciary Trust Company, a wholly owned subsidiary of The Vanguard Group, Inc.

Collective trusts and separately managed accounts (SMAs) are not mutual funds. These investments are available only to tax-qualified plans and their eligible participants. Investment objectives, risks, charges, expenses, and other important information should be considered carefully before investing.

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Vanguard Marketing Corporation, Distributor of the Vanguard Funds

GRAFTECH INTERNATIONAL HOLDINGS INC. SAVINGS PLAN 091663

Your retirement plan is changing

We wanted you to know what's changing in your retirement plan account.

The following fees are effective 10/01/2025:

An annual plan recordkeeping fee of $82 is charged to each plan participant. This fee is automatically deducted from your account balance periodically.

Connect with Vanguard®
Access your account at **www.vanguard.com/retirementplans** or call 800-523-1188. To review your investment options, visit your plan's website at http://retirementplans.vanguard.com/PubFundChart/graftech/7190. You can obtain a free paper copy of the information on the website by calling Vanguard at **800-523-1188** or via TTY text telephone for the deaf or hearing impaired at **800-749-7273. No specific action is required on your part as a result of this notice.**

Not registered for online access?
Visit **www.vanguard.com/retirementplans** and choose Sign up for online access. You will need your plan number: 091663.

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Whenever you invest there's a chance you can lose money.

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