

**The Summary Plan Description for
The Dun & Bradstreet Corporation 401(k) Plan**

As In Effect on January 1, 2026

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INTRODUCTION

The Dun & Bradstreet Corporation 401(k) Plan (the “401(k) Plan”) provides retirement benefits to eligible active employees of The Dun & Bradstreet Corporation (the “Company”) and certain other entities (together with the Company, the “Employer”) and former employees with 401(k) Plan account balances. See [Appendix A](#) for a list of the entities comprising the “Employer” as of January 1, 2026.

This document summarizes the main provisions of the 401(k) Plan in effect as of January 1, 2026 (except where noted otherwise) and serves as the summary plan description (the “SPD”) for the 401(k) Plan. Certain capitalized terms used in this SPD are defined in the “Glossary of Important Terms” section at the end of this document.

The Company encourages you to read this SPD carefully. If you have any questions about your benefits, please contact D&B Benefits Center at Fidelity (the “D&B Benefits Center”). Please see the section “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact information.

Please note that this SPD contains only a general summary of the 401(k) Plan’s provisions. The legal plan document for the 401(k) Plan provides additional details regarding the 401(k) Plan. If there is any difference between the information in this SPD and the information in the legal plan document for the 401(k) Plan or if there are details not covered in this SPD, the provisions of the legal plan document will govern. This SPD is not intended to enhance the rights provided under the terms of the legal plan document for the 401(k) Plan. To request a copy of the legal plan document, or if you have any questions about your benefits under the 401(k) Plan, please contact the D&B Benefits Center. See the “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact information.

Contributions made to the 401(k) Plan by participants and the Employer are held in separate accounts for each participant that are adjusted for investment returns and expenses. The types of contributions that may be made under the 401(k) Plan are described in this SPD.

IMPORTANT INFORMATION

The Company is the sponsor of the 401(k) Plan. The Company's Plan Administration Committee serves as the administrator of the 401(k) Plan and is responsible for the control and management of the operation and administration of the 401(k) Plan.

The Plan Administration Committee is authorized to delegate certain administrative duties to one or more administrative service providers. Day-to-day operations of the 401(k) Plan have been delegated to the D&B Benefits Center.

You can contact the D&B Benefits Center if you have questions or need more information. See the "How to Reach Your 401(k) Plan Service Provider" section in this SPD for contact information.

If you participated in the defined contribution retirement plan of a company that is or has been acquired by or merged with the Company, or your employment with the Employer ends as the result of a sale, certain special 401(k) Plan provisions may apply to your benefits under the 401(k) Plan. For example, your service with your prior employer may count as service under the 401(k) Plan. If you think your 401(k) Plan benefits may be affected as the result of an acquisition, merger, or sale, you should contact the D&B Benefits Center for more information about special provisions that apply to you.

HOW TO REACH YOUR 401(K) PLAN SERVICE PROVIDER

Here is how you can reach your 401(k) Plan Service Provider:

Provider	Contact Information
Administrative Services: <ul style="list-style-type: none"> ■ D&B Benefits Center at Fidelity 	<ul style="list-style-type: none"> ■ 1-877-362-8953 (or 1-888-343-0860 for the hearing impaired) ■ www.netbenefits.com/dnb

Both the website and the automated voice response feature at the phone number listed above are available 24 hours a day. Benefits representatives are available at the phone number listed above on business days from 8:30 a.m. to 8:00 p.m. Eastern Time.

In order to access the D&B Benefits Center, you will need to create a confidential identification number, which is personal to you (your “Personal Identification Number” or “PIN”). You must select your PIN when you first log on to the [D&B Benefits Center website](#) or call the Benefits Center (you will be asked to provide certain information to confirm your identity). Thereafter, you may use your PIN to access your account at the [D&B Benefits Center website](#) or when you call the Benefits Center. If you forget your PIN, you may use the [D&B Benefits Center website](#) or call the D&B Benefits Center to select a new one. Your default user name for the D&B Benefits Center is your social security number, but you may create a different user name.

The [D&B Benefits Center website](#) uses state-of-the-art technology to help protect your personal account information. Your personal information is stored in a secured location and none of your personal information is accessible without your PIN.

You can find online security tips from the Department of Labor at: [Online Security Tips \(dol.gov\)](http://www.dol.gov). You can find further information regarding Fidelity’s cybersecurity measures at: <https://www.fidelity.com/security/our-security-measures>.

ABOUT YOUR PARTICIPATION

This section contains important information about your participation in the 401(k) Plan.

Who Is Eligible

If you are an employee who is paid from the United States payroll of the Employer and you are not excluded from participation as described in the next paragraph, you are eligible to participate in the 401(k) Plan as of your employment date or re-employment date, as applicable.

You are not eligible for the 401(k) Plan if you are not classified by the Employer as a common law employee (for example, you are classified as an independent contractor or an outside director), you are classified as an intern, you are a union employee covered by a collective bargaining agreement that does not specifically provide for participation in the 401(k) Plan, or you are a leased employee. If you are not classified as an eligible employee by the Employer but are later reclassified as such by any governmental or regulatory authority, you will be deemed to have become an employee eligible to participate in the 401(k) Plan only prospectively and then only if you meet the 401(k) Plan's eligibility requirements.

If you are employed by the Employer as the result of a corporate acquisition or merger, special eligibility rules may apply. If you think your participation in the 401(k) Plan is affected by special rules, you should contact the Benefits Center. See the "How to Reach Your 401(k) Plan Service Provider" section in this SPD for contact information.

When and How Participation Begins

When you become eligible, you may enroll in the 401(k) Plan at any time. You can enroll in the 401(k) Plan by either logging onto the [D&B Benefits Center website](#) or by calling the D&B Benefits Center. Newly hired and reemployed eligible employees generally will receive 401(k) Plan information from the D&B Benefits Center within 30 days of their employment date. See the "Who Is Eligible" and "How to Reach Your 401(k) Plan Service Provider" sections in this SPD for more information.

Automatic Enrollment

Newly hired and reemployed eligible employees are subject to the 401(k) Plan's automatic enrollment provision. Under the automatic enrollment provision, if you do not take action to enroll in the 401(k) Plan or elect a 0% before-tax contribution rate, you will be automatically enrolled in the 401(k) Plan 60 days following your employment or reemployment date or as soon as administratively possible thereafter (your "Automatic Enrollment Date"). Upon your Automatic Enrollment Date, 3% of your Annual Compensation for each pay period will be withheld and contributed to the 401(k) Plan on your behalf as before-tax contributions. If you are automatically enrolled, you may prospectively change your before-tax contribution rate (including stopping your before-tax contributions completely) at any time. See "Changing/Stopping Your Contributions" later in this SPD.

Special rules applied to employees of Lattice when the Lattice Engines, Inc. 401(k) Plan was merged into the 401(k)

Plan effective December 31, 2020. Please contact the D&B Benefits Center if you have questions about these special rules.

Newly hired and reemployed eligible employees will also be enrolled in the Automatic Increase Program (see the “Automatic Increase Program” section of this SPD).

Naming a Beneficiary

You should name a beneficiary for your 401(k) Plan account at the time you enroll. Your beneficiary is the person or persons who will receive your vested account balance under the 401(k) Plan should you die before receiving your entire vested account balance. **Your beneficiary designation will be valid only if it is properly completed and received and approved by the 401(k) Plan before your death.**

Please note the following scenarios that may impact your beneficiary designation:

- If you are unmarried, name a beneficiary and subsequently marry, your prior beneficiary designation will become invalid upon your marriage and your Spouse will be your beneficiary, unless you name a different beneficiary by submitting a properly completed beneficiary designation form to the D&B Benefits Center along with a written, notarized consent of your Spouse to the beneficiary designation.
- If you are married and name someone other than your Spouse as your beneficiary, that designation will be invalid and your Spouse will be your beneficiary unless you submit to the D&B Benefits Center a written, notarized consent of your Spouse to the beneficiary designation.
- If you are married, name your Spouse as beneficiary, divorce and then remarry, your prior beneficiary designation will become invalid upon your remarriage and your new Spouse will be your beneficiary, unless you name a different beneficiary by submitting a properly completed beneficiary designation form to the D&B Benefits Center along with a written, notarized consent of your Spouse to the beneficiary designation.
- If you are married, name your Spouse as beneficiary, and then divorce, your prior beneficiary designation will remain in effect and your former Spouse will receive any death benefit payable under the 401(k) Plan unless you name a different beneficiary following your divorce by submitting a properly completed beneficiary designation form to the D&B Benefits Center or you remarry (as reflected in the preceding example, in which case your new Spouse will automatically be your beneficiary).
- If you do not have a valid beneficiary designation in place with the D&B Benefits Center when you die, your Spouse (if you are married) or your estate (if you are single) will be your beneficiary.

If you are participant in the 401(k) Plan as a result of a plan merger or asset and liability transfer, you should review your beneficiary designations or contact the D&B Benefits Center to name a beneficiary for your 401(k) Plan account. See the section “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact

information.

When You Are Vested

Vesting means you have a non-forfeitable right to your 401(k) Plan account balance.

The portion of your account balance attributable to before-tax, Roth 401(k), after-tax, catch-up and rollover contributions (all as adjusted for related investment returns) is always 100% vested.

The portion of your account balance attributable to Employer matching contributions (as adjusted for related investment returns) will become 100% vested once you have completed three years of Vesting Service. This portion of your account balance will also become 100% vested if, while actively employed, you reach Normal Retirement Age (as defined in the section entitled “Glossary of Important Terms”), become disabled or die, or the Company undergoes a “Change in Control” within the meaning of the 401(k) Plan, regardless of your Vesting Service at that time. See the “How Vesting Service Is Calculated” section in this SPD for more information about Vesting Service.

For purposes of the 401(k) Plan, you are considered disabled if you are receiving disability benefits from Social Security or are approved to receive long-term disability benefits from the Employer’s Long-term Disability Plan.

On February 8, 2019, the Company experienced a “Change in Control.” As a result, if you were actively employed by the Employer on that date, your Employer matching contribution account as of February 8, 2019, became fully vested on that date. In addition, if you terminated employment with the Employer prior to February 8, 2019, but still had an account under the 401(k) Plan and you had not yet incurred a Five-Year Break in Service (see the “Break in Service Rules” section in this SPD) as of February 8, 2019, your Employer matching contribution account as of February 8, 2019, became fully vested on that date. Despite the above special vesting rule, all Employer matching contributions made to the 401(k) Plan on and after February 9, 2019, remain subject to the three-year vesting schedule discussed above.

On August 28, 2025, the Company experienced another “Change in Control.” As a result, if you were actively employed by the Employer on that date, your Employer matching contribution account as of August 28, 2025, became fully vested on that date. In addition, if you terminated employment with the Employer prior to August 28, 2025 but still had an account under the 401(k) Plan and you had not yet incurred a Five-Year Break in Service (see the “Break in Service Rules” section in this SPD) as of August 28, 2025, your Employer matching contribution account as of August 28, 2025, became fully vested on that date. Despite the above special vesting rule, all Employer matching contributions made to the 401(k) Plan on and after August 28, 2025, remain subject to the three-year vesting schedule discussed above.

If you are employed by the Employer as the result of a corporate acquisition or merger, special vesting rules may apply (see definition of Vesting Service in the Glossary).

If your employment ends and your Employer matching contributions are not vested, you will not be entitled to

receive your Employer matching contributions from the 401(k) Plan. See the “What Happens to Unvested Account Balances” section in this SPD for more information.

How Vesting Service Is Calculated

The period of time between the date you begin employment with the Employer, or any affiliated company and the date on which your employment ends is counted as Vesting Service under the 401(k) Plan. Vesting Service is counted in full years and partial years, with each full or partial month counting as one-twelfth (1/12) of a year. See the “Break in Service Rules” section of this SPD for a description of how your Vesting Service will be calculated if you are reemployed with the Employer or an affiliated company. If you become eligible to participate in the 401(k) Plan due to a transfer of employment from a non-participating affiliated company to the Employer, all your service with the non-participating affiliated company counts as service for purposes of vesting under the 401(k) Plan. See the “Glossary of Important Terms” section in this SPD for information about Vesting Service.

