Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 12/01/2022 and ending 11/30/2023

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [X] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
KAHLIG AUTO GROUP HEALTH BENEFIT PLAN

1b Three-digit plan number (PN) ▶ 514

1c Effective date of plan 10/01/2000

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
KAHLIG AUTO GROUP HEALTH BENEFIT TRUST

P.O BOX 2950
SAN ANTONIO, TX 78299

2b Employer Identification Number (EIN) 46-4230139

2c Plan Sponsor's telephone number 210-220-5937

2d Business code (see instructions) 441110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	09/09/2024	THOMAS KEENAN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor

KAHLIG AUTO GROUP

9207 SAN PEDRO AVENUE
SAN ANTONIO, TX 78216

3b Administrator's EIN: 74-2235344

3c Administrator's telephone number: 210-426-3350

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:
a Sponsor's name
c Plan Name

4b EIN

4d PN

5 Total number of participants at the beginning of the plan year	**5**	987
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1) Total number of active participants at the beginning of the plan year	**6a(1)**	985
a(2) Total number of active participants at the end of the plan year	**6a(2)**	1057
b Retired or separated participants receiving benefits	**6b**	5
c Other retired or separated participants entitled to future benefits	**6c**	
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	1062
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f Total. Add lines **6d** and **6e**.	**6f**	
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

4A

9a Plan funding arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	☐	**R** (Retirement Plan Information)
(2)	☐	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)	☐	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	X		**H** (Financial Information)
(2)			**I** (Financial Information – Small Plan)
(3)	X	1	**A** (Insurance Information)
(4)	X		**C** (Service Provider Information)
(5)			**D** (DFE/Participating Plan Information)
(6)			**G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☒ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ..... ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2022

This Form is Open to Public Inspection

For calendar plan year 2022 or fiscal plan year beginning 12/01/2022 and ending 11/30/2023

A Name of plan
KAHLIG AUTO GROUP HEALTH BENEFIT PLAN

B Three-digit plan number (PN) ▶ 514

C Plan sponsor's name as shown on line 2a of Form 5500
KAHLIG AUTO GROUP HEALTH BENEFIT TRUST

D Employer Identification Number (EIN)
46-4230139

Part I Information Concerning Insurance Contract Coverage, Fees, and Commissions

Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier
BLUECROSS BLUESHIELD OF TEXAS

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
36-1236610	70670	42966	1857	12/01/2022	11/30/2023

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid
128586	15120

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

GALLAGHER BENEFIT SERVICES
TWO PIERCE PLACE
ITASCA, IL 60143

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
128586	15120	OTHER FEES/COMMISSIONS	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	**4**	
5	Current value of plan's interest under this contract in separate accounts at year end	**5**	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	**6b**	
c	Premiums due but unpaid at the end of the year	**6c**	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	**6d**	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☐ guaranteed investment (4) ☐ other ▶

b	Balance at the end of the previous year			**7b**	
c	Additions: (1) Contributions deposited during the year	**7c(1)**			
	(2) Dividends and credits	**7c(2)**			
	(3) Interest credited during the year	**7c(3)**			
	(4) Transferred from separate account	**7c(4)**			
	(5) Other (specify below) ▶	**7c(5)**			
	(6) Total additions			**7c(6)**	
d	Total of balance and additions (add lines **7b** and **7c(6)**)			**7d**	
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	**7e(1)**			
	(2) Administration charge made by carrier	**7e(2)**			
	(3) Transferred to separate account	**7e(3)**			
	(4) Other (specify below) ▶	**7e(4)**			
	(5) Total deductions			**7e(5)**	
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			**7f**	

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- **a** [X] Health (other than dental or vision)
- **b** [ ] Dental
- **c** [ ] Vision
- **d** [ ] Life insurance
- **e** [ ] Temporary disability (accident and sickness)
- **f** [ ] Long-term disability
- **g** [ ] Supplemental unemployment
- **h** [ ] Prescription drug
- **i** [X] Stop loss (large deductible)
- **j** [ ] HMO contract
- **k** [ ] PPO contract
- **l** [ ] Indemnity contract
- **m** [ ] Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)	9087160		
(2) Increase (decrease) in amount due but unpaid	9a(2)			
(3) Increase (decrease) in unearned premium reserve	9a(3)			
(4) Earned ((1) + (2) - (3))			9a(4)	9087160
b Benefit charges (1) Claims paid	9b(1)	9278777		
(2) Increase (decrease) in claim reserves	9b(2)			
(3) Incurred claims (add **(1)** and **(2)**)			9b(3)	9278777
(4) Claims charged			9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	9c(1)(A)	128679		
(B) Administrative service or other fees	9c(1)(B)	654421		
(C) Other specific acquisition costs	9c(1)(C)			
(D) Other expenses	9c(1)(D)			
(E) Taxes	9c(1)(E)			
(F) Charges for risks or other contingencies	9c(1)(F)			
(G) Other retention charges	9c(1)(G)			
(H) Total retention			9c(1)(H)	783100
(2) Dividends or retroactive rate refunds. (These amounts were [ ] paid in cash, or [ ] credited.)			9c(2)	974717
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			9d(1)	
(2) Claim reserves			9d(2)	
(3) Other reserves			9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? [ ] Yes [X] No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2022** **This Form is Open to Public Inspection.**

