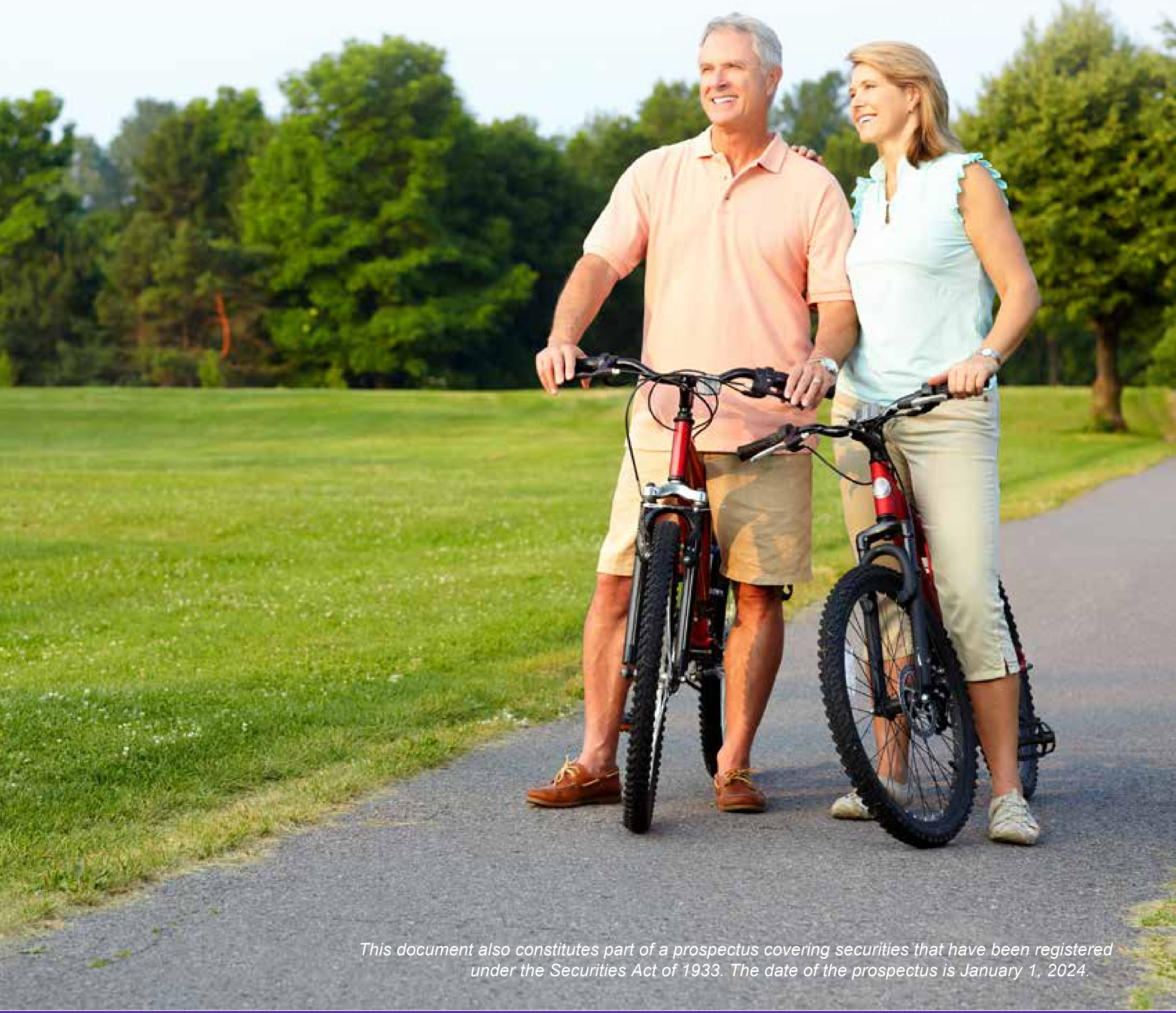
Your Benefit Summary

DuPont Retirement Savings Plan



This document also constitutes part of a prospectus covering securities that have been registered under the Securities Act of 1933. The date of the prospectus is January 1, 2024.

Effective January 2024

About This Summary

This Summary Plan Description (SPD) provides a concise description of the DuPont Retirement Savings Plan (RSP, or the Plan). This summary is intended to help you understand your benefits, how the Plan operates, how to file claims, and your rights and responsibilities as a participant. While the SPD contains detailed and important information about your benefits, we've tried to make it clear and easy to understand. To receive benefits, you will need to satisfy the requirements that are described in this summary.

This summary does not describe every feature in the Plan, and it is not intended to be a full statement of the official plan document. In the event of a discrepancy between the SPD and the official plan document, the official plan document will govern, and the Plan Administrator has full discretion to interpret those documents.

While the Company intends to continue the Plan described in this summary, the Company reserves the right to change, modify or discontinue the Plan at its discretion at any time. If the Plan is terminated or contributions are completely discontinued, you will not lose any vested benefits you have earned to that point and, to the extent required by law, you will automatically become fully vested in your account. The Plan Administrator will direct the distribution of the Plan's assets to provide benefits under the Plan as prescribed by law. No events, other than those special circumstances permitted by the Plan, will cause any assets in participants' accounts to be returned to the Company.

This summary does not constitute a contract of employment or guarantee any particular benefit.

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

YOUR BENEFIT SUMMARY

DuPont Retirement Savings Plan

JANUARY 2024

This document has two parts:

- the "DuPont Retirement Savings Plan SPD" starting on page 2, which is the summary plan description (SPD) for the DuPont Retirement Savings Plan (RSP), a 401(k) plan; and
- the "Prospectus Information" starting on page 42, which, together with the SPD, is part of a prospectus covering securities that have been registered under the Securities Act of 1933.

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DuPont Retirement Savings Plan SPD

The DuPont Retirement Savings Plan (RSP, or the Plan), offers:

- an easy way to save, through payroll deductions;
- contributions to your account from the Company;
- opportunities for additional growth from tax-deferred compounding of your investment returns; and
- portability—you can take your vested account with you when you leave the Company and its affiliates.

About the RSP

The RSP is recognized by the Internal Revenue Service as a 401(k) plan—which means the Plan is a tax-advantaged way to save for retirement. Consult your personal tax, legal, and/or financial advisor for more information.

Questions?

If you have questions about the Plan after reviewing this summary, contact Merrill by visiting Benefits OnLine at www.benefits.ml.com or call Merrill at 1-877-DD-PLANS (337-5267), Monday to Friday from 7:00 a.m. to 8:00 p.m. Eastern Time (ET), on days the New York Stock Exchange is open.

You can also obtain more information about the RSP by contacting the Plan Administrator:

- *Benefit Plans Administrative Committee*
  DuPont de Nemours, Inc.
  974 Centre Road
  Wilmington, DE 19805
- *1-833-253-7719*

Highlights

This table highlights key features of the RSP. Read the full summary for more details.

Your Contributions	▪ You can make Before-Tax, Roth 401(k) and/or After-Tax Contributions of up to 90% of your Eligible Compensation, subject to Internal Revenue Service (IRS) annual limits. ▪ If you are age 50 or older, you can make additional Catch-up Contributions (up to $7,500 in 2024).
Automatic Increase Feature	▪ You can choose to have your contributions automatically increase periodically according to the schedule you choose.
Automatic Company Contributions	▪ The Company makes a Retirement Savings Contribution (RSC), currently equal to three percent (3%) of your Eligible Compensation to your account, whether or not you contribute to the RSP.
Company Matching Contributions	▪ If you contribute to the RSP, you receive a Matching Contribution equal to 100% of your Before-Tax, Roth 401(k) and/or After-Tax contributions, up to six percent (6%) of your Eligible Compensation.
Vesting	▪ You immediately own, or are vested in, 100% of your contributions and Company Matching Contributions. ▪ Generally, you become fully vested in your Retirement Savings Contribution Account after you have been credited with three years of service.
Investments	▪ You are responsible for deciding how to invest the money in your account, using the Plan's investment options. If you make no investment election, you'll be invested in PersonalManager®, the default option under the Advice Access managed account. ▪ You can change your investment elections at any time.
Accounts Within Your Account	▪ You will have different sub-accounts within your overall RSP account, for the different kinds of contributions and their investment earnings. ▪ The separate accounts are needed because of federal rules that govern which contributions must be taken out first when you receive a distribution from the RSP.

About the Retirement Savings Contribution

The Retirement Savings Contribution (RSC) is a Company-paid contribution, currently equal to three percent (3%) of your Eligible Compensation. The RSC is made on a per pay period basis.

The Company makes Retirement Savings Contributions to your Retirement Savings Plan account automatically. You don't have to contribute to the RSP to receive the Retirement Savings Contribution. *For more information, see "Retirement Savings Contributions" on page 10.*

Eligibility and Enrollment

Who Is Eligible

You are eligible for the RSP if you are classified by the Company as a common law employee and:

- you are an employee, temporary employee, intern or co-op of a Company that participates in the RSP; and
- the United States is your home country for benefit purposes.

Who Is Not Eligible

You aren't eligible for the RSP if:

- you are employed by a Company that doesn't participate in the RSP;
- you are an employee who is temporarily on assignment in the U.S.;
- you are a represented employee in a bargaining unit that has not accepted the terms of the Plan;
- you are classified by the Company as a leased employee or an independent contractor;
- you are receiving severance pay, a retainer or other fees under contract; or
- you are someone who is not a Company employee.

How to Enroll

You can enroll in the RSP any time after you become eligible (typically, your date of hire). You can start or stop your contributions at any time. You'll receive an enrollment package from Merrill once you become eligible.

When you enroll, you decide:

- what percentage of your Eligible Compensation (if any) you want to contribute to the Plan;
- whether you want to contribute to the RSP through Before-Tax, Roth 401(k) and/or After-Tax Contributions;
- how you want to invest your contributions; and
- who will be your beneficiary(ies), to receive any benefits payable from the RSP in case of your death.

Payroll deductions generally begin with the next pay period following your enrollment.

Automatic Enrollment

The RSP has an automatic enrollment feature to encourage savings. If you don't enroll on your own or opt out of the Plan within 60 days from the date you become eligible, you'll be automatically enrolled in the Plan and:

- six percent (6%) of your Eligible Compensation will be withheld from your pay each pay period and contributed to the RSP on a Before-Tax basis;
- your contributions will be invested in PersonalManager®, the managed account solution offered through Advice Access (see "Your Investment Options" on page 18); and
- you'll be enrolled in the automatic increase feature, set to increase your Before-Tax Contributions by one percent (1%) each year, up to a maximum of 15% of pay (see "Automatic Increase Feature" on page 8).

You can change your enrollment decisions, including your decision not to participate, at any time. To make the change, log on to Benefits OnLine at www.benefits.ml.com, or call Merrill at 1-877-DD-PLANS (337-5267).

Name or Change a Beneficiary

When you enroll in the RSP, you need to name a beneficiary. A beneficiary is the person(s), estate or trust you choose to receive the balance of your RSP account if you die.

Remember to check and update your beneficiary designation periodically, and especially after any life change, such as marriage, divorce or birth of a child, to make sure the designation reflects your current wishes.

If you don't have a valid beneficiary designation form on file or if none of the beneficiaries you name is alive at the time of your death, your benefit will be paid to your estate.

> *If You Are Married*
>
> *If you are married, your spouse is automatically your beneficiary. If you want to choose a beneficiary other than your spouse, your spouse must provide written consent.*

To name a beneficiary for the first time, or to change your beneficiary, log on to your account at www.benefits.ml.com. You can also call Merrill at 1-877-DD-PLANS (337-5267). Participant Service Representatives are available Monday to Friday from 7:00 a.m. to 8:00 p.m. Eastern Time (ET), on days the New York Stock Exchange is open.

When Participation Begins

You begin participating in the RSP on the first day you become eligible (typically your date of hire).

