

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 CONRES SMART RETIRE PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1981
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) CONTINENTAL RESOURCES, INC. 175 MIDDLESEX TURNPIKE BEDFORD, MA 01730
2b	Employer Identification Number (EIN) 04-2297141
2c	Plan Sponsor's telephone number 781-275-0850
2d	Business code (see instructions) 334110

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.	10/11/2024	RICHARD REGAN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	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	5 435
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) 336 6a(2) 328 6b 2 6c 92 6d 422 6e 2 6f 424 6g(1) 402 6g(2) 397 6h 6
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:
 2E 2F 2G 2J 2K 2T 3D

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 CONRES SMART RETIRE PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CONTINENTAL RESOURCES, INC.	D Employer Identification Number (EIN) 04-2297141

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
EMPOWER ANNUITY 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
06-1050034	93629	GA-063364	137	01/01/2023	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	

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

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

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

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

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

b	Balance at the end of the previous year	7b	12887914
c	Additions: (1) Contributions deposited during the year	7c(1)	489617
	(2) Dividends and credits	7c(2)	0
	(3) Interest credited during the year	7c(3)	0
	(4) Transferred from separate account	7c(4)	0
	(5) Other (specify below) ▶ OTHER INCOME	7c(5)	2838789
	(6) Total additions	7c(6)	3328406
d	Total of balance and additions (add lines 7b and 7c(6))	7d	16216320
e	Deductions:		
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	559893
	(2) Administration charge made by carrier	7e(2)	16705
	(3) Transferred to separate account	7e(3)	0
	(4) Other (specify below) ▶ OTHER EXPENSES	7e(4)	3876841
	(5) Total deductions	7e(5)	4453439
f	Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	11762881

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 CONRES SMART RETIRE PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CONTINENTAL RESOURCES, INC.	D Employer Identification Number (EIN) 04-2297141

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☒ Yes ☐ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

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

RETIREMENT RESOURCES INVESTMENT

04-3464764

(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	ADVISOR	49152	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 60 64 65	RECORDKEEPER	42475	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

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

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
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP DIV GROWTH - T. ROWE PRICE SER 52-2269240	0.15%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	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.
TRP GROWTH STOCK - T. ROWE PRICE S 52-2269240	0.15%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		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 CONRES SMART RETIRE PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 CONTINENTAL RESOURCES, INC.	D Employer Identification Number (EIN) 04-2297141	

Part I	Asset and Liability Statement
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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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	520191	532403
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	55750668	66371652
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	12887914	11762881
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	69158773	78666936
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
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	69158773	78666936

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)	99925	
(B) Participants	2a(1)(B)	3588325	
(C) Others (including rollovers)	2a(1)(C)	272153	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3960403
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	31695	
(F) Other	2b(1)(F)	236495	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		268190
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1903270	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1903270
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(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)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		9809691
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		15941554

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	6341764	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		6341764
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	0	
(3) Recordkeeping fees.....	2i(3)	42475	
(4) IQPA audit fees.....	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	49152	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		91627
j Total expenses. Add all expense amounts in column (b) and enter total	2j		6433391

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		9508163
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

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: **G.T. REILLY & COMPANY**

(2) EIN: **04-2513210**

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?	☒		2000000
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.
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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 CONRES SMART RETIRE PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CONTINENTAL RESOURCES, INC.	D Employer Identification Number (EIN) 04-2297141	

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.....	
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): 04-6568107	
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	

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
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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

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 _____

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): _____

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)	14a	
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)	14b	
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)	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
----------------	---

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 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.



Audited Financial Statements

ConRes Smart Retire Plan

December 31, 2023

ConRes Smart Retire Plan

Audited Financial Statements

December 31, 2023

INDEPENDENT AUDITORS' REPORT	1
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS	4
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS	5
NOTES TO FINANCIAL STATEMENTS	6
SUPPLEMENTAL SCHEDULE	
SCHEDULE OF ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i	13

Independent Auditors' Report

To the ConRes Smart Retire Plan
401(k) Charter Committee

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

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

Management has obtained a certification from a qualified institution, as of and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of ConRes Smart Retire 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 accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditors' 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 ConRes Smart Retire 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 ConRes Smart Retire Plan's ability to continue as a going concern for a reasonable period of time.

Auditors' Responsibilities for the Audit of the Financial Statements (Cont.)

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 accounting principles generally accepted in the United States of America.

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

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

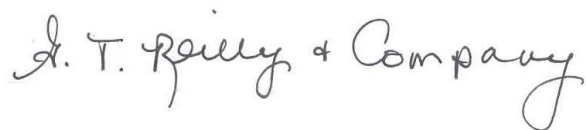
Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year, Schedule H, Line 4i) as of December 31, 2023 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

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



G.T. Reilly & Company

Milton, Massachusetts
October 9, 2024

ConRes Smart Retire Plan

Statements of Net Assets Available for Benefits

December 31

	<u>2023</u>	<u>2022</u>
<u>Assets</u>		
INVESTMENTS (Notes 3 & 9)		
Shares of registered investment companies, at fair value (Note 5)	\$ 66,371,652	\$ 55,750,668
Investment contract with insurance company, at contract value (Note 4)	<u>11,762,881</u>	<u>12,887,914</u>
	<u>78,134,533</u>	<u>68,638,582</u>
RECEIVABLES		
Employer contributions	466,247	99,925
Notes receivable from participants (Note 3)	<u>578,865</u>	<u>564,728</u>
	<u>1,045,112</u>	<u>664,653</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 79,179,645</u>	<u>\$ 69,303,235</u>

ConRes Smart Retire Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2023

ADDITIONS

Additions to net assets attributed to:

Investment income (Note 3):

Interest and dividend income	\$ 1,903,270
Net appreciation in fair value of investments	10,046,186
	<u>11,949,456</u>