If you are employed by the Employer as the result of a corporate acquisition or merger, special vesting rules may apply. Some of these rules are described in the definition of “Vesting Service” in the “Glossary of Important Terms” section at the end of this document. If you think your participation in the 401(k) Plan is affected by special rules, you should contact the D&B Benefits Center. See the “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact information.

What Happens to Unvested Account Balances

If you terminate employment with the Employer and all affiliated entities, you will forfeit any unvested portion of your 401(k) Plan account balance on the earlier of (i) the date on which you receive a distribution of the vested portion of your account balance, or (ii) the date on which you incur a Five-Year Break in Service (as explained below).

If you are reemployed by the Employer, the unvested portion of your 401(k) Plan account balance at the time of your employment termination will be restored to your 401(k) Plan account if you:

- are reemployed by the Employer before you incur a Five-Year Break in Service, or
- took a distribution of the vested portion of your 401(k) Plan account balance after your employment termination and you repay to the 401(k) Plan the amount of this distribution within five years after your reemployment commencement date (note that you are not required to repay amounts attributable to any after-tax contributions or rollover contributions that you previously made to the 401(k) Plan, although you may elect to repay all or part of those amounts as well).

Any amounts repaid to your 401(k) Plan account generally will be invested in accordance with the investment fund elections in effect for you at the time of repayment.

If you are not reemployed by the Employer before you incur a Five-Year Break in Service, no amounts previously

forfeited under the terms of the 401(k) Plan will be restored to your 401(k) Plan account.

The total amount forfeited under the 401(k) Plan during any calendar month or Plan Year shall be applied first to restore account balances as explained above (if necessary) and second to reduce future Employer matching contributions due under the Plan.

Break in Service Rules

Once you are vested in your Employer matching contribution account, the Break in Service rules do not apply to you. However, they are important if you are not vested in your Employer matching contribution account.

You will have a Break in Service on the date your employment with the Employer and all affiliated entities terminates unless you resume employment within one year. If you are reemployed within one year, you will receive Vesting Service for the period of your absence (in other words, you will be treated as if you had remained employed during your absence).

Generally, you will also have a Break in Service on the first anniversary of the date on which you are first absent from active employment for any reason other than employment termination (for example, due to a leave of absence). You will receive Vesting Service up to the date of this Break in Service even if you do not return to active employment.

If you return to active employment within five years of your initial Break in Service, your Vesting Service earned both before and after the Break in Service will count towards vesting of your Employer matching contributions made both before and after your return to active employment (as adjusted for investment returns).

If you do not return to active employment within five years of your initial Break in Service, you will incur a “Five-Year Break in Service.” You will not be able to become vested in your Employer matching contributions (as adjusted for investment returns) made before the Five-Year Break in Service. However, if you return to active employment after the Five-Year Break in Service, your Vesting Service earned both before and after the Five-Year Break in Service will count towards vesting in your Employer matching contributions (as adjusted for related investment returns) made after your return to active employment. See the “What Happens to Unvested Account Balances” section in this SPD for more information.

Under a special rule, if you are absent from active employment due to pregnancy, the birth of a child, the placement of a child with you for adoption or for purposes of caring for a child immediately following birth or placement for adoption, then solely for purposes of determining whether you have a Five-Year Break in Service, the date of your initial Break in Service due to this absence will be the *second* anniversary of the date on which the absence began. However, you will not receive Vesting Service after the first anniversary of the date on which the absence began.

Following are examples of various situations in which the Break in Service rules may impact you:

More than One but Less than Five Breaks in Service:

Assume you were hired by the Company on June 1, 2021, as an eligible employee, and that your employment with the Company terminated on September 29, 2023. Also assume you were rehired by the Company on November 1, 2024, as an eligible employee. At the time of your termination of employment, you had two years and four months of Vesting Service. Since you were rehired before incurring a Five-Year Break in Service, your Vesting Service earned both before and after your Break in Service will count towards vesting in your Employer matching contributions made before your termination of employment. If you remained employed through June 1, 2025 (you receive credit for a month if you are employed for one day in that month; so you would have received credit for your eighth additional month on June 1, 2025), you have a total of three years of Vesting Service and you became fully vested in all Employer matching contributions made to the 401(k) Plan on your behalf – both before your termination of employment on September 29, 2023 and following your return to employment. Note, if you received a distribution from the 401(k) Plan after you terminated employment, you forfeited the portion of your account related to unvested Employer matching contributions at that time. In that case, you must repay to the 401(k) Plan the amount of your distribution (less any portion of the distribution related to rollover contributions and after-tax contributions) in order to have the forfeited Employer matching contribution amount restored to your account and subject to additional vesting. (See the “What Happens to Unvested Account Balances” section in this SPD.)

Five-Year Break in Service:

Assume you were hired by the Company on March 1, 2019, as an eligible employee, and that your employment with the Company terminated on August 30, 2021. At the time of your termination of employment, you had two years and six months of Vesting Service. If you do not return to employment with the Company by August 30, 2026 (five years from the start of your Break in Service), you will incur a Five-Year Break in Service on that date. Assume you are rehired by the Company on February 1, 2027, as an eligible employee. If you remain employed through July 1, 2027 (you receive credit for a month if you are employed for one day in that month; so you will receive credit for your sixth additional month on July 1, 2027), you will have a total of three years of Vesting Service. Although you permanently forfeited and will never vest in the Employer matching contributions made prior to your termination of employment (as adjusted for investment returns) as of August 30, 2026 (the date of your Five-Year Break in Service), you will become fully vested in any Employer matching contributions made after your return to employment if you remain employed through July 1, 2027.

Hired as Intern:

Assume you were hired by the Company as an intern on June 1, 2025, and that your internship (and your employment with the Company) terminated on August 30, 2025. Also assume you were rehired by the Company on January 1, 2026, as an eligible employee. Since you were rehired within one year, you will be treated as if you had remained employed from August 30, 2025, to January 1, 2026. The entire period from

June 1, 2025 to January 1, 2026, will be counted for vesting purposes, even though you were previously ineligible for participation in the 401(k) Plan during the internship. If you are still employed on May 1, 2026, you will receive credit for one year of Vesting Service.

Maternity Leave:

Assume you were hired by the Company on February 1, 2023, and, on March 15, 2025, you take a leave of absence to care for a newborn child. As of March 15, 2025, you are credited with two years and two months of Vesting Service. You will continue to be credited with Vesting Service through the first anniversary of the date your leave of absence commenced (March 15, 2026). If you do not return to active employment by the second anniversary of the date your leave of absence commenced (March 15, 2027), you will incur a Break in Service on date. You will incur a Five-Year Break in Service if you do not return to active employment by March 15, 2032 (five years after the second anniversary of the date your leave of absence commenced).

Summary of Break in Service Rules

If you incur a Break in Service and met the vesting requirement at the time of the initial Break in Service, you will automatically be vested upon your return to active employment.

If you incur a Break in Service and did not meet the vesting requirement at the time of the initial Break in Service, the following rules apply upon your return to active employment:

- Break is less than 1 year – you will be treated as not having a Break in Service and your time away will count towards vesting in your Employer matching contributions made before and after your time away.
- Break is at least 1 year but less than 5 years – your time prior to the initial Break in Service will count towards vesting in your Employer matching contributions made before and after your time away. Special rules apply if you took a distribution of the vested portion of your account balance before your return to employment.
- Break is at least 5 years – you will permanently forfeit your Employer matching contributions made prior to the initial Break in Service when you reach a Five-Year Break in Service. Your time prior to the initial Break in Service will count towards vesting in your Employer matching contributions made after your time away.

If you are absent from work but have not terminated employment (such as due to a leave of absence), your initial Break in Service occurs one year after your time away begins. However, if you are away due to pregnancy, birth or adoption, then solely for purposes of determining whether you have a Five-Year Break in Service, your initial Break in Service occurs two years after your time away begins.

HOW THE 401(K) PLAN WORKS

The 401(k) Plan allows you to save for your future — and possibly benefit from reduced taxes. Your account value depends on the amount of contributions you make, the Employer matching contributions you receive and your account's investment results.

Your Contributions

Voluntary Enrollment – You can elect to voluntarily enroll in the 401(k) Plan and begin making before-tax, Roth 401(k) or after-tax dollars or a combination thereof. You can voluntarily elect to contribute a percentage of your Annual Compensation as described in the remainder of this section. Your before-tax, Roth 401(k) and after-tax contributions are eligible for Employer matching contributions up to a maximum of 7% of your Annual Compensation. See the description of Employer matching contributions later in this section.

If you do not wish to make before-tax, Roth 401(k) or after-tax dollars to the 401(k) Plan, you may make an

affirmative election to contribute 0% of your Annual Compensation.

Your before-tax, Roth 401(k) or after-tax contribution election (or deemed election if you are automatically enrolled as discussed below) will continue in effect from year to year until you modify or revoke it or until the automatic increase feature results in an increase to your contribution percentage, as discussed in the section of this SPD entitled “Automatic Increase Program.”

Automatic Enrollment – As explained earlier in this SPD, if you are a new (or re-hired) employee who does not voluntarily enroll in the 401(k) Plan (or affirmatively elect not to make before-tax, Roth 401(k) or after-tax contributions), then 60 days following your employment (or reemployment) date or as soon as administratively possible thereafter (your “Automatic Enrollment Date”) you will be automatically enrolled and will be deemed to have made an election to contribute 3% of your Annual Compensation on a before-tax basis. In addition, your contribution rate will automatically increase by 1% on each anniversary of your Automatic Enrollment Date, up to a maximum of 7% of your Annual Compensation. (See the “Automatic Increase Program” section in this SPD).

Before-Tax Contributions

You can elect to contribute between 1% - 50% of your Annual Compensation on a before-tax basis (not to exceed 50% when combined with Roth 401(k) and after-tax contributions). If you contribute on a before-tax basis, you reduce your taxable income during the year in which the contributions are made because you do not pay federal income taxes on your before-tax contributions until the money is paid out of your account. In most cases, state and local income tax rules are the same as the federal tax rules.

Your before-tax contributions are subject to Social Security and Medicare taxes paid by you and the Employer.

Roth 401(k) Contributions

You can elect to contribute between 1% - 50% of your Annual Compensation on a Roth 401(k) basis (not to exceed 50% when combined with before-tax and after-tax contributions). If you contribute on a Roth 401(k) basis, your contributions will be included in your income that is subject to federal, state and local income taxes so they do not reduce your taxable income during the year in which the contributions are made. Since Roth 401(k) contributions are deducted from your paycheck after income taxes have been withheld, you do not have to pay taxes on your Roth 401(k) contributions when you withdraw them. Under current law, the investment earnings on Roth 401(k) contributions will not be subject to federal tax as long as your distribution is a “qualified distribution.” A qualified distribution is any distribution which is made after you reach age 59½ and after you meet the “five-year rule.” The five-year rule is met if your Roth 401(k) contributions remain invested five tax years after the year of your first Roth 401(k) contribution (or your Roth In-Plan conversion, if applicable). The five-year period begins January 1 of the year of your first Roth 401(k) contribution (or your Roth In-Plan conversion, if applicable). If withdrawn following disability or death, and the distribution meets the five-year rule, your investment earnings will not be subject to federal tax. You should consult your tax advisor regarding tax matters including any state or local taxes that may apply.

After-Tax Contributions

You can elect to contribute between 1% - 16% of your Annual Compensation on an after-tax basis (not to exceed 50% when combined with before-tax and Roth 401(k) contributions). If you contribute on an after-tax basis, your contributions will be included in your income that is subject to federal, state and local income taxes so they do not reduce your taxable income during the year in which the contributions are made. After-tax contributions are deducted from your paycheck after income taxes have been withheld so you do not have to pay taxes on your after-tax contributions when you withdraw them. The investment earnings on after-tax contributions will be subject to taxes when withdrawn.