Account Information

Once you are a participant, you have easy access to your RSP account 24 hours a day and seven days a week through Merrill's Benefits OnLine at www.benefits.ml.com. Or, you can call Merrill at 1-877-DD-PLANS (337-5267). The speech-enabled Interactive Voice Response (IVR) system is available 24/7. Participant Service Representatives are available Monday to Friday, from 7:00 a.m. to 8:00 p.m. ET, on days the New York Stock Exchange is open.

Visit www.benefits.ml.com to:

- enroll in the RSP;
- learn more about specific RSP provisions;
- check your account balance;
- monitor up-to-date investment performance;
- change your contribution percentage, investment allocation and/or asset allocation;
- request a loan, withdrawal or distribution from your account;
- choose or change your beneficiary(ies);
- learn about the RSP and the basics of saving and investing;
- access online tools and calculators to help you decide how much to save;
- learn how changing your contributions may affect your take-home pay; and
- find out how much income you are projected to need in retirement.

The Company recommends that you visit Benefits OnLine regularly.

Your Account Statement

Your personalized RSP account statement is available to you online at any time. You can access it by logging on to Benefits Online at www.benefits.ml.com. Quarterly account statements are mailed to your address on record, unless you prefer to receive an email notice that your quarterly statements are available online.

Your personalized statement includes:

- your account balance;

- your contributions;
- Company contributions;
- any rollover contributions;
- investment option asset allocation;
- your investment gains or losses;
- investment performance;
- any loans or withdrawals made from your account; and
- any loan fees and loan repayments.

You should carefully check your account statement and report any errors to Merrill immediately at 1-877-DD-PLANS (337-5267).

Contributions

This section describes:

- the contributions you can make; and
- the Company contributions that boost your savings.

Highlights

The RSP gives you an opportunity to save for your future and includes these features:

- The money you set aside in the RSP can be deducted from your pay either before taxes or on an after-tax basis.
- To help your savings grow faster, the Company matches a percentage of your contributions and makes a Retirement Savings Contribution.
- Accounts are established within the RSP to keep track of the different types of contributions, as well as any earnings on the contributions.
- You choose how to invest all the contributions, using a broad range of investment options.

Your Contributions

When you enroll in the RSP, one of the first things you decide is how much to contribute. You can contribute up to 90% of your Eligible Compensation, in one percent (1%) increments, up to the maximum annual contribution limits. Contributions are deducted from your pay to the extent funds are available after other deductions, such as health care premiums, loan payments, union dues or other deductions.

Annual Contribution Limits

Your total Before-Tax and/or Roth 401(k) Contributions (to the RSP and any other 401(k) plan) in any calendar year cannot exceed the annual IRS contribution limit. *See "Contribution Limits" on page 11).*

You can make a number of different kinds of contributions:

- Before-Tax Contributions;
- Roth 401(k) Contributions;
- After-Tax Contributions;
- Catch-up Contributions; and
- Rollover Contributions.

You submit your contribution decisions by logging on to Benefits OnLine at www.benefits.ml.com or by calling Merrill at 1-877-DD-PLANS (337-5267). Participant Service Representatives are available Monday to Friday from 7:00 a.m. to 8:00 p.m. Eastern Time (ET), on days the New York Stock Exchange is open.

You can start, stop or change your contributions at any time.

A change in your contributions will generally be effective in the next payroll period following the date you notified Merrill.

Before-Tax

Before-Tax Contributions are deducted from your pay before federal—and, in most locations, state and local—income taxes are withheld. Since your taxable income is reduced, you may have a lower income tax liability, and will generally have more take home pay than if you make Roth 401(k) Contributions or After-Tax Contributions. Before-Tax Contributions don't reduce Social Security or Medicare taxes for Social Security and Medicare benefits.

Taxes are deferred on your contributions and any investment earnings on those contributions for as long as they remain in the RSP. However, the taxes are payable when you receive a distribution of your account balance from the RSP, unless you elect a rollover to another tax-qualified plan or IRA.

Even though your taxable income is reduced when you make Before-Tax Contributions to the RSP, the level of your other pay-related benefits under the Company's plans, such as life insurance benefits, is generally not affected. The value of these benefits continues to be based on your full pay (as defined by those plans) before you contribute to the RSP.

Roth 401(k)

You can make Roth 401(k) Contributions instead of, or in addition to, any Before-Tax or After-Tax Contributions you make. See "After-Tax" on page 8 for more information. The sum of your Before-Tax and/or Roth 401(k) Contributions to the RSP (or any other eligible employer-sponsored retirement plan) for any calendar year can't exceed the annual IRS contribution limits ($23,000 in 2024; see "Contribution Limits" on page 11).

Roth 401(k) Contributions are made with money that has already been taxed. Because Roth 401(k) Contributions are made with money that you have already paid federal and state income taxes on, they won't be subject to federal and state income taxes when distributed to you. In addition, investment earnings on your Roth 401(k) Contributions aren't taxable if they are distributed to you as part of a qualified distribution. See "Distributions" on page 32 for more information.

Is a Roth 401(k) Right for You?

You may be better off making Roth 401(k) Contributions instead of Before-Tax Contributions if either:

- *You expect that the income tax rate on your distributions will be higher than your tax rate when you make the contribution.*
- *You expect to have a considerable amount of time to accumulate investment earnings in the RSP before taking a distribution. Investment earnings on Roth 401(k) Contributions are generally not taxable if you satisfy the applicable distribution rules.*
- *You plan to leave the Roth 401(k) account to your heirs, since they may receive payouts of Roth 401(k) Contributions and investment earnings tax-free.*

The tax implications of making Roth 401(k) Contributions and withdrawing those amounts are complex and not fully described in this summary. Before deciding whether and how to allocate your contributions between Before-Tax, After-Tax and Roth 401(k) Contributions, you should consult with your personal tax, legal, and/or financial advisor. You can also try the Roth 401(k) Comparison Calculator by logging on to www.benefits.ml.com.

Automatic Increase Feature

To promote savings, you can have your Before-Tax or Roth 401(k) Contributions automatically increased:

- you can choose an increase of one percent (1%), two percent (2%) or three percent (3%);
- you can make the increase happen every year, every two years or every three years; and
- you can set a maximum percentage where increases end.

The most you can contribute is defined by the Plan's contribution limits (see "Contribution Limits" on page 11).

After-Tax

After-Tax Contributions are made with money that has already been taxed. You can make After-Tax Contributions to the RSP instead of, or in addition to, any Before-Tax or Roth 401(k) Contributions you make.

After-Tax Contributions are similar to Roth 401(k) Contributions, because both are made with money that you have already paid federal and state income taxes on. But there are important differences:

- Unlike Roth 401(k) Contributions, After-Tax Contributions may be withdrawn from the RSP at any time, even before age 59½.

- Investment earnings on your Roth 401(k) Contributions aren't taxable if they are distributed as part of a qualified distribution, but investment earnings on your After-Tax Contributions are taxable to you when they are distributed.
- Traditional After-Tax Contributions are not subject to the same contribution limit as Before-Tax and Roth 401(k) Contributions. See "Contribution Limits" on page 11 for more information.

If you are a "highly compensated employee" (HCE) according to the IRS, the Plan limits your After-Tax Contributions to 12%.

Catch-Up for Those Age 50 or Older

If you are age 50 or older by the end of the year, you can increase your savings by making additional contributions, called "Catch-up" Contributions.

- Catch-up Contributions can be made using Before-Tax or Roth 401(k) Contributions, or a combination of both.
- For 2024, the maximum annual Catch-up Contribution is $7,500. This limit may be annually indexed (increased) for inflation by the IRS.

To make Catch-up Contributions, you must:

- be age 50 (or older) before December 31 of the current calendar year; and
- make Before-Tax and/or Roth 401(k) Contributions that have reached the IRS annual contribution limit ($23,000 for 2024 and annually indexed for inflation, thereafter).

If you are eligible, then once you've reached the IRS annual contribution limit for the year, your remaining Before-Tax and/or Roth 401(k) Contributions will be automatically treated as Catch-up Contributions. You do not need to make a separate Catch-up Contribution election. And once you reach the annual Catch-up Contribution limit, your contributions will stop, unless you make a separate election to make or increase your After-Tax Contributions. For more information about Catch-up Contributions, contact Merrill at 1-877-DD-PLANS (337-5267), Monday to Friday from 7:00 a.m. to 8:00 p.m. ET.

Rollover Contributions from Other Plans

A rollover can make it easier to manage your savings, by consolidating them in the RSP. If you have an account in another employer's qualified retirement plan or an IRA, a rollover check can be issued from that plan or IRA to the RSP. The RSP accepts eligible rollover contributions from:

- other employer-sponsored retirement plans (including direct rollovers of Roth 401(k) funds); and
- non-Roth Individual Retirement Accounts (IRAs).

In general, funds that you roll over into the RSP don't count toward the annual contribution limits. However, if you contributed to another qualified plan in the same tax year, those contributions do count toward the limits on how much you can contribute from your salary to the RSP for that year.

If you already received a single-sum payment from a former employer's qualified retirement plan, you have 60 days from the date you received the check to roll over these funds, as well as any taxes withheld, into the RSP. If you don't make up the taxes that were withheld, the withheld amount will be considered a withdrawal from the prior plan and will be subject to ordinary taxes and possibly a 10% early withdrawal penalty.

Rollovers don't qualify for Company Matching Contributions.

Detailed instructions for making a rollover are available on Benefits OnLine at www.benefits.ml.com or you can call Merrill at 1-877-DD-PLANS (337-5267). Participant Service Representatives are available Monday to Friday from 7:00 a.m. to 8:00 p.m. Eastern Time (ET) on days the New York Stock Exchange is open.

Changing How Much You Contribute

Once you enroll in the RSP, your contributions are automatically deducted from each paycheck. You can increase, decrease, stop or restart your contributions, or change your contribution type (Before-Tax, Roth 401(k) and/or After-Tax) at any time. Generally, your changes are effective with the next scheduled payroll.

To make a contribution change, log in to your account at www.benefits.ml.com, or call Merrill at 1-877-DD-PLANS (337-5267) and speak with a Participant Service Representative. You will receive a confirmation statement from Merrill to confirm that your change was completed. You can receive your confirmation online or have the confirmation mailed to your home address. You should carefully check your confirmation statement and report any errors to Merrill immediately. You should also check your pay statement regularly to ensure that your contributions match the choices that you have submitted.

Converting Other Contributions (and Their Earnings) to Roth Contributions

You can convert some or all of your RSP account that is not Roth assets to be Roth assets. The only assets that you can't convert to Roth assets are:

- Retirement Savings Contributions (active employees only); and
- any portion of your account balance that is used to secure an RSP loan.

The conversion won't change when and how you can withdraw that portion of your RSP account. For example, if you convert Before-Tax Contributions into Roth 401(k) Contributions, the converted portion can't be withdrawn from the RSP while you're employed with the Company unless you have reached age 59½ or incurred a financial hardship.

If you convert a portion of your account balance into Roth 401(k) Contributions, you will owe taxes on the amount you convert for that year (other than your After-Tax Contributions). The taxable amount will be shown on a Form 1099-R that will be provided to you by Merrill (generally in January of the following year). You will be responsible for paying these taxes and accordingly, may want to consider adjusting your payroll withholding or making an estimated tax payment.

The assets that you convert to Roth 401(k) assets won't be subject to taxes when you withdraw them. In addition, investment earnings on your Roth 401(k) conversion amounts may also be distributed to you tax-free as part of a qualified distribution. See "Distributions" on page 32 for more information.

Roth 401(k) conversions made within the RSP are irrevocable (unlike a Roth IRA conversion outside of the RSP). The decision whether to convert contributions into Roth 401(k) Contributions requires careful consideration, depending on your personal financial and tax situation. The implications of having Roth 401(k) savings and withdrawing those balances are complex and aren't described fully in this summary. You should consult with your personal tax, legal, and/or financial advisor before making this decision.

> *Your Taxes and Converting Assets to a Roth 401(k)*
>
> *The money that you convert to a Roth 401(k) Account will increase your taxable income in the year of the conversion. As a result, you may move to a higher tax bracket in the year of the conversion.*

Company Contributions

The Company is committed to helping you achieve your financial goals and will make Matching Contributions to your account when you make your own contributions to the RSP. In addition, the Company currently makes a Retirement Savings Contribution equal to three percent (3%) of your Eligible Compensation, regardless of whether you make your own contributions.

