

PROSPECTUS

This document constitutes part of a prospectus covering securities that have been registered under the Securities Act of 1933.

AECOM Shares of Common Stock Offered Pursuant to AECOM Retirement & Savings Plan

- This prospectus relates to 15,000,000 shares of the common stock, par value \$0.01 per share, of AECOM (“we” or the “Company”) that are being offered to participants and beneficiaries of the AECOM Retirement & Savings Plan (the “Plan”), pursuant to the terms and conditions of the Plan, as described herein, together with an indeterminate number of plan interests to be offered or sold pursuant to the Plan. This prospectus incorporates by reference the Plan’s Summary Plan Description (“SPD”) in its entirety.
- The Plan contains important terms that govern the terms and conditions of the offer and sale of the shares and interests in the Plan and define and limit participants’ and beneficiaries’ rights and benefits.
- Our common stock is traded on the New York Stock Exchange under the symbol “ACM.”
- We may from time to time update the information contained in this prospectus by preparing a supplement to the prospectus or by including updating information in reports we file with the Securities and Exchange Commission (“SEC”).
- Neither the SEC nor any state securities commission has approved or disapproved of these securities or passed upon the accuracy or adequacy of this prospectus. Any representation to the contrary is a criminal offense.

THIS PROSPECTUS SHOULD BE RETAINED FOR FUTURE REFERENCE.

The date of this prospectus is April 24, 2026

Introduction

This prospectus relates to shares of the Company's common stock in which eligible employees and their beneficiaries may invest through the AECOM Common Stock Fund under the Plan and to participants' interests in the Plan. The Company has registered the shares of common stock and interests in the Plan on a registration statement filed with the SEC. (See "Securities Law Matters.")

The Plan is a defined contribution, individual account plan intended to qualify under Sections 401(a) and 401(k) of the Internal Revenue Code of 1986, as amended (the "Code"). The Plan is subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). ERISA establishes reporting obligations, operating standards, fiduciary responsibility and other rights and obligations for plan participants and plan sponsors.

The purpose of the Plan is to be a long-term savings vehicle, allowing participants to put aside a portion of their income. Contributions to the Plan are voluntary. Participants choose how to invest their contributions among the investment options available under the Plan. **Benefits are not insured by the Pension Benefit Guaranty Corporation, the U.S. government agency that insures defined benefit pension plans, nor does the Company make any guarantee with respect to any of the investment options.** This prospectus is provided to each employee eligible to participate in the Plan. This prospectus is only a summary of the more significant Plan provisions. To make this summary as clear and understandable as possible, some Plan rules are abbreviated and other Plan rules are not mentioned at all. For a detailed description of the Plan's features, see the Plan's SPD. The Plan documents and the Trust Agreement for the Plan, as well as applicable laws and regulations (and not this prospectus), will govern the rights and benefits under the Plan. If this prospectus and the official Plan text conflict in any way, the official Plan text will control. There may be changes to the Plan in the future. The Company reserves the right to amend or terminate any of its employee benefit plans, in whole or in part, at any time for any reason. The Company does not guarantee, and does not have any responsibility for, the tax, legal, or other implications of any employee's participation in any employee benefit plan. **When making important decisions based upon the provisions of the Plan, you should read the official Plan text and the Trust Agreement.** You may obtain these items by contacting:

AECOM
One Galleria Tower
13355 Noel Road, Suite 400
Dallas, TX 75240
(972) 788-1000

As you know, no one can predict the future value of any stock, and investment in a single security is inherently subject to greater risk than diversified investments. You should carefully and periodically evaluate your investments in the Company's common stock to make sure that the amount of your investment is appropriate for your individual financial situation.

Plan Administrators

The AECOM Global Benefits Administration Committee (including any successor or delegate) manages, operates and administers the Plan, including performing reporting and disclosure obligations required under ERISA. AECOM or, if applicable, its delegates, including the AECOM Global Benefits Administration Committee, has the authority to amend, suspend or terminate the Plan.

