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| <div>Form 5500</div> <div>Department of the Treasury<br/>Internal Revenue Service</div> <div>Department of Labor<br/>Employee Benefits Security<br/>Administration</div> <div>Pension Benefit Guaranty Corporation</div> | <div>Annual Return/Report of Employee Benefit Plan</div> <div>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).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500.</div> | <div>OMB Nos. 1210-0110<br/>1210-0089</div> <div>2023</div> <div>This Form is Open to Public Inspection</div> |
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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: <div><div><input type="checkbox"/> a multiemployer plan</div><div><input type="checkbox"/> a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)</div><div><input checked="" type="checkbox"/> a single-employer plan</div><div><input type="checkbox"/> a DFE (specify) _____</div></div> |
| B                                                                                          | This return/report is: <div><div><input type="checkbox"/> the first return/report</div><div><input type="checkbox"/> the final return/report</div><div><input type="checkbox"/> an amended return/report</div><div><input type="checkbox"/> a short plan year return/report (less than 12 months)</div></div>                                                                                                 |
| C                                                                                          | If the plan is a collectively-bargained plan, check here. .... ▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                     |
| D                                                                                          | Check box if filing under: <div><div><input checked="" type="checkbox"/> Form 5558</div><div><input type="checkbox"/> automatic extension</div><div><input type="checkbox"/> the DFVC program</div><div><input type="checkbox"/> special extension (enter description)</div></div>                                                                                                                            |
| E                                                                                          | If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. .... ▶ <input type="checkbox"/>                                                                                                                                                                                                                                                                                      |

|         |                                                                                                                                                                                                                                                                                                                                       |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part II | Basic Plan Information—enter all requested information                                                                                                                                                                                                                                                                                |
| 1a      | Name of plan<br>MNS, LTD. PROFIT-SHARING PLAN                                                                                                                                                                                                                                                                                         |
| 1b      | Three-digit plan number (PN) ▶ 001                                                                                                                                                                                                                                                                                                    |
| 1c      | Effective date of plan<br>06/01/1958                                                                                                                                                                                                                                                                                                  |
| 2a      | Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br>MNS, LTD.<br>ABC STORES<br><br>766 POHUKAINA STREET<br>HONOLULU, HI 96813-5307 |
| 2b      | Employer Identification Number (EIN)<br>71-1007574                                                                                                                                                                                                                                                                                    |
| 2c      | Plan Sponsor's telephone number<br>808-591-2550                                                                                                                                                                                                                                                                                       |
| 2d      | Business code (see instructions)<br>445120                                                                                                                                                                                                                                                                                            |

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 | PAUL KOSASA                                                  |
|           | 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                      |

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>3b</b> Administrator's EIN<br><br><b>3c</b> Administrator's telephone number<br><br><div style="background-color: #cccccc; height: 40px; width: 100%;"></div>                                                                                                |
| <b>4</b> 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:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | <b>4b</b> EIN<br><br><b>4d</b> PN                                                                                                                                                                                                                               |
| <b>5</b> Total number of participants at the beginning of the plan year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>5</b> 1811                                                                                                                                                                                                                                                   |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).<br><b>a(1)</b> Total number of active participants at the beginning of the plan year .....<br><b>a(2)</b> Total number of active participants at the end of the plan year .....<br><b>b</b> Retired or separated participants receiving benefits .....<br><b>c</b> Other retired or separated participants entitled to future benefits .....<br><b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> . .....<br><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....<br><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> . .....<br><b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....<br><b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....<br><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | <div style="background-color: #cccccc; height: 20px; width: 100%;"></div> <b>6a(1)</b> 1549<br><b>6a(2)</b> 1617<br><b>6b</b> 52<br><b>6c</b> 145<br><b>6d</b> 1814<br><b>6e</b> 3<br><b>6f</b> 1817<br><b>6g(1)</b> 1630<br><b>6g(2)</b> 1721<br><b>6h</b> 110 |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | <b>7</b>                                                                                                                                                                                                                                                        |

**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 2H 2J 2K 2R 3H

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

|                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>9a</b> Plan funding arrangement (check all that apply)<br>(1) <input checked="" type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor | <b>9b</b> Plan benefit arrangement (check all that apply)<br>(1) <input type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

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

**a Pension Schedules**

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

|                                                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                                                    |                                                                                                |
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| <div>SCHEDULE A</div> <div>(Form 5500)</div> <div>Department of the Treasury<br/>Internal Revenue Service</div> <div>Department of Labor<br/>Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div> | <div>Insurance Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div> <div>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</div> | <div>OMB No. 1210-0110</div> <div>2023</div> <div>This Form is Open to Public Inspection</div> |
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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<br>MNS, LTD. PROFIT-SHARING PLAN                                            | B Three-digit plan number (PN) ▶                     | 001 |
| C Plan sponsor's name as shown on line 2a of Form 5500<br>MNS, LTD.                        | D Employer Identification Number (EIN)<br>71-1007574 |     |

|        |                                                                           |                                                                                                                                                                    |
|--------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part I | Information Concerning Insurance Contract Coverage, Fees, and Commissions | Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A. |
|--------|---------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|

1 Coverage Information:

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

| (b) EIN    | (c) NAIC code | (d) Contract or identification number | (e) Approximate number of persons covered at end of policy or contract year | Policy or contract year |            |
|------------|---------------|---------------------------------------|-----------------------------------------------------------------------------|-------------------------|------------|
|            |               |                                       |                                                                             | (f) From                | (g) To     |
| 35-0145825 | 60895         | K00105                                | 65                                                                          | 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 |                       |
|                                               |                                 |             |                       |

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

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| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> Purpose |                                 |
|                                                      |                                 |                    |                                 |

