

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 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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: ☒ 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 TAC RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 09/16/1969
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) TACENERGY, LLC PO BOX 1481 TEXARKANA, TX 75504-1481
2b	Employer Identification Number (EIN) 87-4665900
2c	Plan Sponsor's telephone number 903-794-3835
2d	Business code (see instructions) 424700

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.	10/10/2024	JIM DAY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2024	JAMES HENRY RUSSELL
	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	3b Administrator's EIN 3c Administrator's telephone number
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	5 747
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 343 6a(2) 156 6b 7 6c 312 6d 475 6e 0 6f 475 6g(1) 547 6g(2) 466 6h 10
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:

2A 2E

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

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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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
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☒ **A** (Insurance Information) – Number Attached 1
- (4) ☒ **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 2023 Form M-1 annual report. If the plan was not required to file the 2023 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 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A Name of plan TAC RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 TACENERGY, LLC	D Employer Identification Number (EIN) 87-4665900

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.
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1 Coverage Information:

(a) Name of insurance carrier
AMERICAN UNITED LIFE INSURANCE COMPANY

(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
35-0145825	60895	R00006	40	10/01/2023	12/31/2023

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

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

(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	

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(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	

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(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 ▶ **GROUP ANNUITY CONTRACT**

b	Balance at the end of the previous year	7b	809635
c	Additions: (1) Contributions deposited during the year	7c(1)	51985
	(2) Dividends and credits	7c(2)	0
	(3) Interest credited during the year	7c(3)	50236
	(4) Transferred from separate account.....	7c(4)	317790
	(5) Other (specify below)	7c(5)	0
	(6) Total additions	7c(6)	420011
d	Total of balance and additions (add lines 7b and 7c(6))	7d	1229646
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	43923
	(2) Administration charge made by carrier	7e(2)	3952
	(3) Transferred to separate account.....	7e(3)	416681
	(4) Other (specify below)	7e(4)	0
	(5) Total deductions	7e(5)	464556
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	765090

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** ☐ 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 ☐ 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)		
(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)	0
b Benefit charges (1) Claims paid.....	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2)).....		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(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)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.).....		9c(2)	
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 ☒ No

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider 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.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023

A Name of plan TAC RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 TACENERGY, LLC	D Employer Identification Number (EIN) 87-4665900

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

X

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

(b)

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

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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)

ONEAMERICA RETIREMENT SERVICES

46-5378846

(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?
15 37 38 64 65	RECORDKEEPER	87559	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CREATIVE PLANNING

2100 ROSS AVE
STE 1200
DALLAS, TX 75201

84-4519624

(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?
27	INVESTMENT ADVISOR	64375	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WHITELY PENN, LLP

75-2393478

(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	ACCOUNTANT	18025	Yes ☐ No ☒	Yes ☐ No ☐		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)

THOMAS & THOMAS, LLP

71-0271741

(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	ACCOUNTANT	16800	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MATRIX TRUST COMPANY

717 17TH ST
STE 1300
DENVER, CO 80202

75-3182674

(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?
20	TRUSTEE	0	Yes ☒ No ☐	Yes ☒ No ☐	2931	Yes ☒ No ☐

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

MSCS FINANCIAL SERVICES

717 17TH ST
STE 1300
DENVER, CO 80202

33-1151291

(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?
20	TRUSTEE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	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
MSCS FINANCIAL SERVICES	68	0
(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.	
MSCS FINANCIAL SERVICES 717 17TH ST DENVER, CO 80202 33-1151291	SEE ATTACHMENT MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES	
(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
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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 D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration		DFE/Participating Plan 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.		OMB No. 1210-0110 2023 This Form is Open to Public Inspection.	
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023					
A Name of plan TAC RETIREMENT PLAN				B Three-digit plan number (PN) ▶ 001	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 TACENERGY, LLC				D Employer Identification Number (EIN) 87-4665900	
Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)					
a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM LARGE CAP VALUE TRUST CL-IA					
b Name of sponsor of entity listed in (a): PUTNAM FIDUCIARY TRUST COMPANY					
c EIN-PN 04-3159710-202		d Entity code C		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 364952	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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b Name of sponsor of entity listed in (a):					
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c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code		e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE	

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
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103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

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
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan TAC RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 TACENERGY, LLC	D Employer Identification Number (EIN) 87-4665900	

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	52722	71896
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	127365	753343
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1701519	459025
(2) U.S. Government securities	1c(2)	2998012	3577524
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	5269197	5848093
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	15401192	18592841
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)	1855000	2312000
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	200523	213447
(9) Value of interest in common/collective trusts	1c(9)	359007	364952
(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)	21257685	23692146
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	809637	765090
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	50031859	56650357
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	50031859	56650357

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)	1611090	
(B) Participants	2a(1)(B)	1268182	
(C) Others (including rollovers)	2a(1)(C)	264319	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3143591
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	2931	
(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)	11977	
(F) Other	2b(1)(F)	50236	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		65144
(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)	660919	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		660919
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	4447754	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	4323407	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		124347
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	457000	
(B) Other	2b(5)(B)	3974745	
(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)		55915
(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)		2832239
c Other income	2c		780
d Total income. Add all income amounts in column (b) and enter total	2d		11314680

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4509423	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		4509423
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)	87559	
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	99200	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		186759
j Total expenses. Add all expense amounts in column (b) and enter total	2j		4696182

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		6618498
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) ☒ 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) ☒ 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: **WHITELY PENN, LLP**

(2) EIN: **75-2393478**

d The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1) ☐ This form is filed for a CCT, PSA, DCG 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. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
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.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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.			

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 _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 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 2023 This Form is Open to Public Inspection.
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan TAC RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 TACENERGY, LLC		D Employer Identification Number (EIN) 87-4665900
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2023 v. 230707		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

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a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for: a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment) b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14a 14b 14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b): a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____% b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☒ Design-based safe harbor method ☐ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A 22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>12 / 31 / 2018</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702327A</u> .	
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TAC RETIREMENT PLAN

**FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULES**

**As of December 31, 2023 and 2022
and for the Year Ended December 31, 2023
with Report of Independent Auditors**

TAC RETIREMENT PLAN
FINANCIAL STATEMENTS
AND SUPPLEMENTAL SCHEDULES

As of December 31, 2023 and 2022
and for the Year Ended December 31, 2023

Table of Contents

Report of Independent Auditors	1
Financial Statements:	
Statements of Net Assets Available for Benefits	5
Statement of Changes in Net Assets Available for Benefits.....	6
Notes to Financial Statements	7
Supplemental Schedules:	
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year).....	19
Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions	28

REPORT OF INDEPENDENT AUDITORS

To the Advisory Committee of
TAC Retirement Plan

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

We have performed audits of the financial statements of the TAC Retirement 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 December 31, 2023 and 2022, the related statement of changes in net assets available for benefits for the year ended December 31, 2023, 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 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 (“DOL”) 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 DOL’s Rules and Regulations for Reporting and Disclosure under ERISA (“qualified institution”).

Management has obtained certifications from qualified institutions as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note E 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 accompanying financial statements, 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 (“GAAP”).
- the information in the accompanying financial statements 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 (“GAAS”). 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 Plan and to meet our other 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 GAAP, 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 Plan’s ability to continue as a going concern for one year after the date that the financial statements are 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 GAAS 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 GAAS, 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 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 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 certification, 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 GAAP.

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 GAAP.

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 schedules of Schedule H, Line 4i – Schedule of Assets (Held at End of Year), and Schedule H, Line 4j – Schedule of Reportable Transactions as of December 31, 2023, are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL'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 audit 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 GAAS. 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 DOL'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 DOL'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).

Whitley Penn LLP

Plano, Texas
October 9, 2024

TAC RETIREMENT PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31, 2023	December 31, 2022
Assets		
Investments, at fair value		
Money market fund	\$ 459,025	\$ 1,701,519
United States government securities	1,760,692	1,343,834
Mutual funds	23,692,146	21,257,685
Common collective trust fund	364,952	359,007
Corporate bonds	5,848,093	5,269,197
Common stocks	18,592,841	15,401,192
Mortgage backed securities	1,816,832	1,654,178
Real estate	2,312,000	1,855,000
Total investments at fair value	<u>54,846,581</u>	<u>48,841,612</u>
Investment, at contract value	765,090	809,637
Receivables:		
Employer contributions	753,343	127,365
Notes receivable from participants	213,447	200,523
Total receivables	<u>966,790</u>	<u>327,888</u>
Non-interest bearing cash	<u>71,896</u>	<u>52,722</u>
Net assets available for benefits	<u><u>\$ 56,650,357</u></u>	<u><u>\$ 50,031,859</u></u>

See accompanying notes to financial statements.

TAC RETIREMENT PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended December 31, 2023

Additions to Net Assets

Investment income:

Net realized and unrealized gains on investments	\$ 7,221,727
Interest and dividends	663,850
Leases	272,755
Other	780
Total investment income	<u>8,159,112</u>

Interest income from notes receivable from participants	11,977
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Contributions:

Participant	1,268,182
Employer	1,611,090
Rollover	264,319
Total contributions	<u>3,143,591</u>

Total additions to net assets	11,314,680
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Deductions from Net Assets

Benefits paid to participants	4,509,423
Administrative expenses	186,759
Total deductions from net assets	<u>4,696,182</u>

Net increase in net assets available for benefits	6,618,498
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Net assets available for benefits at beginning of period/year	<u>50,031,859</u>
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Net assets available for benefits at end of period/year	<u><u>\$ 56,650,357</u></u>
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See accompanying notes to financial statements.

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2023 and 2022

A. Description of the Plan

General

The following brief description of the TAC Retirement Plan (the “Plan”) is provided for general information purposes only. The Plan is sponsored by TACenergy, LLC (the “Company” or “Plan Sponsor”). Participants should refer to the Plan document for more complete information. The Company’s corporate offices are located in Texarkana, Texas.

The Plan is a defined contribution plan, effective September 16, 1969, restated most recently effective July 1, 2022, covering substantially all full-time employees of the Plan Sponsor, Arnold Capital Management, LLC, and The Arnold Companies X, LLC (collectively, the “Plan Employer”). In addition, employees must be age eighteen or older and must have at least one year of service to be eligible for profit-sharing contributions and 90 days of service to be eligible for elective deferrals, qualified non-elective contributions, and safe harbor matching contributions.

On June 27, 2022, the Board of Directors of Truman Arnold Companies and the Members of TACenergy, LLC, Arnold Capital Management, LLC and The Arnold Companies X, LLC approved and authorized the amendment and restatement of the Plan, effective as of October 1, 2021, as required by Internal Revenue Service (“IRS”) guidance, to comply with the changes in the law since the last amendment and restatement.