For calendar plan year 2022 or fiscal plan year beginning 12/01/2022 and ending 11/30/2023

A Name of plan	**B** Three-digit plan number (PN) ▶
KAHLIG AUTO GROUP HEALTH BENEFIT PLAN	514
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
KAHLIG AUTO GROUP HEALTH BENEFIT TRUST	46-4230139

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. . . . . ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

LANE GORMAN TRUBITT LLC

75-1044330

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	30430	Yes [ ] No [X]	Yes [ ] No [X]	0	Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

CLARK HILL STRASBURGER

2301 BROADWAY STREET
SAN ANTONIO, TX 78215

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
29 50	NONE	9508	Yes [ ] No [X]	Yes [ ] No [X]	0	Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

GALLAGHER BENEFIT SERVICES

TWO PIERCE PLACE
ITASCA, IL 60143

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
	CONTRACT ADMINISTRATOR	12200	Yes [ ] No [X]	Yes [ ] No [X]	0	Yes [ ] No [ ]

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

THE WATERMARK GROUP

4271 GATE CREST
SAN ANTONIO, TX 78217

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
36	NONE	8110	Yes [ ] No [X]	Yes [ ] No [X]	0	Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes [ ] No [ ]	Yes [ ] No [ ]		Yes [ ] No [ ]

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received $1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

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(a) Enter name and EIN or address of service provider (see instructions)	**(b)** Nature of Service Code(s)	**(c)** Describe the information that the service provider failed or refused to provide

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

a Name:	**b** EIN:
c Position:	
d Address:	**e** Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2022

This Form is Open to Public Inspection

For calendar plan year 2022 or fiscal plan year beginning 12/01/2022 and ending 11/30/2023

A Name of plan
KAHLIG AUTO GROUP HEALTH BENEFIT PLAN

B Three-digit plan number (PN) ▶ 514

C Plan sponsor's name as shown on line 2a of Form 5500
KAHLIG AUTO GROUP HEALTH BENEFIT TRUST

D Employer Identification Number (EIN)
46-4230139

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	281312	255438
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1932468	1597305
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	2213780	1852743
Liabilities			
g Benefit claims payable	1g	190910	83941
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through1j)	1k	190910	83941
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	2022870	1768802

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	4591690	
(B) Participants	2a(1)(B)	4482964	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		9074654
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	75236	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		75236
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		2
d Total income. Add all **income** amounts in column (b) and enter total	2d		9149892
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	8868192	
(2) To insurance carriers for the provision of benefits	2e(2)	472520	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		9340712
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	39938	
(2) Contract administrator fees	2i(2)	12200	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)	11110	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		63248
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		9403960
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-254068
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: LANE GORMAN TRUBITT LLC **(2)** EIN: 75-1044330

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	

			Yes	No	Amount
b	Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e	Was this plan covered by a fidelity bond?	**4e**	X		400000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**	X		
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l	Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

Financial Statements and Independent Auditor's Report

Kahlig Auto Group Health Benefit Plan

For the years ended November 30, 2023 and 2022

LANE GORMAN TRUBITT, LLC
Accountants & Advisors

2626 Howell Street, Ste 700
Dallas, Texas 75204

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KAHLIG AUTO GROUP HEALTH BENEFIT PLAN

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LANE GORMAN TRUBITT, LLC
Accountants & Advisors

Independent Auditor's Report

Plan Administrator and Participants
Kahlig Auto Group Health Benefit Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the accompanying financial statements of the Kahlig Auto Group Health Benefit Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of November 30, 2023 and 2022, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Kahlig Auto Group Health Benefit Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from a qualified institution as of and for the years ended November 30, 2023 and 2022, stating that the certified investment information, as described in Note 7 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Kahlig Auto Group Health Benefit Plan and to meet our ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Kahlig Auto Group Health Benefit Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Management is also responsible for maintaining a current Plan instrument, including all Plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Kahlig Auto Group Health Benefit Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Kahlig Auto Group Health Benefit Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) and Schedule of Reportable Transactions as of and for the year ended November 30, 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

LANE GORMAN TRUBITT, LLC

Dallas, Texas
September 5, 2024

Kahlig Auto Group Health Benefit Plan
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
November 30,

	2023	2022
ASSETS		
Investments, at fair value	$ 1,597,305	$ 1,932,468
Accounts receivable	255,438	281,312
Total assets	1,852,743	2,213,780
LIABILITIES		
Total liabilities	-	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 1,852,743	$ 2,213,780

The accompanying notes are an integral part of these financial statements.

Kahlig Auto Group Health Benefit Plan
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
Years ended November 30,

	2023	2022
ADDITIONS:		
Contributions:		
Employers	$ 4,591,690	$ 3,954,648
Employee	4,482,964	4,109,597
Investment income:		
Interest and dividend income	75,236	21,209
Total additions	9,149,890	8,085,454
DEDUCTIONS:		
Benefit payments, net	8,185,954	7,004,124
Reinsurance premiums	472,520	449,962
Administrative expenses	852,453	776,068
Total deductions	9,510,927	8,230,154
NET DECREASE	(361,037)	(144,700)
Net assets available for benefits at:		
Beginning of year	2,213,780	2,358,480
End of year	$ 1,852,743	$ 2,213,780

The accompanying notes are an integral part of these financial statements.

