

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 EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/2006
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) ALDEN LEEDS, INC. 55 JACOBUS AVE. KEARNY, NJ 07032
2b	Employer Identification Number (EIN) 22-1683651
2c	Plan Sponsor's telephone number 973-589-3544
2d	Business code (see instructions) 423990

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.	10/14/2024	ANDREW EPSTEIN
	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	5 183
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) 134 6a(2) 206 6b 0 6c 65 6d 271 6e 0 6f 271 6g(1) 174 6g(2) 200 6h 16
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 2H 2J 2K 2R 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 0
- (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 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 EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 ALDEN LEEDS, INC.	D Employer Identification Number (EIN) 22-1683651	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

ABAR RETIREMENT PLAN SERVICES LLC

110 SOUTH JEFFERSON RD. SUITE 204
WHIPPANY, NJ 07981

46-1281375

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	TPA	46679	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CHARLES SCHWAB & CO., INC.

211 MAIN STREET
SAN FRANCISCO, CA 94105

94-1737782

(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?
19	CUSTODIAN	32031	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
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(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(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 EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 ALDEN LEEDS, INC.		
D Employer Identification Number (EIN) 22-1683651		

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	381386	56355
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	176810	299692
(2) Participant contributions	1b(2)	17874	55913
(3) Other	1b(3)	21919	18692
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	12438460	14008453
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	13036449	14439105
Liabilities			
g Benefit claims payable	1g	7567	1016
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	100356	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	107923	1016
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	12928526	14438089

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)	314980	
(B) Participants	2a(1)(B)	116979	
(C) Others (including rollovers)	2a(1)(C)	5000	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		436959
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2142272
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		2579231

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	990958	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		990958
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	46679	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	32031	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		78710
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1069668

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1509563
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

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

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: **LEE CPA AUDIT GROUP**

(2) EIN: **81-4637885**

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.)	☒	☐	92106
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?	☒	☐	1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	☐	☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒	☐	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☐	☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	☐	☒	
l Has the plan failed to provide any benefit when due under the plan?	☐	☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	☐	☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	☐	☐	

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 ALDEN LEEDS, INC.		D Employer Identification Number (EIN) 22-1683651
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 26-1384797		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2023 v. 230707		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

19 If the total number of participants is 1,000 or more, complete lines (a) and (b):

a Enter the percentage of plan assets held as:

Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation. _____

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☒ Yes ☐ No

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☒ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703912A.

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

**FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES**

**DECEMBER 31, 2023 AND 2022
AND FOR THE YEAR ENDED DECEMBER 31, 2023**



Table of Contents

Independent Auditors' Report.....	1
-----------------------------------	---

Financial Statements

Statements of Net Assets Available for Benefits.....	4
Statement of Changes in Net Assets Available for Benefits	5
Notes to the Financial Statements.....	6

Supplemental Schedules

Schedule H, Line 4i – Schedule of Assets (Held at End of Year).....	14-17
Schedule H, Line 4a – Schedule of Delinquent Participant Contributions	18



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INDEPENDENT AUDITORS' REPORT

To the Plan Sponsor of Epstein Affiliated Companies 401(k) Pension Plan
Kearny, New Jersey

Opinion on the Financial Statements

We have audited the accompanying financial statements of Epstein Affiliated Companies 401(k) Pension Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statement of net assets available for benefits as of December 31, 2023, the related statement of changes in net assets available for benefits for the year then ended December 31, 2023, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Epstein Affiliated Companies 401(k) Pension Plan as of December 31, 2023, and the changes in its net assets available for benefits for the year then ended December 31, 2023, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion on the Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Epstein Affiliated Companies 401(k) Pension 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 audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt Epstein Affiliated Companies 401(k) Pension Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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 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 Epstein Affiliated Companies 401(k) Pension 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 Epstein Affiliated Companies 401(k) Pension Plan's ability to continue as a going concern for a reasonable period of time.

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 Schedules Required by ERISA

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of schedule H, Line 4i – Schedule of Assets (Held at End of Year) and Schedule H, Line 4a – Schedule of Delinquent Participant Contributions as of December 31, 2023, is presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

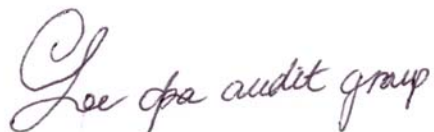
The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedule, including its 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 information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Other Matter — Auditor's Report on the 2022 Financial Statements

Predecessor auditors performed an audit of the 2022 financial statements of Epstein Affiliated Companies 401(k) Pension Plan. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated October 14, 2023, indicated that (a) the amounts and disclosures in the 2022 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2022 financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(c). Their report also indicated that the form and content of the 2022 supplemental schedules that agree to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2022 supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determines meets the requirements of ERISA Section 103(a)(3)(c).

A handwritten signature in purple ink that reads "Lee CPA audit group". The signature is written in a cursive, flowing style.