The AECOM Global Retirement Plans Investment Committee (including any successor or delegate) (the "Investment Committee") manages and oversees the investment of Plan assets held in the Plan's trust fund. With respect to any of the Plan's investment funds or the Plan's trust fund, the Investment Committee shall have (i) the power to (a) appoint or remove investment managers and (b) delegate to any such adviser(s) authority and discretion to manage (including the power to acquire and dispose of) the assets of the Plan and (ii) have responsibility for reviewing the investment performance and methods of each adviser with such authority and discretion. With respect to assets for which an investment manager has been delegated, the investment manager shall be the fiduciary with respect to the investment, management and control of such assets.

As is industry practice, the Investment Committee directs the trustee to invest any unallocated accounts in a short-term investment fund or similar investment option. Currently such amounts are invested in the AECOM Stable Value Fund, which is monitored by the Investment Committee in accordance with its investment policy statement.

Federal Income Tax Considerations

The following summary of federal income tax consequences does not purport to be a complete statement of the law in this area. Any U.S. tax advice contained in this document is not intended or written to be used, and cannot be used, by any person for the purpose of avoiding any U.S. federal tax penalties that may be imposed on that person. The summary does not address the effects, if any, of other federal taxes, such as inheritance taxes, or of state, local or foreign tax laws. Because of the complexity of the tax laws with respect to these matters, and because such laws may change, the Company recommends that you consult a tax advisor to assess your tax situation, as well as the effect and applicability of state, local and other tax laws.

General

Under present law, so long as the Plan maintains its qualified status under Sections 401(a) and 401(k) of the Code, you will not incur any federal income tax on any contributions to the Plan (except for after-tax and Roth 401(k) contributions), any earnings that are credited to your Plan account, or any increase in the value of the common stock in your Plan account before your account is withdrawn or distributed under the Plan. Contributions to the Plan may be subject to FICA withholding.

If you make a cash withdrawal from your Plan account while you are still employed with the Company or an affiliate, you will be subject to federal income tax at ordinary income tax rates on the taxable amount of the withdrawal, unless you roll it over to an IRA or another eligible retirement plan. Any portion of your withdrawal that is a return of your after-tax contributions and/or Roth 401(k) contributions will not be taxed (provided that any withdrawal of Roth 401(k) contributions is qualified). If you make a cash withdrawal from the Plan, the taxable portion of any withdrawal will be subject to income tax withholding at a rate of 20% (unless you make a direct rollover to an IRA or another eligible retirement plan). Hardship withdrawals are subject to 10% withholding (unless you elect to have no withholding apply) and cannot be rolled over. If you have not yet reached age 59½, you will also be subject to a special 10% tax on the taxable amount of the withdrawal, subject to certain exceptions.

Unless a distribution from your Plan account qualifies for special tax treatment for lump sum distributions as described in the following paragraphs, the taxable amount of a distribution of your Plan account received by you upon your termination of employment, or by your beneficiary upon your death, will be subject to tax at ordinary income tax rates, unless you roll it over to an IRA or another eligible retirement plan. If a distribution of your Plan account qualifies as a lump sum distribution for you (or your beneficiary), you may be able to exclude net unrealized appreciation if you are eligible to elect payment in the form of the AECOM common stock, as described below.

A distribution of your Plan account will qualify as a lump sum distribution for you (or your beneficiary) if:

- you receive the entire vested balance of your Plan account within one taxable year;
- you have been a participant in the Plan for at least five taxable years prior to the end of the year in which you receive the distribution; and
- the distribution results from your death or separation from employment with the Company or an affiliate, or occurs after you have reached the age of 59½.

In addition, for you or your beneficiary to elect special lump sum tax treatment, the distribution of the amount of your Plan account must meet certain conditions relating to uniform treatment of distributions from all like Company or affiliate plans.