Retirement Savings Contributions

Even if you don't contribute to the RSP, the Company makes a Retirement Savings Contribution to your account each pay period, currently equal to three percent (3%) of your Eligible Compensation.

You are eligible for these Retirement Savings Contributions if you are employed by the Company during the pay period and earn Eligible Compensation.

Retirement Savings Contributions are allocated to your Retirement Savings Contribution Account. You are 100% vested in your Retirement Savings Contributions after three years of service. See "Vesting" on page 13 for more information.

Matching Contributions

To encourage you to save actively for your future, the Company will match 100% of your Before-Tax, Roth 401(k) and/or After-Tax Contributions, for the first six percent (6%) you contribute. This means that if you contribute six percent (6%), the Company will contribute six percent (6%).

The match is credited to your account each pay period, and the Matching Contributions are invested using the same investment allocation being used for your contributions.

Regardless of the type of contribution you have made, Company Matching Contributions and related investment earnings are tax-deferred. This means you don't have to pay income taxes on them until you withdraw these funds.

If you stop contributing at any time during the year, your Company Matching Contributions will stop, except as described below.

More about Matching Contributions

The Plan matches your contributions dollar for dollar, up to six percent (6%) of your pay. And these Matching Contributions are made each pay period, so the Matching Contributions can start producing investment returns right away!

But what if you don't contribute evenly each pay period? In that case, the Plan has a "match true-up" feature to ensure that you get a Matching Contribution (up to 6% of pay) based on your total contributions to the RSP for the year, even if your contribution rate is less than six percent (6%) in some pay periods and more than 6% in other pay periods. For example, say you contribute eight percent (8%) of pay January through June but change your contribution to four percent (4%) of pay July through December. Your total contributions for the year equal six percent (6%). DuPont will contribute the full six percent (6%) Matching Contribution January through June and contribute four percent (4%) July through December. DuPont's contribution for the year is equal to five percent (5%) of your total pay. However, since your total contributions for the year equal six percent (6%), DuPont will make a match true-up contribution equal to one percent (1%) after the end of the plan year to ensure you get the correct match (up to 6%) based on your total contributions.

Contribution Limits

The Plan and federal law impose several limits on contributions to the RSP. The limits work several ways, such as limiting the total amount that can be considered as Eligible Compensation and limiting contributions using percentages and dollar limits. The applicable limit is the lesser of the percentage or dollar limit. The government may adjust these limits for inflation each year. Here are the limits for 2024.

- Maximum Eligible Compensation: The IRS limit for 2024 is $345,000.
  - If your Eligible Compensation exceeds the limit, all contributions, both employee and employer, to the RSP for the remainder of the year will stop.
- Maximum total participant contributions per year: 90% of your Eligible Compensation.
  - This includes Before-Tax, Roth 401(k), After-Tax Contributions and Catch-up Contributions (if eligible), but it does not include any Company contributions.

Special Limits If You Are Highly Compensated

If you are a highly compensated employee (HCE), as defined by the IRS, the Plan limits your After-Tax Contributions to 12% of your Eligible Compensation. Merrill will alert you if you are classified as an HCE and are subject to this limit.

- Maximum combined Before-Tax and Roth 401(k) Contributions per year: $23,000.
  - Any Before-Tax and/or Roth 401(k) Contributions you made to another employer's plan before being hired by the Company count toward your maximum per year contribution limit but will not be monitored by DuPont. You are responsible to track any contributions you made to prior employer plans during the year and adjust your contributions to the RSP if needed.
- Maximum Catch-up Contributions (if eligible) per year: $7,500.
- Maximum total contributions per year, including Company contributions, but not including Catch-up Contributions: $69,000.

What Happens If You Hit the Before-Tax and Roth 401(k) Contribution Limit?

If you are not making After-Tax Contributions and your Before-Tax and/or Roth Contributions reach the $23,000 limit for 2024 ($30,500 if eligible for Catch-up Contributions), your contributions will stop automatically.

If you want to contribute more through After-Tax Contributions, you will need to make a separate After-Tax Contribution election.

Watch After-Tax Contributions and the Total Maximum

The way these limits work, if you're not making After-Tax Contributions, you are unlikely to hit the $69,000 (or $76,500, with Catch-up Contributions) limit. But if you make After-Tax Contributions, you might hit the $69,000/$76,500 total contributions limit before the end of the year. If you hit that limit, all contributions, including Company Matching Contributions and Retirement Savings Contributions, will stop.

To avoid missing out on the Company Matching Contributions and the three percent (3%) Retirement Savings Contribution, monitor your contributions carefully, and think about whether to use another savings vehicle outside of the Plan to make additional after-tax contributions, so you don't miss out on any Company contributions.

Fairness Tests

Federal law requires the RSP to pass certain fairness tests. These tests are designed to ensure a fair mix of participation and contributions among employees at all income levels. These tests limit the amount higher-paid employees of a company can contribute on an after-tax basis, based on how much other employees contribute. If these tests are not met, it may be necessary to reduce the savings rate of certain higher-paid participants. Therefore, the RSP currently limits the amount higher-paid employees can contribute on an after-tax basis to 12% of Eligible Compensation. However, the Company may adjust this limit from time to time. You may contact Merrill at (877) 337-5267 to determine if you are affected by these limits.

Federal law provides that in the event the RSP benefits certain "key employees" disproportionately, the Plan may be declared "top-heavy" and become subject to special rules. You will receive information regarding these special rules in the unlikely event that the Plan is declared top-heavy.

Vesting

Being "vested" means that you own your benefit, even if your employment with the Company ends. This is called having a "nonforfeitable right" to your benefit. "Vesting" is the process of earning that nonforfeitable right.

- You are always 100% vested in your contributions, Company Matching Contributions and any investment earnings on those contributions.
- You become fully vested in your Retirement Savings Contribution Account when the earliest of the following happens:
  - You have been credited with three years of service with the Company.
  - You reach age 65 (the RSP's normal retirement age) while you are working for the Company.
  - Your job with the Company is eliminated.
  - Your spouse is transferred by the Company to an employment location outside the immediate geographic area while you are working for the Company, and your employment with the Company ends.
  - You terminate employment due to a disability as defined by the Company's long-term disability plan.
  - You die while actively employed by the Company.
- For vesting purposes, service with any entity that is part of DuPont's group of related companies is treated as service with the Company. Furthermore, your service includes the service for which you were credited under the Retirement Savings Plan sponsored by E. I. du Pont de Nemours and Company (now known as Corteva) prior to June 1, 2019.

Restoring Forfeited Contributions

If you aren't fully vested when you leave the Company (and are not employed by another entity that is part of DuPont's group of related companies), you will forfeit the Company Retirement Savings Contributions and any investment earnings on those contributions. (The rest of your contributions and investment earnings are yours, because you are always vested in those assets.)

If you are rehired by the Company (or another related entity) within five years and you complete at least one hour of service after you are reemployed, your forfeited Retirement Savings Contribution Account will be restored.

Special Vesting Rules for Balances Transferred into the RSP

Special vesting rules apply to certain amounts transferred to the RSP as follows:

- *Belco Technologies Corporation Savings and Investment Plan—amounts credited to the Company Contributions or pre-2008 Matching Accounts in the Belco Technologies Corporation Savings and Investment Plan that were transferred to this Plan shall continue to vest as follows: 40% after two years of service, 60% after three years of service, 80% after four years of service, and 100% after 5 years of service, and may be withdrawn any time after the attainment of age 59½.*
- *ChemFirst Inc. Savings Plan—amounts credited to the matching contribution account in the ChemFirst Inc. 401(k) Savings Plan that were transferred to this Plan shall continue to vest upon completion of 3 years of service.*
- *Danisco US 401(k) Plan—amounts credited to the "Employer Retirement Account" in the Danisco US 401(k) Plan as of December 31, 2012, will continue to vest at 20% per year of service and vested amounts may be withdrawn upon attainment of age 62.*
- *DuPont 401(k) and Profit Sharing Plan—amounts credited to the Profit Sharing Contribution Account in the DuPont 401(k) and Profit Sharing Plan that were transferred to this Plan shall continue to vest as follows: 33% after 1 year of service, 66% after two years of service, and 100% after 3 years of service, and may be withdrawn at any time after the attainment of age 59½. Amounts transferred to this Plan attributable to company contributions under the Coastal Training Technologies Corp. 401(k) Plan (the Coastal Plan) shall continue to vest according to the vesting schedule applicable to such amounts under the Coastal Plan as of December 31, 2009 (20% after 2 years of service, 40% after 3 years, 60% after 4 years, 80% after 5 years, and full vesting upon completion of 6 years of service).*

- *MECS, Inc. 401(k) Plan—amounts credited to the Profit Sharing Contribution Account in the MECS, Inc. 401(k) Plan that were transferred to this Plan shall continue to vest as follows: 20% after 1 year of service, 40% after two years of service, 60% after three years of service, 80% after four years of service, and 100% after 5 years of service, and may be withdrawn at any time after the Participant attains age 65.*
- *Laird Technologies, Inc. 401(k) and Profit Sharing Plan—amounts credited to the Frozen MPP, LSR Match, and LSR Profit Sharing accounts in the Laird Technologies, Inc. 401(k) and Profit Sharing Plan that were transferred to this Plan for former participants in the LS Research LLC 401(k) Plan who terminated on or before 11/22/2015 are vested according to the following schedule: 20% after two years of service, 40% after three years of service, 60% after four years of service, 80% after five years of service, and 100% after 6 years of service. Amounts credited to the Frozen MPP account in the Laird Technologies, Inc. 401(k) and Profit Sharing Plan that were transferred to this Plan for former participants in the LS Research LLC 401(k) Plan who were active on or after 11/23/2015 are 100% vested. The entire Laird Technologies, Inc. 401(k) and Profit Sharing Plan account that was transferred to the RSP is 100% vested for participants who were/are employed by the Company on the date they attain age 55 with 5 years of service.*

Please contact Merrill with questions about amounts transferred from these Plans.

Year of Service

You earn a year of service for each calendar year in which you work at least 1,000 hours or for any 12 month period during which you are credited with at least 500 hours of service.

You earn an hour of service for each hour you are paid or you are entitled to be paid for:

- performing your job;
- vacations and holidays;
- short-term periods of illness and disability; and
- other paid, non-working periods.

You will be credited with 190 hours of service for each month for which you are paid for at least one hour of service, with a maximum credit of 501 hours of service for any one continuous nonworking period.

Break in Service

A break in service occurs when you complete fewer than 501 hours of service with the Company during the year. You won't be treated as having a break in service when:

- you are on an authorized paid leave of absence, including maternity or paternity leave because of pregnancy, birth or adoption of a child, or the care of a child after birth or adoption; or
- you are on an authorized military leave and you return to work within the time your reemployment rights are protected by law.

If you are on an authorized paid leave, you will be credited with enough hours (but not more than 501) to prevent you from incurring a break in service. If you completed more than 500 hours of service in the year in which your authorized paid absence begins, you'll be credited with 501 hours of service the following year to ensure a break in service doesn't occur during that year.

What Happens If …

You Become Ineligible

If you become ineligible for the Plan, (see "Who Is Eligible" on page 4), you won't be able to make contributions (Before-Tax, Roth 401(k) and/or After-Tax) or receive Company Matching Contributions and Retirement Savings Contributions.

Even if you are ineligible, you can continue to access your account on www.benefits.ml.com to:

- manage your account, including checking your balance, monitoring your investment performance, and changing your investment and/or asset allocations;
- request a loan, withdrawal or distribution from your account, (if permitted); and
- change your beneficiary(ies).

You Go on Leave

If you take an approved leave of absence that is paid, your RSP contributions will continue to be deducted from your pay. If the entire deduction can't be taken, after any reduction in pay for your leave and other required payroll deductions (such as health plan premiums and union dues), a partial RSP contribution will be deducted, up to your net pay.