Interest income on notes receivable from participants (Note 3)	<u>33,620</u>
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Contributions:

Participants	3,588,325
Employer	466,247
Rollover	272,153
	<u>4,326,725</u>

TOTAL ADDITIONS	<u>16,309,801</u>
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DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	6,341,764
Administrative expenses	<u>91,627</u>

TOTAL DEDUCTIONS	<u>6,433,391</u>
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NET INCREASE	9,876,410
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NET ASSETS AVAILABLE FOR BENEFITS

AT BEGINNING OF YEAR	<u>69,303,235</u>
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NET ASSETS AVAILABLE FOR BENEFITS

AT END OF YEAR	<u><u>\$ 79,179,645</u></u>
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ConRes Smart Retire Plan

Notes to Financial Statements

December 31, 2023

Note 1 – Plan Description

The following description of the ConRes Smart Retire Plan (the “Plan”) is provided for only general information. Participants should refer to the Summary Plan Description or Plan agreement for a more complete description of the Plan's provisions.

General – The Plan, was established January 1, 1981, and is a defined contribution plan sponsored by Continental Resources, Inc. (“ConRes”). ConRes is also the plan administrator. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is the retirement plan of Continental Resources, Inc. and a related party, Wall Industries, Inc. (collectively the “Company”). The 401(k) Charter Committee (the “Committee”) oversees governance of the Plan, as well as determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Eligibility – All full-time employees of the Company become eligible on the first day of the month following the completion of any two consecutive months of employment with the Company. Part-time employees, as defined, become eligible on the first day of the month following attaining age 21 and completing at least 1,000 hours of service.

Participant Contributions – Each year non-highly compensated participants, at their option, can defer up to 94% of their compensation and highly compensated participants, at their option, can defer up to 9% of their compensation on a pre-tax basis not to exceed the IRS annual limit. All Participants age 50 and over may voluntarily contribute additional catch up contributions subject to IRS limits. Such contributions are not subject to federal income taxes until withdrawn from the Plan, in accordance with Section 401(a) of the Internal Revenue Code (the IRC). The Plan allows Roth deferrals which are treated as post-tax deferrals. Additionally, participants may also contribute amounts representing distributions from other qualified pension plans (rollover contributions).

Participants can also elect to make contributions of their compensation on an after-tax basis. These contributions cannot exceed the difference between 10% of the aggregate of the employee's compensation during all of the Plan years in which the employee has been a participant, and the amount of all of their prior post-tax contributions less any refunds or withdrawals of such contributions.

The Plan includes an automatic enrollment feature whereby the Company automatically withholds 6% of the participant's eligible compensation on a pre-tax basis, unless the participant notifies the Company and affirmatively elects not to participate. Those participants who have been enrolled under the automatic enrollment feature will have their deferral percentage increased by 1% each year, up to a maximum deferral percentage of 10%. If a participant fails to choose an investment option, such funds are automatically invested in the Plan's default investment option until the participant selects a different investment option available under the Plan. The Plan's designated investment option is the applicable target date fund determined based on the individuals date of birth and respective expected date of retirement, as determined by the normal retirement age of the plan.

Company Contributions – The Company may make an annual discretionary matching contribution for all participants active as of the last day of the calendar year who have worked at least 1,000 hours, and for participants who have terminated employment during the year due to death, permanent disability or retirement. The Board of Directors voted to make a matching contribution of approximately \$466,200 for the year ended December 31, 2023, which has been recorded as a receivable in the accompanying statement of net assets available for benefits.

Note 1 – Plan Description (Cont.)

Vesting – Participants are fully vested in their voluntary contributions, including rollover contributions, and after-tax contributions plus actual earnings. Company contributions and actual earnings vest according to the following schedule:

<u>Years of Credited Service</u>	<u>Percentage of Account Vested</u>
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

If a participant's employment terminates due to death, disability or retirement, the participant's Company contribution account becomes 100% vested.

Participant Accounts – Each participant's account is credited with the participant's contribution, and an allocation of the Company's contribution and plan earnings/losses (based on participant's investment election and account balance) and charged with an allocation of any administrative expenses paid by the plan. Allocations are based on participant earnings, account balances, or specific participant transaction, as defined. The benefit to which a participant is entitled to is the benefit that can be provided from the participant's vested account balance.

Investment Options – All assets of the Plan are participant directed. Participants have the option of directing the investment of their contributions, as well as any Company contributions, into various mutual funds or an investment contract with an insurance company offered by the Plan. See Note 5 for fair value measurements.

Payment of Benefits – Plan benefits are available at normal retirement age (age 65), deferred retirement, disability retirement, death, or termination of employment. Participants may elect to receive the vested portion of their account as a lump sum or in equal installments.

In-Service Withdrawals – The Plan allows for annual in-service withdrawals from the vested portion of a participant's account upon the participant's attainment of age 59½. However, after-tax contributions may be withdrawn at any time.

Hardship withdrawals are permitted if the withdrawal is due to immediate financial need, as defined by the Plan. The amount of the hardship withdrawal is subjected to certain limitations as specified in the Plan and the IRC.

Notes Receivable from Participants – Participants may borrow an amount from their account, subject to certain conditions as defined by the Plan agreement, not to exceed the lesser of (a) 50% of the participant's vested balance, or (b) \$50,000, reduced by the excess, if any, of the highest outstanding principal balance of loans from the Plan to the borrower during the preceding year. Each borrowing is evidenced by a note bearing interest at a reasonable rate as determined by the plan administrator, and must be repayable over a period not to exceed five years, except that (a) loans used to obtain a principal residence may be for a longer term, and (b) a loan may be prepaid in a lump sum (including accrued interest). Principal and interest payments are credited to the borrowing participant's account. Principal and interest are paid in level amortization payments made through payroll deductions. The notes are secured by the vested balance in the participant's account. Loans will become due and payable in full upon the participant's death, retirement, or other termination of employment with the Company.