The taxable portion of your lump sum distribution from the Plan is the fair market value of the distribution on the date of distribution, reduced by any after-tax contributions, qualified Roth 401(k) contributions and related earnings, and the net unrealized appreciation of the AECOM common stock, if any, included in the distribution. (Net unrealized appreciation is the excess of the fair market value of the common stock at the date you receive the distribution over the average price at which the stock was purchased by the Plan's trustee.) Unrealized appreciation in the value of common stock at the time of distribution that is not included in your gross income as part of the distribution, but which you subsequently realize upon the sale of your common stock, will be eligible for 18-month long-term capital gain treatment. However, with regard to any further appreciation in the stock after distribution from the Plan, the capital gains rate on that portion is determined by your actual holding period in the stock after it is distributed to you from the Plan. For

federal income tax withholding purposes, your cost basis is the current taxable value of the stock you receive as a part of the lump sum.

The taxable amount of a lump sum distribution that you receive due to termination of your employment with the Company or an affiliate will also be subject to 20% federal income tax withholding (unless you make a direct rollover to an IRA or another eligible retirement plan). Alternatively, you (or your surviving spouse or alternate payee under a qualified domestic relations order) may roll over to an IRA or another eligible retirement plan, all or any portion of the lump sum distribution, assuming certain statutory requirements are met. Income tax on the amounts rolled over will be deferred until distribution is made from the IRA or eligible retirement plan, as applicable. Any taxable portion of these amounts that is not rolled over into an IRA or other eligible retirement plan will be subject to tax, if any, as ordinary income without benefit of special provisions. If you roll over all or a portion of your non-Roth account balances to a Roth IRA, you must include in income any portion of the rollover amount that would be includible in income if the amount were distributed but not rolled over; however, the early distribution penalty will not apply.

Distribution of your benefits from the Plan must be made or begin no later than April 1 of the year following the later of the year in which your employment ends or the year in which you reach age 73 (or age 72 if you were born July 1, 1949 to December 31, 1950, or age 70½ if you were born before July 1, 1949), or you may be subject to a 50% excise tax on amounts that should have been distributed. These mandatory distribution amounts cannot be rolled over and are not subject to the 20% federal income tax withholding. Also, the state, local, and foreign tax treatment of distributions from the Plan varies.

In most cases, amounts in your account at your death are includable in your gross estate for federal estate tax purposes.

The terms of the Plan and the applicable provisions of the Code are technical, and the preceding statements are necessarily general in nature. Statutory provisions are subject to change, and their applications may vary in individual circumstances. Federal estate and gift taxes, and state, local, and foreign taxes also may be important in individual cases. Consequently, you are encouraged to consult a professional tax advisor with respect to any specific tax-related questions that may arise in connection with participation in the Plan.

AECOM Stock

AECOM stock in the AECOM Common Stock Fund account may be distributed as shares, or the shares may be sold and distributed as cash. Under current Code rules, if you elect to receive a distribution of shares, the amount of tax you pay may be less than if you elect to receive a cash distribution.

Under this special rule, you may have the option of not paying tax on the net unrealized appreciation of the stock until you sell the stock. Generally, net unrealized appreciation is the increase in the value of the stock while it is held by the Plan. If you elect to receive a distribution of shares, you will be taxed only on your basis in the shares. Generally, your basis in the stock in your AECOM Common Stock Fund account is the amount of contributions or transfers into the AECOM Common Stock Fund, plus dividends, less the amount of cash (if any) in your AECOM Common Stock Fund account.

The Plan administrator is still required to withhold 20% federal taxes on the total cash and taxable amount of the Company's common stock and report it to the IRS as income tax withholding to be credited against your taxes. However, the Plan administrator is not required to withhold the entire 20% if the cash portion of your distribution is less than 20% of the combined total of cash and taxable common stock amounts. In that case, you will receive only the shares of the Company's common stock, and all cash will be credited as income tax withholding. To use this special rule:

- The payment must qualify as a lump sum distribution, as described below (or would qualify except that you do not yet have five years of participation in the Plan); or
- The stock included in the payment must be attributable to after-tax employee contributions, if any.