1. DESCRIPTION OF THE PLAN

The following description of the Kahlig Auto Group Health Benefit Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a complete description of the Plan's provisions.

General

This Plan is an employee welfare benefit plan sponsored by the Kahlig Auto Group (the "Employer" or "Company"), which consists of North Park Lincoln-Mercury, Inc. and its related dealerships: Kahlig Enterprises, Inc. dba Bluebonnet Motors, Kahlig Motor Company dba North Park Lexus and North Park Lexus at Dominion, North Park I-10 West, Inc. dba North Park Volkswagen of Dominion, Bluebonnet Chrysler Dodge, LLC dba Bluebonnet Chrysler Dodge, NPMI Management, Inc. dba North Park Mazda, North Park SD Motors, LLC dba North Park Subaru at Dominion, North Park NE Motors, LLC dba Audi North Park, San Juan Motors, LLC dba North Park Lexus Rio Grande Valley, Kahlig Auto Group Management, LLC, SSP Motors, LLC dba North Park Subaru, and Clarence J. Kahlig, II dba Kahlig Ranches. The Plan is a self-insured medical plan in which the benefits are funded by the Kahlig Auto Group Health Benefit Trust (the "Trust"), which was established December 1, 2013. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

The Plan provides medical benefits, including prescription drug benefits, to eligible employees. The Plan does not pay all medical expenses, only certain expenses under certain circumstances. Full-time employees, as defined in the Plan document, become eligible on the first day of the month following the completion of 60 days of service. A dependent will become eligible for dependent coverage on the first day that the covered employee is eligible for employee coverage and the dependent satisfies the requirement for dependent coverage. An eligible employee must enroll for coverage by completing and signing an enrollment application along with the appropriate payroll authorization. If the employee intends to cover any dependents, those dependents must also be affirmatively enrolled. The Plan provides for three coverage options called the Base Plan, the Buy-Up Plan, and the High Deductible Heath Plan. All three options provide similar benefits but have different cost and coverage structures. The Prescription Drug Benefits are the same under all three options. The cost for coverage is shared by the Employer and Participants, based on estimated costs, and are reset annually. Cost-sharing amounts are amounts that are fixed dollar amounts, or a portion of the cost of a covered charge, that a covered individual is responsible for paying out-of-pocket. Cost-sharing amounts include deductibles, co-payments, and cost-sharing percentages. There are different cost-sharing amounts for in-network health care providers and out-of-network health care providers. Cost-sharing amounts for medical benefits are determined separately from cost-sharing amounts for pharmacy benefits. The Plan does not provide for post-employment benefits, other than benefits defined by the Consolidated Omnibus Budget Reconciliation Act ("COBRA"). Participants must pay the full cost of coverage if electing COBRA benefits.

The Plan is self-insured but has a stop-loss coverage policy with Blue Cross Blue Shield of Texas ("Blue Cross"). The individual stop-loss coverage equals the amount of paid claims for a covered participant in excess of $175,000, subject to certain policy limits, which the Plan considers reasonable and appropriate in an effort to limit its exposure for self-insured benefits. Benefit payments presented in these financial statements are net of recoveries from the stop-loss insurance. The amount of stop loss reimbursements netted against claims was $792,253 and $350,060 for the years ended November 30, 2023 and 2022, respectively.

Plan Administration

The Employer administers the Plan. The duties of the Plan Administrator are to oversee the operations of the Plan, provide for prudent investment of Plan assets, and maintain accurate records and reports. Accordingly, the Plan Administrator has been granted discretionary authority concerning investment and management activities. The Plan's trustee, Frost Bank, is responsible for custody and management of the Plan's assets. The Employer has the authority under the Plan to modify the benefits provided, deductibles, maximums, co-payments, exclusions, limitations, definitions, eligibility, and other provisions. The Plan has contracted with Blue Cross, an unaffiliated claims administrator, for the duties of substantiation of all medical claims and payment of those benefits, but the responsibility for payment to participants and providers is retained by the Plan. Plan benefits are specifically described in the Plan Document.

1. DESCRIPTION OF THE PLAN (Continued)

Participant Health Savings Accounts

Effective December 1, 2020, the Plan offers a high deductible health plan. A participant in the high deductible health plan that does not have other health coverage that is not a high deductible health plan and who is otherwise eligible may contribute to a health savings account ("HSA"). A participant may elect to make contributions to his or her HSA on a pre-tax basis through this Plan. The Employer may make employer contributions (other than pre-tax contributions) to a participant's HSA in its discretion.

The annual amount that a participant may contribute to his or her HSA is limited by law and depends on whether the participant has elected single or family coverage under the high deductible health plan. An additional catch-up contribution ($1,000) may be made for participants who are age 55 or older. The maximum annual contribution will be reduced by any employer contributions made on a participant's behalf. A participant's election to contribute to an HSA through this Plan can be increased, decreased, or revoked prospectively at any time during the plan year, effective no later than the first day of the next calendar month following the date that the election change was filed. HSA benefits under the Plan consist solely of the ability to make contributions to the HSA on a pre-tax basis. Terms and conditions of coverage and benefits will be provided by and are set forth in the HSA documents, not this Plan.