Forfeited Accounts – Forfeited balances of terminated participants' non-vested accounts are used to reduce future Company contributions and administrative expenses. Forfeitures of \$175,000 were used to reduce the 2023 matching contributions which were funded during 2024.

Note 2 – Summary of Significant Accounting Policies

The Company did not use any forfeitures to reduce 2022 matching contributions. At December 31, 2023 and 2022, forfeited, non-vested accounts totaled \$179,178 and \$142,008, respectively.

Basis of Accounting – The financial statements of the Plan are prepared on the accrual method of accounting, except that benefit payments are recorded upon distribution.

Fair Value Measurements – The Plan follows the provisions of the Financial Accounting Standards Board's (FASB) Accounting Standards Codification (ASC) Topic 820, "Fair Value Measurements and Disclosures" (ASC Topic 820), for assets and liabilities that are measured and recorded at fair value on a recurring basis, and to determine fair value disclosures. That standard defines fair value, establishes a framework for measuring fair value, and expands disclosures about fair value measurements (see Note 5).

Accounting Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America, requires the plan administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and the changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Notes Receivable from Participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Related fees are charged directly to the borrowing participant's account and are recorded as administrative expenses when incurred. If a participant does not make loan repayments for a period of 90 days, and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document. Therefore, no allowance for credit losses has been recorded as of December 31, 2023 or 2022.

Investment Valuation and Income Recognition – The Plan's assets are invested in mutual funds and an investment contract with an insurance company. Mutual funds are stated at fair value (see Note 5 for fair value measurements). The investment contract with an insurance company is stated at contract value. Contract value is the relevant measurement attributable to the fully benefit-responsive insurance contract, because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value equals the value of the contribution deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals, transfers and fees (see Note 4). The Committee determines the Plan's valuation policies.

Net investment appreciation or depreciation reflected in the statement of changes in net assets available for benefits includes realized gains and losses on investments bought and sold during the year as well as unrealized gains and losses on investments held during the year, all of which relates to mutual funds.

Purchases and sales of securities are recorded on a trade-date basis, interest income is recorded on the accrual basis, and dividends are recorded on the ex-dividend date.

Payment of Benefits – Benefits are recorded upon distribution to participants or beneficiaries.

Plan Expenses – Certain expenses of maintaining the Plan are paid by the plan sponsor and therefore are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses, while expenses for items such as recordkeeping fees are allocated to participant accounts. Investment related fees are included in the net appreciation / depreciation of the fair value of investments.

Evaluation of Subsequent Events – Management has evaluated subsequent events involving the Plan for potential recognition or disclosure in the accompanying financial statements. Subsequent events are events or transactions that occurred after December 31, 2023 up through October 9, 2024, the date the accompanying financial statements were available to be issued.

Note 3 – Information Prepared and Certified by the Trustee

The plan administrator has elected the method of compliance permitted by 29 CFR Section 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the audit did not extend to any statements or information related to investment information certified by Fidelity Management Trust Company, the trustee of the Plan, as complete and accurate, except for comparing such information certified by the trustee with information included in the Plan's financial statements and supplemental schedule of assets) held at end of year) – Schedule H, Line 4i.

The following has been certified as complete and accurate by the Plan's trustee, Fidelity Management Trust Company.

	<u>December 31</u>	
	<u>2023</u>	<u>2022</u>
Investments at fair value (see Note 5):		
Shares of registered investment companies	<u>\$ 66,371,652</u>	<u>\$ 55,750,668</u>
Investment at contract value (Note 4):		
Guaranteed Income Fund	<u>\$ 11,762,881</u>	<u>\$ 12,887,914</u>
Notes receivable from participants	<u>\$ 578,865</u>	<u>\$ 564,728</u>
	<u>Year Ended</u>	
	<u>December 31,</u>	
	<u>2023</u>	
Investment income:		
Interest and dividends	<u>\$ 1,903,270</u>	
Net appreciation in fair value of investments	<u>\$ 10,046,186</u>	
Interest income on notes receivable from participants	<u>\$ 33,620</u>	

Note 4 – Investment Contract with Insurance Company

The Plan has entered into a group annuity contract issued by Prudential Retirement Insurance and Annuity Company (Prudential), which is a fully benefit-responsive investment contract. The contract is credited with participants' contributions plus earnings at the guaranteed crediting rates, and charged for participant withdrawals and administrative fees. The issuer is contractually obligated to repay the principal at a specified interest rate that is guaranteed to the Plan.

Because the guaranteed investment contract meets the criteria to be considered a fully benefit-responsive investment contract, contract value is the relevant measurement attribute for net assets available for benefits and, therefore, this contract is presented on the face of the statement of net assets available for benefits at contract value. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract plus earnings, less participant withdrawals and administration expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

Note 4 – Investment Contract with Insurance Company (Cont.)

There are no reserves against contract value for credit risk of the issuer or otherwise. The contract value of investment contract at December 31, 2023 and 2022 was \$11,762,881 and \$12,887,914, respectively. The crediting interest rate is based on many factors including, but not limited to, current economic and market conditions and the general interest rate environment, but it may not be less than 1.5%. Such interest rates are reviewed semiannually for resetting.

Events that may limit the ability of the plan to transact at contract value with the issuer are as follows: premature termination of the contract by the Plan, office closures, Company layoffs, Plan termination, bankruptcy, and Company mergers. In the case of these events, Prudential reserves the right to settle within 90 days, or over time, as specified in the group annuity contract. The Company has no such plans in the near term.