You may elect not to have the special rule apply to the net unrealized appreciation. In this case, your net unrealized appreciation will be taxed in the year you receive the stock, unless you roll over the stock. The stock (including any net unrealized appreciation) can be rolled over to an IRA or another employer plan that accepts a rollover of company stock either in a direct rollover or a rollover that you make yourself. If you roll over the stock to an IRA or another plan, the special rule for taxing stock distributions will not apply to a later distribution of the amounts rolled over. If you receive

AECOM stock in a payment that qualifies as a lump sum distribution, the special tax treatment for lump sum distributions described below (such as five-year averaging) also may apply.

If you wish to take advantage of this special tax rule only with respect to your shares, you may take your shares in a distribution and roll over the rest of your distribution in a direct rollover or a 60-day rollover.

You also have the option to have any future cash dividends that are paid on shares held on your behalf in the AECOM Common Stock Fund either (i) paid directly to you in cash or (ii) reinvested in the AECOM Common Stock Fund. If you elect a cash distribution of your dividends, the dividends will be distributed to you in the form of a check or direct deposit in accordance with the procedures established by the Plan administrator.

Cash dividends generally are considered taxable income to you in the year in which you receive them. This means, for example, that if you receive a cash dividend payment during 2026, the payment will be treated as taxable (ordinary) income to you for 2026. Generally, there is no early distribution tax penalty on the dividend payment; however, dividends generally are ineligible for a tax-free rollover into an IRA or other eligible retirement plan. Dividend payments are not taxed at the rate for qualified dividends, regardless of the length of time held. AECOM generally will not withhold income taxes from the dividend payment; you will be responsible for any taxes due.

Direct Rollovers

If you choose to have your distribution transferred in a direct rollover:

- Your payment will not be taxed in the current year and no income tax will be withheld.
- Your payment will be made directly to your IRA or, if you choose, to another employer plan that accepts your rollover.
- Your payment will be taxed later when you withdraw it from the IRA or the qualified employer plan.

60-Day Rollover

If you have an eligible rollover distribution paid to you, you can still decide to roll over all or part of it to an IRA or another employer plan that accepts rollovers. If you decide to roll over, you must make the rollover within 60 days after you receive the payment. The portion of your payment that is rolled over will not be taxed until you take it out of the IRA or the employer plan.

You can roll over up to 100% of the eligible rollover distribution, including an amount equal to the 20% that was withheld. If you choose to roll over 100%, you must find other money within the 60-day period to contribute to the IRA or the employer plan to replace the 20% that was withheld. On the other hand, if you roll over only the 80% that you received, you will be taxed on the 20% that was withheld.

Tax Effects on the Company

Contributions made to the Plan on behalf of participants are deductible by AECOM for income tax purposes. The Company is also eligible for a tax deduction for cash dividends paid on shares of AECOM common stock held on behalf of a participant in the AECOM Common Stock Fund – whether paid in cash directly to the participant or reinvested into the fund. The trust which holds Plan assets is not taxed on contributions or earnings. There are no tax consequences to the Company as a result of Plan distributions made to you.

Securities Law Matters

The Company has filed a registration statement on Form S-8 with the SEC under the Securities Act of 1933, as amended (the “Securities Act”) with respect to the shares of our common stock issuable under the Plan. This prospectus does not contain all of the information set forth in the registration statement and its exhibits. The terms of the Plan and

the Trust Agreement are controlling over this prospectus, and they contain important information. You should read them in their entirety.

While this prospectus sets forth information about the Plan, statements contained in this prospectus may not fully describe all aspects of the Plan and the Trust Agreement. You can obtain copies of the Plan and the Trust Agreement by writing to Bank of America, 1400 American Blvd, Mail Stop: NJ2-140-03-50, Pennington, NJ 08534.