Contributions

Participating employers make contributions to the Plan. The contribution rate is determined annually by the Employer based partially upon calculations performed by the Plan's advisors. The Plan in turn uses the contributions to pay claims and administrative expenses. If a participating employer has funded to the required level as communicated to such participating employer, the Plan, to the extent that it has funds available, will subsidize claims expense in excess of such participating employer's contributions up to the individual stop-loss amount in the reinsurance contract. To the extent permitted by any policy, rules, regulations and laws that are applicable, each participating employer requires contributions from its employees. To the extent the Plan is not adequately funded to pay benefits due and owing under the Plan because a participating employer does not fund to the levels specified by the Employer, participants employed by such participating employer shall look to the participating employer for payment.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

A summary of the significant accounting policies used in the preparation of the accompanying financial statements is as follows:

Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with United States generally accepted accounting principles.

Administrative Expenses

Certain administrative expenses of the Plan are paid by the Plan. The remaining administrative expenses are paid by the Company. The Plan is under no obligation to reimburse the Company for these expenses. Plan expenses paid by the Company are not included in these financial statements.

Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and benefit obligations at the date of the financial statements and the changes in net assets available for benefits and in benefit obligations during the reporting period and when applicable, the disclosures of contingent assets and liabilities at the date of the financial statements. Actual results could differ materially from those estimates.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Receivables

Receivables are carried at the amount management expects to collect. Reinsurance rebates are recorded when earned. The Plan considers receivables fully collectible based on management's assessment of the status of individual accounts and current economic conditions; accordingly, no allowance for credit losses is required. If accounts are determined to be delinquent or become uncollectible, they will be charged to operations at that time. In the event of complete nonperformance, the maximum exposure to the Plan is the outstanding accounts receivable balance at the date of nonperformance. Accounts receivables are expected to be collected within one year.

Benefit Obligations

Benefit obligations (claims payable and claims incurred, but not reported) consist of an estimate for claims incurred but not reported and claims in the course of settlement which are to be paid by the Plan. This estimate was determined by the Company's management based on historical claims experience and assumptions regarding time periods for claims submissions and processing. This estimate is particularly subject to change in the near term. These amounts are paid by the Plan only if claims are submitted and approved for payment.

The risk involved generally includes an abnormally longer payout period for singular, unknown large claims, interest rates, stop-loss recoveries, health care inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would be material to the financial statements.

Investment Valuation and Income Recognition

Investments are stated at fair value. Fair value is the price that would be received by the Plan for an asset, or paid by the Plan to transfer a liability (an exit price) in an orderly transaction between market participants on the measurement date in the Plan's principal or most advantageous market for the asset or liability. Changes in fair value are reflected in operations.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

The Plan provides medical benefits, including prescription drug benefits, to participants. In accordance with Plan provisions, the participant incurs an eligible medical expense upon receiving the medical service or product, regardless of when the participant is billed or pays for the eligible medical expense. The claims processors pay claims directly to or on behalf of participants and are then reimbursed by the Plan. All Plan benefits are specifically described in the Plan brochure. Benefit payments (claims) are recorded when paid by the third-party claims' processors.

The Plan received medical drug and prescription drug program rebate credits from Blue Cross, which are netted against benefit payments in the Statements of Changes Net Assets Available for Benefits, of $939,009 and $591,987 for the years ended November 30, 2023 and 2022, respectively.

Reclassifications

Certain accounts in the prior year financial statements have been reclassified, for comparative purposes, to conform to the presentation in the current year financial statements.

3. RISKS AND UNCERTAINTIES

Investments, in general, are exposed to various risks such as interest rate, credit, active management, liquidity, and overall market volatility risk. Market risks include global events, which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investments, it is reasonably possible that changes in the values of certain investments will occur in the near term and those changes could materially affect the amounts reported in the financial statements.

Another source of risk is the Plan's liability for incurred but not reported claims. The estimate of the Plan's incurred but not reported claims obligation is particularly subject to change in the near term. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would be material to the financial statements.

Market conditions have resulted in an unusually high degree of volatility and increased the risks and may affect the short-term liquidity associated with certain investments held by the Plan which could impact the value of investments after the date of these financial statements. Because the values of individual investments fluctuate with market conditions, the amount of gains or losses that will be recognized in subsequent periods, if any, cannot be determined.

4. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurements and Disclosures* provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 Inputs that are other than quoted prices included in Level 1, which are either directly observable or can be derived from or corroborated by observable market data at the reporting date.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of the observable inputs and minimize the use of unobservable inputs. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. For the years ended November 30, 2023 and 2022, there were no significant transfers in or out of levels 1, 2 or 3.

The following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodologies used as of November 30, 2023 and 2022.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

4. FAIR VALUE MEASUREMENTS (Continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of November 30, 2023. There were no Level 2 or 3 assets.

	Level 1	Total
Investments at fair value:		
Mutual funds	$ 1,597,305	$ 1,597,305
Total investments at fair value	$ 1,597,305	$ 1,597,305

The following table sets forth by level, within the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of November 30, 2022. There were no Level 2 or 3 assets.