While the contract is active, transfers among investment options or distributions to participants will be made immediately. However, in the event that total distributions and transfers from a contract's pool exceed 10% of the pool's balance as of January 1, Prudential has the option to defer transfers or distributions. If this limit is reached, and if Prudential exercises its option, then it will transfer or distribute the lesser of the amount requested, or 10% of the Plan's contract balance, within 90 days. During the exercise of a deferral provision, any amount deferred will continue to receive credit interest, and distribution requests due to retirement, termination, death, disability or hardship, as well as distributions required by Code section 401(a)(9) payable from the fund, will be paid and not deferred. In addition, Prudential reserves the right to prohibit transfers to any investment vehicle that is deemed to be a competing fund. Although the deferral provision has been in place since 1970, it has seldom been invoked by Prudential. The deferral provision was not invoked in 2023 or 2022.

Note 5 – Fair Value Measurements

Fair value is defined 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.

FASB ASC 820, "Fair Value Measurement" provides a framework for measuring fair value. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1), and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy, are described as follows:

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

Level 2 inputs to the valuation methodology include the following:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from, or corroborated by, observable market data by correlation or other means

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

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

The assets' or liabilities' fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Note 5 – Fair Value Measurements (Cont.)

The following is a schedule of the Plan's assets at fair value, which are required to be reported by category within the fair value hierarchy:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
<u>December 31, 2023</u>				
Shares of registered investment companies:	<u>\$ 66,371,652</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 66,371,652</u>
<u>December 31, 2022</u>				
Shares of registered investment companies:	<u>\$ 55,750,668</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 55,750,668</u>

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2023 and 2022. There have been no transfers between levels 1, 2 or 3 for the year ended December 31, 2023.

Shares of Registered Investment Companies – These investments (mutual funds) are public investment vehicles valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Note 6 –Party-in-Interest Transactions

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering services to the Plan, the employer and certain others. Certain Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, the plan trustee, therefore, these transactions are party-in-interest transactions. The plan issues loans to participants, which are secured by the vested balances in the participants' accounts and therefore these transactions are also deemed to be party-in-interest transactions. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 7 – Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time, and to terminate the Plan subject to the provisions of ERISA. In the event of a partial or complete plan termination, participants will become 100% vested in their accounts which will be distributed to participants in accordance with the Plan's provisions.

Note 8 – Income Tax Status

The Plan is a qualified cash or deferral arrangement established under Section 401(k) of the Internal Revenue Code and is exempt from federal income taxes under Section 401(a) of the Internal Revenue Code. In March of 2021, the Company executed an adoption agreement using a Fidelity Volume Submitter Plan, which restated and amended the plan documents as required by the Internal Revenue Services. The volume submitter plan relies on a favorable opinion letter from the Internal Revenue Service dated June 30, 2020, issued for the Volume Submitter Plan. Although the Plan has been amended and restated since receiving the favorable opinion letter from the IRS, the plan administrator believes that the Plan is designed, and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code, and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Note 9 – Investment Risks and Uncertainties

The Plan provides for investment options in mutual funds and in an investment contract with an insurance company, which are exposed to various risks such as interest rate, credit, and market risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances, and the amounts reported in the statements of net assets available for benefits.

Note 10 – Reconciliation of Financial Statements to Form 5500

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

	<u>2023</u>	<u>2022</u>
Net assets available for benefits per financial statements	\$ 79,179,645	\$ 69,303,235
Deemed distributions of notes receivable from participants	(46,462)	(44,537)
Employer contributions receivable	(466,247)	(99,925)
Net assets available for benefits per Schedule H of Form 5500	<u>\$ 78,666,936</u>	<u>\$ 69,158,773</u>

The following is a reconciliation of notes receivable from participants per the financial statements to the Form 5500:

	<u>2023</u>	<u>2022</u>
Notes receivable from participants per the financial statements	\$ 578,865	\$ 564,728
Deemed distributions of notes receivable from participants	(46,462)	(44,537)
Notes receivable from participants per Schedule H of Form 5500	<u>\$ 532,403</u>	<u>\$ 520,191</u>

The following is a reconciliation of the change in net assets available for benefits per the financial statements to Form 5500 for the year ended December 31, 2023:

Increase in net assets available for benefits per the financial statements	\$ 9,876,410
Change in contributions receivable	(366,322)
Change in deemed loan distributions of notes receivable from participants	(1,925)
Net income per Schedule H of Form 5500	<u>\$ 9,508,163</u>

The following is a reconciliation of contributions per the financial statements to Form 5500 for the year ended December 31, 2023 :

Contributions per the financial statements	\$ 4,326,725
Add: Contributions receivable at December 31, 2022	99,925
Less: Contributions receivable at December 31, 2023	(466,247)
Contributions per Schedule H of Form 5500	<u>\$ 3,960,403</u>