Effective June 30, 2022, the Plan was amended as a result of the sale of Truman Arnold Companies to an unrelated employer. The amendments transferred the Plan Sponsor from Truman Arnold Companies to the Company, and modified the employers under the Plan to be the Company, as well as the following related employers: Arnold Capital Management, LLC, and The Arnold Companies X, LLC.

The Plan was further amended effective July 1, 2022, whereby the Plan fiscal year-end was changed from September 30 to December 31. The amendment also included changing Plan entry dates for employer profit sharing contributions to January 1 and July 1 of each year.

The purpose of the Plan is to encourage the Company’s employees to save and invest, systematically, a portion of their current compensation so that they and their families may have a source of additional income upon their retirement or in the event of death.

Contributions

Participants may contribute up to 80% of eligible compensation, as defined by the Plan document. Contributions are subject to limitations on annual additions and other limitations imposed by the Internal Revenue Code (the “Code”) as defined in the Plan document. Eligible participants may make rollover contributions to the Plan.

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS (continued)

A. Description of the Plan – continued

Contributions – continued

Participants who are eligible to make salary deferral contributions under the Plan and who have attained age 50 before the close of the year may make catch-up contributions in accordance with, and subject to, the limitations imposed by the Code.

The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmably elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 3 percent of eligible compensation and their contributions invested in a designated balance fund until changed by the participant. This deferral percentage will increase by 1 percent each Plan year up to a maximum of 6 percent, absent instruction by the employee.

The Plan's safe harbor matching contributions are equal to 100% of participant elective deferrals that do not exceed 5% of the participants' total compensation. Additionally, the Company may make discretionary annual profit-sharing contributions for all participants who are employed as of the last day of the Plan year to the Plan as determined by management. Participants must meet the same eligibility requirements to participate in the Plan to receive the discretionary profit-sharing contributions. The Company made a total of \$753,343 in discretionary profit-sharing contributions for 2023.

Participant Accounts

Each participant's account is credited with the participant's contributions and allocations of: (a) the Company's matching and profit-sharing contributions, and; (b) Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings or account balances, as defined in the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's account.

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in the Company matching and profit-sharing contribution portion of accounts, plus actual earnings thereon, is as follows:

Years of Service	Profit Sharing Contributions	Keystone Merged Matching Contributions	Safe Harbor Matching Contributions
0 – 1 years	0%	0%	0%
2 years	20%	25%	100%
3 years	40%	50%	100%
4 years	60%	75%	100%
5 years	80%	100%	100%
6 years	100%	100%	100%

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS (*continued*)

A. Description of the Plan – continued

Vesting – continued

In the event of disability or death, the participant will become fully vested.

Participant Loans

Participants may borrow from their accounts a minimum of \$1,000 up to a maximum amount equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms range up to five years, or longer for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate local prevailing rates determined by the Company. As of December 31, 2023 and 2022, interest rates were at 4.50% to 9.50% and 4.25% to 8.00%, respectively. Principal and interest are paid ratably through payroll deductions. Participant loans are classified as notes receivable from participants in the accompanying statements of net assets available for benefits.

Benefit Payments

Participants withdrawing during the year for reasons of service or disability, retirement, death, or termination are entitled to their vested account balances. Benefits are distributed in the form of rollovers, lump-sum, partial payment, and installment payments. If withdrawing participants are not entitled to their entire account balances, the amounts not received are forfeited. Vested benefits will be paid to an employee's beneficiary in the case of death. The Advisory Committee shall direct the trustee to distribute a married participant's vested account balance in the form of a qualified joint and survivor annuity, and an unmarried participant's vested account balance will be paid in the form of a life annuity, unless the participant makes a valid waiver election within the 180-day period ending on the date the Plan will commence paying benefits. A participant may elect to withdraw all or a portion of his/her vested account balance while employed after reaching age 59 ½.

Forfeitures

Forfeited balances of terminated participants' non-vested accounts are used to offset future employer contributions. As of December 31, 2023 and 2022, forfeited non-vested accounts totaled \$99,844 and \$49,714, respectively. Forfeitures of \$55,863 were allocated to reduce employer matching contributions during 2023.

Investment Options

Upon enrollment in the Plan, a participant may direct his/her salary deferrals in 1% increments into any of the Plan's investment options.

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS (continued)

A. Description of the Plan – continued

Plan Expenses

Employees of the Company perform certain administrative functions with no compensation from the Plan. In accordance with Plan provisions, the Company or the Plan can pay costs relating to asset management charges and recordkeeping. All administrative expenses paid by the Company are not reflected in the accompanying financial statements.

B. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are presented on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (“GAAP”).

Use of Estimates

The preparation of the financial statements in conformity with GAAP requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from these estimates.

Contributions

Contributions from the Company and participants are accrued as they become obligations of the Company, as determined by the Plan administrator, and in the period in which they are deducted, in accordance with participants’ salary deferral agreements.

Investment Valuation and Income

The investments of the Plan are stated at fair value, except for the fully benefit-responsive investment contract, which is reported at contract value, as of December 31, 2023 and 2022, and are subject to market or credit risks customarily associated with equity investments. Fair value measurements are determined in accordance with GAAP, which defines fair value, establishes a framework for measuring fair value, and expands disclosures about assets and liabilities measured at fair value. See Note C and D for information related to the Plan’s valuation methodologies.

Investment gains and losses are accounted for using the average cost basis of the securities sold. The net realized and unrealized gains and losses on investments include realized gains and losses on sales of investments during the periods and unrealized increases in the market value of investments held at December 31, 2023. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS *(continued)*

B. Summary of Significant Accounting Policies – continued

Notes Receivable from Participants

Notes receivable from participants are recorded at the unpaid principal balance plus accrued but unpaid interest.

Payment of Benefits

Benefits are recorded when paid.

Reclassifications

Certain prior year amounts have been reclassified to conform to the current year presentation.

C. Fair Value Measurements

GAAP defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date and establishes a three-tier hierarchy that is used to identify assets and liabilities measured at fair value. The hierarchy focuses on the inputs used to measure fair value and requires that the lowest level input be used. The three levels defined are as follows:

- Level 1 — observable inputs that are based upon quoted market prices for identical assets or liabilities within active markets.
- Level 2 — observable inputs other than Level 1 that are based upon quoted market prices for similar assets or liabilities, based upon quoted prices within inactive markets, or inputs other than quoted market prices that are observable through market data for substantially the full term of the asset or liability.
- Level 3 — inputs that are unobservable for the particular asset or liability due to little or no market activity and are significant to the fair value of the asset or liability. These inputs reflect assumptions that market participants would use when valuing the particular asset or liability.

GAAP requires that we describe the methodologies used to measure the fair value of assets and liabilities. The methodologies used to measure the fair value of the Plan's investments are as follows:

- Common stocks are valued at the closing price reported on the active market on which the individual securities are traded and classified within Level 1 of the valuation hierarchy.

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS (continued)

C. Fair Value Measurements – continued

- Money market funds are valued based on the short-term cash component as of the measurement date and classified within Level 1 of the valuation hierarchy.
- Mutual funds are presented at fair value based on the net asset value (“NAV”) as of the close of each business day. This unadjusted quoted price is readily observable in active markets. As such, these are categorized as Level 1 within the fair value hierarchy. There are no significant restrictions on redeeming these investments at NAV.
- The pricing inputs other than quoted prices included in Level 1 are either directly or indirectly observable for the asset or liability as of the measurement date. These inputs are derived principally from, or corroborated by, observable market data. The Plan's Level 2 measurements consist of mortgage-backed securities, U.S. government securities, and corporate bonds.
- The common collective trust is composed primarily of fully-benefit responsive investment contracts that is valued at the net asset value of units of the bank collective trust. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require 12 months’ notification in order to ensure that securities liquidations will be carried out in an orderly business manner. The net asset value per unit is a quoted price in a market that is not active. As such the collective trust fund is classified within Level 2 of the valuation hierarchy.
- The fair value of the investment in real estate is shown at the appraised value which has been determined by a third-party independent appraiser. The appraisal is based on the cost approach, sales comparison, and income approach. The value determined is by a blend of the approaches and thus is classified within Level 3 of the valuation hierarchy.

The following table details the Plan’s investments at fair value by level, within the fair value hierarchy, as of December 31, 2023 and 2022.

	December 31, 2023			
	Level 1	Level 2	Level 3	Total
Common stocks	\$18,592,841	\$ -	\$ -	\$18,592,841
Money market fund	459,025	-	-	459,025
Mutual funds	23,692,146	-	-	23,692,146
Mortgage-backed securities	-	1,816,832	-	1,816,832
U.S. government securities	-	1,760,692	-	1,760,692
Corporate bonds	-	5,848,093	-	5,848,093
Common collective trust	-	364,952	-	364,952
Real estate	-	-	2,312,000	2,312,000
Total investments at fair value	<u>\$42,744,012</u>	<u>\$ 9,790,569</u>	<u>\$ 2,312,000</u>	<u>\$54,846,581</u>

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS (continued)

C. Fair Value Measurements – continued

	December 31, 2022			
	Level 1	Level 2	Level 3	Total
Common stocks	\$15,401,192	\$ -	\$ -	\$15,401,192
Money market fund	1,701,519	-	-	1,701,519
Mutual funds	21,257,685	-	-	21,257,685
Mortgage-backed securities	-	1,654,178	-	1,654,178
U.S. government securities	-	1,343,834	-	1,343,834
Corporate bonds	-	5,269,197	-	5,269,197
Common collective trust	-	359,007	-	359,007
Real estate	-	-	1,855,000	1,855,000
Total investments at fair value	<u>\$38,360,396</u>	<u>\$ 8,626,216</u>	<u>\$ 1,855,000</u>	<u>\$48,841,612</u>

These items are classified in their entirety based on the lowest priority level of input that is significant to the fair value measurement. The assessment of the significance of a particular input to the fair value measurement requires judgment and may affect the placement of assets and liabilities within the levels of the fair value hierarchy.

The real estate classified in Level 3 of the fair value hierarchy was purchased in a prior year. There were no realized gains/losses, sales, or transfers out of Level 3 as of December 31, 2023 and 2022, or for the year ended December 31, 2023. There were no transfers between levels.

Quantitative Information about Significant Unobservable Inputs Used in Level 3 Fair Value Measurements

The following table represents the Plan's Level 3 financial instruments, the valuation techniques used to measure the fair value of those financial instruments as of December 31, 2023 and 2022, respectively, and the significant unobservable inputs and the ranges of values for those inputs:

Investment	Fair Value 12/31/2023	Fair Value 12/31/2022	Principal Valuation Approach	Valuation Techniques	Significant Unobservable Inputs
Real estate	\$ 2,312,000	\$ 1,855,000	Income, sales, cost approaches (blend)	Discounted Cash flow/ direct capitalization method/market	Yield or discount rate/market comparables

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS (*continued*)

D. Guaranteed Investment Contract

The Plan holds a traditional investment contract, American United Life Insurance Company Stable Value Account (“AUL”), a group annuity insurance product of American United Life Insurance Company. The contract meets the fully benefit-responsive criteria as described by GAAP and, therefore, is reported at contract value.

Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transaction under the terms of the Plan. The concept of a value other than contract value does not apply to these contracts even upon a discontinuance in which case contract value would be paid no later than 90 days from the date the sponsor provides notice to discontinue.

The Plan owns a promise to pay interest at crediting rates which are announced in advance and guaranteed for a specified period of time as outlined in the contracts. The minimum credit rate cannot be less than 0%. Contract value represents deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals and fees.

There are no events that limit the ability of the Plan to transact at contract value with the issuer. There are also no events and circumstances that would allow the issuer to terminate the fully benefit responsive investment contracts with the Plan and settle at an amount different from contract value.

E. Certified Investments

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2023 and 2022, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Matrix Trust Company and Regions Trust, the trustees of the Plan.

F. Real Estate

Real estate is held by a bank-administered trust and is leased to TACenergy, LLC (formerly leased to Truman Arnold Companies). The fair market value of this property as reflected in the financial statements at December 31, 2023 and 2022, was \$2,312,000 and \$1,855,000, respectively. The lease payments for this property are set in relation to the estimated fair market value at the beginning of the fiscal year. The total lease income received, net of expenses associated with the property which are the responsibility of the lessee, was \$272,755 for the year ended December 31, 2023.

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS (continued)

G. Nonparticipant-directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments is as follows:

	December 31, 2023	December 31, 2022
Net Assets:		
Non-interest bearing cash	\$ 16,322	\$ 10,119
Common stocks	18,592,841	15,401,192
Money market fund	459,025	1,701,519
Mutual funds	503,987	1,282,313
Mortgage-backed securities	1,816,832	1,654,178
U.S. government securities	1,760,692	1,343,834
Corporate bonds	5,848,093	5,269,197
Real Estate	2,312,000	1,855,000
	<u>\$31,309,792</u>	<u>\$28,517,352</u>
	Year ended December 31, 2023	
Changes in Net Assets:		
Contributions	\$ 148,299	
Interest and dividend income	687,846	
Rent income	272,755	
Net appreciation	3,430,746	
Benefits paid to participants	(1,631,213)	
Administrative expenses	(115,993)	
	<u>\$ 2,792,440</u>	

H. Tax Status

The Plan is a qualified profit-sharing arrangement established under Section 401 of the Code and is exempt from income taxes under Section 401(a) of the Code. The Plan has executed an adoption agreement using a Friday Eldredge & Clark Nonstandardized Defined Contribution Plan and relies on the determination letter issued for the nonstandardized plan on September 21, 2022. The Plan administrator believes the Plan is currently designed and being operated in compliance with the applicable requirements of the Code.

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS (continued)

H. Tax Status – continued

Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualification. The Company believes that the Plan is being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

GAAP requires 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 IRS. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that, as of December 31, 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.

I. Plan Termination

Although it has not expressed any intention to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions set forth in ERISA. In the event the Plan terminates, all amounts credited to participants' accounts will become 100% vested.

Due to the corporate transaction involving the sale of Keystone Aviation, LLC effective January 1, 2022, and the sale of Truman Arnold Companies effective July 1, 2022, a partial plan termination occurred in the Plan for the Plan year beginning October 1, 2021 and ending on September 30, 2022. The result of the partial Plan termination is that any participant who had severance from employment during the plan year ended September 30, 2022, shall be 100% vested in their accounts.

J. Parties-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee organization, or relatives of such persons.

Certain Plan investments including shares of mutual funds, common collective trust, United States government securities, corporate bonds, common stocks, money market funds, and mortgage-backed securities, are managed by Regions Trust and Matrix Trust Company. Regions Trust and Matrix Trust Company are the trustees as defined by the Plan and, therefore, qualify as parties-in-interest. OneAmerica Retirement Services provides third-party administration services, including participant accounting, and also qualifies as a party-in-interest. In addition, the Company is a related party and party-in-interest with reference to its leasing of real estate from the Plan as stated in Note F. The related-party transactions were consummated on terms equivalent to those that prevail in arm's-length transactions.

TAC RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS (*continued*)

K. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. 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 investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

L. Subsequent Events

In preparing the accompanying financial statements, management of the Company has evaluated all subsequent events and transactions for potential recognition or disclosure through October 9, 2024, the date the financial statements were available for issuance.

SUPPLEMENTAL SCHEDULES

TAC RETIREMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2023

EIN: 87-4665900

Plan #: 001

(a)	(b) Identity of issuer, 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
	Money Market Fund	403,452 Shares	459,025	459,025
	Fidelity Government Portfolio		\$ 459,025	\$ 459,025
	Total			
	United States Government Securities			
	United States Treasury Note/Bond	3% 15 Feb 2048	463,483	339,805
	United States Treasury Note/Bond	.25% 31 May 2025	332,223	347,509
	United States Treasury Note/Bond	1.25% 30 Apr 2028	315,972	317,796
	United States Treasury Note/Bond	1.25% 15 May 2050	253,092	209,082
	United States Treasury Note/Bond	2.875% 15 May 2043	242,778	200,300
	United States Treasury Note/Bond	2.375% 15 Aug 2024	154,744	156,404
	Federal Home Loan Mortgage Corp	6.25% 15 Jul 2032	148,242	126,371
	United States Treasury Note/Bond	3.75% 30 Jun 2030	62,646	63,425
	Total		\$ 1,973,180	\$ 1,760,692
	Mutual Funds			
	American Funds 2035 Trgt Date Retire R6	Mutual Funds	**	4,529,362
	American Funds 2025 Trgt Date Retire R6	Mutual Funds	**	2,769,993
	iShares S&P 500 Index K	Mutual Funds	**	2,125,520
	American Funds 2030 Trgt Date Retire R6	Mutual Funds	**	1,961,987
	American Funds 2040 Trgt Date Retire R6	Mutual Funds	**	1,947,102
	American Funds 2050 Trgt Date Retire R6	Mutual Funds	**	1,373,599
	American Funds 2045 Trgt Date Retire R6	Mutual Funds	**	1,325,627
	American Funds 2060 Trgt Date Retire R6	Mutual Funds	**	1,275,449
	American Funds 2055 Trgt Date Retire R6	Mutual Funds	**	1,060,395
	Fidelity® Contrafund®	Mutual Funds	**	851,890
	Vanguard Emerging Markets Bond Fund	Mutual Funds	514,565	503,987
	American Funds 2020 Trgt Date Retire R6	Mutual Funds	**	498,662
	Victory Sycamore Established Value R6	Mutual Funds	**	476,579
	Fidelity® Government Income	Mutual Funds	**	456,402
	DFA US Small Cap I	Mutual Funds	**	365,708
	American Funds 2015 Trgt Date Retire R6	Mutual Funds	**	359,578
	iShares Total US Stock Market Idx K	Mutual Funds	**	341,834
	PGIM Global Real Estate Z	Mutual Funds	**	276,950
	iShares US Aggregate Bond Index K	Mutual Funds	**	249,552
	American Funds EuroPacific Growth R6	Mutual Funds	**	236,337

TAC RETIREMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (continued)

December 31, 2023

EIN: 87-4665900

Plan #: 001

(a)	(b) Identity of issuer, 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
	PIMCO Income Instl	Mutual Funds	**	235,538
	iShares MSCI EAFE Intl Idx K	Mutual Funds	**	225,239
	Vanguard Inflation-Protected Secs Adm	Mutual Funds	**	211,979
	American Funds 2010 Trgt Date Retire R6	Mutual Funds	**	32,877
	Total		\$ 514,565	\$ 23,692,146
Collective Fund				
	Putnam Large Cap Value Trust CHA	Common Collective Trust	**	\$ 364,952
	Total		\$ -	\$ 364,952
Corporate Bonds				
	iShares Core U.S. Aggregate Bond ETF	Bond	2,335,003	2,128,113
	PGIM High Yield Fund	Bond	1,111,129	999,833
	Royal Bank of Canada	.875% 20 Jan 2026	136,768	129,851
	JPMorgan Chase & Co Variable	3.782% 01 Feb 2028	136,126	126,530
	Citigroup Inc Variable	.776% 30 Oct 2024	93,386	94,053
	Fidelity National Information Services Inc	1.65% 01 Mar 2028	71,096	66,016
	Lowe's Cos Inc	3.65% 05 Apr 2029	72,502	65,623
	Toyota Motor Credit Corp	1.125% 18 Jun 2026	69,674	65,588
	AT&T Inc	4.5% 15 May 2035	70,536	65,493
	HSBC Holdings PLC Variable	3.973% 22 May 2030	71,197	65,448
	Bank of Nova Scotia/The	1.05% 02 Mar 2026	69,446	65,413
	Southern Co/The	3.7% 30 Apr 2030	70,607	65,100
	BlackRock Inc	1.9% 28 Jan 2031	74,380	65,050
	Verizon Communications Inc	.85% 20 Nov 2025	68,831	65,025
	Intel Corp	2% 12 Aug 2031	74,600	65,024
	Toyota Motor Credit Corp	.8% 09 Jan 2026	68,734	64,963
	Capital One Financial Corp	3.65% 11 May 2027	68,805	64,925
	International Business Machines Corp	3.5% 15 May 2029	69,368	64,908
	Shell International Finance BV	2.375% 07 Nov 2029	70,396	64,851
	Molson Coors Beverage Co	5% 01 May 2042	71,545	64,707
	Hormel Foods Corp	.65% 03 Jun 2024	65,259	64,681
	Lloyds Banking Group Plc SNR PIDI NTS	4.375% 22 Mar 2028	68,458	64,563
	Bank of New York Mellon Corp/The	.75% 28 Jan 2026	68,545	64,508
	American Tower Corp	5.8% 15 Nov 2028	62,019	64,403
	Kroger Co/The	2.65% 15 Oct 2026	66,528	64,270
	Procter & Gamble Co/The	3% 25 Mar 2030	73,780	63,719
	Air Lease Corp	3.75% 01 Jun 2026	65,639	63,701
	Gilead Sciences Inc	3.65% 01 Mar 2026	67,913	63,681
	Anheuser-Busch InBev Worldwide Inc	4.9% 23 Jan 2031	66,051	63,550
	Bank of America Corp Variable	3.559% 23 Apr 2027	67,514	63,522
	Goldman Sachs Group Inc/The Variable	2.65% 21 Oct 2032	73,339	63,332
	International Business Machines Corp	3.45% 19 Feb 2026	67,689	63,332
	Charles Schwab Corp/The	.9% 11 Mar 2026	67,885	63,273
	Sysco Corp	3.3% 15 Feb 2050	78,993	63,237
	Truist Financial Corp	1.267% 02 Mar 2027	67,842	63,166