Be sure to contact Merrill before your paid leave of absence to ensure your RSP contributions meet your needs during your leave.

If you go on an unpaid leave, your RSP contributions (and all Company contributions) will end.

You Take a Military Leave of Absence

If you leave your job for active duty with one of the branches of the United States military, you may be entitled to reemployment rights under the Uniformed Services Employment and Reemployment Rights Act of 1994, as amended. For RSP purposes, that means your period of military service is treated as service with the Company if you return to your job within the time limits set by law.

If you return to work after a period of qualified military service and you meet the legal time requirements, you may make up Before-Tax Contributions for your period of military service. Company Matching Contributions, Retirement Savings Contributions and service credit for that period of qualified military service will be provided in accordance with legal requirements.

If you want to contribute make-up contributions, contact Merrill at 1-877-DD-PLANS (337-5267), Monday to Friday from 7:00 a.m. to 8:00 p.m. ET.

Withdrawals and Loans While on Military Leave

For information about taking a withdrawal while on military leave, see "Qualified Reservist Distributions" on page 30.

For information about repaying a RSP loan while on military leave, see "Loans While on Leave of Absence" on page 24.

You Retire, Resign or Leave the Company

If you leave the Company (that is, you retire or end your employment voluntarily or involuntarily with the Company and all other entities that are part of DuPont's group of related companies), your contributions and all Company contributions to your account will stop. You may choose whether to maintain your account within the RSP (except if your balance is equal to or less than $5,000) or receive the vested value of your RSP account as a single-sum payment, as periodic payments, or as a rollover to another eligible retirement plan or Individual Retirement Account (IRA). See "Withdrawals After Your Employment Ends" on page 27.

Vesting and Your Retirement Savings Contribution Account

You can only receive your Retirement Savings Contribution account if you're vested at the time you leave the Company (see "Vesting" on page 13).

Termination and Outstanding Loans

If you have taken a loan from your account, you may be able to continue your loan payments through Merrill. See "Repaying Your Loan" on page 23.

You Die

If you die as an active employee, your contributions and all Company contributions to your account will stop and your account will be transferred to your beneficiary. Your beneficiary may leave your account balance with the RSP (except if your balance is equal to or less than $5,000) or request either a single-sum distribution or periodic payments.

- If your beneficiary is your spouse, payments may be deferred until the end of the calendar year in which you would have turned age 73.
- If your beneficiary is not your spouse, your beneficiary must start installment payments by the end of the year following your death or the account will be paid in full by the end of the tenth calendar year following your death.

See "If You Die" on page 30 for more information.

Investing Your Account

The DuPont Retirement Savings Plan gives you the flexibility to decide how to invest contributions made to the Plan.

- You can invest in one fund or a combination of funds.
- One of the investment options offered by the RSP is shares of Common Stock of DuPont de Nemours, Inc. When you elect an investment in company stock, you have an ownership interest in DuPont.

Your Merrill enrollment package provides you with details about your investment options and includes the Participant Disclosure of Plan and Investment Related Information. Keep your enrollment package with this Summary Plan Description and other Plan materials. You can also view this information and the Fund Fact Sheets online, by logging on to your Merrill account at www.benefits.ml.com.

Highlights

You are responsible for investing your accounts. How you invest is a personal decision. When you think about your investment goals, consider:

- a mix of options that best suits your savings goals;
- your tolerance for risk; and
- how much time you have until you retire.

Your investment elections must be made in whole percentages (for example, 1%, 5% or 18%), and the investment elections you choose must add up to 100%.

When you submit your investment instructions, the investments you choose will apply to:

- your contributions;
- Company Matching Contributions; and
- Retirement Savings Contributions.

If you don't submit any investment instructions, your contributions will be invested in the PersonalManager® managed account feature of the Merrill Advice Access service, described in the Investment Choices brochure.

For more information about the investment funds' performance and fees, visit Benefits OnLine at www.benefits.ml.com.

Your Investment Options

The RSP's investment options include funds that invest in different securities and with different objectives and strategies. You have the following options to help you decide how to invest:

- Core Investment Menu, a mix of options you can use to create your own portfolio, based on your financial goals and tolerance for investment risk;
- Target Retirement Funds, a diversified portfolio in which each fund is considered a single investment option, based on the year you intend to retire or begin receiving payments; and
- Advice Access, an online investment advice service that provides a specific, personalized recommendation for investments in the Core Investment Menu. The PersonalManager® service, the default investment option for those who don't submit any investment instructions, is part of Advice Access.

You submit your initial investment instructions when you enroll in the RSP, but you can change your investments at any time. See "Changes and Transfers" on page 20 for more information. Review the Participant Disclosure of Plan and Investment Related Information you received along with this SPD for information about the investment options before making your decision. Investment planning tools are available on Benefits OnLine at www.benefits.ml.com with complete descriptions of the funds to help you choose an investment mix. Benefits OnLine also has details about the funds' performance and fees.

If You Don't Submit Any Investment Instructions …

If you don't submit any investment instructions, you'll be automatically enrolled in the PersonalManager® managed account feature of the Advice Access service and your contributions will be invested according to Advice Access recommendations. PersonalManager® reviews your investment options and the percentage invested in each, and updates your portfolio based on any changes to your personal information during the previous three months. If no investment changes are needed, PersonalManager® will rebalance your account to maintain the original recommended allocation.

Core Investment Menu

The Core Investment Menu includes index funds and actively managed funds.

Index funds, which generally have lower fees than actively managed funds, are designed to match or track the returns of a market index, such as the Standard & Poor's 500 Index (S&P 500). These are passively managed funds that will hold almost all of the securities in the same proportion as its respective index. The fund manager's intent is to match the returns of a specific index.

With actively managed funds, the Portfolio manager picks stocks or other securities with a certain goal in mind, like beating a particular index or achieving a certain level of return while assuming a certain level of risk.

Target Retirement Funds

The Target Retirement Funds are designed to provide income at a specific time, based on your age and when you intend to retire or start payments. Each fund is currently made up of the actively managed funds from the Core Menu. As you get closer to the fund's title date, the investments gradually shift emphasis from more aggressive investments to more conservative ones.

About Target Retirement Funds

A Target Retirement Fund is intended to be a "one-choice" investment option. If you invest in more than one Target Retirement Fund or use another investment option in addition to a Target Retirement Fund, the strategies of the separate investments may conflict.

Employer Stock

You also can invest your RSP assets in DuPont Common Stock. This is an employee stock ownership plan (ESOP) designed and intended to invest in qualifying employer securities. Purchases and sales of DuPont Common Stock are aggregated daily and priced to participants based on the average daily purchase or sale price, as applicable, for the Plan.

Dividends from DuPont Common Stock

DuPont Common Stock may pay dividends to stockholders.

If you hold shares in DuPont Common Stock in your RSP account, you can have your dividends:

- *Distributed to you; or*
- *Reinvested in the RSP in DuPont Common Stock.*

If you don't submit other instructions, your dividend will be reinvested in DuPont stock. To submit your instructions, or to learn more about DuPont Common Stock dividends, login to your Merrill account at www.benefits.ml.com. All reinvested dividends are 100% vested.

Self-Directed Brokerage

The RSP offers a self-directed brokerage option. The self-directed brokerage lets you invest a percentage of your Plan assets in a large universe of retail-priced mutual funds, individual stocks, exchange traded funds, and fixed income securities that are separate from the RSP investment options. Additional commissions and fees may apply to certain transactions.

Participants should not consider this service unless they are sophisticated investors who understand the risk associated with the many investment choices available through the self-directed brokerage service, are comfortable with and knowledgeable about creating and managing an investment portfolio, and are willing to assume the accompanying risk. The funds aren't monitored by the RSP's investment fiduciaries. You will need to perform your own research when choosing funds, and monitor these funds once invested. Amounts held in the Self-Directed Brokerage cannot be withdrawn or borrowed. To take a distribution on amounts held in the Self-Directed Brokerage, you must first transfer the amount to one of the RSP's investment options, such as one of the Core investment funds or a Target Retirement Fund, and you must also satisfy all applicable RSP distribution requirements.

You can access the self-directed brokerage service through Merrill by logging on to your account at www.benefits.ml.com.

Diversification

To help you achieve long-term retirement security, you should carefully consider the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can provide growth potential, while lowering your overall risk of losing money.

This is because market or other economic conditions that cause one category of assets, or one particular security, to perform well, often cause another asset category, or another particular security, to perform poorly. If you invest more than 20% of your retirement savings in just one company or industry, including DuPont, your savings may not be properly diversified. Although diversification doesn't ensure a profit and is not a guarantee against loss, it is an effective strategy to help you manage investment risk.

In deciding how to invest your retirement savings, you should take into account all of your assets, including any retirement savings outside of the RSP. No single approach is right for everyone because, among other factors, individuals have different financial goals, different time horizons for meeting their goals and different tolerances for risk. It's important to review your investment portfolio, your investment objectives and the investment options under the RSP periodically, to help ensure that your investment choices remain appropriate for your risk tolerance and your retirement goals.

Changes and Transfers

You can change your investments at any time. You can:

- Change your investments for future contributions. You can change your investment elections for all types of new contributions and any loan repayments going into your account.
- Change your existing account balance allocation. You can move money from one existing fund to one or more other funds (fund transfer) or change the investment mix for your entire account balance (reallocate). Any fund transfers or reallocations must be made in one percent (1%) increments.

To change your investments, go online to www.benefits.ml.com or call Merrill at 1-877-DD-PLANS (337-5267). Participant Service Representatives are available Monday to Friday from 7:00 a.m. to 8:00 p.m. Eastern Time (ET), on days the New York Stock Exchange is open.

Change Timing

As long as the change is received by 3:00 p.m. Eastern Time on any business day, your change generally will take effect as of the close of business the following day.

Note that purchases and sales of DuPont stock require two business days. This delay is required by the Securities Exchange Commission.

Plan Expenses

Investments in your RSP account—like all fund investments—are subject to fees and expenses. Generally, there are three types of fees:

- asset-based fees (fees that are incorporated into the fund's price, or net asset value) for investment management, trust/custody and audit service;
- commissions (paid to Merrill) for buying and selling DuPont stock and reinvesting dividends in DuPont common stock equal to two (2) cents per share; and
- administrative and recordkeeping fees and expenses associated with managing the RSP, including processing loans or overnight delivery of a distribution check. Recordkeeping fees are paid by all participants and reflected on your quarterly statement. Other administrative fees are charged individually to participants that make use of certain services. For instance, a loan process fee is charged to the account of a participant that takes a loan from the RSP.

Please keep in mind that fees are subject to change. Also, keep in mind that the Investment Committee and fund managers reserve the right to restrict or limit investment directions or impose redemption fees as they determine necessary to protect the investment fund, for example as with excessive trading or "market timing."

Fees are described in the Participant Disclosure of Plan and Investment Related Information you received. You can also receive information about the funds and their fees at www.benefits.ml.com or by calling Merrill at 1-877-DD-PLANS (337-5267).

Qualifying as a 404(c) Plan

The RSP is intended to comply with section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA).

- This means that the RSP lets you choose from a broad range of investments. You have the responsibility to decide for yourself how to invest the assets in your RSP account from the investments available.
- This also means that, by following the rules in Section 404(c) of ERISA, the Company, the Plan Administrator and any other fiduciary of the Plan are relieved of liability for any losses that are the direct result of your exercise of control over the investment of assets in your account.

Before making your investment decisions, you should:

- evaluate all funds carefully, including reviewing the information in the Participant Disclosure of Plan and Investment Related Information you received;
- develop a long-range personal savings goal;
- decide how much risk you are willing to take to achieve your goal; and
- be aware that funds offering a greater investment return may be subject to greater risk.

Reports

You will receive quarterly statements showing information about your Plan account as well as an annual Participant Disclosure of Plan and Investment Related Information. You can also request certain financial information about the available investment funds, such as information on the operating expenses of the investment funds, copies of prospectuses and other financial reports provided to the Plan, information on the value of your shares or units held in each fund and past and current performance of each fund. To do so, log on to Benefits OnLine at www.benefits.ml.com. You can view fund fact sheets and prospectuses online, print a copy or ask to have materials mailed to you.