	Level 1	Total
Investments at fair value:		
Mutual funds	$ 1,932,468	$ 1,932,468
Total investments at fair value	$ 1,932,468	$ 1,932,468

5. OBLIGATIONS

The Plan's obligations for active employees at the end of the plan year include claims payable, an estimate of claims incurred but not reported which was estimated by the Company's management and stop loss premiums payable. Obligations as of November 30 are summarized in the following table:

	2023	2022
Claims payable and estimated claims incurred but not reported	$ 825,191	$ 532,971
Stop loss premiums payable	-	-
Total obligations	$ 825,191	$ 532,971

Changes in obligations for the years ended November 30 are summarized in the following table:

	2023	2022
Benefit obligations:		
Claims incurred	$ 10,350,691	$ 8,014,023
Claims paid	(10,058,471)	(7,858,849)
Change in benefit obligations	292,220	155,174
Benefit obligations at beginning of year	532,971	377,797
Benefit obligations at end of year	825,191	532,971
Stop loss premiums payable:		
Premiums incurred	472,520	449,962
Premiums paid	(472,520)	(449,962)
Change in premiums payable	-	-
Stop loss premiums payable at beginning of year	-	-
Stop loss premiums payable at end of year	-	-
Total obligations at end of year	$ 825,191	$ 532,971

6. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to net assets available for benefits per the Form 5500:

	2023	2022
Net assets available for benefits per the financial statements	$ 1,852,743	$ 2,213,780
Less: Claims payable, estimated claims incurred but not reported and stop loss premiums payable	(83,941)	(190,910)
Net assets available for benefits per the Form 5500	$ 1,768,802	$ 2,022,870

The following is a reconciliation of the net increase in net assets per the financial statements to the net income per the Form 5500:

	2023	2022
Increase (decrease) in net assets per the financial statements	$ (361,037)	$ (144,700)
Change in claims payable, estimated claims incurred but not reported and stop loss premiums payable at end of year	106,969	186,887
Net income (loss) per the Form 5500	$ (254,068)	$ 42,187

Claims currently payable to or for participants, dependents, and beneficiaries, estimated claims that have been incurred by participants but not reported at end of year and stop loss premiums that are payable to Blue Cross are recorded on the Form 5500 as liabilities of the Plan.

7. INFORMATION PREPARED AND CERTIFIED BY THE PLAN'S TRUSTEE (UNAUDITED)

The Plan Administrator has elected the method of annual reporting compliance permitted by Section 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Frost Bank, the trustee of the Plan, has certified to the completeness and accuracy of the information reflected on the accompanying statements and supplemental schedules as of and for the years ended November 30, 2023 and 2022.

	2023	2022
Investments:		
Mutual funds	$ 1,597,305	$ 1,932,468
Total investments	$ 1,597,305	$ 1,932,468
Investment income:		
Interest and dividends	$ 75,236	$ 21,209
Total investment income	$ 75,236	$ 21,209

8. PARTY-IN-INTEREST TRANSASCTIONS

Parties-in-interest are defined under DOL regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer, and certain others. Blue Cross is the claims processor for the Plan and provides stop loss insurance coverage. Blue Cross received approximately $1,281,000 and $1,186,000 for these services for the years ended November 30, 2023 and 2022, respectively. In addition, fees were paid to parties-in-interest for various plan administrative services. Certain administrative functions are performed by officers or employees of the Employer. No such officer or employee receives compensation from the Plan. Some administrative expenses of the Plan are paid directly by the Employer. The Plan is under no obligation to reimburse the Employer for these expenses. Plan expenses paid by the Employer are not included in these financial statements.

9. INCOME TAX STATUS

The trust funding the Plan has received a favorable determination letter from the Internal Revenue Service dated June 6, 2016, stating that the trust is generally tax-exempt under the provisions of Section 501(c)(9) of the Internal Revenue Code (the "Code") as a Voluntary Employee Beneficiary Association. The Plan and trust are required to operate in conformity with the Code to maintain the tax-exempt status of the trust. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes the related trust is tax-exempt. However, from time to time, the trust can be subject to unrelated business income taxes based on the Plan's funding experience. For 2023 and 2022 no federal or state income taxes have been recorded as a result of unrelated business taxable income. Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2019.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of November 30, 2023 and 2022 there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

10. PLAN TERMINATION

Although it has not expressed any intention to do so, the Employer has the right under the Plan to modify the benefits provided to active employees, to discontinue its contributions at any time, and to terminate the Plan subject to the provisions set forth in ERISA and the Code. In the event of termination of the Plan, or upon the dissolution or liquidation of the Employers, all funds remaining in the Trust are to be used for payment of claims and Plan expenses in accordance with the Plan. In no event may any amounts be returned to the Employer.

The continued participation in the Plan is completely voluntary on the part of the dealerships that have adopted the Plan. While each dealership expects to continue its participation in the Plan indefinitely, each dealership reserves the right at any time and for any reason, in its sole discretion, to cease participation in the Plan.