Comparing the Contribution Types

Before-tax, Roth 401(k) and after-tax contributions are treated differently under the 401(k) Plan. This summary chart may assist you in choosing the type of contribution you wish to make to the 401(k) Plan based on your personal needs. This summary chart is intended only to highlight some general tax information. No employee of the Employer is authorized to give you tax advice. You should consult with a tax advisor on matters pertaining to tax laws and how they affect you.

	Before-tax Contributions	Roth 401(k) Contributions	After-tax Contributions
Income Tax	You will not pay income taxes on before-tax contributions before they go into your account. Rather, taxes on before-tax contributions and any associated investment earnings will be deferred until the time of distribution.	You will pay income taxes on Roth 401(k) contributions before they go into your account.	You will pay income taxes on after-tax contributions before they go into your account.
Employer Match	You will not pay income taxes on employer matching contributions when they go into your account. Rather, taxes on employer matching contributions and any associated investment earnings will be deferred until the time of distribution.		
Withdrawals	While you are employed by the Employer, you may not withdraw before-tax contributions (or any associated investment earnings) unless you have attained age 59-½, or satisfy the requirements for a qualified birth or adoption, military leave or financial hardship withdrawal	While you are employed by the Employer, you may not withdraw Roth 401(k) contributions (or any associated investment earnings) unless you have attained age 59-½, or satisfy the requirements for a qualified birth or adoption, military leave or financial hardship withdrawal.	While you are employed by the Employer, you may withdraw a portion of your after-tax contributions (including associated investment earnings). See the “In-Service Withdrawals” section in this SPD for more information.

Taxes on Distributions	<p>You will be required to pay income taxes when you receive a distribution of before-tax contributions and any associated investment earnings.</p> <p>An additional 10% tax penalty may apply to a distribution made before you reach age 59-½.</p>	<p>You will not be required to pay income taxes when you receive a distribution of Roth 401(k) contributions (because they have already been taxed).</p> <p>You will not be required to pay income taxes when you receive a distribution of investment earnings associated with Roth 401(k) contributions if the distribution is a “qualified distribution.”</p> <p>An additional 10% tax penalty may apply to investment earnings distributed before you reach age 59-½.</p>	<p>You will not be required to pay income taxes when you receive a distribution of after-tax contributions (because they have already been taxed).</p> <p>You will be required to pay income taxes when you receive a distribution of investment earnings associated with after-tax contributions.</p> <p>An additional 10% tax penalty may apply to investment earnings distributed before you reach age 59-½.</p>
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The type of contributions that will offer the greatest tax advantage to you will depend on your current tax bracket as well as your expected tax bracket at retirement.

Catch-up Contributions

401(k) Plan participants who will attain age 50 in the current plan year or who are already over age 50 are allowed to make additional contributions. These contributions are called “catch-up contributions.” Catch-up contributions are in addition to the regular before-tax and Roth 401(k) contributions made up to the Internal Revenue Service (“IRS”) annual limit (\$24,500 for 2026). The catch-up contributions limit is generally \$8,000 for the 2026 calendar year, but the maximum is \$11,250 for participants who attain ages 60, 61, 62 or 63 during the 2026 calendar year. These dollar limits may increase each year for cost-of-living adjustments.

Catch-up contributions will not be made automatically if you meet the age requirement. You must make a separate election for catch-up contributions.

NOTE: Effective January 1, 2026, a new federal law changes how participants age 50 and older can make catch-up contributions if their wages from the prior year exceed a certain limit. For 2026, if you earned more than \$150,000 in 2025 from the Employer and all its affiliates (note, special rules apply to MDM Technology USco, LLC for this purpose), you will not have the option to make catch-up contributions on a before-tax basis. Any catch-up contribution election you make must be on a Roth 401(k) basis. If you are subject to this rule, any before-tax catch-up election you have on file will automatically default to a 0% before-tax catch-up contribution election; any Roth 401(k) catch-up contribution election you have on file will remain unchanged. This change does not impact your contributions that are not catch-up contributions.

You may elect to contribute from 1% to 75% of your Annual Compensation as catch-up contributions. Your combined total regular and catch-up contributions to the 401(k) Plan may not exceed 75% of your Annual Compensation, subject to the IRS dollar limits. Your catch-up contribution election will generally not change until

you make a subsequent election and will carry forward from one plan year to the next, subject to the special rule in the paragraph above.

Catch-up contributions are not matched by the Employer.

Your catch-up contributions are subject to Social Security and Medicare taxes paid by you and the Employer.

Roth In-Plan Conversion

You are eligible to transfer all or a portion of your non-Roth vested account balance to a Roth subaccount through the 401(k) Plan's Roth In-Plan conversion feature. That means that a portion of your 401(k) Plan non-Roth account balance can be recharacterized for tax purposes as if it consists of Roth contributions so that these contributions will not be taxed at the time of distribution (if certain requirements are met). See the "Roth 401(k) Contributions" section in this SPD for more information. If you elect a Roth In-Plan conversion, you will be taxed on your converted before-tax contributions and corresponding investment earnings for the year in which the conversion is made. You will not be taxed on any after-tax contributions included in a Roth In-Plan conversion because these amounts have already been taken into account for income tax purposes. However, you will be taxed on any investment earnings corresponding to your converted after-tax contributions for the year in which the Roth In-Plan conversion is made because these amounts have not previously been taken into account for income tax purposes.

A Roth In-Plan conversion will not result in an actual distribution of funds to you, so you will need to make arrangements to pay any income taxes due from a Roth In-Plan conversion with funds outside of the 401(k) Plan. Any converted amounts that were not available for withdrawal at the time of a Roth In-Plan conversion, including any converted before-tax contributions and/or Employer matching contributions, will remain subject to the same withdrawal restrictions that applied prior to the Roth In-Plan conversion.

Please consult with a tax advisor before electing a Roth In-Plan conversion. The election will be irrevocable. In other words, once you make an election to convert an amount to a Roth subaccount, your election cannot be revoked or otherwise changed.

Rollover Contributions

If you participated in a qualified retirement plan through another employer, you may be able to roll that money into the 401(k) Plan. The 401(k) Plan generally accepts direct and non-direct rollovers of eligible rollover distributions from qualified Internal Revenue Code section 401(k) or 403(a) plans (including, but not limited to, after-tax contributions), section 403(b) annuity contracts (excluding after-tax contributions), and eligible Internal Revenue Code section 457(b) plans maintained by states, political subdivisions of states or agencies or instrumentalities of states or political subdivisions of states; non-direct rollovers of eligible rollover distributions that would otherwise be includable income from Internal Revenue Code section 408(a) individual retirement accounts or Internal Revenue Code section 408(b) individual retirement annuities that would otherwise be includable income; and direct rollovers of designated Roth contributions within the meaning of Internal Revenue Code section 402A that meet the 401(k)

Plan's rollover procedures for such amounts.

Generally, a "direct" rollover is made directly from the distributing plan, and an "indirect" rollover is made by you within 60 days after the date you receive the distribution.

The 401(k) Plan cannot accept rollover contributions in the form of mutual fund shares, stock or property.

Rollover contributions are not matched by the Employer, but they can be invested in any of the currently available investment options and may continue to be invested on a tax-deferred basis. To receive instructions and to request a rollover form, you can log onto the [D&B Benefits Center website](#) or call the D&B Benefits Center.

Employer Matching Contributions

When you contribute to the 401(k) Plan, the Company will match 50% of the first 7% of your Annual Compensation that you contribute to the 401(k) Plan in the form of before-tax, Roth 401(k) or after-tax contributions. Matching contributions are made each payroll period provided that you make before-tax, Roth 401(k), and/or after-tax contributions (excluding catch-up contributions) to the 401(k) Plan during that payroll period. See the "When You Are Vested" section in this SPD for information about vesting of Employer matching contributions.

In addition to the matching contributions described in this section, the Company may elect, in its sole discretion, to make additional matching contributions to the 401(k) Plan on an annual basis based on the Company's performance. The additional matching contributions, if any, will be based upon a percentage of before-tax, Roth 401(k) or after-tax contributions made to the 401(k) Plan that were eligible for matching contributions and will be allocated to each participant with such contributions for the relevant plan year who is actively employed by the Employer on the last day of the plan year.

Value of Employer Matching Contributions

The Employer matching contributions may represent a significant addition to your 401(k) Plan account. So, consider the amount you elect to contribute. If you contribute less than 7% in a payroll period, you will not receive the maximum match available. Conversely, the Company does not make any additional matching contributions at the end of the year based on your annualized before-tax, Roth 401(k) or after-tax contributions made during the year. As a result, any contributions you make in excess of 7% for a payroll period will not be matched (for example, if you contribute a larger percentage early in the year to reach the annual limitation early and then elect to stop contributing, you will receive no additional match after you elect for your contributions to stop).

Please note: You will not receive Employer matching contributions in pay periods you are not contributing to the 401(k) Plan, or on amounts you have elected to contribute as catch-up contributions.

Changing/Stopping Your Contributions

You can increase, decrease or stop any of your contributions by logging onto the [D&B Benefits Center website](#) or calling the D&B Benefits Center. Changes to your contribution rate are generally effective within one to two pay

periods following the change or as soon as administratively practical after you make the change. You must complete the changes you wish to make to your 401(k) Plan contributions according to the instructions provided to you by the D&B Benefits Center. You will receive confirmation that your requested change has been processed properly.

Changes that are not completed according to D&B Benefits Center instructions will not be processed. See the “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact information.

Automatic Increase Program

Each participant whose employment (or re-employment) commencement date is on or after June 1, 2014 will be enrolled in the Automatic Increase Program (“AIP”). Under the AIP, the percentage of your Annual Compensation deferred under the 401(k) Plan will automatically increase each year in 1% increments until your contribution percentage reaches 7%. Generally, the automatic increase will apply to your before-tax contribution percentage.

However, if you do not have a before-tax contribution election in place, it will apply to your Roth 401(k) contribution percentage, or if you do not have a Roth 401(k) contribution percentage in place, it will apply to your after-tax contribution percentage. No automatic increases will be applied after you affirmatively opt out of the AIP or suspend all before-tax contributions, Roth 401(k) contributions and after-tax contributions to the 401(k) Plan.

Any eligible employee hired prior to June 1, 2014 (and therefore not automatically enrolled in the AIP) may elect to participate in the AIP. You can enroll in the AIP by either logging onto the [D&B Benefits Center website](#) or by calling the D&B Benefits Center.

Generally, the automatic annual increases will occur on each anniversary of your hire (or rehire) date, or as soon as administratively practicable thereafter.

Each participant who is included in the AIP may elect to opt out of participation in the Program at any time. If you make such an election, you may elect to recommence participation at any time.

You may also voluntarily enroll in the AIP and designate an increase date and increase percentage for your contribution election to increase, up to the Plan’s maximum percentage of 50%. Any elections with respect to the AIP are made by either logging onto the [D&B Benefits Center website](#) or by calling the D&B Benefits Center.

IRS Limits That Impact 401(k) Plans

1. **Annual Compensation Limit** - The Internal Revenue Code limits the amount of Annual Compensation that can be taken into account for purposes of determining your 401(k) Plan contributions each year. For 2026, the limit is \$360,000. The Annual Compensation limit is subject to change each year and is posted at <https://www.irs.gov/retirement-plans/cola-increases-for-dollar-limitations-on-benefits-and-contributions>.
2. **Before-Tax/Roth Contributions Limit** – The Internal Revenue Code limits the total amount of before-tax and Roth 401(k) contributions you can make to the 401(k) Plan each year. For 2026, the combined

before-tax and Roth 401(k) contribution limit is \$24,500 (see the “Catch-up Contributions” section in this SPD for separate dollar limits applicable to participants eligible for catch-up contributions). The before-tax/Roth 401(k) contribution limit is subject to change each year and is posted at <https://www.irs.gov/retirement-plans/cola-increases-for-dollar-limitations-on-benefits-and-contributions>.

This limit applies to all before-tax and Roth 401(k) contributions you make to the 401(k) Plan and to all similar plans of other employers in the same calendar year. This means that if you contribute to more than one 401(k) plan during a year (for example, if you change your employer during the year), your combined contributions to both plans may not exceed the limit. After-tax contributions are not subject to this limit. See the “If You Reach a Contribution Limit” section below for more information.