If you own shares issued under the Plan and you are not our “affiliate” within the meaning of the Securities Act, you may resell shares issued to you under the Plan in any way permitted by law and the Plan. If you are an affiliate of the Company, you may sell or transfer these shares only in accordance with the provisions of Rule 144 under the Securities Act, under an effective registration statement covering resales or under an effective exemption from the Securities Act’s registration requirement. If you are an affiliate, you may not use this prospectus to reoffer or resell shares you obtained under the Plan.

The SEC allows the Company to “incorporate” by reference into this prospectus the information the Company files with the SEC, which means that the Company can disclose important information to you by referring you to those documents. The information incorporated by reference is considered to be a part of this prospectus.

This prospectus incorporates by reference the documents and reports listed below (other than portions of these documents deemed to be “furnished” or not deemed to be “filed,” including the portions of these documents that are furnished under Item 2.02 or Item 7.01 of a Current Report on Form 8-K, Form 8-K/A or Form 8-K12B, including any exhibits with such Items or corresponding information furnished under Item 9.01 as an exhibit thereto):

- The Company Form S-8 filed on January 12, 2016, including the Post-effective amendment effective August 12, 2016 and any other amendments;
- the most recent annual report of the Plan on Form 11-K, including any amendments;
- the Company’s most recent annual report on Form 10-K, including any amendments;
- any quarterly reports on Form 10-Q filed by the Company since the end of the fiscal year covered by its most recent annual report on Form 10-K, including any amendments;
- any current reports on Form 8-K filed by the Company since end of the fiscal year covered by its most recent annual report on Form 10-K, including any amendments; and
- the description of the Company’s common stock contained in the Company’s Registration Statement on Form S-1 filed with the SEC on March 8, 2007, together with any amendment or report filed with the SEC for the purpose of updating such description.

All documents subsequently filed with the SEC by the Company pursuant to Sections 13(a), 13(c), 14 or 15(d) of the Securities Exchange Act of 1934, as amended (the “Exchange Act”) before the Company files a post-effective amendment indicating that all securities offered by this prospectus have been sold or that the Company has de-registered all securities then remaining unsold will be deemed to be incorporated by reference in this prospectus (other than portions of these documents deemed to be “furnished” or not deemed to be “filed,” including the portions of these documents that are furnished under Item 2.02 or Item 7.01 of a Current Report on Form 8-K, Form 8-K/A or Form 8-K12B, including any exhibits included with such Items or corresponding information furnished under Item 9.01 as an exhibit thereto). These documents generally include the Company’s annual, quarterly and current financial and other reports filed with the SEC.

Any statement contained in this prospectus, or in a document incorporated by reference in this prospectus, will be deemed to be modified or superseded for purposes of this prospectus to the extent that a statement contained in any other subsequently filed document that also is incorporated by reference in this prospectus modifies or supersedes the earlier statement. Any statement that is modified or superseded by a subsequently filed document that is incorporated by reference in this prospectus will not be deemed to constitute a part of this prospectus, except as modified or superseded by the statement in the subsequently filed document.

You may request a copy of these filings, and information about the Plan or the plan administrator, at no cost, by writing or telephoning us at AECOM, 13355 Noel Road, Dallas, Texas 75240, Attention: Corporate Secretary, telephone: (972) 788-1000. The Company will also provide electronic or paper copies of other documents required to be delivered pursuant to Rule 428(b) under the Securities Act without charge to each person to whom the Company

delivers this prospectus, upon the person's written or oral request. At the time you were first provided this prospectus, you are to have been provided access to an electronic copy of the Company's most recent annual report to shareholders or another document that contains the Company's most recent audited financial statements for the Company's last fiscal year. Subsequently, the Company will provide you access to electronic copies of any such reports, proxy statements and other materials distributed to our stockholders generally. If you have not received or do not receive these documents or wish to obtain paper copies of them, please notify the Company at the address contained on page one of this prospectus and copies will be provided you free of charge. See below under "Where You Can Find More Information" for details on how to access these filings on the internet.