Sacramento, California
October 12, 2024

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2023 AND 2022

ASSETS

	<u>2023</u>	<u>2022</u>
Noninterest-bearing cash	\$ 56,355	\$ 381,386
Investments, at fair value:	14,008,453	12,438,460
Receivables		
Employer contributions	299,692	176,810
Participants contributions	55,913	17,874
Other	<u>18,692</u>	<u>21,919</u>
Total receivables	<u>374,297</u>	<u>216,603</u>
Total assets	14,439,105	13,036,449

LIABILITIES

Benefits claims payable	1,016	7,567
Other liabilities	<u>-</u>	<u>100,356</u>
Total liabilities	<u>1,016</u>	<u>107,923</u>
Net assets available for benefits	\$ <u>14,438,089</u>	\$ <u>12,928,526</u>

The accompanying notes are an integral part of the financial statement

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2023

Additions:

Investment income:

Net appreciation in fair value of investments	\$ 2,142,272
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Contributions:

Employer	314,980
----------	---------

Participants	116,979
--------------	---------

Rollovers	<u>5,000</u>
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Total contributions	<u>436,959</u>
---------------------	----------------

Total additions	2,579,231
-----------------	-----------

Deductions:

Benefits paid to participants	990,958
-------------------------------	---------

Expenses	<u>78,710</u>
----------	---------------

Total deductions	<u>1,069,668</u>
------------------	------------------

Net increase in net assets available for benefits	1,509,563
---	-----------

Net assets available for benefits:

Beginning of year	<u>12,928,526</u>
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End of year	<u>\$ 14,438,089</u>
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The accompanying notes are an integral part of the financial statement

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 1: DESCRIPTION OF PLAN

The following description of the Epstein Affiliated Companies 401(k) Pension Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a participant-directed defined contribution plan covering all eligible employees of controlled group members Alden Leeds Inc. and Mid-Continent Packaging Inc. (collectively, the Company) with retirement benefits in accordance with section 401(k) of the Internal Revenue Code (the IRC). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan was established on April 1, 1974.

Eligibility

To be eligible to participate in the Plan, employees must have completed six months of service with the Company. Union employees, leased employees, non-resident aliens, and any employee of any entity required to be aggregated with the plan sponsor under Code Section 414(b),(c),(m), or (o) and the regulation thereunder that has not adopted the Plan are excluded from participation in the Plan. Owners of Alden Leeds, Inc. and employees of Mid-Continent Packaging Inc. are not eligible for Company matching contributions. Eligible employees shall enter the Plan on the first day of the plan year coincident with or next following the date the eligibility requirements are met.

Contributions

Participant Contributions: Participants elect to have amounts withheld from their paychecks and contributed to the Plan by the Company. Participants may contribute up to 100% of their plan compensation in pre-tax deferrals, as defined in the Plan and by the Internal Revenue Service. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute rollover amounts representing distributions from other qualified defined benefit or contribution plans.

Employer Contributions:

Matching Contributions: The Company makes matching contributions in an amount equal to 200% of the first 2.5% of the participant's eligible compensation, as determined by the Company.

Discretionary Nonelective Contributions: The Company also makes discretionary nonelective contributions in an amount as determined by the Company.

All of the foregoing contributions are subject to limits as set by federal law.

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 1: DESCRIPTION OF PLAN (CONTINUED)

Investment Options

Participants may direct the investment of all contributions into various investment options offered by the Plan and Charles Schwab Trust Bank.

Participant Accounts

Each participant's account is credited with the participant's own contributions and an allocation of net earnings from investments and changes in investment values. Allocations are based on each participant's contributions, earnings, or account balances, as defined by the Plan agreement. The benefit to which a participant is entitled is limited to the benefit that can be provided from the participant's account. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan.

Vesting

Participants are always fully vested in their own contributions and all earnings thereon. Participants vest in Company contributions at the rate of 20% for each year of vesting service until fully vested, beginning on the second year of credited service after the date of hire. Participants are fully vested in Company contributions after six years of credited service.

Forfeitures

Forfeitures of nonvested employer contributions, if any, shall be used to reduce employer contributions and can be applied to reduce administrative expenses charged to the Plan, for the plan year in which they occurred or thereafter. However, if the participant is reemployed and fulfills certain requirements, as defined in the Plan, the participant's account will be reinstated.

Payment of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or may elect to take partial payments or installment payments if the participant is receiving required minimum distributions. Terminated participants whose balances are less than \$5,000 will be automatically distributed. For such balances exceeding \$5,000, subject to certain requirements, participants may leave their account balance in the Plan. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Participants may request withdrawal from their contribution accounts after attaining the age of 59½. The distribution of the participant's account must commence no later than April 1 following the calendar year in which the participant attains age 73.

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements are prepared using the accrual basis of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair Value is 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. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by its investment advisors, custodians, and the insurance company. See Note 4 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade date basis.

Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefits are recorded when paid.

NOTE 3: FAIR VALUE MEASUREMENTS

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

The three levels of the fair value hierarchy under FASB ASC Topic 820 are described as follows:

- | | |
|----------|---|
| Level 1) | Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets. |
|----------|---|

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 3: FAIR VALUE MEASUREMENTS (CONTINUED)

- Level 2) Inputs to the valuation methodology include 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 asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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 on December 31, 2023.

Registered investment accounts (mutual funds): 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 Securities and Exchange Commission. 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.

Exchange traded funds (ETFs): Valued at the closing price reported in the active market in which the individual securities are traded.

Common stocks: Valued at the closing price reported on the Stock Exchange.

Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value in yields currently available in comparable securities of issuers with similar credit ratings.

Interest-bearing cash: Valued at the daily closing price as reported by the fund.

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

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

NOTES TO THE FINANCIAL STATEMENTS DECEMBER 31, 2023 AND 2022

NOTE 3: FAIR VALUE MEASUREMENTS (CONTINUED)

Net appreciation in fair value of investments includes net unrealized and net realized gains and losses on investments during the year and is presented net of investment expenses. Investment income is allocated to individual participant accounts based on the participant's share of the investment fund.