- 3. Total Contribution Limit** - The Internal Revenue Code limits the amount of contributions (this includes any before-tax, Roth, after-tax and Employer match) that can be contributed to the 401(k) Plan in any calendar year. For 2026, the total contribution limit is the lesser of 100% of your Annual Compensation or \$72,000. This limit is subject to change in the future and is posted at <https://www.irs.gov/retirement-plans/cola-increases-for-dollar-limitations-on-benefits-and-contributions>.

If You Reach a Contribution Limit

Your contributions to the 401(k) Plan will be monitored so that you do not exceed the before-tax/Roth 401(k) contribution limit with respect to your contributions to the 401(k) Plan each plan year. **However, if you also contribute to a plan of any other employer, it is your responsibility to monitor compliance with this limit.** See the information later in this section regarding what you can do if you exceed the limit due to contributions to another employer’s plan.

When you reach the before-tax/Roth 401(k) contribution limit for your contributions to the 401(k) Plan for a plan year, all future before-tax and Roth 401(k) contributions for the current plan year will stop. You may elect to keep contributing to the 401(k) Plan on an after-tax basis. In order to continue contributing on an after-tax basis, you must make such election by logging onto the [D&B Benefits Center website](#) or calling the D&B Benefits Center.

Contributing on an after-tax basis will allow you to continue to receive Employer matching contributions to your 401(k) Plan account after you reach the before-tax/Roth 401(k) contribution limit.

If your before-tax and/or Roth 401(k) contributions stop for a year because you have reached the before-tax/Roth 401(k) contribution limit, you continue to participate in the 401(k) Plan at the beginning of the next year, and you do not elect to stop contributions to the 401(k) Plan, your before-tax and/or Roth 401(k) contributions will automatically resume with the first pay period of the next plan year. However, if you elect to stop your contributions to the 401(k) Plan during a plan year, you will need to contact the D&B Benefits Center to resume contributions to the 401(k) Plan for the following plan year. If you exceed the before-tax/Roth 401(k) contribution limit due to contributions to the plan of another employer, you may elect to have excess 401(k) contributions returned to you from that plan or the 401(k) Plan. To have excess contributions from the 401(k) Plan returned to you, you must

provide a written request to the D&B Benefits Center along with a copy of your Form W-2 from your other employer no later than March 1 immediately following the end of the year in which the excess contributions were made. Your written request must state the reason for the return of the contributions and the refund amount you are requesting. The excess contributions (and to the extent required any related investment returns) will be returned to you. Contributions that are returned will come first from before-tax and Roth 401(k) contributions that were not matched and second from before-tax and Roth 401(k) contributions that were matched. If matched contributions are returned to you, you will forfeit the Employer matching contributions made with respect to those returned contributions. If you do not elect to have excess 401(k) Plan contributions returned to you on a timely basis, those contributions will be subject to adverse tax consequences. You should consult with a tax advisor regarding your tax situation.

Once you reach the Annual Compensation limit (\$360,000 in 2026), all contributions to the 401(k) Plan will stop for the remainder of the year. It is important to be aware of this limitation if you are a highly paid employee. For example, if you elect to start contributions late in the year (either regular or catch-up contributions), you may be limited in how much you can contribute or be prohibited from contributing due to your earnings reaching the Annual Compensation limit.

Please note: If your contributions stop during a year due to reaching the Annual Compensation limit and you do not make any change to your contribution elections, your contributions will automatically restart with the first pay period of the following year.

IRS regulations may also require that contributions to the 401(k) Plan by highly compensated participants be reduced below the levels otherwise permitted under the 401(k) Plan, depending on the extent of 401(k) Plan participation by non-highly compensated participants. These additional legal limits may result in reduced contributions for certain employees and/or a refund of certain contributions. You will be notified if you are affected by these additional legal contribution limits.

Your Investment Options

You have a variety of investment fund options from which to choose so that you can select the investment mix that you think best meets your individual goals. Contributions will be allocated among the funds according to your investment fund elections. Generally, your investment fund elections will apply to all of your contributions, including Employer matching contributions. However, if you make rollover contributions, you must make separate investment fund elections for your rollover contributions. Investment fund elections must be made in multiples of 1%.

All investments carry risk — some more than others. You need to understand the potential risks and rewards associated with each fund before investing.

Details regarding the investment fund options available under the 401(k) Plan, including expenses associated with each fund, are available at the [D&B Benefits Center website](#). Make sure you read the investment fund descriptions

and each fund's prospectus before investing. Generally, the available investment funds may be changed from time to time. The D&B Benefits Center will be updated as changes are made to the available investment funds.

If you feel that your account balance is incorrect, you must notify the D&B Benefits Center within 90 days of your receipt of the first statement showing the error or the amount believed to be incorrect. See the "Claims Procedures" section in this SPD for more information.

Please note: If you fail to make an investment election, your contributions will be invested in the default investment fund that applies to you. See the "Qualified Default Investment Alternative" section in this SPD for more information.

Changing Investments – Fund Transfers

You have the option of moving (transferring) the money in your existing investment fund options to one or more other investment fund options. You may transfer your existing account balance in multiples of 1% or in a fixed dollar amount. You may make a transfer by logging onto the [D&B Benefits Center website](#) or by calling the D&B Benefits Center. You are permitted to request a transfer at any time. The changes you make generally will be effective the next business day. You must "complete" the changes you wish to make to your 401(k) Plan investments according to the instructions provided to you by the D&B Benefits Center. You will receive confirmation that your requested change has been processed properly. Changes that are not completed and confirmed according to D&B Benefits Center instructions cannot be processed. See the "How to Reach Your 401(k) Plan Service Provider" section in this SPD for contact information.

Please note: Some investment funds have excessive trading regulations that limit how often you can move into and out of an investment fund. In addition, certain investment options impose short-term trading fees if you transfer investments that have not been in your 401(k) Plan accounts for a specified period of time. You should read the investment fund prospectus or contact the D&B Benefits Center for more information before electing or changing your investment fund direction.

Changing Investments – Future Contributions

You can also change the manner in which your future contributions and associated Employer matching contributions are allocated among the 401(k) Plan's investment funds. You can make a change to your future contributions in multiples of 1% by logging onto the [D&B Benefits Center website](#) or calling the D&B Benefits Center. You are permitted to request a change to your future contributions at any time. Changes will be reflected in the next available pay period.

You must "complete" the changes you wish to make to your 401(k) Plan investments according to the instructions provided to you by the D&B Benefits Center. You will receive confirmation that your requested change has been processed properly. Changes that are not completed and confirmed according to D&B Benefits Center instructions cannot be processed. See the "How to Reach Your 401(k) Plan Service Provider" section in this SPD for contact

information.

Qualified Default Investment Alternative

To the extent that you do not provide investment direction, your 401(k) Plan account will be invested in the 401(k) Plan's qualified default investment alternative ("QDIA"). For example, if you are automatically enrolled in the 401(k) Plan (as described in the section of this SPD entitled "When and How Participation Begins") and you do not direct the investment of your 401(k) Plan account, your account will be invested in the applicable QDIA. The QDIA that applies to you is one of the Vanguard Target Retirement Trust Funds, determined based on your target retirement date (assuming you will retire at Normal Retirement Age). For example, if you will reach age 65 in 2035, your QDIA will be the Vanguard Target Retirement 2035 Trust II. You may transfer any money invested in the applicable Vanguard Target Retirement Trust Fund and change the manner in which your future contributions are invested by logging onto the [D&B Benefits Center website](#) or by calling the D&B Benefits Center.

The Importance of Diversification

To help achieve long-term retirement security, you should give careful consideration to the benefits of a well-balanced and diversified investment portfolio. Spreading your assets among different types of investments can help you achieve a favorable rate of return, while minimizing 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 very well may cause another asset category, or another particular security, to perform poorly. Although diversification 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 401(k) Plan. No single approach is right for everyone because, among other factors, different individuals have different financial goals, different time horizons for meeting their goals, and different tolerances for risk.

It is also important to periodically review your investment portfolio, your investment objectives, and the investment options under the 401(k) Plan to help ensure that your retirement savings will meet your retirement goals.

Investment Assistance

The 401(k) Plan offers two options to help simplify investing.

TARGET DATE FUNDS

Target date funds help take the guesswork out of investing by giving you one diversified fund in which to invest. Rather than choosing your own asset mix, you select a single fund that includes a mix of stocks, bonds, and short-term assets based on when you plan to retire—your "target date." The fund is professionally managed and rebalanced over time.

PROFESSIONAL MANAGEMENT

The Dun & Bradstreet Corporation 401(k) Plan as in effect on January 1, 2026

For a fee, you may elect to have Fidelity® Personalized Planning & Advice (PP&A) professionals help you determine how to invest your account among the funds offered under the 401(k) Plan. The professionals at Fidelity will manage your investments based on your preferences and goals. With PP&A there is no more researching and choosing investments or rebalancing your account. For more information visit netbenefits.com/plan or call 1-866-811-6041.

Details about the target date funds and PP&A are included in the 401(k) Plan's fee disclosures available on the D&B Benefits Center website under "Required Disclosure Information."

Section 404(c) Compliance

The 401(k) Plan is intended to meet the requirements of Section 404(c) of the Employee Retirement Income Security Act of 1974, as amended (ERISA), and Title 29 of the Code of Federal Regulations Section 2550.404c-1. With a Section 404(c) plan, plan participants and beneficiaries are responsible for their investment decisions. The people otherwise responsible for administering the plan and managing the investments of the plan - the plan's "fiduciaries" - may be relieved of liability for any losses resulting from investment decisions made by participants and beneficiaries.

To help you make informed decisions about the investment options, upon your request the D&B Benefits Center will arrange for you to receive the following information, to the extent not already available to you: copies of any prospectuses, financial statements and reports, and of any other materials relating to the designated investment options available under the 401(k) Plan, to the extent such information is provided to the 401(k) Plan; a list of the assets comprising the portfolio of each designated investment option which constitute plan assets, the value of each such asset (or the proportion of the investment option which it comprises) and with respect to each such asset which may be a fixed rate investment contract issued by a bank, savings and loan association or insurance company, the name of the issuer of the contract, the term of the contract and the rate of return on the contract; information concerning the value of shares or units in designated investment alternatives available to participants and beneficiaries under the 401(k) Plan, as well as the past and current investment performance of such alternatives, determined, net of expenses, on a reasonable and consistent basis; information concerning the value of shares or units in designated investment alternatives held in the account of the participant or beneficiary; and a description of the annual operating expenses which reduce the rate of return.

Loans

If you are a 401(k) Plan participant and an active employee of the Employer¹, you can borrow money from your vested 401(k) Plan account for any reason, with certain limitations. This section serves as the 401(k) Plan's loan policy.

¹ Any inactive participant or beneficiary who is a "party in interest" of the Plan within the meaning of ERISA is also permitted to take loans from the Plan.

When you borrow money from your account, the money you receive as a loan is not subject to income taxes — as long as you repay the loan within the approved period. To apply for a loan, you can log onto the [D&B Benefits Center website](#) or call the D&B Benefits Center. You must complete your loan request according to the instructions provided to you by the D&B Benefits Center. You will receive confirmation that your loan has been processed properly. Loans that are not completed and confirmed according to D&B Benefits Center instructions cannot be processed. See the “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact information.

Amounts You Can Borrow	
Minimum	Maximum
\$500	<p>The maximum amount you may borrow, when added to the outstanding balance of any other loan outstanding is the lesser of:</p> <ul style="list-style-type: none"> ■ \$50,000, reduced by the excess (if any) of (1) the highest outstanding balance your loan under the 401(k) Plan during the one-year period ending the day before the new loan is made, over (2) the outstanding balance your loans under the 401(k) Plan on the day the loan is made; or ■ fifty percent (50%) of your vested account balance under the 401(k) Plan.