SUPPLEMENTAL SCHEDULE

ConRes Smart Retire Plan

Schedule of Assets (Held at End of Year) - Schedule H, Line 4i

E.I.N. 04-2297141

Plan No.: 001

December 31, 2023

(a)	(b)	(c)	(d)	(e)
		Description of investment including maturity date, rate of interest, collateral, par or maturity value	** Cost	Current Value
	Identity of Issue, Borrower or Similar Party			
	Guaranteed Income Fund	Group Annuity insurance Contract	\$	11,762,881
	Registered Investment Companies:			
	DFA EMRG MKT CORE EQ	Mutual Fund		796,169
	TRP RETIRE I 2010 I	Mutual Fund		54,004
	TRP RETIRE I 2020 I	Mutual Fund		261,306
	TRP RETIRE I 2030 I	Mutual Fund		3,205,545
	TRP RETIRE I 2040 I	Mutual Fund		2,838,334
	TRP RETIRE I 2050 I	Mutual Fund		1,764,470
	TRP RETIRE I 2060 I	Mutual Fund		1,687,975
	TRP DIV GROWTH I	Mutual Fund		4,478,446
	VI SM-CAP VAL R6	Mutual Fund		411,325
	VANG SM CAP IDX ADM	Mutual Fund		1,735,626
	VANG MIDCAP IDX ADM	Mutual Fund		1,179,010
	VANG EXPLORER ADM	Mutual Fund		745,363
	VANG ST FEDERAL ADM	Mutual Fund		1,182,148
	FRANKLIN INCOME R6	Mutual Fund		724,528
	MFS CORP BOND R6	Mutual Fund		1,385,729
	VOYA MID CAP OPPS R6	Mutual Fund		2,578,297
	MFS VALUE R6	Mutual Fund		3,245,206
	MFS INTL NEW DISC R6	Mutual Fund		900,976
	VANG FTSE AW IDX ADM	Mutual Fund		8,052,449
	JH DSCPL VAL MDCP R6	Mutual Fund		3,666,467
*	FID PURITAN K	Mutual Fund		4,341,982
*	FID 500 INDEX	Mutual Fund		9,190,686
*	FID LG CAP GR IDX	Mutual Fund		6,865,901
*	FID TOTAL BOND K6	Mutual Fund		1,517,352
*	FID CONTRAFUND K6	Mutual Fund		3,562,358
				<u>78,134,533</u>
*	Notes receivable from participants	Interest Rate 4.25% - 9.50%		<u>578,865</u>
			\$	<u>78,713,398</u>

* Represents a permitted party-in-interest to the Plan.

** Cost information is not required for participant-directed investments.

The above information has been prepared and certified by Fidelity Management Trust Company, the trustee, as complete and accurate.



Audited Financial Statements

ConRes Smart Retire Plan

December 31, 2023

ConRes Smart Retire Plan

Audited Financial Statements

December 31, 2023

INDEPENDENT AUDITORS' REPORT	1
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS	4
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS	5
NOTES TO FINANCIAL STATEMENTS	6
SUPPLEMENTAL SCHEDULE	
SCHEDULE OF ASSETS (HELD AT END OF YEAR) - SCHEDULE H, LINE 4i	13

Independent Auditors' Report

To the ConRes Smart Retire Plan
401(k) Charter Committee

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

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

Management has obtained a certification from a qualified institution, as of and for the years ended December 31, 2023 and 2022, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of ConRes Smart Retire 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 accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

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

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

Auditors' 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 ConRes Smart Retire 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 ConRes Smart Retire Plan's ability to continue as a going concern for a reasonable period of time.

Auditors' Responsibilities for the Audit of the Financial Statements (Cont.)

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 accounting principles generally accepted in the United States of America.

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

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

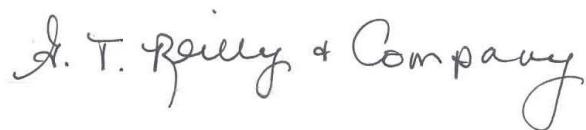
Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year, Schedule H, Line 4i) as of December 31, 2023 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including their form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

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



G.T. Reilly & Company

Milton, Massachusetts
October 9, 2024

ConRes Smart Retire Plan

Statements of Net Assets Available for Benefits

December 31

	<u>2023</u>	<u>2022</u>
<u>Assets</u>		
INVESTMENTS (Notes 3 & 9)		
Shares of registered investment companies, at fair value (Note 5)	\$ 66,371,652	\$ 55,750,668
Investment contract with insurance company, at contract value (Note 4)	<u>11,762,881</u>	<u>12,887,914</u>
	<u>78,134,533</u>	<u>68,638,582</u>
RECEIVABLES		
Employer contributions	466,247	99,925
Notes receivable from participants (Note 3)	<u>578,865</u>	<u>564,728</u>
	<u>1,045,112</u>	<u>664,653</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 79,179,645</u>	<u>\$ 69,303,235</u>

ConRes Smart Retire Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2023

ADDITIONS

Additions to net assets attributed to:

Investment income (Note 3):

Interest and dividend income	\$ 1,903,270
Net appreciation in fair value of investments	10,046,186
	<u>11,949,456</u>

Interest income on notes receivable from participants (Note 3)	<u>33,620</u>
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Contributions:

Participants	3,588,325
Employer	466,247
Rollover	272,153
	<u>4,326,725</u>

TOTAL ADDITIONS	<u>16,309,801</u>
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DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	6,341,764
Administrative expenses	<u>91,627</u>

TOTAL DEDUCTIONS	<u>6,433,391</u>
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NET INCREASE	9,876,410
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NET ASSETS AVAILABLE FOR BENEFITS
AT BEGINNING OF YEAR

69,303,235

NET ASSETS AVAILABLE FOR BENEFITS
AT END OF YEAR

\$ 79,179,645

ConRes Smart Retire Plan

Notes to Financial Statements

December 31, 2023

Note 1 – Plan Description

The following description of the ConRes Smart Retire Plan (the “Plan”) is provided for only general information. Participants should refer to the Summary Plan Description or Plan agreement for a more complete description of the Plan's provisions.

General – The Plan, was established January 1, 1981, and is a defined contribution plan sponsored by Continental Resources, Inc. (“ConRes”). ConRes is also the plan administrator. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan is the retirement plan of Continental Resources, Inc. and a related party, Wall Industries, Inc. (collectively the “Company”). The 401(k) Charter Committee (the “Committee”) oversees governance of the Plan, as well as determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Eligibility – All full-time employees of the Company become eligible on the first day of the month following the completion of any two consecutive months of employment with the Company. Part-time employees, as defined, become eligible on the first day of the month following attaining age 21 and completing at least 1,000 hours of service.

Participant Contributions – Each year non-highly compensated participants, at their option, can defer up to 94% of their compensation and highly compensated participants, at their option, can defer up to 9% of their compensation on a pre-tax basis not to exceed the IRS annual limit. All Participants age 50 and over may voluntarily contribute additional catch up contributions subject to IRS limits. Such contributions are not subject to federal income taxes until withdrawn from the Plan, in accordance with Section 401(a) of the Internal Revenue Code (the IRC). The Plan allows Roth deferrals which are treated as post-tax deferrals. Additionally, participants may also contribute amounts representing distributions from other qualified pension plans (rollover contributions).