As of December 31, 2023, assets in the plan, as defined by ASC Topic 820, were as follows:

<u>Assets at fair value as of December 31, 2023</u>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	\$ 3,237,462	-	-	\$ 3,237,462
Exchange traded funds	5,966,403	-	-	5,966,403
Common stocks	3,349,076	-	-	3,349,076
Bonds	-	1,328,285	-	1,328,285
Interest-bearing cash	127,227	-	-	127,227
Total investments, at fair value	<u>\$ 12,680,168</u>	<u>1,328,285</u>	<u>-</u>	<u>\$ 14,008,453</u>

As of December 31, 2022, assets in the plan, as defined by ASC Topic 820, were as follows:

<u>Assets at fair value as of December 31, 2022</u>				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Registered investment companies	\$ 2,590,440	-	-	\$ 2,590,440
Exchange traded funds	5,436,692	-	-	5,436,692
Common stocks	2,900,821	-	-	2,900,821
Bonds	-	1,390,664	-	1,390,664
Interest-bearing cash	119,843	-	-	119,843
Total investments, at fair value	<u>\$ 11,047,796</u>	<u>1,390,664</u>	<u>-</u>	<u>\$ 12,438,460</u>

NOTE 4: PLAN TERMINATION

Although the Company expects to continue the Plan indefinitely, it has the right under the Plan to suspend its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, all accounts become fully vested and non-forfeitable. Plan assets would first be used to pay any expenses properly charged to the Plan. The remaining Plan assets would then be distributed to participants.

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 5: RISKS AND UNCERTAINTIES

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

NOTE 6: PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Charles Schwab Trust Bank. Charles Schwab Trust Bank is the custodian, as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Any purchase and sale of investments in the custodian are open market transactions at fair market value. Fees incurred by the Plan for investment management services are included in net appreciation in the fair value of investments. These fees are paid to the investment fund manager and may include certain revenue-sharing fees that are paid to Charles Schwab Trust Bank, other investment custodians, and investment advisors.

Additionally, the Plan Sponsor, Alden Leeds, Inc. is also a party-in-interest to the Plan, however, there were no transactions with the Plan sponsor other than the funding of contributions to the Plan and payment of certain administrative expenses of the Plan.

NOTE 7: TAX STATUS

The Company has adopted CCH Incorporated, DBA ftwilliam.com Non-Standardized Pre-Approved Profit-Sharing Plan with CODA. The Internal Revenue Service ("IRS") has informed CCH Incorporated, DBA ftwilliam.com, in a letter dated June 30, 2020, that its non-standardized pre-approved profit-sharing plan with CODA is designed in accordance with applicable sections of the IRC, and any Plan sponsor adopting this form of the non-standardized pre-approved profit-sharing plan will be considered to have a plan qualified under applicable sections of the IRC. Therefore, the Plan and related trust are tax-exempt, and once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. The Plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes the Plan is qualified as a tax-exempt trust.

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2023 AND 2022

NOTE 7: TAX STATUS (CONTINUED)

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examination for years prior to 2020.

NOTE 8: NON-EXEMPT TRANSACTIONS

During the Plan years ended, December 31, 2023, and 2022, the Company failed to timely remit to the Plan's custodian certain employee contributions totaling \$92,106, and \$139,506, respectively, during the period prescribed by the Department of Labor regulations. Delays in remitting contributions to the custodian were due to administrative errors. Subsequent to year end the Company will make contributions to the affected participant's accounts to compensate those participants for potential lost earnings due to the delay for the Plan year ended December 31, 2023. During the 2023 Plan year, the Company has made contributions to the affected participant's accounts to compensate those participants for potential lost earnings due to the delay for the Plan year ended December 31, 2022.

NOTE 9: SUBSEQUENT EVENTS

Subsequent events are events or transactions that occur after the statement of net assets available for benefits date but before the financial statements are available to be issued. The Plan recognizes in the financial statements the effects of all subsequent events that provide additional evidence about conditions that existed at the date of the statement of net assets available for benefits, including the estimates inherent in the process of preparing the financial statements. The Plan's financial statements do not recognize subsequent events that provide evidence about conditions that did not exist at the date of the statement of net assets available for benefits but arose after the statement of net assets available for benefits date and before the financial statements are available to be issued.

The plan has evaluated subsequent events through October 12, 2024, the date the financial statements were available to be issued.

The Securing a Strong Retirement Act (SECURE 2.0 Act) was signed into law on December 29, 2022, and includes mandatory and optional provisions with varying effective dates in 2024 and later.