TAC RETIREMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (continued)

December 31, 2023

EIN: 87-4665900

Plan #: 001

(a)	(b) Identity of issuer, 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
	Bank of America Corp	6.11% 29 Jan 2037	71,133	63,016
	Comcast Corp	3.75% 01 Apr 2040	80,477	62,793
	Berkshire Hathaway Finance Corp	4.25% 15 Jan 2049	78,275	62,669
	Bank of Nova Scotia/The	2.2% 03 Feb 2025	64,060	62,037
	Equinor ASA	3.7% 01 Mar 2024	64,684	61,799
	Morgan Stanley	3.7% 23 Oct 2024	64,438	61,195
	BP Capital Markets America Inc	3.796% 21 Sep 2025	64,713	61,132
	Total		\$ 6,389,363	\$ 5,848,093
	Common Stock			
	Vanguard 500 Index Fund	Common Stock	2,316,303	4,273,611
	Vanguard FTSE Developed Markets ETF	Common Stock	1,883,338	1,845,060
	Vanguard Growth Index Fund	Common Stock	982,961	1,059,011
	JPMorgan Large Cap Growth Fund	Common Stock	982,961	1,051,780
	iShares Core S&P Small-Cap ETF	Common Stock	682,412	982,369
	Vanguard FTSE Emerging Markets ETF	Common Stock	935,789	889,363
	Baron Emerging Markets Fund	Common Stock	676,458	646,851
	Artisan Developing World Fund	Common Stock	274,547	288,079
	Intel Corp	Common Stock	86,637	115,073
	RELX PLC	Common Stock	83,150	111,762
	Novo Nordisk A/S	Common Stock	75,095	90,002
	Engie SA	Common Stock	75,197	89,525
	Sempra Energy	Common Stock	76,260	88,854
	ConocoPhillips	Common Stock	40,225	87,169
	JPMorgan Chase & Co	Common Stock	51,870	86,581
	Simpson Manufacturing Co Inc	Common Stock	39,467	82,558
	Roche Holding AG	Common Stock	93,977	76,735
	Charles Schwab Corp/The	Common Stock	61,717	75,542
	Progressive Corp/The	Common Stock	62,180	72,791
	EMCOR Group INC	Common Stock	27,689	72,600
	Ryanair Holdings PLC	Common Stock	54,535	69,347
	Compass Group PLC	Common Stock	53,849	68,913
	BP PLC	Common Stock	64,921	68,782
	American Express Co	Common Stock	42,153	64,632
	ICON PLC	Common Stock	50,646	63,691
	FTI Consulting Inc	Common Stock	35,162	63,330
	AIA Group Ltd	Common Stock	77,091	62,649
	Bank of America Corp	Common Stock	44,042	61,919
	Unilever PLC	Common Stock	67,706	59,146
	Republic Services Inc	Common Stock	24,873	58,048
	Motorola Solutions Inc	Common Stock	24,454	57,922
	Air Liquide SA	Common Stock	48,265	57,685
	ASM International NV	Common Stock	42,817	55,554
	Synopsys Inc	Common Stock	10,097	55,095
	Aon PLC	Common Stock	51,542	54,421
	Airbus SE	Common Stock	40,341	53,921
	Air Products and Chemicals Inc	Common Stock	46,885	53,391

TAC RETIREMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (continued)

December 31, 2023

EIN: 87-4665900

Plan #: 001

(a)	(b) Identity of issuer, 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
	Thales SA	Common Stock	46,589	52,929
	Manhattan Associates Inc	Common Stock	22,617	52,538
	Primerica Inc	Common Stock	30,368	51,852
	HSBC Holdings PLC	Common Stock	44,280	51,364
	Masco Corp	Common Stock	32,844	49,833
	DR Horton Inc	Common Stock	17,120	49,242
	CBRE Group Inc	Common Stock	23,750	48,872
	Entegris Inc	Common Stock	39,546	48,647
	Universal Music Group NV	Common Stock	38,892	48,586
	McKesson Corp	Common Stock	39,916	48,150
	ABB LTD Sponsored ADR	Common Stock	38,720	48,066
	Becton Dickinson and Co	Common Stock	48,850	48,035
	Acushnet Holdings Corp	Common Stock	30,118	47,378
	SAP SE	Common Stock	40,948	46,841
	Thermo Fisher Scientific Inc	Common Stock	42,835	46,710
	Edison International	Common Stock	39,109	46,540
	Darden Restaurants Inc	Common Stock	17,096	46,004
	Akamai Technologies Inc	Common Stock	35,637	45,801
	Nomura Research Institute Ltd	Common Stock	42,425	45,566
	Legrand SA	Common Stock	48,042	45,385
	ANSYS Inc	Common Stock	19,405	45,360
	Hoya Corp	Common Stock	39,663	45,325
	United Parcel Service Inc	Common Stock	34,136	43,867
	Chevron Corp	Common Stock	28,340	43,853
	Bureau Veritas SA	Common Stock	51,488	43,711
	Visa Inc	Common Stock	34,169	43,478
	Johnson & Johnson	Common Stock	39,645	43,260
	Cie Financiere Richemont SA	Common Stock	45,213	42,992
	Keysight Technologies Inc	Common Stock	13,628	42,954
	Graco Inc	Common Stock	25,421	42,859
	UnitedHealth Group Inc	Common Stock	34,381	42,644
	Akzo Nobel NV	Common Stock	49,805	42,442
	Elevance Health Inc	Common Stock	25,311	42,440
	Wec Energy Group Inc	Common Stock	36,657	42,169
	Intercontinental Exchange Inc	Common Stock	23,641	42,125
	Disco Corp	Common Stock	20,253	41,950
	Sampo Oyj	Common Stock	42,747	41,693
	Daikin Industries Ltd	Common Stock	50,185	41,331
	Toro Co/The	Common Stock	32,662	41,276
	Comcast Corp	Common Stock	36,804	41,175
	Continental AG	Common Stock	40,005	41,143
	Suncor Energy Inc	Common Stock	35,033	41,139
	Shin-Etsu Chemical Co Ltd	Common Stock	39,962	40,901
	Watts Water Technologies Inc	Common Stock	22,784	40,626
	TC Energy Corp	Common Stock	49,576	40,185

TAC RETIREMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (continued)

December 31, 2023

EIN: 87-4665900

Plan #: 001

(a)	(b) Identity of issuer, 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
	Spirit AeroSystems Holdings Inc	Common Stock	42,056	39,979
	Merck KGaA	Common Stock	48,452	39,944
	Raymond James Financial Inc	Common Stock	22,148	39,917
	Landstar System Inc	Common Stock	35,370	39,698
	Agilent Technologies Inc	Common Stock	20,444	39,624
	Sherwin-Williams Co/The	Common Stock	29,325	39,611
	Charter Communications Inc	Common Stock	43,163	39,257
	Reinsurance Group of America Inc	Common Stock	28,286	38,989
	Travelers Cos Inc/The	Common Stock	26,009	38,479
	Houlihan Lokey Inc	Common Stock	19,265	38,251
	Capgemini SE	Common Stock	32,499	37,707
	Snap-on Inc	Common Stock	22,042	37,549
	UFP Industries Inc	Common Stock	33,101	37,414
	Lam Research Corp	Common Stock	25,883	36,813
	Coca-Cola EuroPacific Partners PLC	Common Stock	31,704	36,574
	ING Groep NV	Common Stock	30,697	35,838
	Northrop Grumman Corp	Common Stock	24,795	35,579
	Home Depot Inc/The	Common Stock	20,837	35,348
	Moelis & Co	Common Stock	22,956	35,306
	KBC Groep NV	Common Stock	37,480	35,208
	General Dynamics Corp	Common Stock	25,380	35,055
	Vonovia SE	Common Stock	43,769	34,859
	RBC Bearings Inc	Common Stock	19,059	34,472
	Broadridge Financial Solutions Inc	Common Stock	30,604	34,360
	Pernod Ricard SA	Common Stock	41,089	34,170
	TE Connectivity Ltd	Common Stock	24,740	34,142
	Cencora Inc	Common Stock	14,870	34,093
	Meta Platforms Inc	Common Stock	15,473	33,626
	CVS Health Corp	Common Stock	31,636	33,558
	Berkshire Hathaway Inc	Common Stock	18,771	33,526
	Renesas Electronics Corp	Common Stock	23,985	33,400
	Illinois Tool Works Inc	Common Stock	18,516	33,266
	Daiwa House Industry Co Ltd	Common Stock	32,510	33,135
	Stifel Financial Corp	Common Stock	21,037	33,123
	Suzuki Motor Corp	Common Stock	32,134	33,050
	Siemens Healthineers AG	Common Stock	27,186	33,033
	Applied Materials Inc	Common Stock	9,498	32,900
	Kadant Inc	Common Stock	31,265	32,796
	SBA Communications Corp	Common Stock	29,253	32,726
	Global Payments Inc	Common Stock	25,711	32,512
	Laboratory Corp of America Holdings	Common Stock	23,349	32,502
	Skyworks Solutions Inc	Common Stock	27,766	32,489
	Martin Marietta Materials Inc	Common Stock	15,050	32,429
	Marsh & McLennan Cos Inc	Common Stock	15,668	32,399
	CorVel Corp	Common Stock	23,753	32,385
	Woodward Inc	Common Stock	21,328	32,263

TAC RETIREMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (continued)