The Company has not authorized any person to give any information or to make any representations other than those contained in this prospectus in connection with the offer contained in this prospectus. If given or made, you must not rely upon any such information or representation as having been authorized by us. This prospectus is not an offer to sell or a solicitation of an offer to buy any of the securities offered by this prospectus, nor will there be any sale of these securities by anyone, in any state in which such an offer, solicitation or sale would be unlawful prior to registration or qualification under the securities laws of any that state, or in which the person making the offer or solicitation is not qualified to do so, or to any person to whom it is unlawful to make such an offer, solicitation or sale.

Certain Laws

The registration statement does not cover resale of the Company's common stock purchased in connection with the Plan. However, persons who are not affiliates of the Company may publicly resell the shares acquired under the Plan without registration under the Securities Act. Persons who are affiliates of the Company may not publicly resell the Company shares without separate registration under the Securities Act, compliance with Rule 144 promulgated under the Securities Act or reliance upon another exemption under the Securities Act. The Company will notify you if you are an affiliate of the Company.

Certain executive officers, members of the Company's Board of Directors and any greater than 10% stockholders are subject to the provisions of Section 16(b) of the Exchange Act, under which a purchase of the Company's common stock within six months before or after any sale of such stock could result in recovery by the Company of all or a portion of any profit realized by the officer, director or greater than 10% stockholder from any such transaction, unless such transaction is exempt from these provisions under SEC rules. Certain executive officers, directors and greater than 10% stockholders are required to file reports of changes in beneficial ownership under Section 16(a) of the Exchange Act upon acquisitions of interests in AECOM stock (including under the Plan) and upon disposition of interests in AECOM stock (including under the Plan), unless such transaction is exempt from these reporting provisions under SEC rules. The Company will notify you if it considers you to be subject to Section 16 of the Exchange Act. Changes in allocations of account balances among any of the investment options that will change the account balance in the AECOM Common Stock Fund may have implications under Section 16 of the Exchange Act.

All transactions involving the Company's common stock, including all contributions and withdrawals from the AECOM Common Stock Fund and all reallocations of account balances under the Plan that will change the account balance in the AECOM Common Stock Fund, are potentially subject to Rule 10b-5 of the Exchange Act. Accordingly, you must not trade in the Company's common stock or make any changes to your investment elections affecting the AECOM Common Stock Fund (including transfers into or out of the AECOM Common Stock Fund through reallocation of account balances among the investment options, and changes in the allocation of contributions into the AECOM Common Stock Fund, whether directly or by changing the percentage of your compensation contributed) at any time when you are in possession of material non-public information about the Company. You may be subject to further trading restrictions in order to prevent the appearance of insider trading. Please refer to AECOM's Insider Trading Policy for more details. If you have questions about the Insider Trading Policy, please contact TradingCompliance@aecom.com.

Where You Can Find More Information

The Company is subject to the informational requirements of the Exchange Act. Therefore, we file important reports and other information about the Company with the SEC.

Our SEC filings are available to the public over the Internet at the SEC's website at <http://www.sec.gov>. Various other websites also provide access to this information through the Securities and Exchange Commission's "Edgar" database.

Our common stock is traded through the New York Stock Exchange under the symbol “**ACM**”. We distribute to shareholders, on an annual basis, an annual report. The annual report includes important financial information about us. The financial statements in the annual reports are examined by our independent public accountants and include the opinions of these accountants.

AECOM Common Stock Fund Overview

Objective: Long-term return to shareholders.

Description: This investment alternative is a company stock fund (not a mutual fund) that invests in and holds AECOM common stock. The AECOM common stock is traded on the New York Stock Exchange under the symbol ACM. The Plan's trustee may purchase AECOM common stock for the AECOM Common Stock Fund either on the open market (where the sale price is set by the market) or from AECOM (where, unless the Trust Agreement provides otherwise, the purchase is based on the closing share price of AECOM common stock, as determined on the New York Stock Exchange).