Supplemental Schedule

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

EIN 22-1683651

PLAN NUMBER: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Charles Schwab	CHARLES SCHWAB BANK DEPOSIT ACCOUNTS	** \$	127,226
*	Charles Schwab	ALLSPRING CORE PLUS BOND	**	106,770
*	Charles Schwab	BARON GLOBAL ADVANTAGE I	**	107,184
*	Charles Schwab	BLACKROCK HIGH YIELD BON	**	179,834
*	Charles Schwab	BLACKROCK STRATEGIC INCO	**	30,196
*	Charles Schwab	DOUBLELINE CORE FIXED IN	**	84,483
*	Charles Schwab	DOUBLELINE CORE FIXED IN	**	13,053
*	Charles Schwab	FEDERATED HERMES INSTL H	**	247,206
*	Charles Schwab	GOLDMAN SACHS GLOBAL COR	**	142,031
*	Charles Schwab	JANUS HENDERSON FLEXIBLE	**	128,156
*	Charles Schwab	LOOMIS SAYLES INVESTMENT	**	61,810
*	Charles Schwab	MAINSTAY MACKAY HIGH YIE	**	399,174
*	Charles Schwab	METROPOLITAN WEST TOTAL	**	292,034
*	Charles Schwab	METROPOLITAN WEST TOTAL	**	11,655
*	Charles Schwab	PIMCO INTERNATIONAL BOND	**	308,720
*	Charles Schwab	SEGALL BRYANT & HAMILL P	**	61,955
*	Charles Schwab	TCW EMERGING MARKETS INC	**	215,813
*	Charles Schwab	TCW TOTAL RETURN BOND I	**	564,864
*	Charles Schwab	TCW TOTAL RETURN BOND I	**	71,775
*	Charles Schwab	TCW TOTAL RETURN BOND N	**	2,551
*	Charles Schwab	THOMPSON BOND	**	30,011
*	Charles Schwab	VANECK EMERGING MARKETS	**	48,925
*	Charles Schwab	VANGUARD HIGH-YIELD CORP	**	129,260
*	Charles Schwab	AGILENT TECHNOLOGIES	**	42,404
*	Charles Schwab	ALPHABET INC.	**	156,453
*	Charles Schwab	AMAZON.COM INC	**	112,436
*	Charles Schwab	AMERICAN EXPRESS CO	**	36,531
*	Charles Schwab	APPLE INC	**	300,347
*	Charles Schwab	ARES CAPITAL CORP	**	29,657
*	Charles Schwab	AVANTOR INC	**	29,999
*	Charles Schwab	AVERY DENNISON CORP	**	31,739
*	Charles Schwab	BARINGS BDC INC	**	37,629
*	Charles Schwab	BERKSHIRE HATHAWAY	**	24,966
*	Charles Schwab	BLACKROCK CAP INVT CORP	**	62,481
*	Charles Schwab	BLUE OWL CAP CORP	**	95,537
*	Charles Schwab	CARLYLE SECD LENDING INC	**	60,770
*	Charles Schwab	CHARLES SCHWAB CORP	**	52,563
*	Charles Schwab	CONSTELLATION BRAND	**	30,702
*	Charles Schwab	COSTCO WHOLESALE CO	**	34,324
*	Charles Schwab	CRESCENT CAPITAL BDC INC	**	66,370
*	Charles Schwab	D R HORTON CO	**	29,788
*	Charles Schwab	DANAHER CORP	**	48,581
*	Charles Schwab	DOLLAR TREE INC	**	26,705
*	Charles Schwab	FS KKR CAPITAL CORP	**	40,886
*	Charles Schwab	GENERAL DYNAMICS CO	**	15,840
*	Charles Schwab	GLOBAL PAYMENTS INC	**	25,908

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

EIN 22-1683651

PLAN NUMBER: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Charles Schwab	GLOBAL PAYMENTS INC	**	25,908
*	Charles Schwab	GOLDMAN SACHS GROUP	**	26,232
*	Charles Schwab	GOLUB CAPITAL BDC INC	**	55,674
*	Charles Schwab	GRAYSCALE BITCOIN TR BTC	**	21,118
*	Charles Schwab	HCA HEALTHCARE INC	**	46,557
*	Charles Schwab	HOME DEPOT INC	**	58,220
*	Charles Schwab	INCYTE CORP	**	21,788
*	Charles Schwab	JOHNSON & JOHNSON	**	26,646
*	Charles Schwab	JPMORGAN CHASE & CO	**	28,407
*	Charles Schwab	L3HARRIS TECHNOLOGIES IN	**	23,379
*	Charles Schwab	LOWES COMPANIES INC	**	57,863
*	Charles Schwab	MASTERCARD INC	**	80,610
*	Charles Schwab	META PLATFORMS INC	**	114,329
*	Charles Schwab	MICROSOFT CORP	**	173,354
*	Charles Schwab	MIDCAP FINL INVESTMENT C	**	63,758
*	Charles Schwab	NEW MOUNTAIN FIN CO	**	52,978
*	Charles Schwab	NIKE INC	**	34,525
*	Charles Schwab	NORDSON CORP	**	24,831
*	Charles Schwab	NOVO-NORDISK AS VORMAL F	**	29,587
*	Charles Schwab	OAKTREE SPECIALTY LENDIN	**	53,814
*	Charles Schwab	PENNANTPARK INVT CO	**	37,114
*	Charles Schwab	SALESFORCE INC	**	57,365
*	Charles Schwab	SHERWIN WILLIAMS CO	**	46,785
*	Charles Schwab	SNAP ON INC	**	28,306
*	Charles Schwab	STARBUCKS CORP	**	23,618
*	Charles Schwab	STELLUS CAPITAL INVESTME	**	36,179
*	Charles Schwab	STRYKER CORP	**	45,817
*	Charles Schwab	TJX COMPANIES INC	**	17,355
*	Charles Schwab	TRACTOR SUPPLY COMP	**	23,868
*	Charles Schwab	TRANE TECHNOLOGIES PLC F	**	44,634
*	Charles Schwab	ULTA BEAUTY INC.	**	47,529
*	Charles Schwab	UNION PACIFIC CORP	**	48,387
*	Charles Schwab	UNITED ENERGY CO NEV	**	360
*	Charles Schwab	UNITED RENTALS INC	**	53,328
*	Charles Schwab	UNITEDHEALTH GRP INC	**	48,435
*	Charles Schwab	VAIL RESORTS INC	**	20,280
*	Charles Schwab	VALLEY NTNL BANK	**	3,323
*	Charles Schwab	VANECK BDC INCOME ETF	**	165,689
*	Charles Schwab	VERTEX PHARMACEUTICA	**	37,434
*	Charles Schwab	VISA INC	**	78,105
*	Charles Schwab	WALT DISNEY CO	**	30,247
*	Charles Schwab	WYNDHAM HOTELS & RESORTS	**	36,104
*	Charles Schwab	ZEBRA TECHNOLOGIES	**	32,526
*	Charles Schwab	AMERN TOWER CORP	**	48,141
*	Charles Schwab	SIMON PPTY GROUP	**	45,502
*	Charles Schwab	AMERICAN CENTURY	**	33,790
*	Charles Schwab	CAPITAL GROUP CORE PLUS	**	67,268