December 31, 2023

EIN: 87-4665900

Plan #: 001

(a)	(b) Identity of issuer, 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
	RenaissanceRe Holdings Ltd	Common Stock	23,675	32,144
	American Tower Corp	Common Stock	25,905	31,950
	Americold Realty Trust Inc	Common Stock	33,462	31,874
	Chubb Ltd	Common Stock	31,133	31,866
	Coterra Energy Inc	Common Stock	10,507	31,798
	ASML Holding NV	Common Stock	25,266	31,791
	Air Lease Corp	Common Stock	32,106	31,539
	CSX Corp	Common Stock	16,074	30,891
	Ulta Beauty Inc	Common Stock	31,074	30,869
	Arrow Electronics Inc	Common Stock	21,907	30,196
	Rightmove PLC	Common Stock	29,583	29,927
	Eastman Chemical Co	Common Stock	29,157	29,551
	London Stock Exchange Group PLC	Common Stock	25,963	29,346
	TJX Cos Inc/The	Common Stock	21,649	29,269
	FANUC Corp	Common Stock	27,971	29,158
	FactSet Research Systems Inc	Common Stock	20,584	29,100
	First Hawaiian Inc	Common Stock	21,543	28,804
	Sensata Technologies Holding PLC	Common Stock	37,063	28,779
	Haleon PLC	Common Stock	24,814	28,756
	Carlsberg AS	Common Stock	37,598	28,754
	DBS Group Holdings Ltd	Common Stock	26,512	28,555
	Asics Corp	Common Stock	17,230	28,543
	Merck & Co Inc	Common Stock	17,635	28,454
	Recruit Holdings Co Ltd	Common Stock	21,676	28,165
	Oracle Corp	Common Stock	13,611	28,150
	US Bancorp	Common Stock	25,286	28,045
	Scotts Miracle-Gro Co/The	Common Stock	45,467	27,795
	Artisan Partners Asset Management Inc	Common Stock	24,585	27,303
	Dover Corp	Common Stock	13,630	27,224
	Sandvik AB	Common Stock	31,433	26,905
	RTX Corp	Common Stock	22,640	26,841
	Cummins Inc	Common Stock	18,521	26,832
	Bio-Rad Laboratories Inc	Common Stock	24,858	26,800
	Hexcel Corp	Common Stock	21,224	26,771
	Advantest Corp	Common Stock	21,010	26,528
	Henkel AG & Co KGaA	Common Stock	22,610	26,504
	GATX Corp	Common Stock	13,884	26,448
	Alphabet Inc	Common Stock	19,121	26,262
	Microsoft Corp	Common Stock	17,038	25,947
	Packaging Corp of America	Common Stock	17,974	25,903
	Otis Worldwide Corp	Common Stock	14,374	25,231
	DENTSPLY SIRONA Inc	Common Stock	29,618	24,699
	MTU Aero Engines AG	Common Stock	24,130	24,502
	ZOZO Inc	Common Stock	24,802	24,144
	IMCD NV	Common Stock	19,203	24,098
	Covestro AG	Common Stock	18,857	23,928

TAC RETIREMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (continued)

December 31, 2023

EIN: 87-4665900

Plan #: 001

(a)	(b) Identity of issuer, 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
	LCI Industries Com	Common Stock	25,558	23,633
	Sysco Corp	Common Stock	16,949	23,621
	PepsiCo Inc	Common Stock	17,577	22,589
	Catalent Inc	Common Stock	43,359	22,375
	Apple Inc	Common Stock	8,913	21,756
	BXP Inc	Common Stock	26,339	21,753
	Veralto Corp	Common Stock	19,432	21,552
	Experian PLC	Common Stock	19,083	21,470
	Albemarle Corp	Common Stock	13,582	21,383
	KeyCorp	Common Stock	28,829	20,938
	BancFirst Corp	Common Stock	20,303	20,829
	Bandai Namco Holdings Inc Unsp Ads Ea Rep 0.5 C	Common Stock	25,677	20,629
	RLI Corp	Common Stock	17,774	20,500
	Lumentum Holdings Inc	Common Stock	39,804	20,496
	Deere & Co	Common Stock	8,807	20,393
	Sealed Air Corp	Common Stock	25,147	20,159
	Stericycle Inc	Common Stock	22,700	19,774
	ChampionX Corp	Common Stock	18,835	19,191
	Murphy Oil Corp	Common Stock	17,982	18,728
	Aspen Technology Inc	Common Stock	15,639	18,713
	Clearwater Analytics Holdings Inc	Common Stock	21,209	18,428
	Halma PLC	Common Stock	13,436	16,044
	Helmerich & Payne Inc	Common Stock	18,850	14,633
	Kforce Inc	Common Stock	12,688	14,390
	Jack Henry & Associates Inc	Common Stock	15,146	13,890
	Gildan Activewear Inc	Common Stock	13,836	12,761
	Donaldson Co Inc	Common Stock	9,345	12,482
	Atrion Corp	Common Stock	12,347	6,439
	Total		<u>\$ 14,761,249</u>	<u>\$ 18,592,841</u>
Mortgage Backed Securities				
	Freddie Mac Gold Pool FG G16426	3% 01 Feb 2033	219,434	200,051
	Freddie Mac Pool FR ZT0534	3.5% 01 Dec 2047	206,089	176,977
	Freddie Mac Pool FR RA6567	3% 01 Dec 2051	160,720	157,734
	Fannie Mae Pool FN CA7028	2.5% 01 Sep 2050	144,615	147,308
	Fannie Mae Pool FN FS2009	3% 01 May 2052	129,352	121,931
	Fannie Mae Pool FN CB3292	2.5% 01 Apr 2052	116,769	107,258
	Freddie Mac Pool FR SD0612	2.5% 01 Nov 2050	109,174	90,810
	Freddie Mac Pool FR SB0308	2.5% 01 Jan 2035	88,482	77,164
	Freddie Mac Pool FR SB0301	2.5% 01 Apr 2035	70,117	67,214
	Fannie Mae Pool FN AU1629	3% 01 Jul 2043	63,189	58,120
	Freddie Mac Pool FR RA6388	2.5% 01 Dec 2051	60,875	52,533
	Freddie Mac Pool FR SB0662	2.5% 01 Apr 2037	51,728	52,216
	Fannie Mae Pool FN FM1000	3% 01 Apr 2047	57,991	51,949
	Fannie Mae Pool FN CA0853	3.5% 01 Dec 2047	43,256	40,827
	Freddie Mac Pool FR ZS4778	4% 01 Jul 2048	38,491	35,437

TAC RETIREMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (continued)

December 31, 2023

EIN: 87-4665900

Plan #: 001

(a)	(b) Identity of issuer, 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
	Fannie Mae Pool FN BH9288	4% 01 Feb 2048	35,470	33,022
	Fannie Mae Pool FN FM1148	3.5% 01 Dec 2048	35,624	32,151
	Fannie Mae Pool FN FM1456	2.5% 01 Sep 2028	32,931	31,358
	Fannie Mae Pool FN MA3210	3.5% 01 Dec 2047	32,272	29,677
	Fannie Mae Pool FN AS9585	4% 01 May 2047	29,776	28,075
	Fannie Mae Pool FN AV0692	4% 01 Dec 2043	20,969	19,860
	Freddie Mac Gold Pool FG G08681	3.5% 01 Dec 2045	12,921	11,650
	Fannie Mae Pool FN AU3735	3% 01 Aug 2043	11,798	10,850
	Freddie Mac Gold Pool FG G60080	3.5% 01 Jun 2045	11,158	10,081
	Fannie Mae Pool FN AT2720	3% 01 May 2043	11,167	9,965
	Freddie Mac Gold Pool FG G18536	2.5% 01 Jan 2030	10,797	9,957
	Freddie Mac Gold Pool FG G16407	2.5% 01 Jan 2033	9,382	9,081
	Fannie Mae Pool FN 888129	5.5% 01 Feb 2037	9,010	8,742
	Fannie Mae Pool FN AL9994	2.5% 01 Apr 2032	8,908	8,652
	Fannie Mae Pool FN 890468	3.5% 01 Sep 2027	8,355	8,089
	Fannie Mae Pool FN AQ0546	3.5% 01 Nov 2042	7,797	7,386
	Freddie Mac Gold Pool FG G18557	3% 01 Jun 2030	7,162	6,649
	Fannie Mae Pool FN 938134	6% 01 Jul 2037	5,807	5,999
	Fannie Mae Pool FN AS6191	3.5% 01 Nov 2045	6,639	5,920
	Fannie Mae Pool FN AH5575	4% 01 Feb 2041	5,543	5,222
	Fannie Mae Pool FN AE0981	3.5% 01 Mar 2041	5,803	5,217
	Fannie Mae Pool FN AT2062	2.5% 01 Apr 2028	4,634	4,443
	Freddie Mac Gold Pool FG G05937	4.5% 01 Aug 2040	4,516	4,217
	Fannie Mae Pool FN 735580	5% 01 Jun 2035	4,418	4,162
	Fannie Mae Pool FN AL0393	4.5% 01 Jun 2041	4,065	3,817
	Freddie Mac Gold Pool FG A95147	4% 01 Nov 2040	4,078	3,700
	Fannie Mae Pool FN 745870	5% 01 Oct 2036	3,830	3,487
	Fannie Mae Pool FN AS4991	3.5% 01 May 2045	3,744	3,407
	Freddie Mac Gold Pool FG J17508	3% 01 Dec 2026	3,524	3,262
	Fannie Mae Pool FN AJ7715	3% 01 Dec 2026	3,440	3,192
	Freddie Mac Gold Pool FG A95828	4.5% 01 Dec 2040	3,329	3,160
	Fannie Mae Pool FN AL9371	3% 01 Oct 2046	3,336	3,051
	Fannie Mae Pool FN AA7236	4% 01 Jun 2039	3,255	3,001
	Freddie Mac Gold Pool FG G05408	5% 01 Dec 2036	3,035	2,850
	Fannie Mae Pool FN 889579	6% 01 May 2038	2,701	2,571
	Fannie Mae Pool FN MA1062	3% 01 May 2027	2,498	2,318
	Fannie Mae Pool FN 725773	5.5% 01 Sep 2034	2,381	2,279
	Fannie Mae Pool FN AD6432	4.5% 01 Jun 2040	2,187	2,050
	Freddie Mac Gold Pool FG A86314	4% 01 May 2039	2,089	1,893
	Fannie Mae Pool FN MA0258	4.5% 01 Dec 2039	2,073	1,868
	Fannie Mae Pool FN AB1500	4% 01 Sep 2040	1,970	1,817
	Fannie Mae Pool FN AY5652	3% 01 Jun 2030	1,818	1,691
	Fannie Mae Pool FN 872463	6% 01 Jun 2036	1,472	1,452
	Fannie Mae Pool FN 255770	5.5% 01 Jul 2035	1,334	1,314
	Fannie Mae Pool FN AS0907	3.5% 01 Nov 2028	1,396	1,301
	Fannie Mae Pool FN AH6827	4% 01 Mar 2026	1,373	1,289

TAC RETIREMENT PLAN

FORM 5500, SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (continued)

December 31, 2023

EIN: 87-4665900

Plan #: 001

(a)	(b) Identity of issuer, 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
	Freddie Mac Gold Pool FG G14725	2.5% 01 Apr 2028	1,382	1,282
	Fannie Mae Pool FN 745275	5% 01 Feb 2036	1,328	1,222
	Freddie Mac Gold Pool FG G18568	2.5% 01 Sep 2030	1,229	1,155
	Freddie Mac Gold Pool FG G15787	3% 01 May 2031	1,231	1,147
	Freddie Mac Gold Pool FG G18622	2.5% 01 Dec 2031	1,159	1,086
	Fannie Mae Pool FN AS7643	2.5% 01 Aug 2031	1,074	1,009
	Fannie Mae Pool FN AE3066	3.5% 01 Sep 2025	1,036	982
	Fannie Mae Pool FN AC6693	4.5% 01 Jan 2040	1,014	935
	Fannie Mae Pool FN AB3905	3.5% 01 Nov 2026	981	917
	Fannie Mae Pool FN AJ7717	3% 01 Dec 2026	960	906
	Fannie Mae Pool FN AV2359	4% 01 Jan 2044	760	696
	Freddie Mac Gold Pool FG C09063	4% 01 Sep 2044	717	655
	Freddie Mac Gold Pool FG G08344	4.5% 01 May 2039	635	587
	Freddie Mac Gold Pool FG G07810	4.5% 01 May 2042	578	532
	Freddie Mac Gold Pool FG G08606	4% 01 Sep 2044	436	400
	Fannie Mae Pool FN 745418	5.5% 01 Apr 2036	407	381
	Fannie Mae Pool FN 995094	4.5% 01 Nov 2035	233	216
	Total		<u>\$ 1,967,227</u>	<u>\$ 1,816,832</u>
	Real Estate			
	Building	Real Property	<u>\$ 2,312,000</u>	<u>\$ 2,312,000</u>
	Total		<u>\$ 2,312,000</u>	<u>\$ 2,312,000</u>
	Guaranteed Investment Contract			
*	AUL Stable Value Account Series A	Guaranteed Investment Contract	**	\$ 765,090
	Total		<u>\$ -</u>	<u>\$ 765,090</u>
	Notes Receivable from Participants			
*	Participant Loans	Interest rates ranging from 4.50% to 9.50% Maturity dates ranging from January 2024 to November 2028	**	213,447
			<u>\$ -</u>	<u>\$ 213,447</u>
			<u>\$ 28,376,609</u>	<u>\$ 55,825,118</u>

* Column (a) indicates each identified person/entity known to be a party-in-interest.