11. FUTURE ACCOUNTING PRONOUNCEMENT

In June 2016, the FASB issued Accounting Standards Update ("ASU") No. 2016-13, *Financial Instruments – Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments*. Under the new guidance, the Plan is required to assess financial assets or a group of financial assets measured at amortized cost basis to be presented at the net amount expected to be collected, through an allowance for credit losses that are expected to occur over the remaining life of the asset. The statements of changes in net assets available for benefits should reflect the measurement of credit losses for newly recognized financial assets and the expected increases/decreases of expected credit losses during the period. For the Plan, the amendments in ASU No. 2016-13 are effective for fiscal years beginning after December 15, 2022, and interim periods within fiscal years beginning after December 15, 2022. Early application of the amendments in ASU No. 2016-13 is permitted for fiscal years beginning after December 15, 2018. The Plan will apply the amendments in ASU No. 2016-13 through a cumulative-effect adjustment to net assets available for benefits as of the beginning of the first reporting period in which the guidance is effective. Management is currently assessing the impact the future accounting pronouncement will have on its financial statements.

12. SUBSEQUENT EVENTS

Management has evaluated subsequent events through September 5, 2024, the date the financial statements were available to be issued.

SUPPLEMENTAL INFORMATION

Kahlig Auto Group Health Benefit Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Part IV, Line 4i
EIN. 46-4230139
Plan Number 514
November 30, 2023

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Invesco	Invesco short-term investments trust treasury portfolio	$ 1,597,305	$ 1,597,305

Kahlig Auto Group Health Benefit Plan
SCHEDULE OF REPORTABLE TRANSACTIONS
Form 5500, Schedule H, Part IV, Line 4j
EIN. 46-4230139
Plan Number 514
Year ended November 30, 2023

(a) Identity of party involved	(b) Description of asset (including rate of interest and maturity in case of a loan	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset at transaction date	(i) Net gain or (loss)
Category (i): Single transactions in excess of 5% of the current value of Plan assets:						
Invesco	Invesco short-term investments trust treasury portfolio	$ -	$ 190,910	$ 190,910	$ 190,910	$ -
Invesco	Invesco short-term investments trust treasury portfolio	-	178,297	178,297	178,297	-
Invesco	Invesco short-term investments trust treasury portfolio	-	365,910	365,910	365,910	-
Invesco	Invesco short-term investments trust treasury portfolio	-	130,114	130,114	130,114	-
Invesco	Invesco short-term investments trust treasury portfolio	-	282,771	282,771	282,771	-
Invesco	Invesco short-term investments trust treasury portfolio	-	205,520	205,520	205,520	-
Invesco	Invesco short-term investments trust treasury portfolio	-	197,700	197,700	197,700	-
Invesco	Invesco short-term investments trust treasury portfolio	-	400,327	400,327	400,327	-
Invesco	Invesco short-term investments trust treasury portfolio	-	203,173	203,173	203,173	-
Invesco	Invesco short-term investments trust treasury portfolio	-	135,725	135,725	135,725	-
Invesco	Invesco short-term investments trust treasury portfolio	-	288,240	288,240	288,240	-
Invesco	Invesco short-term investments trust treasury portfolio	-	121,776	121,776	121,776	-
Invesco	Invesco short-term investments trust treasury portfolio	-	150,982	150,982	150,982	-
Invesco	Invesco short-term investments trust treasury portfolio	-	113,983	113,983	113,983	-
Invesco	Invesco short-term investments trust treasury portfolio	-	131,905	131,905	131,905	-
Invesco	Invesco short-term investments trust treasury portfolio	-	119,950	119,950	119,950	-
Invesco	Invesco short-term investments trust treasury portfolio	-	293,504	293,504	293,504	-
Invesco	Invesco short-term investments trust treasury portfolio	-	200,760	200,760	200,760	-
Invesco	Invesco short-term investments trust treasury portfolio	-	171,946	171,946	171,946	-
Invesco	Invesco short-term investments trust treasury portfolio	-	223,083	223,083	223,083	-
Invesco	Invesco short-term investments trust treasury portfolio	-	144,448	144,448	144,448	-
Invesco	Invesco short-term investments trust treasury portfolio	-	129,928	129,928	129,928	-
Invesco	Invesco short-term investments trust treasury portfolio	-	183,789	183,789	183,789	-
Invesco	Invesco short-term investments trust treasury portfolio	-	332,909	332,909	332,909	-
Invesco	Invesco short-term investments trust treasury portfolio	-	187,790	187,790	187,790	-
Invesco	Invesco short-term investments trust treasury portfolio	-	174,772	174,772	174,772	-
Invesco	Invesco short-term investments trust treasury portfolio	-	249,309	249,309	249,309	-
Invesco	Invesco short-term investments trust treasury portfolio	-	217,641	217,641	217,641	-
Invesco	Invesco short-term investments trust treasury portfolio	-	172,185	172,185	172,185	-
Invesco	Invesco short-term investments trust treasury portfolio	-	142,549	142,549	142,549	-
Invesco	Invesco short-term investments trust treasury portfolio	-	330,765	330,765	330,765	-
Invesco	Invesco short-term investments trust treasury portfolio	-	283,228	283,228	283,228	-
Invesco	Invesco short-term investments trust treasury portfolio	-	162,651	162,651	162,651	-
Invesco	Invesco short-term investments trust treasury portfolio	-	269,208	269,208	269,208	-
Invesco	Invesco short-term investments trust treasury portfolio	-	124,364	124,364	124,364	-
Invesco	Invesco short-term investments trust treasury portfolio	-	183,843	183,843	183,843	-
Invesco	Invesco short-term investments trust treasury portfolio	-	126,264	126,264	126,264	-
Invesco	Invesco short-term investments trust treasury portfolio	-	171,506	171,506	171,506	-