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

EIN 22-1683651

PLAN NUMBER: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Charles Schwab	ENERGY SELECT SECTOR	**	24,314
*	Charles Schwab	ETFMG PRIME MOBILE	**	15,315
*	Charles Schwab	FIDELITY VALUE FACTOR	**	27,082
*	Charles Schwab	FRST TRT LOW DTN OPNTS	**	296,878
*	Charles Schwab	INVSC SP 500 EQUAL	**	87,051
*	Charles Schwab	ISHARES CORE MSCI	**	146,024
*	Charles Schwab	ISHARES CORE MSCI EAFE	**	245,170
*	Charles Schwab	ISHARES CORE S&P	**	50,986
*	Charles Schwab	ISHARES CORE S&P 500	**	34,389
*	Charles Schwab	ISHARES IBOXB INVT GRADE	**	62,634
*	Charles Schwab	ISHARES MSCI EAFE GROWTH	**	51,330
*	Charles Schwab	ISHARES RUSSELL 1000	**	100,046
*	Charles Schwab	ISHARES RUSSELL MID CAP	**	77,584
*	Charles Schwab	ISHARES S&P 500 VALUE	**	284,658
*	Charles Schwab	ISHARES SEMICONDUCTOR	**	25,348
*	Charles Schwab	ISHARES US HEALTHCARE	**	29,668
*	Charles Schwab	ISHARES US TECHNOLOGY	**	410,353
*	Charles Schwab	PIMCO 0-5 YEAR HIGH YLD	**	129,288
*	Charles Schwab	SCHWAB INTERNATIONAL	**	22,139
*	Charles Schwab	SELECT SECTOR HEALTH	**	103,512
*	Charles Schwab	SELECT SECTOR INDUSTRIAL	**	90,052
*	Charles Schwab	SELECT STR FINANCIAL	**	68,131
*	Charles Schwab	SPDR FUND CONSUMER	**	10,084
*	Charles Schwab	SPDR FUND MATERIALS	**	34,302
*	Charles Schwab	SPDR S&P 500 ETF	**	365,989
*	Charles Schwab	SPDR S&P BIOTECH ETF	**	40,627
*	Charles Schwab	VANECK BDC INCOME ETF	**	58,395
*	Charles Schwab	VANGUARD COMMUNICATION	**	50,622
*	Charles Schwab	VANGUARD CONSUMER	**	100,806
*	Charles Schwab	VANGUARD GROWTH ETF	**	254,922
*	Charles Schwab	VANGUARD MID CAP ETF	**	174,247
*	Charles Schwab	VANGUARD MID CAP GROWTH	**	221,766
*	Charles Schwab	VANGUARD MID CAP VALUE	**	339,178
*	Charles Schwab	VANGUARD REAL ESTATE	**	4,860
*	Charles Schwab	VANGUARD RUSSELL 1000	**	508,008
*	Charles Schwab	VANGUARD S&P 500 ETF	**	417,144
*	Charles Schwab	VANGUARD SMALL CAP ETF	**	144,851
*	Charles Schwab	VANGUARD SMALL CAP VALUE	**	15,118
*	Charles Schwab	VANGUARD VALUE ETF	**	430,411
*	Charles Schwab	VGRD STC ETF DV	**	173,773
*	Charles Schwab	WISDOMTREE EUROPE HEDGED	**	62,732
*	Charles Schwab	WISDOMTREE INTER HDG QLY	**	7,978
*	Charles Schwab	WISDOMTREE JAPAN	**	24,546
*	Charles Schwab	WISDOMTREE JAPAN HEDGED	**	21,027