** Column (d), indicates cost information is not presented since investment is participant-directed.

TAC RETIREMENT PLAN
FORM 5500, SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
December 31, 2023

EIN: 87-4665900
Plan #: 001

<u>(a) Identity of Party</u>	<u>(b) Description of Asset</u>	<u>Number of Purchase Transactions</u>	<u>(c) Purchase Price</u>	<u>Number of Sell Transactions</u>	<u>(d) Selling Price</u>	<u>(g) Cost of Assets</u>	<u>(h) Current Value of Asset on Transaction Date</u>	<u>(i) Net Gain (Loss)</u>
<u>Category (iii) - Series of securities transactions in excess of 5% of Plan Assets</u>								
* Regions Trust	Portfolio	723	\$ 5,872,467	-	\$ -	\$ 5,872,467	\$ 5,872,467	\$ -
* Regions Trust	Portfolio	-	-	455	7,139,506	7,139,506	7,139,506	-
* A party-in-interest as defined by ERISA Columns (e) and (f) are not applicable								

Matrix Trust Company's Role in Assisting Plan Sponsors in Completing Schedule C

Plan sponsors are responsible for completing the annual Form 5500 filing and are tasked with identifying and reviewing the reportable Schedule C compensation paid to service providers for employee benefit plans (the “Plans” and each a “Plan”). The information contained in this communication is being provided to assist the Plan sponsor in its obligation to complete Schedule C for Form 5500 filing for the 2023 Plan year (which would be filed during 2024).

It is important for recordkeepers, third-party administrators, designated representatives, and authorized persons for the Plans (collectively, “**Designated Representatives**”) and Plan sponsors to understand that Matrix Trust Company (“**Matrix Trust**”) can only provide information related to its compensation as a service provider. Matrix Trust can provide activity related to payments made to other service providers only to the extent that the compensation flows through either the trust account, the custodial account, or a fund service fee account. Investment product disclosures, annual reports and prospectuses (as applicable) should be reviewed for other components of reportable compensation under Schedule C.

Where compensation can be classified as Eligible Indirect Compensation (“**EIC**”), Matrix Trust has provided the appropriate disclosures in this document rather than a set dollar amount for each plan, as permitted under guidance issued by the U.S. Department of Labor.

Reporting Requirements

Plan sponsors of retirement plans with over 100 participants at the beginning of the Plan year must identify persons who indirectly or directly received \$5,000 or more in compensation during the Plan year for services rendered to the Plan on Schedule C of Form 5500. Please visit: [Form 5500 Corner | Internal Revenue Service \(irs.gov\)](#) for complete information and consult with your legal and tax advisors.

Compensation

Compensation is received by, as applicable, Matrix Trust, Matrix Settlement & Clearance Services, LLC, (“**MSCS**”) and MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC (“**MSCS Financial**”) (collectively, “**Matrix**”), in connection with your Plan. All three of these companies are Broadridge Financial Solutions, Inc. (“**Broadridge**”) subsidiaries and are therefore under common control. Thus, MSCS and MSCS Financial are both “affiliates” of Matrix Trust, and “affiliates” of each other.

Direct Compensation

To the extent Matrix is directed to assess Matrix's fees upon the account (i.e., the Plan), the fees represent direct compensation paid to Matrix. Direct compensation paid to Matrix Trust by your Plan is reported on your account statement or other reports provided by Matrix Trust, for example, a check register. These reports enable you to determine any payments that may have been made directly from Plan assets.

To the extent Matrix Trust fees are asset based, fees will be calculated utilizing a daily average balance for the invoice period.

To the extent that Matrix Trust fees are paid by the Plan sponsor and not reimbursed by Plan assets, the fees do not represent direct or indirect compensation paid to Matrix Trust for purposes of 408(b)(2).

Indirect Compensation

Matrix Trust, or an affiliate, may have received indirect compensation from sources other than your Plan during the past calendar year. Matrix Trust is providing a description of the formula used to calculate or determine indirect compensation so this compensation can be reported as “Eligible Indirect Compensation” paid to Matrix Trust or an affiliate on Schedule C of the Form 5500 for the 2023 Plan year, if compensation paid meets the reporting thresholds.

Matrix Trust may have received indirect compensation in connection with services:

- in the form of “float” income; and/or
- through its affiliate(s) and/or other parties as described below, and to the extent applicable, with respect to Mutual Fund Fee / Administrative Fee Services, NSCC Transaction fees, ETF/Closed End Fund Trading Services, Self-Directed Brokerage Accounts, Retirement Cash Account, Proprietary Funds, ModelTool(K)it™ Services, Level Compensation Services, Stale Dated Check Services, Lifetime Income Products, and/or Proceeds of Corrective Transactions.

Float Income

Matrix Trust maintains omnibus bank accounts at, and provides sub-accounting services with respect to such bank accounts to, certain banking institutions, with respect to cash held on a short-term basis in such omnibus bank accounts. As compensation for such sub-accounting services, Matrix Trust may derive compensation from the use of this short-term cash, which is referred to as “float income.” With respect to your Plan, this may occur where, for example, Plan funds are awaiting investment, distribution or other processing. Currently, Matrix Trust has arrangements with three banks – JPMorgan Chase Bank, N.A. (“**JPMorgan**”), TD Bank, N.A. (“**TD Bank**”) and Santander Bank, N.A. (“**Santander**”) – under which the banks pay float income to Matrix Trust in exchange for its sub-accounting services. Float income is reflected as an earnings credit or service fee on monthly bank invoices. JPMorgan, TD Bank and Santander are unaffiliated institutions to Matrix Trust.

The exact amount of float income credited from these three banks to Matrix Trust cannot be described in precise terms, because the rate of float income paid fluctuates over time (it generally tracks the Federal Funds Rate), and it is also impossible to predict exactly how much Plan cash will be held on a short-term basis, and for how long. Please see “*Rate on Float Earnings*” below. The disclosures contained in the following paragraphs have been prepared in accordance with U.S. Department of Labor guidance contained in Field Assistance Bulletin 2002-3 concerning service provider float disclosure obligations to employee benefit plan customers.

Float earnings are considered eligible indirect compensation for Schedule C of Form 5500 purposes and indirect compensation under ERISA Section 408(b)(2).

Matrix Trust Float Earnings

In connection with Matrix Trust’s provision of services to Plan customers, Matrix Trust maintains various banking arrangements to facilitate movements of cash as necessary to process Plan customer transactions, including arrangements with one or more banks. Under these arrangements, cash may be held in general or “omnibus” bank accounts established by or at the direction of Matrix Trust, pending investment, trade settlement, or the presentment of distribution checks for payment. These accounts generate float earnings for Matrix Trust. The proportionate share of those earnings attributable to the funds of a particular plan constitutes compensation that is paid by the plan and retained by Matrix Trust in connection with Matrix Trust’s services and is in addition to any other fees or compensation payable under the service arrangement.

Summary of Float Paragraphs

The paragraphs below describe the specific circumstances under which float will be earned and retained, the time frames applicable to float earnings periods, and a general description of the rate of float earnings.

Contributions - Plan Account Cash Sweep

Plans direct cash contributions to Matrix Trust through a demand deposit account Matrix Trust maintains for that purpose. Matrix Trust credits the amount of a plan's cash contribution to the plan's Matrix Trust account ("**Plan Account**") on the business day it is received. If the Plan Account uses a cash sweep, the cash contribution is swept from the demand deposit account and invested on the Plan's behalf on the next business day. Matrix Trust earns float on the cash contribution between the business day of deposit and the next business day. A "business day" is a day on which the New York Stock Exchange is open for business.

Contributions - Plan Account - No Cash Sweep

If a Plan Account does not use a cash sweep, Matrix Trust earns float on the cash contribution from the business day of deposit until Matrix Trust receives investment instructions from the Plan and the investment transaction settles. Upon Matrix Trust's receipt of investment instructions in good order, settlement of mutual fund trades generally occurs within one business day and settlement of individual securities trades (*i.e.*, stocks and bonds) generally occurs within three business days.

Purchases of Securities Timeline

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to purchase a security for a Plan Account, Matrix Trust places the purchase trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the purchase trade order is placed on the next business day.

Settlement of Purchase Trade Order

When Matrix Trust settles a purchase trade order for a Plan Account, the Plan Account assets required to pay for the purchase are transferred to a demand deposit account maintained by Matrix Trust on the trade settlement date. When a purchase trade order is cancelled or rejected, the funds previously set aside to pay for the purchase are re-credited to the Plan Account and either invested through the cash sweep, if applicable, or retained in the deposit account pending other investment instructions, as described previously.

Same Day Placement of Sale Trade Order

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to sell a security for a Plan Account, Matrix Trust places the sale trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the sale trade order will be placed on the next business day.

Plan Account Proceeds on Trade Settlement Date

When Matrix Trust places or settles a sale trade for a Plan Account, the Plan Account receives the sales proceeds on the trade settlement date. If the Plan Account does not use a sweep, Matrix Trust will earn float from the date Matrix Trust receives the sale settlement proceeds until Matrix Trust receives instructions to reinvest the sale proceeds as described previously.

Float When Issuing Checks

Matrix Trust may earn float when it issues checks on behalf of plans including checks for (i) distributions to participants and/or beneficiaries, (ii) participant loan distributions, or (iii) fees paid to Plan service providers. Matrix Trust does not earn float when payments or distributions are made by direct deposit (ACH) or by a federal funds wire transfer.