The Investment Committee is the named fiduciary responsible for making sure this information is provided. To request any of this information, call Merrill at 1-877-DD-PLANS (337-5267). You can contact the Investment Committee directly at 974 Centre Road, CRP Building 730, Wilmington, DE 19805, 1-833-253-7719.

You can find the number of shares and value of assets held in your account on your participant account statement, or get it by calling Merrill at 1-877-DD-PLANS (337-5267) or visiting www.benefits.ml.com.

Voting and Tender Rights

You have the right to exercise voting, tender and other similar rights with respect to DuPont Common Stock and any Self-Directed Brokerage mutual fund shares in your account. Merrill or the mutual fund sponsor will send you a proxy when a voting decision is to be made. For DuPont Common Stock, you will receive a proxy card from Merrill and you will be asked to return your proxy directly to Merrill. No one within the Company will be able to find out how you vote your shares.

The Investment Committee is the fiduciary responsible for ensuring that these confidentiality procedures are followed.

- Except for a tender offer, if you don't return a proxy exercising your voting rights, the Investment Committee will hire an independent fiduciary to make the decision how to vote your DuPont shares. The independent fiduciary is the fiduciary responsible for making voting decisions for shares of DuPont stock for which participant voting instructions are not exercised.
- For a tender offer, you are the fiduciary for your shares. If you don't return a tender election, your non-response will be considered an election of the default option.

Accessing Your Account

Because the RSP is designed to help you meet your long-term savings and retirement goals, you aren't encouraged to take money out of your account until retirement. However, there may be times when you need money before you retire. At these times, if you are an active employee, you may be able to take a loan from your RSP account.

You can apply for a loan online, at www.benefits.ml.com, or call Merrill at 1-877-DD-PLANS (337-5267).

A Caution About Loans

A loan from the RSP may seem like a good alternative when in need of funds, in part because it is so easy to apply for the loan and pay it back.

But be careful about taking a loan:

- *Money taken out as a loan isn't earning investment returns.*
- *The money used to repay the loan is on an after-tax basis, so you are losing some of the tax advantages you may have previously gained.*
- *You could owe taxes and a penalty if you fail to repay the loan on time.*

Loans

There are two types of loans available through the Plan:

- general-purpose loan, with a repayment term of 12 to 60 months; and
- primary-residence loan, with a repayment term of up to 120 months.

You can have only two loans outstanding at one time.

Loans are not taxed as income because they are treated as loans, not distributions, as long as you do not default on a loan.

Loan Minimum and Maximum

The amount you can borrow depends on your total account balance (not including Company Retirement Savings Contributions) as of the date your loan is requested. The amount available for your loan will be reduced by any outstanding loan.

The minimum loan is $1,000 and the maximum (including any outstanding loan under the Plan) is generally the lesser of:

- 50% of your vested account balance (excluding your Retirement Savings Contribution account balance); or
- $50,000.

The $50,000 maximum is reduced by the highest outstanding loan balance of a previous loan, whether repaid or not, in the preceding 12 months.

Where Loan Funds Come From

The funds for your loan will be taken from your accounts in the following order:

- Rollover Contribution Account;
- After-Tax Contribution Account;
- Before-Tax and Roth 401(k) Contribution Accounts; and
- Matching Contribution Account.

If you have assets in more than one investment option, a pro-rata amount of each fund will be sold to fund the loan. Repayments will be applied to your accounts in the reverse order and will be invested according to your current investment elections.

Interest and Fees

The rate of interest charged for loans is set by the Plan Administrator and reflects the prevailing interest rate charged on similar types of loans. The rate of interest is fixed for the life of the loan.

In addition to paying interest on your loan, there is a one-time set-up fee of $75 per loan. Fees are paid directly from your RSP account.

Repaying Your Loan

You repay your loan with after-tax dollars that are automatically deducted from your paycheck. (You have to authorize these repayment deductions when you apply for the loan.)

Your payments, including the interest you pay, are deposited back into your RSP account, according to your current investment elections.

You can't make partial or accelerated loan repayments, but you can repay the loan in full at any time.

Once a loan is repaid in full, you must wait 28 days before taking another loan from the RSP.

> ***Check Your Pay Statement***
>
> *If you have a RSP loan, check your pay statement to be sure the correct amount is being deducted. The Company makes every effort to deduct the correct amounts, but it is your responsibility to review your pay statement. If you discover any error in your deduction or loan payment amount, contact Merrill immediately at 1-877-DD-PLANS (337-5267).*

Defaulting on a Loan

If you fail to make timely loan payments, you will default on your RSP loan. Your outstanding principal loan balance and accrued interest will be due and payable immediately. If you don't repay this amount, IRS regulations require that the outstanding principal balance, plus interest accrued through the date of default, will generally be treated as a taxable distribution and will be reported to the IRS as a taxable event (special rules apply to Roth 401(k) balances). Merrill will mail you a Form 1099-R reflecting this loan default and the taxable distribution.

Defaulting on a loan can have serious tax consequences. Defaulting on loans borrowed against Roth 401(k) Contributions, (these include Roth rollover and Roth conversion balances) may result in a non-qualified distribution. Consult your personal tax, legal and/or financial advisor to determine how a defaulted loan can affect your personal tax situation.

Loans While on Leave of Absence

If you are on an approved leave of absence (other than military leave), without pay or at a rate of pay after income and employment tax withholding that is less than the amount of your required loan payment, you must make arrangements to repay your loan or it will be treated as in default.

You can make ongoing loan payments by direct debit from your bank account through Merrill. Login to your account at www.benefits.ml.com or call 1-877-DD-PLANS (337-5267). Participant Service Representatives are available Monday to Friday from 7:00 a.m. to 8:00 p.m. Eastern Time (ET), on days the New York Stock Exchange is open.

Loan Repayments During Military Leave

For participants on a qualified military leave, loan repayments will be suspended for the entire leave. When you return from military leave of absence, the loan must be re-amortized with the term extended for the same amount of time as the leave of absence.

If You Leave the Company with an Outstanding Loan

If you have an outstanding RSP loan when your employment with the Company ends, you have two options, based on your account balance:

- Option 1, Payment in Full: You can pay off your loan balance in full. If you don't pay off the loan balance in full within 90 days of the date your employment ends (and you're not eligible for, or don't select, Option 2), the loan will be considered in default and will be treated as a taxable distribution to you. Merrill will issue a Form 1099-R. Contact Merrill directly if you want to pay off your loan balance in full.
- Option 2, Payments Over Time: If your account balance at the time your employment ends is greater than $5,000, you can continue to make your loan payments directly to Merrill. You can continue making these payments for the life of your loan, per the original amortization schedule, or as long as you have an eligible balance in your RSP account. If at any time your account balance is $5,000 or less, or if you decide to take a distribution of your entire account, then your only option will be paying off your loan balance in full (Option 1), or your loan will default. If you wish to take a partial withdrawal from your RSP account, you must make your withdrawal request by calling Merrill at 1-877-DD-PLANS (337-5267) to prevent your loan from going into default.

  If you choose to pay back your loan over time and don't make your payments, your outstanding loan balance will be defaulted and treated as a taxable distribution to you. If you have questions about this process, contact Merrill.

  If you pay back your loan over time, be sure to confirm that your loan payments are posted to your account before requesting a distribution. Log in to your account on Benefits OnLine at www.benefits.ml.com or call Merrill at 1-877-DD-PLANS (337-5267).

Hardship Withdrawals

If you are an active employee, you may be able to take a hardship withdrawal from your Before-Tax and/or Roth 401(k) Contribution Accounts (but not the investment earnings on your Before-Tax or Roth 401(k) Contributions credited after 1988 or in-Plan Roth conversion balances, if any).

Hardship withdrawals are only allowed if you have an immediate, substantial financial need that can't be reasonably met through other means, generally, including an RSP loan or another withdrawal from this Plan. To qualify as a hardship, you must need the money for one of the following reasons:

- Uninsured medical care expenses for you or your dependents;
- costs directly related to the purchase of your principal residence (excluding mortgage payments);
- tuition, related educational fees and room and board expenses for the next 12 months of postsecondary education for you or your dependents;
- payments necessary to prevent your eviction from your principal residence or foreclosure on the mortgage on that residence;
- funeral expenses for you, your spouse, or your dependents; and
- certain expenses to repair damage to your principal residence.

Domestic Partners

For purposes of hardship withdrawals only, references to "spouse or dependents" shall include a domestic partner, who is your primary designated beneficiary under the Plan as determined by the Administrative Committee.

Examples of expenses that aren't eligible for a hardship withdrawal include:

- credit card debt;
- unpaid taxes;
- house payments or rent (unless needed to prevent eviction or foreclosure on your primary residence);
- car payments and repairs;
- personal loan payments;
- utility bills; and
- other personal expenses.

Your hardship withdrawal can't exceed the amount required to meet your financial need, including any amounts needed to pay taxes or penalties reasonably expected to result from the withdrawal. You will be required to provide documents to the Plan Administrator to show evidence of your hardship.

Qualified Birth or Adoption Distributions (QBADs)

If you are a new parent, you can request a QBAD withdrawal from your RSP account of up to $5,000 per child. Withdrawals must be made within 12 months of the birth or adoption. Contact Merrill at 1-877-337-5267 or log in to BenefitsOnline at www.benefits.ml.com for more information.

Coronavirus-Related Distributions (CRDs) under the CARES Act

If you took a CRD during 2020, you may re-contribute such amount to a tax-qualified plan, such as the RSP, within three years of the date such CRD was received. Please contact Merrill at 1-877-337-5267 if you have questions relating to your CRD.

Withdrawing Your Benefits

Federal rules govern when and how you can withdraw your money from the RSP.

To Apply for a Withdrawal
Contact Merrill to request a withdrawal by logging on to Benefits OnLine at www.benefits.ml.com or by calling 1-877-DD-PLANS (337-5267). Participant Service Representatives are available Monday to Friday from 7:00 a.m. to 8:00 p.m. Eastern Time (ET), on days the New York Stock Exchange is open.

Withdrawal Rules

These rules apply to all withdrawals, both withdrawals while you are employed and withdrawals after your employment ends.

To provide the funds for your withdrawal, your investments will normally be liquidated on a pro-rata basis.

The funds for your withdrawal will be taken from your accounts in the following order:

- After-Tax Account and Rollover Accounts;
- Pre-2008 Company Match Account;
- Before-Tax Account;
- Roth 401(k) Account;
- Remaining Company Match Account; and
- Vested Retirement Savings Contribution Account.

You can't redeposit any amounts that you have withdrawn or replace them with other funds.

RSP withdrawals are taxable events and, in some cases, subject to IRS penalties (See "How Benefits Are Taxed" on page 32). If you receive a distribution from your Roth 401(k) Account before the account is five years old and before you reach age 59½, investment earnings on that account will be included in your taxable income. See "Distributions from Roth Accounts" on page 34 for more information.

Non-Taxable Withdrawals for Pre-1987 Contributions

If you have pre-1987 contributions in your After-Tax Contribution Account, you can request a non-taxable withdrawal at any time.

- *The maximum withdrawal is 100% of the pre-1987 contributions.*
- *The minimum withdrawal is $500 or the total of your pre-1987 contributions, if less.*

Special Rules for Laird, Solae and MECS, Inc.
Vested amounts credited to the LSR Match and LSR Profit Sharing accounts in the Laird Technologies, Inc. 401(k) and Profit Sharing Plan that were transferred to the RSP may be withdrawn any time after you have completed five years of participation in the Plan. All vested accounts in the Laird Technologies, Inc. 401(k) and Profit Sharing Plan that were transferred to the RSP may be withdrawn any time after you attain age 59½ and you may receive a full distribution of your Laird plan accounts if you are still employed with the Company and have attained age 62. Former participants in the Aerocomm, Inc. 401(k) Safe Harbor plan may take an in-service withdrawal from their transferred account upon disability.