- You may have 2 loans outstanding at any one time.
- All loans are made in \$100 increments.
- The interest rate on your loan will be the prime rate of interest as supplied by Reuters on the last business day of the month before your loan request is processed, plus 2%.
- Funds loaned to you will be taken from your account in this order: before-tax, Employer matching, rollover, after-tax and Roth 401(k) contribution accounts. If your eligible contributions are invested in more than one fund, the loan will be taken out proportionately from among each of the funds in which you are invested. Your loan will be secured by your vested account balance.
- Total monthly repayments for all loans may not exceed 15% of your monthly salary, bonus and commissions paid in your most recent paycheck prior to the date of your loan. Upon request, your salary, bonus and commissions paid over the prior 12 months will be annualized and one-twelfth of the annualized amount will be used in applying this 15% limit.
- When you receive a loan, a loan setup fee of \$50 will be charged to your account. In addition, a \$6.25 loan maintenance fee per loan will be charged to your account each quarter for as long as you have a loan balance outstanding.

Repaying Your Loan

A repayment schedule will be established when the loan is processed. Here are some important things you should know about loan repayments:

- For most loans, the repayment period ranges from 12 to 60 months.
- For loans used to purchase a principal residence, the maximum repayment period can be up to 120 months. (You must provide documentation of your principal residence purchase to qualify for the longer repayment period.)
- Regardless of the type of loan, you can prepay the entire outstanding balance at any time without penalty.
- Partial prepayments are not permitted.
- Loan repayments of both the principal and the interest will be deducted from your pay each pay period on an after-tax basis. Both the principal and the interest will be deposited into your account based on your investment elections in effect at the time of repayment. If you are not making contributions to the 401(k) Plan when repayments are made, loan repayments will be invested according to the most recent investment election you have on record. Repayments of principal and interest will be made into the contribution accounts (before-tax, Employer match, rollover, after-tax and Roth 401(k)) from which the loan was deducted.

Loan Repayments While You Are on Leave

Loan repayment arrangements may change if you take a leave of absence or terminate employment.

- If you take an unpaid leave, loan repayments may be suspended for up to 12 months. Interest will continue to accrue while your repayments are suspended. The term of the loan can be extended by the length of the leave but the total term of the loan cannot exceed the maximum repayment period. If the term of your loan is already at the maximum, then your loan term cannot be extended, and your loan will be re-amortized at a higher repayment amount to ensure your loan is fully repaid within that maximum period.
- If you take an unpaid military leave of absence, loan repayments may be suspended until you return from leave and the term of your loan may be extended by the length of your unpaid leave.

Defaulting on Your Loan

If you fail to make scheduled loan repayments by the end of the calendar quarter following the calendar quarter in which the loan repayment was due, your loan will be considered in default.

A defaulted loan will be treated as an “actual distribution” or a “deemed distribution.” If you have terminated employment, the amount of the defaulted loan will be reported as an actual distribution to you. If you have not terminated employment, the defaulted loan will be reported for tax purposes as a taxable “deemed distribution” to you for the year of default.

For either an actual distribution or a deemed distribution, you will receive an IRS Form 1099-R to report the taxable income and you may be subject to the 10% early distribution penalty.

What Happens to Your Loan If You Leave the Employer

If you leave the Employer for any reason before your loan is repaid, you may continue to repay your loan monthly by personal check or electronic fund transfer as long as you have an account balance under the 401(k) Plan. If you do not continue to repay your loan and your loan goes into default, or you take a distribution of your entire 401(k) Plan account balance, the remaining balance of your loan will be treated as a taxable distribution.

Loan Transfers

If you are employed by the Employer as the result of a corporate acquisition or merger, your outstanding loan(s) may have transferred to the 401(k) Plan in connection with the mergers of those plans into the 401(k) Plan.

In-Service Withdrawals

Under certain circumstances, withdrawals are permitted from your 401(k) Plan account while you are employed by the Employer. Your opportunities for withdrawal depend on the types of contributions you wish to withdraw and the reason for your withdrawal.

Withdrawals are generally processed the same day that the withdrawal request is received. To apply for a withdrawal, you can log onto the D&B Benefits Center website or call the D&B Benefits Center. You must complete your withdrawal request according to the instructions provided to you by the D&B Benefits Center. You will receive confirmation that your requested withdrawal has been processed properly. Withdrawals that are not completed and confirmed according to Benefits Center instructions cannot be processed.

See the “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact information.

Age 59-½ In-Service Withdrawals

If you have attained age 59 ½, you may request a cash withdrawal of all or any portion of your vested account under the 401(k) Plan.

In-Service Withdrawals Due to Disability

If you become disabled but remain employed by the Employer, you may request a withdrawal of all or any portion of your vested account under the 401(k) Plan.

In-Service Financial Hardship Withdrawals

If you experience a financial hardship, as defined by 401(k) Plan rules and applicable law, you can apply for a hardship withdrawal of your before-tax and Roth 401(k) contributions (including catch-up contributions) made to the 401(k) Plan, as adjusted for investment returns.

The 401(k) Plan offers hardship withdrawals pursuant to the IRS safe harbor requirements. Under these safe harbor

requirements, hardship withdrawals are available for:

- Unreimbursed medical care expenses for yourself, your Spouse, individuals treated as your dependents on your tax return, or your primary beneficiary,
- Payment of tuition, related educational fees and room and board expenses for the next 12 months of post-secondary education for you, your Spouse, your children, individuals treated as your dependents on your tax return, or your primary beneficiary,
- Costs directly related to the purchase of your principal residence (excluding mortgage payments),
- Payment necessary to prevent eviction from your principal residence or foreclosure on the mortgage on that residence,
- Payment to cover burial or funeral expenses for your deceased parent, Spouse, child or other legal dependent, or your primary beneficiary,
- Payment of certain expenses for the repair of damage to your principal residence; or
- Expenses or losses (including loss of income) incurred by you on account of a disaster declared by FEMA, if your principal residence or principal place of employment at the time of the disaster is located in an area designated by FEMA for individual assistance with respect to the disaster.

For purposes of the above, your “primary beneficiary” is an individual who is named as your beneficiary under the 401(k) Plan and who has an unconditional right to all or a portion of your account balance under the 401(k) Plan upon your death.

In general, to qualify for financial hardship you must demonstrate through documentation that:

- The hardship is immediate and heavy,
- You require money to meet one of the eligible expenses, and
- You have no other resources reasonably available to meet the hardship.

Before you can apply for a hardship withdrawal, you must take all other in-service withdrawals available to you from the 401(k) Plan and any other deferred compensation plans maintained by the Employer (other than loans). The amount of the hardship withdrawal may not exceed the amount of the immediate and heavy financial need and an additional amount necessary to pay taxes and the tax penalty reasonably anticipated to result from the withdrawal.

You must certify (in writing or by electronic medium) to the Plan Administration Committee (or its delegate) that you do not have sufficient cash or other liquid assets to satisfy the financial need.

Generally, hardship withdrawals are considered taxable income. See the “Tax Consequences of In-Service

Withdrawals” section in this SPD for more information.

In-Service Military Leave Withdrawals

If you have been called to active military duty for a period in excess of 30 days, you may request a withdrawal of all or any portion of your before-tax and Roth 401(k) contributions (including catch-up contributions) under the 401(k) Plan, as adjusted for investment returns. Once you make such a military leave withdrawal, all contributions, except loan repayments, to the 401(k) Plan will be stopped for 6 months following the date of the withdrawal.

You may elect a Qualified Reservist Distribution of your before-tax and Roth 401(k) contributions (including catch-up contributions) held under the 401(k) Plan on your behalf, as adjusted for investment returns, if you are ordered or called to active duty for a period in excess of 179 days (or for an indefinite period) and you request the distribution during the period beginning on the date of such order or call and ending at the close of the active duty period.

In-Service Qualified Birth or Adoption Withdrawals

You may withdraw up to \$5,000 from your before-tax and Roth 401(k) contribution accounts (including catch-up contributions) under the 401(k) Plan, as adjusted for investment returns, if you have a qualified birth or adoption of a child. You will be eligible for such a withdrawal during the one-year period following the date of the birth or the date the legal adoption is finalized and may make multiple withdrawals within that period up to the \$5,000 limit. An eligible adoptee is any individual, other than the child of your spouse, who has not attained age 18 or is physically or mentally incapable of self-support (generally, the individual is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment that can be expected to result in death or to be of long continued and indefinite duration). Qualified birth or adoption withdrawals may not be rolled over. See the “Tax Consequences of In-Service Withdrawals” section in this SPD for additional information.

Generally, when you request a qualified birth or adoption withdrawal, you must self-certify that you meet the requirements for the withdrawal. However, you will be required to provide substantiation of your eligibility for a qualified birth or adoption withdrawal if you request more than two such withdrawals in the same one-year period.

If you take a qualified birth or adoption withdrawal from the 401(k) Plan, you may recontribute all or part of the withdrawal to the 401(k) Plan any time during the three-year period beginning on the day after the date the qualified birth or adoption withdrawal was processed.

Other In-Service Withdrawals

You may withdraw your after-tax, vested Employer matching contributions (held by the 401(k) Plan for at least two full plan years prior to withdrawal) and your rollover contributions, as adjusted for investment returns.

The minimum amount of a withdrawal of your after-tax contributions is \$500. If you withdraw your after-tax contributions, the IRS also requires you to withdraw a portion of the tax-deferred investment earnings associated

with your after-tax contributions. These tax-deferred investment earnings are subject to ordinary income taxes as well as any applicable penalty tax when they are withdrawn. The after-tax contributions, however, will not be subject to tax. See the “Tax Consequences of In-Service Withdrawals” section in this SPD for more information.

Tax Consequences of In-Service Withdrawals

In General: Any portion of your 401(k) Plan withdrawal that has not been taxed will be considered taxable income to you for the year in which you receive the withdrawal unless you roll over the withdrawal under the rollover rules (see the “Rollovers” section in this SPD for more information). Generally, these withdrawals will be subject to 20% federal income tax withholding and, if you are not yet age 59½, an additional 10% penalty tax.

Hardship Withdrawals: When you take a hardship withdrawal, you are responsible for paying all taxes on the amount you receive when you file your federal, state and local income tax returns for that year. You may elect to have an additional amount withheld from your distribution to help pay this tax liability. Hardship withdrawals may not be rolled over.

Qualified Birth or Adoption Withdrawals: Qualified birth or adoption withdrawals will be subject to 10% federal income tax withholding (instead of 20%) on the taxable amount of the withdrawal unless you elect a different withholding percentage (including 0%). If you are not yet age 59½, the 10% penalty tax that would normally apply to early distributions will not apply. Qualified birth or adoption withdrawals may not be rolled over.

Termination of Employment

The vested value of your 401(k) Plan account is available to you when you terminate your employment with the Employer (and all affiliated companies) for any reason. For this purpose, even if you transfer employment to a non-US affiliate and you are not actively participating in the 401(k) Plan, you are not entitled to a distribution from the 401(k) Plan because you are still employed by an affiliate of the Employer. Depending on the value of your account at termination, you may be eligible to defer receipt of your 401(k) Plan account. However, federal law requires that payments from your account begin no later than April 1 of the calendar year following the later of the year in which you reach age 73 or terminate employment. In general, payment will be made in cash.

All participants who are no longer actively employed with the Employer or an affiliated company will be responsible for paying the annual administration fee (currently, \$24.00), which will be deducted in quarterly installments (currently, \$6.00 per quarter) in arrears from the participant’s account balance.

Time and Form of Payment

Upon your termination of employment with the Employer (and all affiliated companies) for any reason other than death, benefits will be distributed to you as follows:

- If your vested account value is \$1,000 or less, it will be paid to you automatically in a lump sum payment. You may elect to receive the payment directly (with mandatory 20% federal income withheld) or roll over

the amount as discussed later in this SPD. Distribution will be made as soon as possible following termination of employment; you do not have the option of leaving your account in the 401(k) Plan.