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

EIN 22-1683651

PLAN NUMBER: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Charles Schwab	WSDMTRE EMRG MKT EX STT	**	22,007
*	Charles Schwab	ALPHABET INC.	**	4,724
*	Charles Schwab	AMERICAN TOWER CORP	**	49,929
*	Charles Schwab	AUTONATION, INC.	**	46,860
*	Charles Schwab	BANK OF AMERICA	**	14,736
*	Charles Schwab	BAXTER INTERNTNL	**	9,421
*	Charles Schwab	BRISTOL-MYERS SQ	**	48,519
*	Charles Schwab	BROADCOM INC.	**	50,750
*	Charles Schwab	BUNGE LIMITED FI	**	48,124
*	Charles Schwab	CIMAREX ENERGY CO	**	8,663
*	Charles Schwab	CITIGROUP INC	**	9,780
*	Charles Schwab	COACH INC	**	24,540
*	Charles Schwab	COMCAST CORP	**	9,647
*	Charles Schwab	CONSTELLATION BR	**	49,661
*	Charles Schwab	CVS HEALTH CORP	**	44,179
*	Charles Schwab	ENERGY TRANSFER	**	9,853
*	Charles Schwab	ETC SUNOCO HOLDIN	**	9,721
*	Charles Schwab	FEDERAL NTNL MORT	**	1,418
*	Charles Schwab	FHLMC	**	3,017
*	Charles Schwab	FULTON FINL CORP	**	49,420
*	Charles Schwab	GENERAL MILLS, I	**	49,857
*	Charles Schwab	GOLDMAN SACHS IN	**	14,737
*	Charles Schwab	HYATT HOTELS COR	**	49,550
*	Charles Schwab	JPMORGAN CHASE	**	9,803
*	Charles Schwab	LOCKHEED MARTIN	**	25,515
*	Charles Schwab	MASCO CORP	**	23,696
*	Charles Schwab	METLIFE, INC.	**	9,787
*	Charles Schwab	NEW HAVEN CT	**	41,543
*	Charles Schwab	OWENS CORNING	**	52,988
*	Charles Schwab	QUEST DIAGNOSTICS	**	48,961
*	Charles Schwab	S JERSEY TRN AUT	**	47,550
*	Charles Schwab	SALINE COUNTY A	**	24,306
*	Charles Schwab	SIMON PROPERTY	**	49,076
*	Charles Schwab	THE WALT DISNEY	**	48,636
*	Charles Schwab	TYSON FOODS, INC	**	49,448
*	Charles Schwab	U.S. BANCORP	**	9,588
*	Charles Schwab	UNDER ARMOUR, IN	**	56,475
*	Charles Schwab	WARNER BROS. DIS	**	14,275
*	Charles Schwab	WELLS FARGO & CO	**	9,782
*	Charles Schwab	WILLIAMS COS INC	**	56,519
*	Charles Schwab	ZOETIS INC.	**	49,593

Total Investments

\$ 14,008,453

* Denotes party-in-interest

** Not applicable as all investments are participant-directed

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

EIN 22-1683651

PLAN NUMBER: 002

SCHEDULE H, LINE 4i – SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
DECEMBER 31, 2023

Participant Contributions Transferred Late to Plan	Total That Constitute Nonexempt Prohibited Transactions			
Check Here If Late Participant Loan Repayments Are Included ☐	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under Voluntary Fiduciary Correction Program (VFCP) and Prohibited Transaction Exemption 2002-51
\$ 92,106	\$ 92,106	-	-	-
\$ 139,506	-	\$ 139,506	-	-
-	-	-	-	-
-	-	-	-	-

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

EIN 22-1683651

PLAN NUMBER: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Charles Schwab	CHARLES SCHWAB BANK DEPOSIT ACCOUNTS	** \$	127,226
*	Charles Schwab	ALLSPRING CORE PLUS BOND	**	106,770
*	Charles Schwab	BARON GLOBAL ADVANTAGE I	**	107,184
*	Charles Schwab	BLACKROCK HIGH YIELD BON	**	179,834
*	Charles Schwab	BLACKROCK STRATEGIC INCO	**	30,196
*	Charles Schwab	DOUBLELINE CORE FIXED IN	**	84,483
*	Charles Schwab	DOUBLELINE CORE FIXED IN	**	13,053
*	Charles Schwab	FEDERATED HERMES INSTL H	**	247,206
*	Charles Schwab	GOLDMAN SACHS GLOBAL COR	**	142,031
*	Charles Schwab	JANUS HENDERSON FLEXIBLE	**	128,156
*	Charles Schwab	LOOMIS SAYLES INVESTMENT	**	61,810
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*	Charles Schwab	METROPOLITAN WEST TOTAL	**	292,034
*	Charles Schwab	METROPOLITAN WEST TOTAL	**	11,655
*	Charles Schwab	PIMCO INTERNATIONAL BOND	**	308,720
*	Charles Schwab	SEGALL BRYANT & HAMILL P	**	61,955
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*	Charles Schwab	TCW TOTAL RETURN BOND N	**	2,551
*	Charles Schwab	THOMPSON BOND	**	30,011
*	Charles Schwab	VANECK EMERGING MARKETS	**	48,925
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*	Charles Schwab	AGILENT TECHNOLOGIES	**	42,404
*	Charles Schwab	ALPHABET INC.	**	156,453
*	Charles Schwab	AMAZON.COM INC	**	112,436
*	Charles Schwab	AMERICAN EXPRESS CO	**	36,531
*	Charles Schwab	APPLE INC	**	300,347
*	Charles Schwab	ARES CAPITAL CORP	**	29,657
*	Charles Schwab	AVANTOR INC	**	29,999
*	Charles Schwab	AVERY DENNISON CORP	**	31,739
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*	Charles Schwab	BERKSHIRE HATHAWAY	**	24,966
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*	Charles Schwab	CARLYLE SECD LENDING INC	**	60,770
*	Charles Schwab	CHARLES SCHWAB CORP	**	52,563
*	Charles Schwab	CONSTELLATION BRAND	**	30,702
*	Charles Schwab	COSTCO WHOLESALE CO	**	34,324
*	Charles Schwab	CRESCENT CAPITAL BDC INC	**	66,370
*	Charles Schwab	D R HORTON CO	**	29,788
*	Charles Schwab	DANAHER CORP	**	48,581
*	Charles Schwab	DOLLAR TREE INC	**	26,705
*	Charles Schwab	FS KKR CAPITAL CORP	**	40,886
*	Charles Schwab	GENERAL DYNAMICS CO	**	15,840
*	Charles Schwab	GLOBAL PAYMENTS INC	**	25,908