Amounts credited to the Company Profit Sharing Contributions Account in the Solae Savings Investment Plan that were transferred to the RSP may be withdrawn at any time after the attainment of age 59½. In all other respects, Company Profit Sharing Contributions shall be subject to the same rules as Retirement Savings Contributions.

Amounts credited to the Profit Sharing Contribution Account in the MECS, Inc. 401(k) Plan that were transferred to the RSP may be withdrawn at any time after you attain age 65.

If you were a participant in any of those plans, contact Merrill for additional information on these special rules.

Withdrawals While Still Employed

Although the RSP is generally intended to help you save for retirement, there are some situations where some contributions and their investment earnings can be withdrawn while you are still working for the Company.

- Before you reach age 59½, you can withdraw the following contributions and their investment earnings:
  - After-Tax Contribution Account;
  - Rollover Contribution Accounts; and/or
  - Pre-2008 Company Match Account, if any.

  The taxable portion of the withdrawal is subject to income tax in the year you receive it. If you don't roll the distribution over directly to an IRA or another qualified plan, the Company will withhold 20% of the taxable portion for federal income taxes.

No Retirement Savings Contribution Withdrawals While Employed

You can't make a withdrawal from your Retirement Savings Contribution Account until you are fully vested in this account and leave the Company.

- When you reach age 59½, in addition to the accounts you can withdraw from before 59½, you can also withdraw the following contributions and their investment earnings (you must withdraw any available After-Tax or Rollover Accounts before withdrawing these amounts):
  - Before-Tax Contribution Account;
  - Roth 401(k) Contribution Account; and/or
  - Remaining Company Match Account.

  The taxable portion of the withdrawal is subject to regular income tax in the year you receive it. If you don't roll the distribution over directly to an IRA or another qualified plan, the Company will withhold 20% of the taxable portion for federal income taxes.
- At any age, you may be able to take a hardship withdrawal from your vested RSP account. See "Hardship Withdrawals" on page 25 for more information. All hardship withdrawals must be approved by the Plan Administrator.

For more information on income tax consequences, see the section entitled "How Benefits Are Taxed" on page 32. Consult your personal tax advisor before withdrawing anything from your Plan accounts.

Withdrawals After Your Employment Ends

Once you are no longer employed with the Company or any other related company, you can withdraw your vested balance at any time. (Remember, the Retirement Savings Contribution Account has a vesting requirement. See "Vesting" on page 13.)

Depending on the vested value of your account when your employment ends, your account may be distributed to you automatically.

Be Prepared for Taxes

RSP withdrawals are taxable events and, in some cases, subject to IRS penalties (See "How Benefits Are Taxed" on page 32). Consult your personal tax, legal and/or financial advisor before withdrawing anything from your Plan accounts.

If the Vested Value of Your Account Is …	Your Account …
$1,000 or less	Is automatically paid to you as a single-sum payment.
More than $1,000, but less than or equal to $5,000	Is paid to you as soon as practicable, as either a single-sum payment or as a rollover to another qualified plan or IRA (see "Rollovers" on page 29). ▪ You must submit your choice at www.benefits.ml.com. ▪ If you don't submit instructions, your account will be rolled over to a Merrill Individual Retirement Rollover Account (IRRA®).
More than $5,000	Can be kept in the Plan until payments begin when you reach age 73. ▪ At any time, you can take a distribution or roll your balance over to an IRA or other qualified plan. ▪ While your balance is in the Plan, it will continue to be invested in the Plan's investment options in accordance with the investment instructions you give, and you can change how it is invested. ▪ Because you are not an active employee, you can't take loans from the RSP.

About the Merrill Individual Retirement Rollover Account

If your balance is rolled over into a Merrill IRRA, it will be invested through Merrill's Retirement Asset Savings Program, which makes available a Money Market Deposit Account from one or more participating depository institutions. If your RSP balance is rolled into the Merrill IRRA, it is no longer part of RSP or any Company plan.

Currently Merrill Lynch Bank USA and Merrill Lynch Bank & Trust Co. are the primary and secondary depository institutions.

You will be charged the same annual maintenance fee that other IRRA account holders pay, currently between $50 and $100 annually, based on Merrill's fee schedule.

If you have any questions about the Plan's automatic rollover provisions, you can contact Merrill by calling 1-877-DD-PLANS (337-5267) or logging on to www.benefits.ml.com

Payment Options at a Glance

If you have more than $5,000 in your RSP account when you leave the Company (and are not employed by any related company), you have the following options for your RSP account:

- Take a distribution from the Plan, as either:
  - A Single-Sum Payment: A lump-sum distribution of your total vested account balance.
  - Periodic Payments: There are three periodic payment options, all of which give you the option to receive monthly or annual payments and to receive the rest of your account in a single payment. See "Periodic Payment Options" on page 29 for more information.
  - Partial Withdrawals: You can take up to three withdrawals in a calendar year.
- Roll your assets into an IRA or other qualified retirement plan: See "Rollovers" on page 29 for more information.
- Leave your money in the RSP.
- Choose more than one of the above options.

Periodic Payment Options

If the value of the vested portion of your RSP account is greater than $5,000, you can have your account paid to you as periodic payments. There are three periodic payment options:

- Variable periodic payments are paid to you in a fixed number of payments (either monthly or annually). The maximum number of payments you can elect is based on your age and the age of a beneficiary 10 years younger (or your spouse's actual age, if your spouse is more than 10 years younger). Payments continue until your account value is reduced to zero.
- Lifetime periodic payments are based on your life expectancy or the life expectancies of you and a selected individual, recalculated annually and paid for a period you select. The period you select may not exceed your life expectancy or the life expectancy of a beneficiary who is 10 years younger than you. Payments continue until your account is reduced to zero.
- Fixed periodic payments are paid as a fixed dollar amount that you select. Payments continue until your account is reduced to zero.

If you are interested in one of the periodic payment options, call Merrill and ask a customer service representative to model the options for you.

If You Begin Periodic Payments Before Age 73

You must begin to receive minimum required payments of your account balance no later than April 1 following the year in which you reach age 73 or your employment ends, if later. If you are already receiving periodic payments, but the payments don't meet the legal minimums, you will receive an additional payment at the end of the year to make up the difference.

If you are reemployed by the Company before age 73, after monthly payments have begun, your periodic payments will stop. When your employment with the Company ends again, your RSP balance will include any additional amounts contributed to your accounts while you were reemployed. At that time, you can choose any payout options permitted by the RSP.

Rollovers

If your distribution is eligible for rollover, there are generally two types of rollovers to consider:

- a direct rollover, which allows you to avoid 20% tax withholding; or
- a 60-day rollover, with which 20% of the distribution will be withheld for income taxes.

With a direct rollover, you can have the RSP transfer the rollover directly to:

- the trustee or custodian of an IRA that you have established; or
- the qualified retirement plan, section 403(b) annuity or section 457(b) eligible deferred-compensation plan of another employer (assuming that your other employer's plan will accept such a transfer).

Contact Merrill to elect a direct rollover. You will typically receive a check made out to the IRA or plan, for your benefit. You are responsible to deposit that direct rollover check to the IRA or plan within 60 days.

With a 60-day rollover, you don't specify where you will be rolling the funds over. The check from the RSP will generally be made out to you. You are responsible to deposit the check in your own personal account and then to arrange to deposit an amount equal to the entire distribution (including the 20% that was withheld) in an eligible IRA or plan. You must use your own funds to deposit the 20% that was withheld from your distribution to avoid taxes on such amount. If you don't come up with your own funds to deposit the 20% that was withheld, the 20% that was withheld from your distribution will be taxable to you.

Rolling Over Death Benefits

A single-sum payment of a death benefit can be rolled over, if your beneficiary is your spouse or if your beneficiary is a non-spouse beneficiary and is rolling the distribution to an eligible IRA account. See "If You Die" on page 30.

Qualified Reservist Distributions

If you are a reservist or National Guardsman (as defined in 37 U.S.C. 101(24)) ordered to active military duty, and your active duty is expected to last 180 days or more, contact Merrill by logging on to your account at www.benefits.ml.com or calling 1-877-DD-PLANS (377-5267) regarding distributions from your account.

If You Become Disabled

If you become disabled while you are an active employee and your employment ends because of your disability, you have the same distribution options as other participants whose employment with the Company ends.

For more information, contact Merrill by logging on to your account at www.benefits.ml.com or calling 1-877-DD-PLANS (337-5267).

If You Die

In the event of your death, your vested account balance will be paid to the beneficiary designated in the form prescribed by the Plan Administrator. Your beneficiary can receive the value of your RSP account as a distribution or leave the balance of your account in the Plan.

If you are married at the time of your death, your spouse will be your beneficiary unless you have named someone else. Your spouse must consent to your naming another beneficiary, and the consent must be in writing and witnessed by a notary public on the form issued by the Plan Administrator.

Your spouse can:

- leave your balance with the Plan until the date you would have reached age 73;
- take a single-sum payment (or rollover to a qualified plan or IRA); or
- begin periodic payments (see "Periodic Payment Options" on page 29).

Is Your Beneficiary Designation Up to Date?

Remember to check and update your beneficiary designation periodically on www.benefits.ml.com or by calling 1-877-DD-PLANS (337-5267). If you experience a life change, such as marriage, divorce or birth of a child, make sure your beneficiary designation reflects your current wishes.

If you have a non-spouse beneficiary and you had not reached age 73 at your death, your beneficiary may choose to set up a stream of lifetime periodic payments, as long as these payments are started by December of the year following your death. If your beneficiary doesn't start this stream of payments, the account will be distributed in full to your beneficiary no later than 10 years from your date of death.

If you do not have a valid beneficiary designation on file and you aren't married at the time of your death, or your beneficiary or spouse is not living at the time payment is made, your account balance will be paid to your estate.

Your beneficiary designation must be on file before the date of your death to be effective. You can elect or change your beneficiary designation by logging on to your account at www.benefits.ml.com or by calling Merrill at 1-877-DD-PLANS (337-5267).

Naming Multiple Primary and Contingent Beneficiaries

If you are not married or you are married and your spouse consents, you may name more than one primary beneficiary to receive your account in the event of your death. If you name multiple primary beneficiaries and one or more of them dies before you and you do not update your elections, the percentage that was payable to the deceased beneficiary(ies) will be divided among the remaining living primary beneficiaries based on their designated percentage.

You may also name one or more contingent beneficiaries. Benefits are only paid to contingent beneficiaries if all the primary beneficiaries are deceased at the time of your death. If you name multiple contingent beneficiaries, and one or more predeceases you, the percentage that was payable to the deceased contingent beneficiary(ies) will be divided among the remaining living contingent beneficiaries based on their designated percentage. You do not need spousal consent to name contingent beneficiaries.

Required Payments

You must begin to receive payments of your account balance no later than April 1 following the year in which you reach age 73 or your employment ends, if later. Federal law determines how much you are required to receive.

How Benefits Are Taxed

This section provides a brief summary of certain federal income tax laws as they apply to your RSP benefits. YOU ARE URGED TO CONSULT YOUR PERSONAL TAX, LEGAL AND/OR FINANCIAL ADVISOR TO DETERMINE THE SPECIFIC TAX CONSEQUENCES OF THE PLAN AND THE ADVISABILITY OF MAKING ANY TAX ELECTIONS. Future changes to tax laws may affect the information provided here.

Get Expert Advice

This section is only a summary of tax rules. Consult your personal tax, legal, and/or financial advisor for more information.

Contributions

Before-Tax Contributions aren't subject to federal tax and, in most cases, state, or local income tax until they are distributed from the RSP. Company contributions made on your behalf are also not subject to taxes until distributed from the RSP. Roth 401(k) Contributions and After-Tax Contributions, however, are subject to federal, state and local income tax as current compensation in the year such amounts would have been paid to you, had they not been contributed to the Plan.

Investment earnings on your account balance aren't subject to federal, state or local income tax until they are distributed from the RSP. However, the investment earnings on your Roth 401(k) Account aren't subject to federal income tax if you take a qualified distribution of your Roth 401(k) Account.