- If the vested value of your account balance is greater than \$1,000, you may elect to receive payment immediately following your termination of employment or you may delay payment to a later date, but no later than April 1st of the year after you reach age 73. Your choices as to the form of payment are as follows:
 - you may elect to receive payment of your vested account balance as a lump sum payment;
 - you may elect to receive payment of your vested account balance in annual, semi-annual, quarterly or monthly installments for a period that does not exceed your life expectancy or the joint and last survivor life expectancy of you and your designated Beneficiary
 - you may elect whether the amount of each installment will be equal to the vested value of your account balance divided by the remaining number of unpaid installments, a fixed dollar amount, or a fixed percentage of the vested value of your account balance;
 - you may elect to receive a fixed dollar amount equal to all or any portion of your vested account balance at any time (an “ad hoc” distribution).

If you receive a lump sum distribution or installments over a period of less than 10 years (and not based on life expectancy), you may be eligible to roll over the payment(s) into another employer plan or IRA. See the section “Rollovers” in this SPD for more information.

If you elect to receive installment payments, you may cancel your election or change your election to a lump sum payment election or an ad hoc payment election at any time prior to the first installment payment date. After installment payments begin, you may elect at any time to (A) accelerate the installment payments into a lump sum payment, (B) change the amount of future installments to a specified fixed dollar amount; (C) increase or decrease any such fixed dollar amount of future installments; (D) modify the timing of the installment payments to annual, semi-annual, quarterly or monthly; or (E) cease installment payments.

How Benefits Are Paid When You Die

In the event of your death, generally your 401(k) Plan benefits will be paid as follows:

- If your account value is \$1,000 or less, it will be paid to your beneficiary in a lump sum payment as soon as administratively possible following your death.
- If the value of your account balance is greater than \$1,000:
 - Your beneficiary may request an immediate lump sum payment, or
 - Your beneficiary may choose to delay payment to the extent permitted by the required minimum

distribution rules.

However, if you had commenced payment in the form of installments prior to your death, your beneficiary will receive payment of your remaining account balance in the form of installments with the same frequency as you were receiving installments (annual, quarterly or monthly), unless your beneficiary elects to receive the entire remaining account balance in a lump sum payment by contacting the D&B Benefits Center. The amount of each installment payment may increase due to required minimum distributions under applicable tax rules.

In general, all payments will be made in cash.

If your beneficiary receives a lump sum payment, it may be eligible for rollover into another employer plan or IRA. See the “Rollovers” section in this SPD for more information.

For more information on selecting a beneficiary, see the “Naming a Beneficiary” section in this SPD.

Minimum Distributions

Under current laws, if you are no longer actively at work at the Employer, you must begin to receive payment of required minimum distributions from your account balance no later than April 1 following the year in which you reach age 73. If this “required minimum distribution” provision applies to you, you should be notified. You cannot roll over a required minimum distribution.

Tax Consequences of Distributions

Generally, if you elect a lump sum payment, the Employer is required to withhold federal income taxes equal to 20% of the taxable portion of your payment, unless you roll over your distribution directly into an IRA (including a Roth IRA) or another eligible employer plan. Special rules apply to Roth 401(k) distributions. See the “Roth 401(k) Contributions” section for more information. In addition, your distribution may be subject to a 10% early payment penalty tax in addition to regular income taxes if it is not rolled over, unless:

- You are at least age 55 at the time you leave the Employer,
- You are at least age 59-½ at the time payment is made to you,
- The distribution is paid to your beneficiary or estate when you die,
- You are totally and permanently disabled as defined by applicable law when you receive the distribution,
- The distribution is a series of periodic and substantially equal payments made annually over your life expectancy or the life expectancy of your beneficiary after your employment with the Employer ends,
- The distribution is made to a former Spouse, child or your other dependents under a qualified domestic relations order, or
- The distribution is used to pay for medical expenses that are deductible under Internal Revenue Code section 213.

No employee of the Employer is authorized to give you tax advice. You should consult with your personal tax advisor before taking any withdrawals to ensure that you understand the tax implications applicable to your own situation. For more information on the additional 10% tax, you may also refer to IRS Form 5329. You are responsible for complying with applicable federal, state and local tax laws and regulations when you receive the distribution. You will receive more information from the D&B Benefits Center about the applicable tax rules when you request a payment.

Rollovers

You (or your beneficiary, as applicable) will receive distribution information from the D&B Benefits Center that includes descriptions of your distribution options and a Special Tax Notice that explains the corresponding tax implications of the options in greater detail. You may defer federal income taxes (and any 10% penalty tax) on any lump sum taxable distribution or installment distributions made over less than 10 years (and not based on life expectancy) to the extent that you are eligible and elect to roll over the distribution into an IRA, Roth IRA or eligible employer plan. If you elect a direct rollover into an IRA or eligible employer plan, you will not pay federal income taxes until you withdraw the money from the IRA or eligible employer plan.

Your spousal beneficiary (or an alternate payee who is a Spouse or former Spouse), if applicable, may be able to roll over his or her distribution to an IRA or another eligible employer plan. Your non-spousal beneficiary (if applicable) may roll over any portion of his or her distribution to an IRA.

Contributions in a Roth account can all be rolled over directly to a Roth IRA or another eligible employer plan that includes a Roth option. If, instead of a direct rollover, you receive a distribution and then decide to roll it over within 60 days, you can rollover the entire amount to a Roth IRA. Generally, you cannot roll over your Roth account to another eligible employer plan as an indirect rollover, but you can roll over any earnings portion of a distribution other than a “qualified distribution” to another eligible employer plan that has a Roth option and that accepts indirect rollovers.

If you roll over your account to a Roth IRA, the five-year period that is used to determine a “qualified distribution” from your Roth IRA will be measured from the earlier of your first contribution to the Roth IRA or the date of your rollover to the Roth IRA, even if you made your first Roth Contribution to the 401(k) Plan before this period.

Overpayments

Whenever payments have been made by the 401(k) Plan that exceed the amount that should have been paid to the recipient at the time in question, the 401(k) Plan has the right to promptly recover these overpayments, to the extent permitted by law. If the Plan Administration Committee or its delegate determines to recover an overpayment from you, you will have the opportunity to contest the overpayment under the 401(k) Plan’s claim’s procedures.

YOUR BENEFITS MAY BE REDUCED OR ELIMINATED

Certain circumstances may result in the reduction or elimination of your benefits under the 401(k) Plan as follows:

- You will not be permitted to contribute to the 401(k) Plan if you do not meet the eligibility requirements for participation, your Annual Compensation ends, you elect to stop contributing to the 401(k) Plan, you reach any 401(k) Plan or legal limits or you transfer to an affiliate of the Employer that does not participate in the 401(k) Plan.
- If you are eligible to participate in, but do not contribute to the 401(k) Plan, you will not receive any of the Employer matching contributions.
- If you are not vested when you leave the Employer, you will not be entitled to receive the value of the Employer matching contributions made to the 401(k) Plan on your behalf. This is referred to as forfeiture. See the “What Happens to Unvested Account Balances” section in this SPD for more information.
- The amount paid out from the 401(k) Plan may be less than you anticipated, depending on the market value of your account in each investment fund on the Valuation Date applicable to your distribution.
- Your account cannot be used as collateral or to satisfy any debts or liabilities except if a court order concerning child support, alimony or material property rights so decrees. Then, money in your 401(k) Plan account may be payable to someone other than you or your designated beneficiary.
- If the 401(k) Plan does not pass required contribution-level (nondiscrimination) tests, all or a portion of the contributions made by highly compensated employees may be refunded. Contribution-level tests are required by law to ensure a fair mix of contributions from employees at all income levels. If you are affected by these limits, you will be notified.

LEAVES OF ABSENCE

You may be able to continue your participation in the 401(k) Plan under certain circumstances during a leave of absence. The following chart summarizes how leaves of absence affect your 401(k) Plan benefits:

If You Take This Kind of Leave	Your Benefits Will Be Affected This Way
Paid Leave	You may continue to make contributions and take loans and withdrawals, subject to 401(k) Plan requirements. You may not receive a final distribution of your account balance.
Unpaid Leave approved by the Employer	Your contributions to the 401(k) Plan will be suspended. You will not be eligible for Employer matching contributions during this time. You may transfer funds between investment accounts and take loans and withdrawals, subject to 401(k) Plan requirements. You may not receive a final distribution of your account balance.
Unpaid Military Leave	Your contributions to the 401(k) Plan will be suspended. You may make retroactive contributions to the 401(k) Plan upon your return from military leave. You have up to 3 times the length of your leave, but not more than five years, to do so. Retroactive contributions are not credited with retroactive investment earnings. You may transfer funds between investment accounts and take loans and withdrawals, subject to 401(k) Plan requirements. You may not receive a final distribution of your account balance.

Continuation of Participation for Employees in the Uniformed Services

The Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA) guarantees certain rights to eligible employees who enter military service. Upon reinstatement, eligible employees may be entitled to the seniority rights and benefits associated with the Employer position held at the time employment was interrupted, plus additional seniority, rights and benefits that would have been attained if employment had not been interrupted. These rights include service credit under the 401(k) Plan for the period of leave and the right to make up any contributions that would have been made to the 401(k) Plan during the leave. These make-up contributions may be matched by the Employer.

If you think you may be eligible for these special rights under USERRA, please contact the D&B Benefits Center. See the “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact information.

Continuation of Participation While on a Family and Medical Leave

Under the federal Family and Medical Leave Act (FMLA), if you meet eligible service requirements, you are entitled to take up to 12 weeks of leave (26 weeks in the case of a military caregiver leave) for certain family and medical situations. In general, your FMLA leave is treated like any other paid or unpaid leave under the 401(k) Plan. If your FMLA leave is paid, your leave will be treated like other paid leaves; if your FMLA leave is unpaid, it will be treated like other unpaid leaves.

OTHER IMPORTANT INFORMATION

While you should not need these details on a regular basis, the information may be useful if you have specific questions about your 401(k) Plan.

Plan Type

The 401(k) Plan is a defined contribution plan containing a section 401(k) cash or deferred arrangement. “401(k)” refers to the section of the Internal Revenue Code that authorizes this type of retirement plan.

Plan Name

The full name of the 401(k) Plan is The Dun & Bradstreet Corporation 401(k) Plan.

Plan Sponsor

The name, address and telephone number of the sponsor of the 401(k) Plan are:

The Dun & Bradstreet Corporation
5335 Gate Parkway
Jacksonville, FL 32256
1-800-234-3867

Plan Administrator

The name, address and telephone number of the Plan Administrator are:

Plan Administration Committee
The Dun & Bradstreet Corporation
5335 Gate Parkway
Jacksonville, FL 32256
1-800-234-3867

The administration of the 401(k) Plan is under the supervision of the Plan Administration Committee. The Plan Administration Committee is authorized to delegate certain administrative duties. To the fullest extent permitted by law, the Plan Administration Committee has the exclusive right to determine all matters relating to eligibility, interpretation and operation of the 401(k) Plan.

Type of Administration

The Plan Administration Committee is responsible for the general administration of each of the Plans. The Plan Administration Committee has entered into contracts with various third-party companies, such as Fidelity, under which such companies provide certain administrative services with respect to the Plans. The Plan Administration Committee may designate other parties to perform some duties of the Plan Administrator.

Agent for Service of Legal Process

The name, address and telephone number of the agent for service of legal process are:

Plan Administration Committee
The Dun & Bradstreet Corporation
5335 Gate Parkway
Jacksonville, FL 32256
1-800-234-3867

Legal process may also be served on the Plan trustee. See the “Trustee” section below for more information.

Plan Funding

The 401(k) Plan is funded by a trust. See the “Trustee” section below for more information.

Trustee

The name and address of the Plan trustee are:

Fidelity Management Trust
Company 82 Devonshire St. H1 1D
Boston, MA 02109-3614

Identification Numbers

The Employer Identification Number (EIN) assigned by the IRS to the Company is 22-3725387. The plan number for the 401(k) Plan is 002.

Plan Year

The plan year for the 401(k) Plan is the twelve-month period beginning each January 1 and ending the next December 31.