Kahlig Auto Group Health Benefit Plan
SCHEDULE OF REPORTABLE TRANSACTIONS
Form 5500, Schedule H, Part IV, Line 4j
EIN. 46-4230139
Plan Number 514
Year ended November 30, 2023

(a) Identity of party involved	(b) Description of asset (including rate of interest and maturity in case of a loan	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset at transaction date	(i) Net gain or (loss)
Invesco	Invesco short-term investments trust treasury portfolio	$ -	$ 285,152	$ 285,152	$ 285,152	$ -
Invesco	Invesco short-term investments trust treasury portfolio	-	277,922	277,922	277,922	-
Invesco	Invesco short-term investments trust treasury portfolio	-	139,765	139,765	139,765	-
Invesco	Invesco short-term investments trust treasury portfolio	-	141,642	141,642	141,642	-
Invesco	Invesco short-term investments trust treasury portfolio	-	174,404	174,404	174,404	-
Invesco	Invesco short-term investments trust treasury portfolio	-	126,981	126,981	126,981	-
Invesco	Invesco short-term investments trust treasury portfolio	751,138	-	751,138	751,138	-
Invesco	Invesco short-term investments trust treasury portfolio	727,636	-	727,636	727,636	-
Invesco	Invesco short-term investments trust treasury portfolio	475,097	-	475,097	475,097	-
Invesco	Invesco short-term investments trust treasury portfolio	752,816	-	752,816	752,816	-
Invesco	Invesco short-term investments trust treasury portfolio	764,971	-	764,971	764,971	-
Invesco	Invesco short-term investments trust treasury portfolio	757,612	-	757,612	757,612	-
Invesco	Invesco short-term investments trust treasury portfolio	758,742	-	758,742	758,742	-
Invesco	Invesco short-term investments trust treasury portfolio	756,215	-	756,215	756,215	-
Invesco	Invesco short-term investments trust treasury portfolio	748,334	-	748,334	748,334	-
Invesco	Invesco short-term investments trust treasury portfolio	751,604	-	751,604	751,604	-
Invesco	Invesco short-term investments trust treasury portfolio	768,562	-	768,562	768,562	-
Invesco	Invesco short-term investments trust treasury portfolio	730,743	-	730,743	730,743	-
Category (iii): a series of transactions in the same security in excess of 5% of the current value of Plan assets:						
Invesco	Invesco short-term investments trust treasury portfolio	$ -	$ 9,272,919	$ 9,272,919	$ 9,272,919	$ -
Invesco	Invesco short-term investments trust treasury portfolio	8,839,270	-	8,839,270	8,839,270	-

Kahlig Auto Group Health Benefit Plan
SCHEDULE OF REPORTABLE TRANSACTIONS
Form 5500, Schedule H, Part IV, Line 4j
EIN. 46-4230139
Plan Number 514
Year ended November 30, 2023

