Safe Harbor, Automatic Enrollment, and QDIA Notice

Plan sponsors are required to provide employees who are or may be retirement plan participants with certain notices regarding plan features. This notice provides important information about The Thrift and Investment Plan (the "Plan") sponsored by Norfolk Southern Corporation (the "Company"). If you are already a participant in the Plan, no action is required by you at this time unless you would like to make changes to your elections in the Plan.

Below is a summary of the Plan's features effective as of January 1, 2027.

Eligibility
You are generally eligible to participate in the Plan on the first day of your employment as a non-agreement employee of Norfolk Southern or a participating subsidiary company. To enroll in the Plan, change your payroll deferral percentage, or change investment elections, contact Vanguard Participant Services. If you fail to enroll in the Plan (or fail to opt out of participation) you may be automatically enrolled. See "Direct your paycheck deduction" for additional information.

Payroll deferrals
You may elect a contribution rate to the Plan in an amount from 1% to 75% of your compensation. Please refer to the "Pre-Tax and Roth Contributions" section of your Plan's Summary Plan Description (SPD) for information on eligible compensation. You can change your contribution rate anytime.

Matching contributions
The Company will make a safe harbor matching contribution to your account. The Company will match, on a dollar-for-dollar basis, the first 1% of your payroll deferral contributions, plus $0.50 for each dollar that you contribute between 1% and 6%. Your match is calculated based on your contribution each pay period.

Direct your paycheck deduction
At all times you have the right to elect how much to contribute to your Plan. However, your Plan uses Vanguard's One Step® feature, through which you may be automatically enrolled in the Plan and have your contribution rate automatically increased each year.

One Step is a great option if you are concerned about saving enough for retirement, but are not sure how to do it. If you do not enroll in the Plan (or opt out), you will be automatically enrolled.

Your initial contribution rate is 6%. After the first year of participation, your contribution rate will automatically increase by one percentage point each year in April until it reaches 10%.

If you are a rehired participant, special rules apply to your automatic enrollment. Generally, if you were automatically enrolled in the Plan prior to your termination and, following your rehire, failed to enroll in the Plan (or opt out), you will be automatically re-enrolled at the contribution rate at which you were participating prior to your termination, including any automatic contribution rate increases that would have occurred during that time. If you were gone from the Plan for more than 24 months, you will be treated as a new hire.

How to opt out or make changes
You have the right not to contribute to the Plan. In addition, you always have the right to contribute an amount different than the automatic contribution amount or to invest in investment options other than your Plan's default investment option. If you want to make changes, contact Vanguard.

Direct your investments
You may direct the investment of your contributions to one or more of the Plan's investment options, which include a broad range of alternatives intended to allow you to achieve a diversified portfolio. All investing is subject to risk, including the possible loss of the money you invest. Diversification does not ensure a profit or protect against a loss.

Your Plan's default investment option
Your Plan designates a default investment option in which your contributions will be invested if you have not made an alternative election. Your default investment option is the Vanguard Target Retirement Trust I with the target date closest to the year in which you will tum age 65. Enclosed is a fact sheet which includes information about your default investment option including the investment objective, fees and expenses, and risk and return characteristics.

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

Vesting and withdrawal options
You will always be fully vested in your payroll deferral contributions to the Plan and in any discretionary employer contributions. You will also be fully vested in Company matching contributions, unless you withdraw your payroll deferral contributions as described below under "Early withdrawal without penalty." To be fully vested means that the contributions (together with any investment gain or loss) will always belong to you, and you will not lose them when you leave your job. For more information on vesting, please review the "Distribution of Your TIP Account" section of the SPD.

Even if you are fully vested in your Plan account, there are limits on when you may withdraw your money. These limits may be important to you in deciding how much, if any, to contribute to the Plan. Generally, you may only withdraw from your Plan account after you leave your job, become disabled, or attain age 59½. There is generally a 10% penalty tax on distributions before age 59½. Your beneficiary is entitled to any vested amount remaining in your account when you die.