Organization Providing Administrative Services

The Plan Administration Committee has delegated day-to-day operations of the 401(k) Plan to the D&B Benefits Center. The name, address and telephone number of the D&B Benefits Center are:

D&B Benefits Center at Fidelity
P.O. Box 770003
Cincinnati, OH 45277
1-877-362-8953
[D&B Benefits Center](#)

Plan Document

This SPD is intended to help you understand the main features of the 401(k) Plan. The legal plan document provides additional information about the 401(k) Plan. If there is any difference between the information in this SPD and in the information in the legal plan document for the 401(k) Plan, or if there are details not covered in this SPD, the legal plan document for the 401(k) Plan will govern.

Future of the 401(k) Plan

The Board of Directors of the Company (“Board”) reserves the right to amend, modify, suspend or terminate the 401(k) Plan, in whole or in part, at any time and for any reason. The Board may delegate authority to take some or all of these actions to other parties. Currently, the Plan Oversight Committee has the authority to take certain of these actions.

Pension Benefit Guaranty Corporation Insurance

Benefits under the 401(k) Plan are not insured by the federal Pension Benefit Guaranty Corporation (PBGC) because the PBGC does not provide insurance for defined contribution plan benefits.

If the 401(k) Plan Becomes Top Heavy

Under IRS rules, the 401(k) Plan may become “top heavy.” A top-heavy plan is one where more than 60% of the contributions or benefits have been allocated to “key employees.” Key employees are generally certain officers and owners of the Employer. The Plan Administration Committee is responsible for determining whether the 401(k) Plan is a top-heavy plan each year. In the unlikely event that the 401(k) Plan becomes top heavy in any year, non-key employees may be entitled to certain minimum benefits and special rules will apply. If the 401(k) Plan becomes top heavy, the Plan Administration Committee will advise you of your rights under the top heavy rules.

Your Address

The Plan Administration Committee will send communications regarding the 401(k) Plan to you at the most recent address on file for you (whether a postal address or electronic address). **You are responsible for making sure that your address is up to date.** Failure to do so may cause your benefit to be forfeited if the 401(k) Plan is unable to locate you.

Limitation on Assignment

Your rights and benefits under the 401(k) Plan cannot be assigned, sold, transferred or pledged by you or reached by your creditors or anyone else except under limited circumstances. However, the law does permit the assignment of all or a portion of your interest in the 401(k) Plan to your former Spouse or children as part of a qualified domestic relations order.

Qualified Domestic Relations Orders

The Dun & Bradstreet Corporation 401(k) Plan as in effect on January 1, 2026

A qualified domestic relations order (QDRO) is a legal judgment, decree or order that recognizes the rights of your Spouse, former Spouse, child or other dependent to all or a portion of your 401(k) Plan account. The Employer is legally required to recognize a valid QDRO.

There are specific requirements the judgment, decree or order must meet to be recognized by the Plan Administration Committee as a QDRO. Participants and beneficiaries may obtain, without charge, a copy of the procedures governing QDRO determinations under the 401(k) Plan by contacting the D&B Benefits Center. See the section “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact information.

Receiving Advice

The Employer cannot advise you regarding tax, investment or legal considerations relating to the 401(k) Plan. Therefore, if you have questions regarding benefit planning, you should seek advice from a personal advisor.

CLAIMS PROCEDURES

If you have any questions about the 401(k) Plan or if you wish to make a claim for benefits, you should contact the D&B Benefits Center. If you feel that your benefits are incorrect or that a request for benefits has been wrongfully denied, you may file a claim for benefits with the Plan Administration Committee.

Time Frame for Claim Determinations

If you receive an adverse benefit determination (such as any denial, reduction or termination of a benefit or a failure to provide or make a payment), the Plan Administration Committee will notify you of the adverse determination within a reasonable period of time, but not later than 90 days after receiving the claim. This 90-day period may be extended for up to an additional 90 days, if the Plan Administration Committee both determines that special circumstances require an extension of time for processing the claim and notifies you, before the initial 90-day period expires, of the special circumstances requiring the extension of time and the date by which the 401(k) Plan expects to render a determination.

In the event an extension is necessary due to your failure to submit necessary information, the 401(k) Plan's time frame for making a benefit determination on review is stopped from the date the Plan Administration Committee sends you the extension notification until the date you respond to the request for additional information. If the Plan Administration Committee does not receive the requested information from you within 60 days of the date the Plan Administration Committee sends you the request, your claim will be considered without such additional information and the resulting claim determination by the Plan Administration Committee will be final. No additional appeals with respect to such claim will be available to you under the terms of the 401(k) Plan.

If You Receive an Adverse Benefit Determination

The Plan Administration Committee will provide you with a notification of any adverse benefit determination, which will set forth:

- The specific reason(s) for the adverse benefit determination,
- References to the specific 401(k) Plan provisions on which the benefit determination is based,
- A description of any additional material or information needed to process the claim and an explanation of why that material or information is necessary, and
- A description of the 401(k) Plan's appeal procedures and the time limits applicable to those procedures, including a statement of your right to bring a civil action under ERISA after an appeal of an adverse determination.

Procedures for Appealing an Adverse Benefit Determination

If you receive an adverse benefit determination, you may ask for a review. You and your authorized representative

have 60 days following the receipt of a notification of an adverse benefit determination in which to appeal the determination. If you fail to appeal the adverse benefit determination within 60 days, it shall be conclusively determined for all purposes that the denial of the claim is correct. You have the right to:

- Submit written comments, documents, records and other information relating to the claim for benefits,
- Request, free of charge, reasonable access to and copies of all documents, records and other information relevant to your claim for benefits. For this purpose, a document, record or other information is treated as “relevant” to your claim if it:
 - Was relied upon in making the benefit determination,
 - Was submitted, considered or generated in the course of making the benefit determination, regardless of whether such document, record or other information was relied upon in making the benefit determination,
 - Demonstrates compliance with the administrative processes and safeguards required in making the benefit determination.
- Request a review that takes into account all comments, documents, records and other information submitted by you relating to the claim, regardless of whether the information was submitted or considered in the initial benefit determination.

The Plan Administration Committee will notify you of the 401(k) Plan’s benefit determination on review within a reasonable period of time, but not later than 60 days after receipt of your request for review by the 401(k) Plan. This 60-day period may be extended for up to an additional 60 days, if the Plan Administration Committee both determines that special circumstances require an extension of time for processing the claim and notifies you, before the initial 60-day period expires, of the special circumstances requiring the extension of time and the date by which the 401(k) Plan expects to render a determination on review.

In the event an extension is necessary due to your failure to submit necessary information, the 401(k) Plan’s time frame for making a benefit determination on review is stopped from the date the Plan Administration Committee sends you the extension notification until the date you respond to the request for additional information. If the Plan Administration Committee does not receive the requested information from you within 60 days of the date the Plan Administration Committee sends you the request, your claim will be considered without such additional information and the resulting claim determination by the Plan Administration Committee will be final. No additional appeals with respect to such claim will be available to you under the terms of the 401(k) Plan.

The Plan Administration Committee’s notice of an adverse benefit determination on appeal will contain all of the following information:

- The specific reason(s) for the adverse benefit determination

- References to the specific plan provisions on which the benefit determination 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 to your claim, and
- A statement describing any voluntary appeal procedures offered by the 401(k) Plan and your right to obtain information about such procedures and a statement of your right to bring an action under ERISA.

Exhaustion Requirement

Before filing any claim, suit or action in court or in another tribunal, any claimant must first fully exhaust all of the claimant's actual or potential rights under the 401(k) Plan's administrative claims and appeals procedure, including such rights as the Plan Administration Committee may choose to provide in connection with novel claims, disputes or issues or in particular situations. For purposes of the prior sentence, any claimant that has any claim, dispute, issue or matter that implicates in whole or in part –

- The interpretation of the 401(k) Plan;
- The interpretation of any term or condition of the 401(k) Plan;
- The interpretation of the 401(k) Plan (or any of its terms or conditions) in light of applicable law;
- Whether the 401(k) Plan or any term or condition under the 401(k) Plan has been validly adopted or put into effect;
- The administration of the 401(k) Plan,
- Whether the 401(k) Plan, in whole or in part, has violated any terms, conditions or requirements of ERISA or other applicable law, regardless of whether such terms, conditions or requirements are, in whole or in part, incorporated into the terms, conditions or requirements of the 401(k) Plan, or
- Any claim, dispute, issue or matter that is deemed similar to any of the foregoing by the Plan Administration Committee or relates to the 401(k) Plan in any way,

(or two or more of these) (each and collectively, a "Claim") shall not be considered to have satisfied this exhaustion requirement unless the claimant first submits the Claim to the Plan Administration Committee to be processed pursuant to the 401(k) Plan's administrative claims procedure (or to be otherwise considered by the Plan Administration Committee) and fully exhausts such claims procedure, and regardless of whether other claims, disputes, issues or matters that are not Claims (including those that a court might consider at the same time) are of greater significance or relevance. This exhaustion requirement applies even if the Plan Administration Committee has not previously defined or established specific claims procedures that directly apply to the submission and consideration of such Claim, and in which case the Plan Administration Committee (upon notice of the Claim) shall either promptly establish such claims procedures or shall apply (or act by analogy to) the claims procedures that apply to claims for benefits. Upon review by any court or other tribunal, this exhaustion requirement is intended to be interpreted to require exhaustion in as many circumstances as possible (and any steps necessary to clarify or

effect this intent may be taken). The Plan Administration Committee may make special arrangements to consider a Claim on a class basis or to address unusual conflicts concerns, and such minimum arrangements in these respects shall be made as are necessary to maximize the extent to which exhaustion is required. In any subsequent action or consideration of a Claim, in court or another tribunal, the subsequent action or consideration shall be limited, to the maximum extent permissible, to the record that was before Plan Administration Committee in the claims procedure.

Time Frame for Pursuing Claim

Any Claim filed under the 401(k) Plan and any action filed in state or federal court by or on behalf of a former or current employee, participant, beneficiary or any other individual, person or entity (collectively, a “Petitioner”) that relates to the 401(k) Plan or alleged rights to Plan participation or benefits or for the alleged interference with or violation of ERISA-protected rights must be brought within two years of the date the Petitioner’s cause of action first accrues. For this purpose, a cause of action with respect to a Petitioner’s benefits under the 401(k) Plan shall be deemed to accrue not later than the earliest of (i) the date on which the Petitioner has received the 401(k) Plan participation information, 401(k) Plan account statement or calculation of the benefits that is the subject of the Claim or legal action (ii) the date identified to the Petitioner by the Plan Administration Committee as the date on which payments shall commence in a form or amount that is inconsistent with the Claim, (iii) the date on which the Petitioner has actual or constructive knowledge of the act or failure to act (or other facts) or repudiation of benefits, rights or entitlements that are the basis of the Claim (for example, the date on which correspondence is sent to the Petitioner in which the 401(k) Plan rejects the basis underlying the Claim), or (iv) the date on which the benefit was first paid, provided, or denied (including by denying participation in the 401(k) Plan). A cause of action with respect to the alleged interference with or violation of ERISA-protected rights shall be deemed to accrue when the Petitioner has actual or constructive knowledge of the act or failure to act (or other facts) that are alleged to constitute interference with or violation of ERISA-protected rights. A cause of action shall in no case be deemed to accrue later than the date on which the Petitioner has actual or constructive knowledge of the act or failure to act (or other facts) or repudiation of benefits, rights or entitlements that are alleged to give rise to the Claim, action, right or matter. In the case of a Claim that relates to a series of related payments, actions, or inactions, all payments, actions, or inactions, shall be deemed to occur on the date that the first such payment, action, or inaction occurs for purposes of determining when such Claim accrues. Failure to bring any such Claim, action, matter or other allegation of a right within this two-year time frame shall preclude a Petitioner, or any representative of the Petitioner, from filing the Claim, action, matter or allegation of a right and render it void. The mandatory claims procedure described above and any correspondence or other communications following the mandatory claims procedure shall not suspend the running of or otherwise extend this two-year time frame. In addition, plausibly and reasonably pleading compliance with this two-year time frame is a precondition to having a putatively valid cause of action that relates to the 401(k) Plan and, therefore, to being able to proceed in court in the Claim, action, matter or allegation of a right that relates to the 401(k) Plan.