Participants can also elect to make contributions of their compensation on an after-tax basis. These contributions cannot exceed the difference between 10% of the aggregate of the employee's compensation during all of the Plan years in which the employee has been a participant, and the amount of all of their prior post-tax contributions less any refunds or withdrawals of such contributions.

The Plan includes an automatic enrollment feature whereby the Company automatically withholds 6% of the participant's eligible compensation on a pre-tax basis, unless the participant notifies the Company and affirmatively elects not to participate. Those participants who have been enrolled under the automatic enrollment feature will have their deferral percentage increased by 1% each year, up to a maximum deferral percentage of 10%. If a participant fails to choose an investment option, such funds are automatically invested in the Plan's default investment option until the participant selects a different investment option available under the Plan. The Plan's designated investment option is the applicable target date fund determined based on the individuals date of birth and respective expected date of retirement, as determined by the normal retirement age of the plan.

Company Contributions – The Company may make an annual discretionary matching contribution for all participants active as of the last day of the calendar year who have worked at least 1,000 hours, and for participants who have terminated employment during the year due to death, permanent disability or retirement. The Board of Directors voted to make a matching contribution of approximately \$466,200 for the year ended December 31, 2023, which has been recorded as a receivable in the accompanying statement of net assets available for benefits.

Note 1 – Plan Description (Cont.)

Vesting – Participants are fully vested in their voluntary contributions, including rollover contributions, and after-tax contributions plus actual earnings. Company contributions and actual earnings vest according to the following schedule:

<u>Years of Credited Service</u>	<u>Percentage of Account Vested</u>
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5 or more	100%

If a participant's employment terminates due to death, disability or retirement, the participant's Company contribution account becomes 100% vested.

Participant Accounts – Each participant's account is credited with the participant's contribution, and an allocation of the Company's contribution and plan earnings/losses (based on participant's investment election and account balance) and charged with an allocation of any administrative expenses paid by the plan. Allocations are based on participant earnings, account balances, or specific participant transaction, as defined. The benefit to which a participant is entitled to is the benefit that can be provided from the participant's vested account balance.

Investment Options – All assets of the Plan are participant directed. Participants have the option of directing the investment of their contributions, as well as any Company contributions, into various mutual funds or an investment contract with an insurance company offered by the Plan. See Note 5 for fair value measurements.

Payment of Benefits – Plan benefits are available at normal retirement age (age 65), deferred retirement, disability retirement, death, or termination of employment. Participants may elect to receive the vested portion of their account as a lump sum or in equal installments.

In-Service Withdrawals – The Plan allows for annual in-service withdrawals from the vested portion of a participant's account upon the participant's attainment of age 59½. However, after-tax contributions may be withdrawn at any time.

Hardship withdrawals are permitted if the withdrawal is due to immediate financial need, as defined by the Plan. The amount of the hardship withdrawal is subjected to certain limitations as specified in the Plan and the IRC.

Notes Receivable from Participants – Participants may borrow an amount from their account, subject to certain conditions as defined by the Plan agreement, not to exceed the lesser of (a) 50% of the participant's vested balance, or (b) \$50,000, reduced by the excess, if any, of the highest outstanding principal balance of loans from the Plan to the borrower during the preceding year. Each borrowing is evidenced by a note bearing interest at a reasonable rate as determined by the plan administrator, and must be repayable over a period not to exceed five years, except that (a) loans used to obtain a principal residence may be for a longer term, and (b) a loan may be prepaid in a lump sum (including accrued interest). Principal and interest payments are credited to the borrowing participant's account. Principal and interest are paid in level amortization payments made through payroll deductions. The notes are secured by the vested balance in the participant's account. Loans will become due and payable in full upon the participant's death, retirement, or other termination of employment with the Company.

Forfeited Accounts – Forfeited balances of terminated participants' non-vested accounts are used to reduce future Company contributions and administrative expenses. Forfeitures of \$175,000 were used to reduce the 2023 matching contributions which were funded during 2024.

Note 2 – Summary of Significant Accounting Policies

The Company did not use any forfeitures to reduce 2022 matching contributions. At December 31, 2023 and 2022, forfeited, non-vested accounts totaled \$179,178 and \$142,008, respectively.

Basis of Accounting – The financial statements of the Plan are prepared on the accrual method of accounting, except that benefit payments are recorded upon distribution.

Fair Value Measurements – The Plan follows the provisions of the Financial Accounting Standards Board's (FASB) Accounting Standards Codification (ASC) Topic 820, "Fair Value Measurements and Disclosures" (ASC Topic 820), for assets and liabilities that are measured and recorded at fair value on a recurring basis, and to determine fair value disclosures. That standard defines fair value, establishes a framework for measuring fair value, and expands disclosures about fair value measurements (see Note 5).

Accounting Estimates – The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America, requires the plan administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and the changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results could differ from those estimates.

Notes Receivable from Participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Related fees are charged directly to the borrowing participant's account and are recorded as administrative expenses when incurred. If a participant does not make loan repayments for a period of 90 days, and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document. Therefore, no allowance for credit losses has been recorded as of December 31, 2023 or 2022.

Investment Valuation and Income Recognition – The Plan's assets are invested in mutual funds and an investment contract with an insurance company. Mutual funds are stated at fair value (see Note 5 for fair value measurements). The investment contract with an insurance company is stated at contract value. Contract value is the relevant measurement attributable to the fully benefit-responsive insurance contract, because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The contract value equals the value of the contribution deposits made to the contract, plus earnings at guaranteed crediting rates, less withdrawals, transfers and fees (see Note 4). The Committee determines the Plan's valuation policies.