Float on Mailed Distribution Checks

Matrix Trust will mail a distribution check to a Plan participant or beneficiary on the payable date (the date printed on the check). On the same day, Matrix Trust debits the Plan Account in the amount of the check. Matrix Trust will earn float on the amount of the check from the date the check is issued until the date the check is presented and paid.

Float on Periodic/Recurring Distributions

Where Matrix Trust has been directed to establish periodic or recurring distribution checks, such payments are typically mailed to Plan participants and beneficiaries prior to the payable date (for example, periodic payments are mailed six business days prior to the payable date). Matrix Trust debits the Plan Account in the amount of the checks on the payable date. Matrix Trust is able to mail the checks before assets are withdrawn from the Plan Account and sold because periodic distributions are of a predictable amount (generally a set dollar amount each payment cycle). Matrix Trust will only earn float on the amount of the check from the date the check is payable until the date check is presented and paid.

Recredit to Plan Account of Outstanding Distribution Checks

On a periodic basis, Matrix Trust will notify Plans or their Designated Representative of outstanding periodic and lump sum distribution checks that Matrix Trust has issued. If an originally-issued check is reported lost or missing, Matrix Trust will re-issue the check upon receipt of direction from the Plan and/or other authorized party to instruct on the account. If the participant or beneficiary does not negotiate the check within a reasonable time, Matrix Trust reserves the right to re-credit (redeposit) the payment to the Plan Account and to invest these funds at the direction of a Plan Account fiduciary or authorized party to instruct on the account, or to disburse the funds as directed or otherwise in accordance with applicable law.

Rate on Float Earnings

The rate at which Matrix Trust earns float over the time periods described above is generally comparable to the effective Federal Funds Rate as reported in the Wall Street Journal over the applicable time frame. While the banks have discretion in the setting of the exact rates, the Federal Funds Rate at a given time is a reasonable estimate of the rate paid to Matrix Trust.

Mutual Fund Fees / Administrative Fee Services

Where Matrix Trust has been so authorized, Matrix Trust through its affiliate and registered broker dealer, MSCS Financial, may receive fees from certain investment companies, mutual funds, stable value funds, guaranteed investment contracts, guaranteed annuity contracts and similar investment vehicles (the “**Funds**”) in the form of 12b-1 fees or firm concessions, or in the form of shareholder servicing, sub-transfer agent and sub-accounting fees (“**Mutual Fund Fees**”). Mutual Fund Fees are paid by the applicable investment company(ies) or other Fund(s) to MSCS Financial or Matrix Trust pursuant to shareholder servicing and similar agreements. You can contact Matrix Trust at 888-947-3472 for specific information about the levels of Mutual Fund Fees paid with respect to Funds currently on the Matrix platform, which will allow you to ascertain the Mutual Fund Fees paid by those Funds actually held by your Plan in a Matrix Trust account.

In addition, the recordkeeper for your Plan (which may be the Designated Representative) will generally provide you with information about the fees and costs, and certain other aspects, of any Funds or other investments that are designated under your Plan as investment alternatives to be made available to participants (assuming your Plan permits participant investment direction), which in many cases may be provided through fund prospectuses, fact sheets or similar documents. We encourage you to review these materials carefully to better understand the various fees and costs associated with these investments, including the payments they may make to Matrix Trust and other parties.

In accordance with agreements related to your Plan (some arrangements will be stipulated in an Administrative Fee Collection Addendum while others will be determined by the agreement between Matrix and the Designated Representative), Matrix Trust may deposit administrative servicing fees (“**Administrative Fees**”) in an amount equal to a percentage of any Mutual Fund Fees collected for administrative services provided to the Plan. MSCS Financial is compensated by the collection of Mutual Fund Fees. In accordance with an intercompany agreement between MSCS Financial and Matrix Trust, MSCS Financial pays to Matrix Trust the Administrative Fees, which Matrix Trust, in turn, pays out in accordance with the Administrative Fee Collection Addendum or Matrix agreements with the Designated Representative.

Administrative Fees will either be: (a) credited to an Administrative Fee Account until Matrix Trust is instructed to disburse them; (b) applied to offset the fees the Designated Representative owes to Matrix; (c) directed by the Designated Representative for credit to a Plan's account; or (d) directed by the Designated Representative to wire out to third-party service providers. As compensation for the collection of Mutual Fund Fees, MSCS Financial may retain for its services an amount equal to a percentage of Mutual Fund Fees collected or charge an annual flat fee amount; the actual percentage or flat fee amount for the Mutual Fund Fee collection is reflected in your Plan's Fee Sheet or obtainable from the Designated Representative (if your Plan has a Designated Representative).

Administrative Fees are generated only to the extent that Mutual Fund Fees are collected by MSCS Financial. If a Fund has not paid to MSCS Financial or does not pay Mutual Fund Fees, then no Administrative Fees will be generated.

If your Plan is invested in the CMFG Life Insurance Company Guaranteed Account or the BANC Master Deposit Account B, the entire 0.25% (25 basis point) administrative service fee is retained by MSCS Financial unless otherwise stipulated in your Plan's Fee Sheet.

In addition, payments to parties other than MSCS Financial or Matrix Trust from the related Administrative Fee Account statement may be reportable as direct or indirect compensation paid to *those* parties.

NSCC Transaction Fees

For each Fund transaction processed through the National Securities Clearing Corporation ("**NSCC**"), the NSCC's parent the Depository Trust & Clearing Corporation ("**DTCC**"), a financial services firm unaffiliated with Matrix, assesses a \$0.065 to \$0.08 transaction-based fee, subject to change by the DTCC, for providing clearing and counterparty services. In accordance with the agreement between Matrix Trust/MSCS and the Designated Representative, DTCC transaction fees may be invoiced to, and paid by, the Designated Representative, unless otherwise stipulated in your Plan's Fee Sheet. Neither Matrix Trust nor affiliates retain any portion of any DTCC transaction fees assessed.

ETF/Closed End Fund Trading Services

If the Plan offers one or more exchange-traded funds ("**ETFs**") and/or closed end funds ("**CEFs**") as investment options to Plan participants, a third-party unaffiliated subcontractor of Matrix, currently Virtu Americas LLC ("**Virtu**"), a broker-dealer, is paid certain commissions for executing ETF/CEF trades processed on the Matrix trading platform. Other unaffiliated third-party broker-dealers may be added as subcontractors (or replace Virtu) and may perform substantially equivalent services as Virtu. The commissions paid to such third-party broker-dealer(s) (including Virtu) (each an "**Outside BD**") are either: (a) passed through to the Plan by "netting" the commission amount from the trade in the Plan's account; (b) invoiced to the Designated Representative; or (c) paid by Matrix, with Matrix assessing additional basis points and/or minimum fees per the Plan's Fee Sheet. Currently, the Outside BD's commission charges, as the executing ETF/CEF broker, are:

- \$0.005 per share per ETF/CEF trade batch processed with execution by the Outside BD during market hours;
- \$0.01 per share per ETF/CEF trade, batch processed with standard Market-on-Close execution by the Outside BD;
- \$0.04 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close and with estimate files received by the Outside BD before market close (and with trade instructions received from the underlying Plan participant before market close); or
- \$0.09 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close without pre-market close estimate files (but with trade instructions received from the underlying Plan participant before market close).

Matrix does not retain any of the Outside BD's commissions described above; rather, the Outside BD retains 100% of these ETF/CEF commissions. Additionally, for ETF/CEF trades to receive pricing as of market close ("**Market-on-Close ETF/CEF Trades**"), the Outside BD will price such trades as of the closing price for such ETFs/CEFs, and in the process may incur gains and losses from such trades by executing hedging transactions in advance of the market close for the purpose of helping to ensure that the desired Market-on-Close ETF/CEF Trades can be timely processed at the closing price. Consistent with positions expressed by the U.S. Department of Labor, any such gains may be treated as compensation to the Outside BD for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to the Outside BD that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to the Outside BD.

Self-Directed Brokerage Accounts

If the Plan offers a self-directed brokerage account ("**SDBA**") option to Plan participants, SDBA balances remain subject to the services and fees described under other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the Plan sponsor or other Plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to establish SDBA that is a Schwab Brokerage Account, which Schwab refers to as the Schwab Personal Choice Retirement Account ("**PCRA**") pursuant to an agreement with Schwab, MSCS will provide account reconciliation services, account set-up and maintenance, movement of cash between the Plan's core accounts and PCRAs, and related administrative tasks. For these services and others, MSCS will receive quarterly, in arrears, an amount equal to 0.00375% (0.375 basis points) of the value of Plan assets in the PCRAs during such quarter, based on the daily average of the balance of all active PCRAs for each business day of the month during such quarter. Schwab pays these fees to MSCS.

In all cases, the fees described above do not include brokerage commissions or other fees payable to Schwab, or other SDBA provider, who are unaffiliated with Matrix Trust, MSCS and MSCS Financial.

Retirement Cash Account

Matrix Trust receives fees with respect to the Retirement Cash Account (if your Plan has selected the Retirement Cash Account as an investment option for participants), to the extent permitted by Applicable Rules (defined below), for providing services with respect to the account and the accountholders. Specifically, as provided under an agreement with JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the Retirement Cash Account with JPMorgan. The servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan, and the stated interest rate paid to Plan participants on their investments in the Retirement Cash Account. In other words, the servicing fees paid to Matrix Trust reduce the interest rate paid to Plan participants by a corresponding amount.

At each rate of total interest paid by JPMorgan (from 0.00% up to 7.00%), the share of such total interest that is credited as the "stated rate" of interest to Plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. "**Applicable Rules**" means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in a separate schedule, other than the applicable fees charged on Plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or

commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease. While the full rate table is available and accessible (as explained above), it is very voluminous. However, the following summarizes the general ranges of the stated interest rates paid to Plan participants and Matrix Trust’s servicing fees at various rates of total interest, as determined under the rate table:

When the total rate of interest* paid (annually) by JPMorgan is between:	The stated interest rate paid to Plan Participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%
5.01% and 6.00%	2.64% and 3.45%	2.37% and 2.55%
6.01% and 7.00%	3.46% and 4.38%	2.55% and 2.62%

*With respect to the cash balances within the ModelTool(k)it™, this “total rate of interest” shown in the table is the net rate of interest paid by JPMorgan after applicable Bank Balance Based Charges billed to and paid by Matrix Trust Company.

For more specific information, Retirement Cash Account disclosures and the current interest rate payable at any given time will be available online at: <https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

A copy of the full rate table and the current interest rate payable at any given time may be obtained by calling Matrix Trust Client Services at 888-947-3472.