The Plan will allow for qualified reservist withdrawals for service members called to active duty with orders for periods of 180 days or more or for an indefinite period. Qualified reservist withdrawals are not subject to the 10% penalty tax. In addition, any service member on active duty for at least 30 days may request a withdrawal. The 30 day withdrawal may be subject to the 10% penalty tax.

You also can borrow certain amounts from your vested Plan account, and may be able to take out certain vested money if you have a financial hardship. Hardship distributions are limited to the dollar amount of your contributions. They may not be taken from matching contributions.

Hardship distributions must be for a specified reason-for qualifying medical expenses, costs of purchasing your principal residence (or preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to your principal residence), qualifying post-secondary education expenses, qualifying burial or funeral expenses, or expenses and losses, including loss of income, as a result of a federally declared disaster in the area of your principal residence or place of employment. Before taking a hardship distribution, you must exhaust other available withdrawal options, if any.

For more information, review the "Loans and Withdrawals" section of the SPD. You can also learn more about the 10% penalty tax in IRS Publication 575, Pension and Annuity Income.

Early withdrawal without penalty
If you are automatically enrolled in the Plan, you can withdraw all payroll contributions (adjusted for any gains or losses). You must submit your withdrawal request during an election period set by your Plan of no less than 30 and no more than 90 days following your first paycheck upon which payroll contributions were deducted. To determine your Plan's election period or to request a permissible withdrawal, please contact Vanguard.

This "permissible withdrawal" is not subject to any early withdrawal penalty and is included in the gross income in the year in which the withdrawal occurs. Any matching contributions associated with the withdrawal will be forfeited. To request a permissible withdrawal, please contact Vanguard.

Suspension or reduction of safe harbor matching contributions
The Company retains the right to reduce or suspend the safe harbor matching contribution. If the Company chooses to do so, you will receive a supplemental notice explaining the reduction or suspension at least 30 days before the change becomes effective. The Company will contribute any safe harbor matching contribution you have earned up to that point.

Employer's right to amend or terminate Plan
Pursuant to the terms of the Plan, your Employer has the right, at any time, to amend or terminate the Plan. Termination of the Plan will result in the discontinuation of all contributions to the Plan (including the safe harbor contribution) with respect to any compensation you receive after the effective date of the termination. Termination of the Plan will not affect your right to receive any contributions you have accrued as of the effective date of the termination.

Change your investments
You can redirect your future contributions and change the way your Plan account balance is invested anytime, subject to each investment option's trading restrictions and any purchase fees (if applicable). If you move money out of the default investment option, you cannot put money back into the same option online or by phone within 30 days; however, you may be able to make an exchange by U.S. mail.

For more information about directing the investment of your Plan account, please refer to the SPD. For help determining an appropriate investment mix based on your investment goals, risk tolerance, and time horizon, complete Vanguard's Investor Questionnaire at **vanguard.com/assetmix.**

Connect with Vanguard®
To contact Vanguard to make changes to your current elections or for more information about any fund, including investment objectives, risks, charges and expenses, or to obtain a prospectus, please refer to the instructions below.

- **Online.** Go to **Vanguard.com** for 24 hour access to financial-planning tools and infonnation. Onceyou've enrolled, you can register for immediate secure online access at www.vanguard.com/register. You will need your Plan number: 090087.

- **By phone.** Call Vanguard's 24-hour automated VOICE@Network at **800-523-1188.** To use VOICE, you will need a personal identification number (PIN).

- **With personal assistance.** Vanguard Participant Services associates are available to assist you at **800-523-1188** Monday through Friday from 8:30 a.m. to 9 p.m., Eastern time.

For more information: Please refer to the SPD for a complete explanation of the Plan features. You can also contact Vanguard using the instructions above to discuss Plan-related questions.

Vanguard Retirement Savings Trust and Vanguard Target Retirement Trusts are not mutual funds. These are collective trusts available only to tax-qualified plans and their eligible participants. The collective trust mandates are managed by Vanguard Fiduciary Trust Company, a subsidiary of The Vanguard Group, Inc.

Tax implications: You will be responsible for paying any applicable federal, state, local, or foreign taxes on a distribution or withdrawal. Early withdrawals may be subject to a 10% federal penalty tax. To the extent required by law, Vanguard will make the appropriate withholding for tax purposes.

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