Net investment appreciation or depreciation reflected in the statement of changes in net assets available for benefits includes realized gains and losses on investments bought and sold during the year as well as unrealized gains and losses on investments held during the year, all of which relates to mutual funds.

Purchases and sales of securities are recorded on a trade-date basis, interest income is recorded on the accrual basis, and dividends are recorded on the ex-dividend date.

Payment of Benefits – Benefits are recorded upon distribution to participants or beneficiaries.

Plan Expenses – Certain expenses of maintaining the Plan are paid by the plan sponsor and therefore are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses, while expenses for items such as recordkeeping fees are allocated to participant accounts. Investment related fees are included in the net appreciation / depreciation of the fair value of investments.

Evaluation of Subsequent Events – Management has evaluated subsequent events involving the Plan for potential recognition or disclosure in the accompanying financial statements. Subsequent events are events or transactions that occurred after December 31, 2023 up through October 9, 2024, the date the accompanying financial statements were available to be issued.

Note 3 – Information Prepared and Certified by the Trustee

The plan administrator has elected the method of compliance permitted by 29 CFR Section 2520.103-8 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the audit did not extend to any statements or information related to investment information certified by Fidelity Management Trust Company, the trustee of the Plan, as complete and accurate, except for comparing such information certified by the trustee with information included in the Plan's financial statements and supplemental schedule of assets) held at end of year) – Schedule H, Line 4i.

The following has been certified as complete and accurate by the Plan's trustee, Fidelity Management Trust Company.

	<u>December 31</u>	
	<u>2023</u>	<u>2022</u>
Investments at fair value (see Note 5):		
Shares of registered investment companies	<u>\$ 66,371,652</u>	<u>\$ 55,750,668</u>
Investment at contract value (Note 4):		
Guaranteed Income Fund	<u>\$ 11,762,881</u>	<u>\$ 12,887,914</u>
Notes receivable from participants	<u>\$ 578,865</u>	<u>\$ 564,728</u>
	<u>Year Ended</u>	
	<u>December 31,</u>	
	<u>2023</u>	
Investment income:		
Interest and dividends	<u>\$ 1,903,270</u>	
Net appreciation in fair value of investments	<u>\$ 10,046,186</u>	
Interest income on notes receivable from participants	<u>\$ 33,620</u>	

Note 4 – Investment Contract with Insurance Company

The Plan has entered into a group annuity contract issued by Prudential Retirement Insurance and Annuity Company (Prudential), which is a fully benefit-responsive investment contract. The contract is credited with participants' contributions plus earnings at the guaranteed crediting rates, and charged for participant withdrawals and administrative fees. The issuer is contractually obligated to repay the principal at a specified interest rate that is guaranteed to the Plan.

Because the guaranteed investment contract meets the criteria to be considered a fully benefit-responsive investment contract, contract value is the relevant measurement attribute for net assets available for benefits and, therefore, this contract is presented on the face of the statement of net assets available for benefits at contract value. Contract value, as reported to the Plan by Prudential, represents contributions made under the contract plus earnings, less participant withdrawals and administration expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

Note 4 – Investment Contract with Insurance Company (Cont.)

There are no reserves against contract value for credit risk of the issuer or otherwise. The contract value of investment contract at December 31, 2023 and 2022 was \$11,762,881 and \$12,887,914, respectively. The crediting interest rate is based on many factors including, but not limited to, current economic and market conditions and the general interest rate environment, but it may not be less than 1.5%. Such interest rates are reviewed semiannually for resetting.

Events that may limit the ability of the plan to transact at contract value with the issuer are as follows: premature termination of the contract by the Plan, office closures, Company layoffs, Plan termination, bankruptcy, and Company mergers. In the case of these events, Prudential reserves the right to settle within 90 days, or over time, as specified in the group annuity contract. The Company has no such plans in the near term.

While the contract is active, transfers among investment options or distributions to participants will be made immediately. However, in the event that total distributions and transfers from a contract's pool exceed 10% of the pool's balance as of January 1, Prudential has the option to defer transfers or distributions. If this limit is reached, and if Prudential exercises its option, then it will transfer or distribute the lesser of the amount requested, or 10% of the Plan's contract balance, within 90 days. During the exercise of a deferral provision, any amount deferred will continue to receive credit interest, and distribution requests due to retirement, termination, death, disability or hardship, as well as distributions required by Code section 401(a)(9) payable from the fund, will be paid and not deferred. In addition, Prudential reserves the right to prohibit transfers to any investment vehicle that is deemed to be a competing fund. Although the deferral provision has been in place since 1970, it has seldom been invoked by Prudential. The deferral provision was not invoked in 2023 or 2022.

Note 5 – Fair Value Measurements

Fair value is defined 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.

FASB ASC 820, "Fair Value Measurement" provides a framework for measuring fair value. The framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1), and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy, are described as follows:

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

Level 2 inputs to the valuation methodology include the following:

- Quoted prices for similar assets or liabilities in active markets
- Quoted prices for identical or similar assets or liabilities in inactive markets
- Inputs other than quoted prices that are observable for the asset or liability
- Inputs that are derived principally from, or corroborated by, observable market data by correlation or other means

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

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

The assets' or liabilities' fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

Note 5 – Fair Value Measurements (Cont.)

The following is a schedule of the Plan's assets at fair value, which are required to be reported by category within the fair value hierarchy:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
<u>December 31, 2023</u>				
Shares of registered investment companies:	<u>\$ 66,371,652</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 66,371,652</u>
<u>December 31, 2022</u>				
Shares of registered investment companies:	<u>\$ 55,750,668</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 55,750,668</u>

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2023 and 2022. There have been no transfers between levels 1, 2 or 3 for the year ended December 31, 2023.