Investment Risks: Assets in the AECOM Common Stock Fund are invested primarily in AECOM common stock. Accordingly, the return on any investment in the AECOM Common Stock Fund will be primarily dependent upon changes in the market price of AECOM common stock and any dividends paid on the common stock. In turn, changes in the market price of AECOM common stock are substantially dependent upon the financial performance of AECOM and the market's perception of the Company's potential future financial performance. Many factors may affect the Company's financial performance and the market's perception of its potential future financial performance. In addition, as a result of the absence of diversification in the AECOM Common Stock Fund, it is generally a riskier investment than the other funds available under the Plan, which are significantly more diversified. You should recognize that any investment option, including the AECOM Common Stock Fund, could decline in value, which could mean a loss of value in your Plan accounts. Finally, in determining whether to allocate assets to the AECOM Common Stock Fund and how much to allocate, you should carefully consider the level of your participation in other Company stock benefit plans and the fact that your overall compensation is already substantially tied to the Company's performance.

Understanding performance: Stock values vary frequently due to economic, market and organizational conditions and the associated supply and demand for equity shares. The market value of individual stocks may rise or fall quite rapidly in response to factors affecting the overall market, as well as factors that are industry or company specific. Participants should carefully take into account that the AECOM Common Stock Fund is not a diversified investment.

Fund Performance

The following sets forth annual rates of return for the investment options available under the Plan as of the date of this Prospectus for 2023, 2024, and 2025. Rate of return information is historical and is not indicative of future results. Total returns were calculated net of applicable fees and assuming changes in market value and reinvestment of dividends and/or interest.

| | Annual Rates of Return | | |
|--|------------------------|--------|--------|
| | 2023 | 2024 | 2025 |
| AECOM Common Stock Fund | 9.78% | 16.67% | -9.91% |
| AECOM International Equity Fund | 20.70% | 7.34% | 47.16% |
| AECOM Fixed Income Fund | 6.91% | 2.23% | 7.57% |
| AECOM Stable Value Fund | 1.96% | 2.46% | 2.74% |
| AECOM U.S. Large Cap Stock Fund* | N/A | N/A | N/A |
| AECOM U.S. Small-Mid Cap Stock Fund* | N/A | N/A | N/A |
| Vanguard Institutional 500 Index Trust (B)** | N/A | N/A | 17.87% |

| | | | |
|--|--------|--------|--------|
| Vanguard Institutional Extended Market Index Trust (B)* | N/A | N/A | N/A |
| Vanguard Institutional Total International Stock Market Index Trust (B)* | N/A | N/A | N/A |
| Vanguard Target Retirement Income and Growth Trust (Select) | 14.09% | 9.31% | 14.96% |
| Vanguard Target Retirement 2025 Trust (Select) | 14.59% | 9.50% | 14.70% |
| Vanguard Target Retirement 2030 Trust (Select) | 16.08% | 10.67% | 16.33% |
| Vanguard Target Retirement 2035 Trust (Select) | 17.24% | 11.77% | 17.60% |
| Vanguard Target Retirement 2040 Trust (Select) | 18.42% | 12.85% | 18.86% |
| Vanguard Target Retirement 2045 Trust (Select) | 19.55% | 13.87% | 20.09% |
| Vanguard Target Retirement 2050 Trust (Select) | 20.26% | 14.69% | 21.51% |
| Vanguard Target Retirement 2055 Trust (Select) | 20.25% | 14.68% | 21.54% |
| Vanguard Target Retirement 2060 Trust (Select) | 20.26% | 14.67% | 21.55% |
| Vanguard Target Retirement 2065 Trust (Select) | 20.23% | 14.66% | 21.52% |
| Vanguard Target Retirement 2070 Trust (Select) | 20.34% | 14.65% | 21.48% |
| Vanguard Institutional Total Bond Market Index Trust (B) * | N/A | N/A | N/A |

(*) These funds were created in 2025 and do not have any legacy rate of return information available.

(**) This fund was created in 2024 and does not have any rate of return information available for 2023-2024.