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

EIN 22-1683651

PLAN NUMBER: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Charles Schwab	GLOBAL PAYMENTS INC	**	25,908
*	Charles Schwab	GOLDMAN SACHS GROUP	**	26,232
*	Charles Schwab	GOLUB CAPITAL BDC INC	**	55,674
*	Charles Schwab	GRAYSCALE BITCOIN TR BTC	**	21,118
*	Charles Schwab	HCA HEALTHCARE INC	**	46,557
*	Charles Schwab	HOME DEPOT INC	**	58,220
*	Charles Schwab	INCYTE CORP	**	21,788
*	Charles Schwab	JOHNSON & JOHNSON	**	26,646
*	Charles Schwab	JPMORGAN CHASE & CO	**	28,407
*	Charles Schwab	L3HARRIS TECHNOLOGIES IN	**	23,379
*	Charles Schwab	LOWES COMPANIES INC	**	57,863
*	Charles Schwab	MASTERCARD INC	**	80,610
*	Charles Schwab	META PLATFORMS INC	**	114,329
*	Charles Schwab	MICROSOFT CORP	**	173,354
*	Charles Schwab	MIDCAP FINL INVESTMENT C	**	63,758
*	Charles Schwab	NEW MOUNTAIN FIN CO	**	52,978
*	Charles Schwab	NIKE INC	**	34,525
*	Charles Schwab	NORDSON CORP	**	24,831
*	Charles Schwab	NOVO-NORDISK AS VORMAL F	**	29,587
*	Charles Schwab	OAKTREE SPECIALTY LENDIN	**	53,814
*	Charles Schwab	PENNANTPARK INVT CO	**	37,114
*	Charles Schwab	SALESFORCE INC	**	57,365
*	Charles Schwab	SHERWIN WILLIAMS CO	**	46,785
*	Charles Schwab	SNAP ON INC	**	28,306
*	Charles Schwab	STARBUCKS CORP	**	23,618
*	Charles Schwab	STELLUS CAPITAL INVESTME	**	36,179
*	Charles Schwab	STRYKER CORP	**	45,817
*	Charles Schwab	TJX COMPANIES INC	**	17,355
*	Charles Schwab	TRACTOR SUPPLY COMP	**	23,868
*	Charles Schwab	TRANE TECHNOLOGIES PLC F	**	44,634
*	Charles Schwab	ULTA BEAUTY INC.	**	47,529
*	Charles Schwab	UNION PACIFIC CORP	**	48,387
*	Charles Schwab	UNITED ENERGY CO NEV	**	360
*	Charles Schwab	UNITED RENTALS INC	**	53,328
*	Charles Schwab	UNITEDHEALTH GRP INC	**	48,435
*	Charles Schwab	VAIL RESORTS INC	**	20,280
*	Charles Schwab	VALLEY NTNL BANK	**	3,323
*	Charles Schwab	VANECK BDC INCOME ETF	**	165,689
*	Charles Schwab	VERTEX PHARMACEUTICA	**	37,434
*	Charles Schwab	VISA INC	**	78,105
*	Charles Schwab	WALT DISNEY CO	**	30,247
*	Charles Schwab	WYNDHAM HOTELS & RESORTS	**	36,104
*	Charles Schwab	ZEBRA TECHNOLOGIES	**	32,526
*	Charles Schwab	AMERN TOWER CORP	**	48,141
*	Charles Schwab	SIMON PPTY GROUP	**	45,502
*	Charles Schwab	AMERICAN CENTURY	**	33,790
*	Charles Schwab	CAPITAL GROUP CORE PLUS	**	67,268