Shares of Registered Investment Companies – These investments (mutual funds) are public investment vehicles valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Note 6 –Party-in-Interest Transactions

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering services to the Plan, the employer and certain others. Certain Plan investments are shares of mutual funds managed by Fidelity Management Trust Company, the plan trustee, therefore, these transactions are party-in-interest transactions. The plan issues loans to participants, which are secured by the vested balances in the participants' accounts and therefore these transactions are also deemed to be party-in-interest transactions. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Note 7 – Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time, and to terminate the Plan subject to the provisions of ERISA. In the event of a partial or complete plan termination, participants will become 100% vested in their accounts which will be distributed to participants in accordance with the Plan's provisions.

Note 8 – Income Tax Status

The Plan is a qualified cash or deferral arrangement established under Section 401(k) of the Internal Revenue Code and is exempt from federal income taxes under Section 401(a) of the Internal Revenue Code. In March of 2021, the Company executed an adoption agreement using a Fidelity Volume Submitter Plan, which restated and amended the plan documents as required by the Internal Revenue Services. The volume submitter plan relies on a favorable opinion letter from the Internal Revenue Service dated June 30, 2020, issued for the Volume Submitter Plan. Although the Plan has been amended and restated since receiving the favorable opinion letter from the IRS, the plan administrator believes that the Plan is designed, and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code, and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Note 9 – Investment Risks and Uncertainties

The Plan provides for investment options in mutual funds and in an investment contract with an insurance company, which are exposed to various risks such as interest rate, credit, and market risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in risks in the near term would materially affect participants' account balances, and the amounts reported in the statements of net assets available for benefits.

Note 10 – Reconciliation of Financial Statements to Form 5500

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

	<u>2023</u>	<u>2022</u>
Net assets available for benefits per financial statements	\$ 79,179,645	\$ 69,303,235
Deemed distributions of notes receivable from participants	(46,462)	(44,537)
Employer contributions receivable	(466,247)	(99,925)
Net assets available for benefits per Schedule H of Form 5500	<u>\$ 78,666,936</u>	<u>\$ 69,158,773</u>

The following is a reconciliation of notes receivable from participants per the financial statements to the Form 5500:

	<u>2023</u>	<u>2022</u>
Notes receivable from participants per the financial statements	\$ 578,865	\$ 564,728
Deemed distributions of notes receivable from participants	(46,462)	(44,537)
Notes receivable from participants per Schedule H of Form 5500	<u>\$ 532,403</u>	<u>\$ 520,191</u>

The following is a reconciliation of the change in net assets available for benefits per the financial statements to Form 5500 for the year ended December 31, 2023:

Increase in net assets available for benefits per the financial statements	\$ 9,876,410
Change in contributions receivable	(366,322)
Change in deemed loan distributions of notes receivable from participants	(1,925)
Net income per Schedule H of Form 5500	<u>\$ 9,508,163</u>

The following is a reconciliation of contributions per the financial statements to Form 5500 for the year ended December 31, 2023 :

Contributions per the financial statements	\$ 4,326,725
Add: Contributions receivable at December 31, 2022	99,925
Less: Contributions receivable at December 31, 2023	(466,247)
Contributions per Schedule H of Form 5500	<u>\$ 3,960,403</u>

SUPPLEMENTAL SCHEDULE

ConRes Smart Retire Plan

Schedule of Assets (Held at End of Year) - Schedule H, Line 4i

E.I.N. 04-2297141

Plan No.: 001

December 31, 2023

(a)	(b)	(c)	(d)	(e)
		Description of investment including maturity date, rate of interest, collateral, par or maturity value	** Cost	Current Value
	Guaranteed Income Fund	Group Annuity insurance Contract	\$	11,762,881
	Registered Investment Companies:			
	DFA EMRG MKT CORE EQ	Mutual Fund		796,169
	TRP RETIRE I 2010 I	Mutual Fund		54,004
	TRP RETIRE I 2020 I	Mutual Fund		261,306
	TRP RETIRE I 2030 I	Mutual Fund		3,205,545
	TRP RETIRE I 2040 I	Mutual Fund		2,838,334
	TRP RETIRE I 2050 I	Mutual Fund		1,764,470
	TRP RETIRE I 2060 I	Mutual Fund		1,687,975
	TRP DIV GROWTH I	Mutual Fund		4,478,446
	VI SM-CAP VAL R6	Mutual Fund		411,325
	VANG SM CAP IDX ADM	Mutual Fund		1,735,626
	VANG MIDCAP IDX ADM	Mutual Fund		1,179,010
	VANG EXPLORER ADM	Mutual Fund		745,363
	VANG ST FEDERAL ADM	Mutual Fund		1,182,148
	FRANKLIN INCOME R6	Mutual Fund		724,528
	MFS CORP BOND R6	Mutual Fund		1,385,729
	VOYA MID CAP OPPS R6	Mutual Fund		2,578,297
	MFS VALUE R6	Mutual Fund		3,245,206
	MFS INTL NEW DISC R6	Mutual Fund		900,976
	VANG FTSE AW IDX ADM	Mutual Fund		8,052,449
	JH DSCPL VAL MDCP R6	Mutual Fund		3,666,467
*	FID PURITAN K	Mutual Fund		4,341,982
*	FID 500 INDEX	Mutual Fund		9,190,686
*	FID LG CAP GR IDX	Mutual Fund		6,865,901
*	FID TOTAL BOND K6	Mutual Fund		1,517,352
*	FID CONTRAFUND K6	Mutual Fund		3,562,358
				<u>78,134,533</u>
*	Notes receivable from participants	Interest Rate 4.25% - 9.50%		<u>578,865</u>
			\$	<u><u>78,713,398</u></u>

* Represents a permitted party-in-interest to the Plan.

** Cost information is not required for participant-directed investments.

The above information has been prepared and certified by Fidelity Management Trust Company, the trustee, as complete and accurate.