Based upon the total rates of interest paid by JPMorgan in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMorgan would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.62%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMorgan in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

Lifetime Income Products

If the Plan offers one or more lifetime income investment products (e.g., annuities or other products issued by insurance companies) (“**Lifetime Income Products**”, each a “**Lifetime Income Product**”) to the investment offerings for participants and beneficiaries, such balances in Lifetime Income Products remain subject to the services and fees described in other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the sponsor or other responsible plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to provide connectivity to the IPX Retirement Edge Platform (“**IPX RE Platform**”) offered by FPS Services, LLC dba IPX Retirement (“**IPX**”) to the Plan and its participants and beneficiaries access to one or more Lifetime Income Products, IPX will pay Matrix Trust a fee (the “**Connectivity Fee**”) to establish and maintain connectivity with the IPX RE Platform. As part of providing connectivity to the IPX RE Platform, Matrix Trust will provide pursuant to directions, the transmission of account information to and from the third-party administrator/recordkeeper, Plans and participants, as applicable, transaction processing, settlement and money movement services. The Connectivity Fee is paid by IPX to Matrix Trust at a rate of two (2) basis points annually,

calculated pro rata and remitted quarterly, on the Plan's balances in Lifetime Income Products on the IPX RE Platform. In all cases, the fees described above do not include brokerage commissions or other fees payable to IPX or IPX's partner in offering the IPX RE Platform, LDI-MAP LLC dba iJoin ("iJoin"), or to any insurance provider or any other company unaffiliated with Matrix. Matrix is not affiliated with IPX, iJoin, the IPX RE Platform or any insurance provider whose products are available on the IPX RE Platform.

Proprietary Funds

Proprietary funds ("**Proprietary Funds**") are collective investment trusts or other funds for which Matrix Trust serves as trustee. Collective investment fund options that are currently indicated on the following website are considered Proprietary Funds: <https://www.broadridge.com/cit/matrix-cits>.

If the Plan has selected a Proprietary Fund as an investment option, Matrix Trust may receive compensation for providing trustee or investment management services to the Proprietary Fund. Such compensation varies by Proprietary Fund and generally ranges on a gross basis from 0.03% (3 basis points) annually to 0.85% (85 basis points) annually, not including audit fees, which are fixed amounts that may represent fees from essentially 0.00% (0 basis points) annually to 0.05% (5 basis points) annually. Larger compensation rates may be inclusive of advisory fees and custodian fees paid to advisors to plans or to custodians/platforms for plans. Matrix Trust generally retains as compensation a net of 0.03% (3 basis points) annually through 0.10% (10 basis points) annually. Compensation earned by Matrix Trust in connection with services provided to the Proprietary Fund is described in the Proprietary Fund's participation agreement and disclosure materials, which you would have received from the recordkeeper for your Plan (which may be your Plan's Designated Representative). We encourage you to review these materials carefully to better understand the various fees and costs associated with these Proprietary Fund investments, including the payments they may make to Matrix Trust and other parties.

Proprietary Funds may be selected to be included within your Plan, and any compensation Matrix Trust may receive for providing trustee or investment management service to the Proprietary Fund would be in addition to any fees that Matrix Trust or its affiliates may receive as described in this Fee Disclosure, including but not limited to fees in connection with ModelTool(k)it™ Services (discussed below).

ModelTool(k)it™ Services

Where the named fiduciary of the Plan and/or Designated Representative has entered into an agreement to subscribe to ModelTool(k)it™ ("**MTK**") for the Plan, a total annual fee of 0.025% (2.5 basis points), the ModelTool(k)it™ Platform Fee, charged monthly in arrears applies to the market value of assets covered under the MTK agreement. This fee is deducted directly from the Plan Account from the assets covered under the MTK agreement. Of the total fee, a third-party subcontractor of MSCS, Envestnet Retirement Services ("**ERS**") receives approximately (no less than) 0.02% (2.0 basis points) as its compensation for providing services detailed in the Plan's MTK agreement, and MSCS itself will retain approximately (no more than) 0.005% (0.5 basis points) for facilitating MTK as a service on the MSCS trading platform. All other applicable services and fees will continue to apply, except that if investments subject to the MTK agreement generate Mutual Fund Fees, MSCS Financial will collect such Mutual Fund Fees as compensation, but Matrix Trust will pay an Administrative Fee in an amount equal to one hundred percent (100%) of such Mutual Fund Fees to the Plan's MTK unitized portfolio.

If ETF/CEF shares are part of a model, the ETF/CEF share trades will be assessed commission charges at the rate charged for ETF/CEF trades batch processed with execution during market hours, currently \$0.005 per share. ETF/CEF and mutual fund trade instructions may be received by MSCS after market close. When this occurs, the transaction may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix Trust received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls. Additionally, Matrix

Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Consistent with positions expressed by the U.S. Department of Labor, any such excesses or gains may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

If ETF/CEF shares are part of a model, a portion of the unitized portfolio must be kept in a liquidity vehicle. Currently, this liquidity vehicle, or cash investment allocation, is a bank account maintained by Matrix Trust at JPMorgan, and Matrix Trust will credit interest on such liquidity vehicle. Matrix Trust may retain as part of its compensation, for sub-accounting services related to the liquidity vehicle, a reasonable fee based on the difference of the rate paid by the bank (after deduction of "Bank Balance Based Charges" representing JPMorgan fees billed to and paid by Matrix Trust) and the rate credited to the unitized portfolio for the liquidity vehicle.

Pursuant to an arrangement between Matrix Trust and JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the liquidity vehicle. The servicing fee is paid by JPMorgan; more specifically, the servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan under the arrangement described above (net of the Bank Balance Based Charges) and the stated interest rate paid to the unitized portfolio for the liquidity vehicle. In other words, the servicing fees paid to Matrix reduce the interest rate paid to unitized portfolio by a corresponding amount. As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease.

While the full rate table is available and accessible, it is very voluminous. For a summary of the general ranges of the stated interest rates paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fees at various rates of total interest, please see Table 1 under Retirement Cash Account section of this disclosure. For the current stated interest rate paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fee rate, please see the Rate Table found by accessing the following link:

<https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

Please note, while the rates involved in the liquidity vehicle are comparable to the rates involved in the Retirement Cash Account, the unitized portfolio is not invested in the Retirement Cash Account.

Level Compensation Services (if elected and to the extent applicable)

Where the named fiduciary of the Plan has engaged a broker (registered representative) whose firm utilizes the Matrix Trust Level Compensation Services, in addition to any other applicable services and fees, MSCS Financial will serve as Broker of Record for investment transactions, and will retain up to 0.02% (2 basis points) of the Plan's total assets, with such fees coming from any 12b-1 fees and shareholder servicing ("**Level Compensation Fees**") it collects from Funds on behalf of the broker. For certain plans whose investment lineup pays differing compensation per investment, brokers may receive Level Compensation Fees based on an approximate weighted average ("**Weighted Average**") of fees paid by or on behalf of Funds. Where Weighted Average is in place, MSCS Financial may retain an overage in the amount fees received from or on behalf of the Funds. This overage amount may be an amount up to 0.05% (5 basis points) of plan assets because Weighted Average Level Compensation Fee percentages are set by MSCS on 0.05% (5 basis point) increments. If you have engaged an investment adviser for your Plan whose firm utilizes the RIA Remittance Services of the MSCS Level Compensation Services, in addition to any other applicable services and fees, MSCS will be paid a fee of up to 0.015% (1.5 basis points) of the Plan's total assets (also referenced as "**Level Compensation Fees**"). With respect to brokers, the Level Compensation Fees are in exchange for MSCS Financial's administrative services in collecting and distributing Level Compensation Fees to the broker. With respect to investment advisers, the Level Compensation fees are in

exchange for MSCS's administrative services in collecting from the Designated Representative and distributing to the investment adviser the adviser's advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan's Funds.

Stale Dated Check Services

Matrix Trust provides services to assist with the resolution of Plan participants' stale dated checks, as directed by a Designated Representative. Where the named fiduciary of the Plan and/or its Designated Representative has elected to utilize certain services to assist in the resolution of participant related stale dated checks, an unaffiliated subcontractor to Matrix Trust and MSCS, PBI Research Services, Pension Benefit Information, LLC ("**PBI**"), receives \$40 per check as direct compensation which is deducted directly from the Plan (*i.e.*, from the stale dated check amount). This compensation to PBI is for its services which includes conducting a search, related communications, and distributing funds to affected Plan participants. Matrix Trust and its affiliates do not retain any portion of the \$40 per check fee that is payable to PBI. All float income to Matrix Trust will cease with respect to the stopped check from the time the check is stopped, but float income related to the period beginning with the issuance of the distribution check through the date the check was stopped will be retained by Matrix Trust.

Proceeds of Corrective Transactions

Matrix Trust receives investment instructions and, although rare, occasional errors in the instructions themselves or the processing of instructions may occur. The causes of such errors may include, but are not necessarily limited to, entry of an erroneous trade ("buy" vs. "sell," or vice versa), dollar amount or number of shares, incorrect identification of the security, duplication of orders (such as, instructions entered more than once), or untimely transmittal of instructions. When an error is discovered, action is taken to correct the transaction in a manner intended to avoid or minimize harm or disruption to the Plan. Because the price of an investment may change between the processing of erroneous instructions and the execution of corrective instructions, a corrective transaction may result in either a shortfall or an excess. If the error originates with Matrix Trust and the corrective transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed as instructed. If the corrective transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls resulting from trade errors. Consistent with positions expressed by the U.S. Department of Labor, any such excess proceeds may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, corrective transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

Non-Monetary Compensation

Matrix Trust and MSCS Financial maintain policies that place limits on the circumstances under which gifts, travel and entertainment may be accepted by employees. Other than for modest gifts given or received in the normal course of business, employees are not permitted to receive gifts from clients and vendors. Under the 408(b)(2) regulation, a service provider's acceptance of these non-monetary items may involve the receipt of indirect compensation from a plan where the value attributable to the plan, on a pro rata basis, exceeds \$250 over the term of the plan's contract with the service provider. In light of the policies, Matrix Trust does not anticipate that the value of any such non-monetary items will approach the \$250 threshold with respect to the Plan.

Completing Schedule C

You will need the following information to complete Schedule C.

Matrix Trust Company 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 75-3182674	MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC 717 17 th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 33-1151291
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For Direct Compensation, you will be required to provide the Matrix Trust address or Employer Identification Number.

For Indirect Compensation, Matrix Trust provided you with a formula so that you can report this arrangement as Eligible Indirect Compensation, and you will be required to enter the MSCS Financial and Matrix Trust names and Employer Identification Numbers or addresses.

If you have any questions regarding this information, please contact your Matrix Trust Company Relationship Manager.

These materials and any attachments do not constitute tax or legal advice. Please seek the advice of competent investment, tax or legal counsel with respect to your investment, tax or legal questions.

SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)*
DECEMBER 31, 2023

*See attached financial statements with auditor's report.