Venue

Any Claim or action filed in a court or any other tribunal in connection with the 401(k) Plan by or on behalf of a

Petitioner shall only be brought or filed in the United States District Court for the Middle District of Florida.

Plan Administration Committee Authority

The Plan Administration Committee has the discretionary authority to construe and to interpret the 401(k) Plan, to decide all questions of eligibility for benefits and to determine the amount of such benefits, and its decisions on such matters are final and conclusive. As a result, benefits under this Plan will be paid only if the Plan Administration Committee decides in its discretion that the participant (or other claimant) is entitled to them. This discretionary authority is intended to be absolute, and in any case where the extent of this discretion is in question, the Plan Administration Committee is to be accorded the maximum discretion possible. Any exercise of this discretionary authority shall be reviewed by a court, arbitrator or other tribunal under the arbitrary and capricious standard (i.e. the abuse of discretion standard). If, pursuant to the discretionary authority provided to the Plan Administration Committee, an assertion of any right to a benefit by or on behalf of a participant or beneficiary is wholly or partially denied, the Plan Administration Committee, or a party designated by the Plan Administration Committee, will provide such claimant the claims review process described in this Section.

YOUR RIGHTS UNDER ERISA

As a participant in the 401(k) Plan, you are entitled to certain rights and protections under ERISA. ERISA provides that all plan participants shall be entitled to:

Receive Information About Your Plan and Benefits

- Examine, without charge, at the Plan Administration Committee's office and at other specified locations, such as worksites, all documents governing the 401(k) Plan and a copy of the latest annual report (Form 5500 Series) filed by the 401(k) Plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the Plan Administration Committee, copies of documents governing the operation of the 401(k) Plan and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The Plan Administration Committee may make a reasonable charge for the copies.
- Receive a summary of the 401(k) Plan's annual financial report. The Plan Administration Committee is required by law to furnish each participant with a copy of this summary annual report.

Prudent Actions by Plan Fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the 401(k) Plan. The people who operate the 401(k) Plan, called "fiduciaries" of the 401(k) Plan, have a duty to do so prudently and in the interest of you and other 401(k) Plan participants and beneficiaries. No one, including your employer or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a 401(k) Plan benefit or exercising your rights under ERISA.

Enforce Your Rights

If your claim for a 401(k) Plan benefit is denied or ignored, in whole or in part, you have the 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 steps you can take to enforce these rights. For instance, if you request a copy of plan documents or the latest annual report from the 401(k) Plan and do not receive them within 30 days, you may file suit in a federal court. In such a case, the court may require the Plan Administration Committee 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 control of the Plan Administration Committee.

If you have a claim for benefits that is denied or ignored, in whole or in part, you may file a suit in a state or federal court, but only after you have exhausted the 401(k) Plan's claims and appeals procedure as described in the section "Claims Procedures." In addition, if you disagree with the 401(k) Plan's decision or lack thereof concerning the

qualified status of a domestic relations order, you may file suit in a federal court.

If it should happen that 401(k) Plan fiduciaries misuse the 401(k) Plan's money or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor or you may 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 have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with Your Questions

If you have any questions about the 401(k) Plan, you should contact the Plan Administration Committee. If you have any questions about this statement or about your rights under ERISA or if you need assistance in obtaining documents from the Plan Administration Committee, you should contact the nearest office of the Employee Benefits Security Administration (EBSA), U.S. Department of Labor, listed in your telephone directory or 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 may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

NO GUARANTEE OF EMPLOYMENT

Your participation in, eligibility for or right to benefits under the 401(k) Plan is no guarantee of continued employment with the Employer.

In accordance with ERISA, this booklet provides a summary plan description (SPD) of the 401(k) Plan. The information in this SPD does not constitute a commitment to continued employment.

The Company reserves the right to change, modify or terminate the 401(k) Plan at any time.

GLOSSARY OF IMPORTANT TERMS

Annual Compensation — during the calendar year:

- The total amount of compensation received by an eligible employee while participating in the 401(k) Plan as salary (including amounts voluntarily deferred to an Employer plan), regular cash bonuses, commissions, overtime pay, stipends, lump sum payments in lieu of foregone merit increases, “bonus buyouts” as the result of job changes and differential wage payments.
- In the case of an employee who is transferred to a non-participating subsidiary company or other affiliated company during the plan year, the amount the employee received prior to such transfer.

Annual Compensation does *not* include —

- Any pension, retainers, severance pay, special stay-on bonus, income derived from stock options, stock appreciation rights and dispositions of stock acquired under any stock plans and other special remunerations, such as performance units.
- Amounts paid after the date of the employee’s termination of employment, even if such amounts are paid for pre-termination date services.
- Amounts in excess of IRS limits on compensation that may be taken into account under retirement plans like the 401(k) Plan. In 2026, the Annual Compensation limit is \$360,000. This limit is subject to change and is posted at <https://www.irs.gov/retirement-plans/cola-increases-for-dollar-limitations-on-benefits-and-contributions>.

Normal Retirement Age – Age 65. However, Normal Retirement Age is age 59½ for an employee who is a participant in the 401(k) Plan as a result of the merger of the Dun & Bradstreet Credibility Corp. 401(k) Plan with and into the 401(k) Plan.

Spouse — The individual of the opposite sex or the same sex to whom the participant is lawfully married under the laws of the domestic or foreign jurisdiction (the “Jurisdiction”) having the legal authority to sanction marriages in which the marriage was performed (even if the couple is domiciled in a state that does not recognize the validity of the marriage). However, for this purpose “marriage” does not include registered domestic partnerships, civil unions or other similar formal relationships recognized under the laws of a Jurisdiction but that are not denominated as marriage under that Jurisdiction.

Valuation Date — The last day of the plan year and the end of every business day within the calendar year.

Vesting Service — The period of time between the date you begin employment with the Employer as an eligible employee (or are reemployed as an eligible employee) and the date on which your employment (or reemployment) ends. Vesting Service is counted in full years and partial years, with each full or partial month counting as one-

twelfth (1/12) of a year and with one year of Vesting Service meaning twelve months of Vesting Service.

If you are employed by the Employer as the result of a corporate acquisition or merger, special vesting rules may apply. For example:

- If you were employed by NetProspex, Inc. on January 8, 2015, your Vesting Service for purposes of determining the vested portion of your Employer matching contributions to the 401(k) Plan will include both your period of employment with NetProspex, Inc. based upon your original hire date in that entity's records and the Vesting Service you earn under the 401(k) Plan beginning on January 1, 2016. All account balances under the Insperity Plan associated with participation in such plan by employees of NetProspex, Inc. were transferred to the 401(k) Plan effective as of the close of business on December 31, 2015.
- If you were employed by Dun & Bradstreet Credibility Corp. ("Credibility Corp.") when the Company acquired Credibility Corp. in 2015, you have been credited under the 401(k) Plan for all years of Vesting Service credited under the Credibility Corp. 401(k) Plan through December 31, 2015. If you were employed with the Company at the time of the spin-off of Credibility Corp. from the Company in 2010 and transferred to Credibility Corp. as part of the spinoff, this service may include both service with the Company prior to the spinoff and service with Credibility Corp. after the spinoff. All matching contribution accounts transferred to the 401(k) Plan from the Credibility Corp. 401(k) Plan on behalf of Credibility Corp. 401(k) Plan participants who were employed by Credibility Corp. on December 31, 2015, are 100% vested.
- The Avention 401(k) Plan merged with the 401(k) Plan effective as of the close of business on December 31, 2017. If you were an active employee of Avention on December 31, 2017, your matching contributions account under the Avention 401(k) Plan, as transferred to the 401(k) Plan as part of the merger, became fully vested under the 401(k) Plan on January 1, 2018. For purposes of determining the vested portion of the Employer matching contributions credited to your account under the 401(k) Plan after the plan merger, your Vesting Service will include both the vesting service you had under the Avention 401(k) Plan as of December 31, 2017, and the Vesting Service you earn under the 401(k) Plan beginning on January 1, 2018 (if you were employed with the Employer on that date) or on any later date on which you are reemployed by the Employer.
- The Lattice Engines 401(k) Plan merged with the 401(k) Plan effective as of the close of business on December 31, 2020. If you were an active employee of Lattice on December 31, 2020, your matching contributions and nonelective contributions accounts under the Lattice Engines 401(k) Plan, as transferred to the 401(k) Plan as part of the merger, became fully vested under the 401(k) Plan on January 1, 2021. For purposes of determining the vested portion of the Employer matching contributions credited to your account under the 401(k) Plan after the plan merger, your Vesting Service will include both the vesting service you had under the Lattice Engines, Inc. 401(k) Plan as of December 31, 2020, and the Vesting Service you earn under the 401(k) Plan beginning on January 1, 2021 (if you were employed with the

Employer on that date) or on any later date on which you are reemployed by the Employer.

- If you were an active employee of either Orb Intelligence, Inc. or MadObjectives, Inc. on January 9, 2020, your Vesting Service for purposes of determining the vested portion of your Employer matching contributions to the 401(k) Plan will include both your period of employment with such entity based upon your original hire date in that entity's records and the Vesting Service you earn under the 401(k) Plan beginning on January 9, 2020.
- If you were an active employee of coAction.com LLC on March 11, 2020, your Vesting Service for purposes of determining the vested portion of your Employer matching contributions to the 401(k) Plan will include both your period of employment with coAction.com LLC based upon your original hire date in that entity's records and the Vesting Service you earn under the 401(k) Plan beginning on March 11, 2020.
- If you were an active employee of WorldWatch Plus Inc. on February 5, 2021, your Vesting Service for purposes of determining the vested portion of your Employer matching contributions to the 401(k) Plan will include both your period of employment with WorldWatch Plus Inc. based upon your original hire date in that entity's records and the Vesting Service you earn under the 401(k) Plan beginning on February 5, 2021.
- If you were employed by Eyeota US on November 5, 2021, your Vesting Service for purposes of determining the vested portion of your Employer matching contributions to the 401(k) Plan will include both your period of employment with Eyeota US based upon your original hire date in that entity's records and the Vesting Service you earn under the 401(k) Plan beginning on January 1, 2022. All account balances under the TriNet 401(k) Plan associated with participation in such plan by employees of Eyeota US were transferred to the 401(k) Plan effective as of the close of business on May 12, 2022.
- If you were an active employee of Evince Analytics, Inc on November 24, 2021 or NetWise Data, LLC on November 15, 2021, your Vesting Service for purposes of determining the vested portion of your Employer matching contributions to the 401(k) Plan will include both your period of employment with Evince Analytics, Inc or NetWise Data, LLC, as applicable, based upon your original hire date in that entity's records and the Vesting Service you earn under the 401(k) Plan beginning on January 1, 2022.
- If you were an active employee of Kantar LLC on August 10, 2022, your Vesting Service for purposes of determining the vested portion of your Employer matching contributions to the 401(k) Plan will include both your period of employment with Kantar LLC based upon your original hire date in that entity's records and the Vesting Service you earn under the 401(k) Plan beginning on August 10, 2022.

For any former employee of an acquired entity listed above who became employed by the Company (or any of its affiliates) after the date on which the Company acquired the entity, years of Vesting Service will be determined based upon the Break in Service rules discussed in the section of this SPD entitled "Break in Service Rules."

If you think your participation in the 401(k) Plan is affected by special rules not explained above, please contact the D&B Benefits Center. See the “How to Reach Your 401(k) Plan Service Provider” section in this SPD for contact information.

APPENDIX A**Schedule of Participating Employers****January 1, 2026**

Dun & Bradstreet, Inc.
The Dun & Bradstreet Corporation
Dun & Bradstreet Emerging Businesses Corp. (formerly known as Dun & Bradstreet Credibility Corp.)
Evince Analytics, Inc.
Eyeota USA Inc.
NetWise Data, LLC
MDM Technology USco, LLC (effective December 15, 2025)