Your Before-Tax, Roth 401(k) and/or After-Tax Contributions are subject to FICA and Medicare taxes in the year otherwise payable to you as current compensation. Company contributions on your behalf are subject to FICA and Medicare taxes in the year the Company makes the contribution.

Distributions

A distribution from your account (other than your Roth 401(k) Account) is generally subject to federal income tax in the year you receive it, unless you roll it over to an individual retirement account (IRA) or eligible retirement plan. The Plan must withhold 20% of any amount you receive outside of a direct rollover for federal income taxes and you may owe state and local taxes and additional federal taxes when you complete your personal tax return. The payment is taxed in the year you receive it unless, within 60 days, you roll it over to a Traditional IRA or an eligible employer plan that accepts rollovers.

If you receive only DuPont Common Stock in a payment that can be rolled over, no amount will be withheld from the payment. If you receive cash or property other than DuPont Common Stock, as well as DuPont Common Stock, in a payment that can be rolled over, the 20% withholding amount will be based on the entire taxable amount paid to you. However, the amount withheld will only be taken from the cash or property (excluding DuPont Common Stock) paid to you.

Consider a Rollover

If you roll over your distribution from the RSP directly to a Traditional IRA or another eligible retirement plan (typically another employer's 401(k) or 403(b) plan), you'll avoid an early distribution penalty, and you won't pay taxes until you withdraw those funds.

You must begin to receive payments of your account balance no later than April 1 following the year in which you reach age 73 or your employment ends, if later. If payment doesn't begin by then, a 50% penalty tax will apply to the portion of your account that should have been paid to you.

RSP Loan Offsets

A loan offset can occur when you have an outstanding RSP loan and you are required to repay the entire outstanding balance (such as if your employment ends when you have an outstanding RSP loan and you do not set up ACH repayments directly with Merrill). If you have an outstanding loan balance and do not elect to continue to make loan repayments through ACH deductions from a bank account, the outstanding balance is treated as a distribution to you and is taxable.

If you are subject to a loan offset, and it is the only amount you receive or are treated as having received, no amount will be withheld from it. If you receive other payments of cash or property from the RSP, the 20% withholding amount will be based on the entire amount paid to you, including the amount of the loan offset. However, the amount withheld will only be taken from the amount of other cash or property paid to you (other than any employer securities).

If You Were Born Before January 2, 1936

If you receive a rollover-eligible distribution and you don't roll it over to a Traditional IRA or an eligible employer plan, the payment will be taxed as ordinary income in the year you receive it. However, if the payment is a qualified lump-sum distribution you may be eligible for the 20% capital gain election, the 10-year tax option, or both. These are special formulas that may result in a smaller tax than if the distribution is taxed as ordinary income. See IRS Form 4972 for additional information on qualified lump sum distributions and how you elect the special tax treatment.

Penalties for Early Distribution

In addition to ordinary income taxes, you may owe a 10% penalty tax on the taxable portion or Roth portion of any distribution you receive before you reach age 59½. Withdrawals from the RSP are subject to ordinary income tax plus the 10% additional tax. The 10% penalty tax won't apply in the following situations:

- Your distribution qualifies as a Qualified Birth or Adoption Distribution (QBAD) or a Coronavirus-Related Distribution (CRD) under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.
- Your account is paid to you if your employment with the Company ends in the calendar year in which you will reach age 55 or any later age.
- Your account is paid to you because you have become disabled as defined by the IRS.
- Your account is paid to your beneficiary in case of your death.
- The amount distributed consists solely of dividends on DuPont Common Stock.
- The distribution is made to you in a year when your unreimbursed medical expenses, as defined by the IRS, exceed 10% of your adjusted gross income.
- Payment is directed to another person by a Qualified Domestic Relations Order (QDRO) or payment is made to you as an alternate payee because of a QDRO.
- You roll over the distribution within 60 days or direct the RSP to transfer that amount to a rollover IRA or to another eligible retirement plan.
- Payment is made as periodic payments over your life expectancy or the joint life expectancies of you and your beneficiary (provided that the installments begin after your employment with the Company ends).
- You are ordered or called to duty in the military reserves as a qualified reservist and you receive a distribution during your active duty period (see "Qualified Reservist Distributions" on page 30).
- You receive a distribution from your Roth account that:
  - is made on or after the date that you reach age 59½;
  - is made to your beneficiary or your estate after your death; or
  - is attributable to your having a disability as defined by the IRS.

Distributions from Roth Accounts

If you take a distribution from your Roth 401(k) Account once the account is at least five years old and after you have reached age 59½ (or on account of your death, if sooner), investment earnings on the amount in the Roth 401(k) Account will not be includible in your taxable income. These distributions are referred to as "qualified distributions."

If you take a distribution of your Roth 401(k) Account that does not satisfy the requirements to be a qualified distribution, your investment earnings will be taxable and (except in cases of death or disability) subject to a 10% penalty.

If you make an in-Plan Roth conversion (see "Converting Other Contributions (and Their Earnings) to Roth Contributions" on page 10) and take a distribution of such amount before the Roth 401(k) Account is at least five years old, the investment earnings on the amounts distributed are taxable. In addition, if the withdrawal is made before you reach 59½, the converted amounts and investment earnings will be subject to a 10% penalty tax.

Tax Withholding

Unless you elect a rollover through a direct transfer of your distribution into an IRA or an eligible retirement plan that will accept the transferred amount (typically, another employer's 401(k) or 403(b) plan), the IRS generally requires that federal income tax be withheld equal to 20% of the taxable portion of the distribution. This withholding applies to withdrawals from the RSP you may make during employment (except for hardship withdrawals) as well as distributions after your employment with the Company ends.

If you don't elect a direct rollover, you are still permitted to roll over the distribution you receive into an IRA or an eligible employer plan if you do so within 60 days of the date you receive the distribution. However, if you elect this rollover option, 20% withholding will still apply on the taxable amount (which you may be able to later recover as a refund when you file your income tax return for the year of the distribution). The only way to avoid this federal income tax withholding at distribution is to elect the direct rollover option.

If your surviving spouse is entitled to receive an eligible distribution because of your death, he or she can also authorize a rollover of your RSP account balance into an IRA or an eligible employer plan. Non-spouse beneficiaries may also roll over an eligible distribution to an eligible IRA or Roth IRA only. Non-spouse beneficiary payments eligible to be rolled over into an IRA or Roth IRA are subjected to the mandatory 20% federal income tax withholding if not rolled over.

Regardless of how much federal income tax is withheld at distribution, you will be responsible for paying any taxes associated with the distribution including any amount that exceeds the amount withheld, as well as any state or local taxes that may apply.

Special tax withholding and reporting applies to Qualified Birth or Adoption Distributions (QBADs). A flat 10% withholding rate will be applied to the taxable amount unless you choose not to have federal income tax withheld. In addition, part or all of a QBAD can be repaid to a qualified retirement plan or IRA at any time. Amounts that are repaid are treated as a trustee-to-trustee rollover (as if they were made directly from one financial institution to another, otherwise individuals might violate rules on rollovers or contribution limits).

If you took a Coronavirus-Related Distribution (CRD) as permitted under the Coronavirus Aid, Relief, and Economic Security (CARES) Act during 2020, special tax withholding and reporting also applies to your Coronavirus Related Distributions (CRDs). The distribution is taxable income; however, you can report it as income either in the year received or equally over a three-year period. Similar to QBADs, part or all of a CRD can be repaid to a qualified retirement plan or IRA but must be repaid within three years of receiving the distribution. Amounts that are repaid are treated as a trustee-to-trustee rollover. You may wish to consult with a professional tax advisor for information about the special tax treatment for QBADs and CRDs.

Tax Credit

Depending on your income, you may be eligible to reduce the federal income tax on a distribution through a tax credit based on a portion of your contributions (Before-Tax, Roth 401(k) and/or After-Tax) to the Plan.

To claim the credit, you must complete IRS Form 8880 and attach it to your Form 1040A or Form 1040. Tax laws change from time to time, and the tax impact of receiving payments from the Plan will vary with your individual situation and when you receive the distribution. Because the Company doesn’t give tax advice or counsel, you should consult your personal tax, legal and/or financial advisor for advice about your circumstances.

Rules for Common Stock

There is a special rule for a payment from the Plan for certain “qualified lump-sum distributions” that include DuPont Common Stock (or other employer securities). 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. If you receive employer stock in a qualified lump-sum distribution, the special tax treatment for lump-sum distributions described in “If You Were Born Before January 2, 1936” above also may apply. See IRS Form 4972 for additional information on these rules.

Tax laws change from time to time, and the tax impact of receiving payments from the Plan will vary with your individual situation and when you receive the distribution. Because the Company doesn’t give tax advice or counsel, you should consult your personal tax, legal and/or financial advisor for advice about your circumstances.

Defined Terms

These terms are capitalized throughout this summary. In this section, you will find the definitions for these terms to help clarify their meaning and to provide information to better help you understand the provisions of the Plan.

"DuPont" and the "Company"

- Where we use "DuPont" in this summary, we mean DuPont de Nemours, Inc.
- Where we refer to the "Company" in this summary, we mean the DuPont affiliated organization that employs you and has adopted or participates in the Plan.

Eligible Compensation

Eligible compensation includes the following, if applicable:

- base pay;
- overtime;
- short-term disability or other similar leave of absence pay paid from the Company;
- sales incentive pay;
- short-term incentive pay; and
- local performance-based compensation.

Special payments for transfer of employment, accomplishment awards and awards under a gain-sharing program, long-term incentive or other similar plan aren't included in Eligible Compensation. Any amounts not listed above (such as unused vacation, severance pay or workers' compensation pay) are also not included in Eligible Compensation.

Federal law limits the amount of Eligible Compensation that can be considered for RSP purposes. The IRS limit for 2024 is $345,000. This amount is periodically indexed (increased) by the IRS.

Claims and Appeals

Benefits are paid to RSP participants and beneficiaries without the necessity of formal claims. Routine requests for information about your RSP benefits and other similar inquiries generally won't be considered benefits claims that require processing under ERISA. If you wish to make a claim in accordance with your rights under ERISA, you must make such a request in writing to the Plan Administrator c/o Merrill.

The Plan Administrator has complete discretionary authority to make all determinations under the Plan, including eligibility for benefits and factual determinations, and to interpret the terms and provisions of the Plan. Benefits will be paid only if the Plan Administrator decides in its discretion that the claimant (you or your beneficiary) is entitled to them. The Plan Administrator's final decision is binding.

Once you make a request for benefits, your request will be processed within 90 days. However, in some cases additional time may be needed. If that happens, you will be given a written notice explaining the reasons why and the date by which the Plan expects to render the benefit determination. Extensions will not exceed another 90 days.

If you make a request for benefits and your request is denied, in whole or in part, you (or your beneficiary) will receive notification from the Plan Administrator within 90 days (or 180 days, if the Plan Administrator needs more time to review your application).

The notice will include:

- the reason for denial, with reference to the specific Plan provisions on which the denial was based;
- a description of any additional material or information that is necessary for you to perfect your claim and an explanation of why such material or information is necessary;
- an explanation of the Plan's appeal procedures and the time limits applicable to those procedures; and
- an explanation of your right to bring legal action under Section 502(a) of ERISA, as amended, if benefits are denied following appeal.

Within 60 days after receiving the denial, you (or your beneficiary) or your duly authorized representative may submit a written request for reconsideration (appeal) by sending a letter to the Benefit Plan Appeals Committee at DuPont Human Resources—Employee Benefit Appeals, c/o Benefit Plan Appeals Committee, 974 Centre Road, Chestnut Run Plaza Building 702, Wilmington, DE 19805.

In your appeal, list the issues and comments you want considered. If you prefer, you may have an authorized representative send in the request on your behalf. You or your representative may submit written comments, documents, records, and other information relating to your claim. You or your representative will be provided, upon request and free of charge, reasonable access to and copies of all documents, records and other information relevant to your claim. The review of your appeal will take into account all comments, documents, records, and other information you submit relating to your claim.