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

EIN 22-1683651

PLAN NUMBER: 002

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

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Charles Schwab	ENERGY SELECT SECTOR	**	24,314
*	Charles Schwab	ETFMG PRIME MOBILE	**	15,315
*	Charles Schwab	FIDELITY VALUE FACTOR	**	27,082
*	Charles Schwab	FRST TRT LOW DTN OPNTS	**	296,878
*	Charles Schwab	INVSC SP 500 EQUAL	**	87,051
*	Charles Schwab	ISHARES CORE MSCI	**	146,024
*	Charles Schwab	ISHARES CORE MSCI EAFE	**	245,170
*	Charles Schwab	ISHARES CORE S&P	**	50,986
*	Charles Schwab	ISHARES CORE S&P 500	**	34,389
*	Charles Schwab	ISHARES IBOXB INVT GRADE	**	62,634
*	Charles Schwab	ISHARES MSCI EAFE GROWTH	**	51,330
*	Charles Schwab	ISHARES RUSSELL 1000	**	100,046
*	Charles Schwab	ISHARES RUSSELL MID CAP	**	77,584
*	Charles Schwab	ISHARES S&P 500 VALUE	**	284,658
*	Charles Schwab	ISHARES SEMICONDUCTOR	**	25,348
*	Charles Schwab	ISHARES US HEALTHCARE	**	29,668
*	Charles Schwab	ISHARES US TECHNOLOGY	**	410,353
*	Charles Schwab	PIMCO 0-5 YEAR HIGH YLD	**	129,288
*	Charles Schwab	SCHWAB INTERNATIONAL	**	22,139
*	Charles Schwab	SELECT SECTOR HEALTH	**	103,512
*	Charles Schwab	SELECT SECTOR INDUSTRIAL	**	90,052
*	Charles Schwab	SELECT STR FINANCIAL	**	68,131
*	Charles Schwab	SPDR FUND CONSUMER	**	10,084
*	Charles Schwab	SPDR FUND MATERIALS	**	34,302
*	Charles Schwab	SPDR S&P 500 ETF	**	365,989
*	Charles Schwab	SPDR S&P BIOTECH ETF	**	40,627
*	Charles Schwab	VANECK BDC INCOME ETF	**	58,395
*	Charles Schwab	VANGUARD COMMUNICATION	**	50,622
*	Charles Schwab	VANGUARD CONSUMER	**	100,806
*	Charles Schwab	VANGUARD GROWTH ETF	**	254,922
*	Charles Schwab	VANGUARD MID CAP ETF	**	174,247
*	Charles Schwab	VANGUARD MID CAP GROWTH	**	221,766
*	Charles Schwab	VANGUARD MID CAP VALUE	**	339,178
*	Charles Schwab	VANGUARD REAL ESTATE	**	4,860
*	Charles Schwab	VANGUARD RUSSELL 1000	**	508,008
*	Charles Schwab	VANGUARD S&P 500 ETF	**	417,144
*	Charles Schwab	VANGUARD SMALL CAP ETF	**	144,851
*	Charles Schwab	VANGUARD SMALL CAP VALUE	**	15,118
*	Charles Schwab	VANGUARD VALUE ETF	**	430,411
*	Charles Schwab	VGRD STC ETF DV	**	173,773
*	Charles Schwab	WISDOMTREE EUROPE HEDGED	**	62,732
*	Charles Schwab	WISDOMTREE INTER HDG QLY	**	7,978
*	Charles Schwab	WISDOMTREE JAPAN	**	24,546
*	Charles Schwab	WISDOMTREE JAPAN HEDGED	**	21,027

EPSTEIN AFFILIATED COMPANIES 401(K) PENSION PLAN

EIN 22-1683651

PLAN NUMBER: 002

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
*	Charles Schwab	WSDMTRE EMRG MKT EX STT	**	22,007
*	Charles Schwab	ALPHABET INC.	**	4,724
*	Charles Schwab	AMERICAN TOWER CORP	**	49,929
*	Charles Schwab	AUTONATION, INC.	**	46,860
*	Charles Schwab	BANK OF AMERICA	**	14,736
*	Charles Schwab	BAXTER INTERNTNL	**	9,421
*	Charles Schwab	BRISTOL-MYERS SQ	**	48,519
*	Charles Schwab	BROADCOM INC.	**	50,750
*	Charles Schwab	BUNGE LIMITED FI	**	48,124
*	Charles Schwab	CIMAREX ENERGY CO	**	8,663
*	Charles Schwab	CITIGROUP INC	**	9,780
*	Charles Schwab	COACH INC	**	24,540
*	Charles Schwab	COMCAST CORP	**	9,647
*	Charles Schwab	CONSTELLATION BR	**	49,661
*	Charles Schwab	CVS HEALTH CORP	**	44,179
*	Charles Schwab	ENERGY TRANSFER	**	9,853
*	Charles Schwab	ETC SUNOCO HOLDIN	**	9,721
*	Charles Schwab	FEDERAL NTNL MORT	**	1,418
*	Charles Schwab	FHLMC	**	3,017
*	Charles Schwab	FULTON FINL CORP	**	49,420
*	Charles Schwab	GENERAL MILLS, I	**	49,857
*	Charles Schwab	GOLDMAN SACHS IN	**	14,737
*	Charles Schwab	HYATT HOTELS COR	**	49,550
*	Charles Schwab	JPMORGAN CHASE	**	9,803
*	Charles Schwab	LOCKHEED MARTIN	**	25,515
*	Charles Schwab	MASCO CORP	**	23,696
*	Charles Schwab	METLIFE, INC.	**	9,787
*	Charles Schwab	NEW HAVEN CT	**	41,543
*	Charles Schwab	OWENS CORNING	**	52,988
*	Charles Schwab	QUEST DIAGNOSTICS	**	48,961
*	Charles Schwab	S JERSEY TRN AUT	**	47,550
*	Charles Schwab	SALINE COUNTY A	**	24,306
*	Charles Schwab	SIMON PROPERTY	**	49,076
*	Charles Schwab	THE WALT DISNEY	**	48,636
*	Charles Schwab	TYSON FOODS, INC	**	49,448
*	Charles Schwab	U.S. BANCORP	**	9,588
*	Charles Schwab	UNDER ARMOUR, IN	**	56,475
*	Charles Schwab	WARNER BROS. DIS	**	14,275
*	Charles Schwab	WELLS FARGO & CO	**	9,782
*	Charles Schwab	WILLIAMS COS INC	**	56,519
*	Charles Schwab	ZOETIS INC.	**	49,593
Total Investments			\$	14,008,453

* Denotes party-in-interest

** Not applicable as all investments are participant-directed