(a) Identity of party involved	(b) Description of asset (including rate of interest and maturity in case of a loan	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset at transaction date	(i) Net gain or (loss)
Category (i): Single transactions in excess of 5% of the current value of Plan assets:						
Invesco	Invesco short-term investments trust treasury portfolio	$ -	$ 190,910	$ 190,910	$ 190,910	$ -
Invesco	Invesco short-term investments trust treasury portfolio	-	178,297	178,297	178,297	-
Invesco	Invesco short-term investments trust treasury portfolio	-	365,910	365,910	365,910	-
Invesco	Invesco short-term investments trust treasury portfolio	-	130,114	130,114	130,114	-
Invesco	Invesco short-term investments trust treasury portfolio	-	282,771	282,771	282,771	-
Invesco	Invesco short-term investments trust treasury portfolio	-	205,520	205,520	205,520	-
Invesco	Invesco short-term investments trust treasury portfolio	-	197,700	197,700	197,700	-
Invesco	Invesco short-term investments trust treasury portfolio	-	400,327	400,327	400,327	-
Invesco	Invesco short-term investments trust treasury portfolio	-	203,173	203,173	203,173	-
Invesco	Invesco short-term investments trust treasury portfolio	-	135,725	135,725	135,725	-
Invesco	Invesco short-term investments trust treasury portfolio	-	288,240	288,240	288,240	-
Invesco	Invesco short-term investments trust treasury portfolio	-	121,776	121,776	121,776	-
Invesco	Invesco short-term investments trust treasury portfolio	-	150,982	150,982	150,982	-
Invesco	Invesco short-term investments trust treasury portfolio	-	113,983	113,983	113,983	-
Invesco	Invesco short-term investments trust treasury portfolio	-	131,905	131,905	131,905	-
Invesco	Invesco short-term investments trust treasury portfolio	-	119,950	119,950	119,950	-
Invesco	Invesco short-term investments trust treasury portfolio	-	293,504	293,504	293,504	-
Invesco	Invesco short-term investments trust treasury portfolio	-	200,760	200,760	200,760	-
Invesco	Invesco short-term investments trust treasury portfolio	-	171,946	171,946	171,946	-
Invesco	Invesco short-term investments trust treasury portfolio	-	223,083	223,083	223,083	-
Invesco	Invesco short-term investments trust treasury portfolio	-	144,448	144,448	144,448	-
Invesco	Invesco short-term investments trust treasury portfolio	-	129,928	129,928	129,928	-
Invesco	Invesco short-term investments trust treasury portfolio	-	183,789	183,789	183,789	-
Invesco	Invesco short-term investments trust treasury portfolio	-	332,909	332,909	332,909	-
Invesco	Invesco short-term investments trust treasury portfolio	-	187,790	187,790	187,790	-
Invesco	Invesco short-term investments trust treasury portfolio	-	174,772	174,772	174,772	-
Invesco	Invesco short-term investments trust treasury portfolio	-	249,309	249,309	249,309	-
Invesco	Invesco short-term investments trust treasury portfolio	-	217,641	217,641	217,641	-
Invesco	Invesco short-term investments trust treasury portfolio	-	172,185	172,185	172,185	-
Invesco	Invesco short-term investments trust treasury portfolio	-	142,549	142,549	142,549	-
Invesco	Invesco short-term investments trust treasury portfolio	-	330,765	330,765	330,765	-
Invesco	Invesco short-term investments trust treasury portfolio	-	283,228	283,228	283,228	-
Invesco	Invesco short-term investments trust treasury portfolio	-	162,651	162,651	162,651	-
Invesco	Invesco short-term investments trust treasury portfolio	-	269,208	269,208	269,208	-
Invesco	Invesco short-term investments trust treasury portfolio	-	124,364	124,364	124,364	-
Invesco	Invesco short-term investments trust treasury portfolio	-	183,843	183,843	183,843	-
Invesco	Invesco short-term investments trust treasury portfolio	-	126,264	126,264	126,264	-
Invesco	Invesco short-term investments trust treasury portfolio	-	171,506	171,506	171,506	-

Kahlig Auto Group Health Benefit Plan
SCHEDULE OF REPORTABLE TRANSACTIONS
Form 5500, Schedule H, Part IV, Line 4j
EIN. 46-4230139
Plan Number 514
Year ended November 30, 2023

(a) Identity of party involved	(b) Description of asset (including rate of interest and maturity in case of a loan	(c) Purchase price	(d) Selling price	(g) Cost of asset	(h) Current value of asset at transaction date	(i) Net gain or (loss)
Invesco	Invesco short-term investments trust treasury portfolio	$ -	$ 285,152	$ 285,152	$ 285,152	$ -
Invesco	Invesco short-term investments trust treasury portfolio	-	277,922	277,922	277,922	-
Invesco	Invesco short-term investments trust treasury portfolio	-	139,765	139,765	139,765	-
Invesco	Invesco short-term investments trust treasury portfolio	-	141,642	141,642	141,642	-
Invesco	Invesco short-term investments trust treasury portfolio	-	174,404	174,404	174,404	-
Invesco	Invesco short-term investments trust treasury portfolio	-	126,981	126,981	126,981	-
Invesco	Invesco short-term investments trust treasury portfolio	751,138	-	751,138	751,138	-
Invesco	Invesco short-term investments trust treasury portfolio	727,636	-	727,636	727,636	-
Invesco	Invesco short-term investments trust treasury portfolio	475,097	-	475,097	475,097	-
Invesco	Invesco short-term investments trust treasury portfolio	752,816	-	752,816	752,816	-
Invesco	Invesco short-term investments trust treasury portfolio	764,971	-	764,971	764,971	-
Invesco	Invesco short-term investments trust treasury portfolio	757,612	-	757,612	757,612	-
Invesco	Invesco short-term investments trust treasury portfolio	758,742	-	758,742	758,742	-
Invesco	Invesco short-term investments trust treasury portfolio	756,215	-	756,215	756,215	-
Invesco	Invesco short-term investments trust treasury portfolio	748,334	-	748,334	748,334	-
Invesco	Invesco short-term investments trust treasury portfolio	751,604	-	751,604	751,604	-
Invesco	Invesco short-term investments trust treasury portfolio	768,562	-	768,562	768,562	-
Invesco	Invesco short-term investments trust treasury portfolio	730,743	-	730,743	730,743	-
Category (iii): a series of transactions in the same security in excess of 5% of the current value of Plan assets:						
Invesco	Invesco short-term investments trust treasury portfolio	$ -	$ 9,272,919	$ 9,272,919	$ 9,272,919	$ -
Invesco	Invesco short-term investments trust treasury portfolio	8,839,270	-	8,839,270	8,839,270	-

Kahlig Auto Group Health Benefit Plan
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
Form 5500, Schedule H, Part IV, Line 4i
EIN. 46-4230139
Plan Number 514
November 30, 2023

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Invesco	Invesco short-term investments trust treasury portfolio	$ 1,597,305	$ 1,597,305