Within 60 days after your appeal is received, you will receive a written response. However, if the review cannot be completed within 60 days, you will be notified in writing. That notification will outline the reasons behind the delay and the date by which the Plan expects to render the appeal determination. Extensions will not exceed another 60 days. However, if the extension is needed due to your failure to submit necessary information, the time period for deciding your appeal will be tolled from the date you are sent the notice of extension until the date you respond to the request for additional information.

If your appeal is denied, the notice of denial will include:

- specific reasons for the denial;
- references to the specific Plan provisions on which the denial is based;
- a statement that you are entitled to receive, upon request and free of charge, reasonable access to and copies of all documents, records, and other information relevant your claim; and
- a statement of your right to bring a civil action under ERISA 502(a).

You must use and exhaust the claims and appeals procedures (as described herein) before bringing a lawsuit. Failure to follow the claims and appeals procedures in a timely manner will cause you to lose your right to sue regarding your claim.

If you are seeking judicial review of an adverse benefit determination, whether in whole or in part, you must file any suit or legal action (including, without limitation, a civil action under Section 502(a) of ERISA) within 12 months (the "Limitations Period") following the date the final adverse benefit determination is issued. Notwithstanding the foregoing, if you fail to engage in or exhaust the claims and review procedures, you must file any suit or legal action within the Limitations Period following the date of the alleged facts or conduct giving rise to the claim (including, without limitation, the date the claimant alleges he or she became entitled to the benefits requested in the suit or legal action). Nothing in this SPD should be construed to relieve you of the obligation to exhaust all claims and review procedures before filing suit in state or federal court. If you fail to file such suit or legal action within the Limitations Period, you will lose any rights to bring any such suit or legal action thereafter.

Administrative Information

Qualified Domestic Relations Orders

As a rule, your interest in your account may not be assigned or alienated. This means that your interest may not be sold, used as collateral for a loan, given away or otherwise transferred. In addition, your creditors may not attach, garnish or otherwise interfere with your account.

There is an exception to this general rule. The Plan Administrator may be required by law to recognize obligations you incur because of a qualified domestic relations order. A qualified domestic relations order is defined as a decree or order issued by a court that obligates you to make child support, alimony or marital property rights payments, or otherwise allocates a portion of your account in the RSP to your spouse, former spouse, child or other dependent. If a qualified domestic relations order is received by the Plan Administrator or its delegee, all or a portion of your benefits may be used to satisfy the obligation. The Plan Administrator will determine the validity of any domestic relations order received. You can get a copy of the RSP's procedures about qualified domestic relations orders from the Plan Administrator, without charge.

ERISA Rights

As a participant in the RSP, you are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA). ERISA provides that all RSP participants shall be entitled to:

- Examine, without charge, at the Plan Administrator's office and other specified locations, including work sites and union halls if applicable, all documents governing the RSP. These documents may include collective bargaining agreements if applicable and the latest annual report (Form 5500 series) filed by the RSP with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, after sending a written request to the Plan Administrator, copies of documents governing the operation of the RSP, including collective bargaining agreements if applicable, and copies of the latest annual report (Form 5500 series) and updated summary plan description. You may be asked to pay a reasonable charge for the copies.
- Receive a written summary of the RSP's annual financial report. The Plan Administrator is required by law to provide each participant with a copy of this summary annual report.

In addition to creating rights for RSP participants, ERISA imposes duties on the people responsible for the operation of the RSP. The people who operate your RSP, called "fiduciaries," have a duty to do so prudently and in the best interest of you and other RSP participants and beneficiaries. No one, including your employer, your union or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

If your 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 several steps you can take to enforce your rights. For instance, if you request a copy of plan documents or the latest annual report from the Plan and do not receive them within 30 days, you can file suit in a federal court. In such a case, the court may require the Plan Administrator 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 Plan Administrator's control.

If you have a claim for benefits that is denied or ignored, in whole or in part, you can file suit in a state or federal court. In addition, if you disagree with the Plan Administrator's decision or lack thereof concerning the qualified status of a domestic relations order, you can file suit in a federal court. If it should happen that RSP fiduciaries misuse the RSP's money, or if you are discriminated against for asserting your rights, you can seek assistance from the U.S. Department of Labor, or you can 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 sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees—if, for example, it finds your claim is frivolous.

If you have any questions about the RSP, you should contact the Plan Administrator. If you have questions about this statement or about your rights under ERISA or if you need assistance in obtaining documents from the Plan Administrator, contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory. You can also contact the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, DC 20210. You can also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

Pension Benefit Guaranty Corporation

The RSP is a defined-contribution type of employee benefit plan. Benefits aren't a pre-determined amount but rather are based on the amounts contributed to the RSP and the investment performance of the Trust fund. For this reason, benefits provided by the Plan aren't insured by the Pension Benefit Guaranty Corporation (PBGC) under Title IV of the Employee Retirement Income Security Act of 1974.

Governing Law

The Plan will be construed and enforced according to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended, which sets forth the minimum requirements concerning participation, vesting and other matters that an employee benefit Plan must satisfy, and provides rules about the manner in which an employee benefit plan is to be administered. ERISA also requires that an employee benefit plan prepare periodic reports and provide or make available other information to the participants in the plan. For additional information concerning your rights under ERISA, see "ERISA Rights" on page 38.

The RSP is intended to be a tax-qualified plan under Section 401(a) of the Internal Revenue Code, which means that Before-Tax Matching and Retirement Savings Contributions are generally deductible by the Company at the time they are made but aren't taxed to the participants until paid to them from the Plan. In addition, investment earnings credited to participant accounts aren't taxed to the participants until paid to them from the Plan.

Agent for Service of Legal Process

Legal process may be served on the Company or the Plan Trustees.

Administrative Plan Details

Plan Name	The DuPont Retirement Savings Plan
Plan Number	001
Employer and Plan Sponsor	DuPont de Nemours, Inc. 974 Centre Road Wilmington, DE 19805 Phone: 1-833-253-7719
Plan Sponsor's Employer Identification Number (EIN)	81-1224539
Type of Plan	The Plan is a safe-harbor 401(k) defined-contribution plan.
Plan Administrator	Benefit Plans Administrative Committee DuPont de Nemours, Inc. 974 Centre Road Wilmington, DE 19805 Phone: 1-833-253-7719 However, with respect to appeals of claims only, the Plan Administrator is: Benefit Plan Appeals Committee 974 Centre Road Wilmington, DE 19805 Phone: 1-833-253-7719 The Plan Administrator has full discretion and authority to interpret RSP provisions, resolve any ambiguities and evaluate claims. Decisions made by the Plan Administrator are final and binding.
Plan Year	The plan year is January 1 through December 31.
Plan Trustees	All contributions to the Plan are held in trust funds maintained by the Plan Trustees. The Plan Trustees are: Merrill Lynch Trust Company, FSB c/o Retirement Group Services 1400 Merrill Lynch Drive MSC 943N Pennington, NJ 08534 The Northern Trust Company 50 South LaSalle Street Chicago, IL 60603 Merrill also provides record-keeping services for the Plan in accordance with an administrative services contract with DuPont.

What Is the Plan Trust?
The Plan Trust is the trust established under the RSP for purposes of investing and holding RSP assets.

Contacts

Merrill	Benefits OnLine at www.benefits.ml.com DuPont RSP Plan Administrator c/o Merrill Bank of America 1400 American Drive NJ2-140-03-50 Pennington, NJ 08534 1-877-DD-PLANS (337-5267) Participant Service Representatives are available Monday to Friday 7:00 a.m. to 8:00 p.m. Eastern Time (ET)
The Plan Administrator	Benefit Plans Administrative Committee DuPont de Nemours, Inc. 974 Centre Road Wilmington, DE 19805 1-833-253-7719

Prospectus Information

This "Prospectus Information" section is not part of the SPD. It is additional information that is part of the prospectus for the RSP covering securities that are registered under the Securities Act of 1933. The SPD is incorporated by reference into this Prospectus.

What Is a Prospectus?

A Prospectus is a legal document that provides a thorough description of mutual fund and other types of investments. It includes an explanation of the fund's objective, information about how it invests and a description of the fees and expenses associated with the fund.

About this Prospectus

This Prospectus relates to 2,433,333 shares of the common stock of DuPont de Nemours, Inc., par value $0.01 per share, registered with the Securities and Exchange Commission on Form S-8 (File No. 333-231864, hereafter referred to as the "Registration Statement"). For further information with respect to DuPont and the securities offered hereby, reference is made to the Registration Statement, including exhibits thereto, which is available via the Commission website at http://www.sec.gov that contains reports, proxy statements and other information.

DuPont is subject to the information reporting requirements of the Securities Exchange Act of 1934, as amended (Exchange Act), and, in accordance therewith, files periodic reports, proxy statements and other information with the Commission. Reports and other information concerning DuPont is available at the Commission website.

No person is authorized to give any information or to make any representations other than those contained in this Prospectus in connection with the offering described herein, and, if given or made, such information or representations must not be relied upon. This Prospectus does not constitute an offer of any securities other than those to which it relates, or an offer to sell or a solicitation of an offer to buy any securities in any jurisdiction to any person to whom it is unlawful to make such offer or solicitation in such jurisdiction. Neither the delivery of this Prospectus nor any sales made hereunder shall, under any circumstances, create any implication that there has been no change in the affairs of DuPont since the date hereof.

The date of this Prospectus is January 1, 2024.

Federal Income Tax Consequences

The Company strongly recommends that you consult your personal tax, legal and/or financial advisor to determine the specific tax consequences of the RSP (or any component thereof) and the advisability of making any tax elections. See "How Benefits Are Taxed" on page 32.

Additional Information

Additional information about the Plan and its administrator may be obtained from, and copies of the following documents or reports will be furnished without charge on oral or written request to the Plan Administrator: Benefit Plans Administrative Committee, DuPont de Nemours, Inc., 974 Centre Road, Wilmington, DE 19805, 1-833-253-7719:

- documents or reports incorporated by reference into the Prospectus (excluding exhibits to the documents or reports incorporated by reference unless such exhibits are specifically incorporated by reference into such documents or reports);
- DuPont's annual report to shareholders for the latest fiscal year;
- all reports, proxy statements and other communications distributed to shareholders of DuPont;
- the latest annual report of the Plan filed pursuant to Section 15(d) of the Exchange Act on Form 11-K or as part of an annual report for DuPont on Form 10-K; and
- all previously provided Plan information documents that constitute a part of this Prospectus.

Incorporation of Documents by Reference

The documents incorporated by reference in Item 3 of Part II of the Registration Statement and the description therein of the class of securities offered under the RSP are incorporated herein by reference. All documents subsequently filed by DuPont pursuant to section 13(a) or 15(d) of the Exchange Act shall be deemed to be incorporated by reference into this Prospectus and to be a part hereof from the date of the filing of such document.

The Company will provide without charge to each person to whom this Prospectus is delivered, on the written or oral request of such person, a copy of any or all of the foregoing documents incorporated herein by reference (other than exhibits to such documents), as well as stockholder communications and other reports furnished to stockholders of DuPont on a continuing basis, the RSP and any other documents to be delivered to participants of the RSP in accordance with the requirements of Form S-8.

All documents incorporated herein by reference or otherwise described in the preceding paragraph are available without charge, on written or oral request to the Benefit Plans Administrative Committee at the address and phone listed under "Administrative Plan Details" on page 40.

Restrictions on Resale

This Prospectus doesn't cover sales or other dispositions of DuPont's stock received under the RSP by any person who may be deemed to be an affiliated person. Such sales or other dispositions may be made in compliance with the registration requirements of the federal securities laws or the requirements of Rule 144 promulgated thereunder, without being subject to the holding period requirement of such Rule or may be made pursuant to another exemption from such registration. There will be no such restrictions on sales or other dispositions of DuPont's stock by recipients who are not affiliated persons. An affiliated person, for purposes of the federal securities laws, generally means a senior officer, director or other person who is deemed to control DuPont.