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

---

| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> Purpose |                                 |
|                                                      |                                 |                    |                                 |

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

---

| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> Purpose |                                 |
|                                                      |                                 |                    |                                 |

---

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

---

| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> Purpose |                                 |
|                                                      |                                 |                    |                                 |

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

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| <b>(b)</b> Amount of sales and base commissions paid | Fees and other commissions paid |                    | <b>(e)</b><br>Organization code |
|------------------------------------------------------|---------------------------------|--------------------|---------------------------------|
|                                                      | <b>(c)</b> Amount               | <b>(d)</b> 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** 6068391**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. .... **6d**  
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee  
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP ANNUITY CONTRACT****b** Balance at the end of the previous year ..... **7b** 6484420**c** Additions: (1) Contributions deposited during the year ..... **7c(1)** 85097  
(2) Dividends and credits ..... **7c(2)** 0  
(3) Interest credited during the year ..... **7c(3)** 102702  
(4) Transferred from separate account ..... **7c(4)** 797362  
(5) Other (specify below) ..... **7c(5)** 12279▶ **LOAN REPAYMENTS**(6) Total additions ..... **7c(6)** 997440**d** Total of balance and additions (add lines **7b** and **7c(6)**) ..... **7d** 7481860**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year ..... **7e(1)** 130932  
(2) Administration charge made by carrier ..... **7e(2)** 4972  
(3) Transferred to separate account ..... **7e(3)** 1262887  
(4) Other (specify below) ..... **7e(4)** 14678▶ **LOANS ISSUED**(5) Total deductions ..... **7e(5)** 1413469**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) ..... **7f** 6068391

**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:

|                                                                                                                                                   |                 |                 |   |
|---------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|-----------------|---|
| <b>a</b> Premiums: (1) Amount received .....                                                                                                      | <b>9a(1)</b>    |                 |   |
| (2) Increase (decrease) in amount due but unpaid.....                                                                                             | <b>9a(2)</b>    |                 |   |
| (3) Increase (decrease) in unearned premium reserve .....                                                                                         | <b>9a(3)</b>    |                 |   |
| (4) Earned ((1) + (2) - (3)).....                                                                                                                 |                 | <b>9a(4)</b>    | 0 |
| <b>b</b> Benefit charges (1) Claims paid.....                                                                                                     | <b>9b(1)</b>    |                 |   |
| (2) Increase (decrease) in claim reserves .....                                                                                                   | <b>9b(2)</b>    |                 |   |
| (3) Incurred claims (add (1) and (2)).....                                                                                                        |                 | <b>9b(3)</b>    | 0 |
| (4) Claims charged .....                                                                                                                          |                 | <b>9b(4)</b>    |   |
| <b>c</b> Remainder of premium: (1) Retention charges (on an accrual basis) --                                                                     |                 |                 |   |
| (A) Commissions .....                                                                                                                             | <b>9c(1)(A)</b> |                 |   |
| (B) Administrative service or other fees .....                                                                                                    | <b>9c(1)(B)</b> |                 |   |
| (C) Other specific acquisition costs .....                                                                                                        | <b>9c(1)(C)</b> |                 |   |
| (D) Other expenses .....                                                                                                                          | <b>9c(1)(D)</b> |                 |   |
| (E) Taxes .....                                                                                                                                   | <b>9c(1)(E)</b> |                 |   |
| (F) Charges for risks or other contingencies.....                                                                                                 | <b>9c(1)(F)</b> |                 |   |
| (G) Other retention charges .....                                                                                                                 | <b>9c(1)(G)</b> |                 |   |
| (H) Total retention .....                                                                                                                         |                 | <b>9c(1)(H)</b> | 0 |
| (2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)..... |                 | <b>9c(2)</b>    |   |
| <b>d</b> Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement .....                               |                 | <b>9d(1)</b>    |   |
| (2) Claim reserves .....                                                                                                                          |                 | <b>9d(2)</b>    |   |
| (3) Other reserves.....                                                                                                                           |                 | <b>9d(3)</b>    |   |
| <b>e</b> Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).) .....                                          |                 | <b>9e</b>       |   |

**10** Nonexperience-rated contracts:

|                                                                                                                                                                                                                                 |            |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|--|
| <b>a</b> Total premiums or subscription charges paid to carrier .....                                                                                                                                                           | <b>10a</b> |  |
| <b>b</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 ..... | <b>10b</b> |  |

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. ▶

|                                                                                                                                                                                                                                              |                                                                                                                                                                                                                             |                                         |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| <div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury<br/>Internal Revenue Service</div> <div>Department of Labor<br/>Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div> | <div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div> | 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

|                                                                                                   |                                                                                    |
|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| <div>A</div> <div>Name of plan</div> <div>MNS, LTD. PROFIT-SHARING PLAN</div>                     | <div>B</div> <div>Three-digit plan number (PN)</div> <div>▶</div> <div>001</div>   |
| <div>C</div> <div>Plan sponsor's name as shown on line 2a of Form 5500</div> <div>MNS, LTD.</div> | <div>D</div> <div>Employer Identification Number (EIN)</div> <div>71-1007574</div> |

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).....

No

Yes

☒
- b

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

(b)

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

(b)

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

(b)

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

(b)

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

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**(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

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**(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

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**(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

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**(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

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

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

ONEAMERICA RETIREMENT SERVICES, LLC

46-5378846

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 15 37 38<br>50 64 65   | NONE                                                                                              | 303936                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

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

THE LONDON COMPANY

99-0824693

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 51                  | NONE                                                                                              | 117948                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

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

GAMCO ASSET MANAGEMENT INC.

249 ROYAL PALM WAY, SUITE 503  
PALM BEACH, FL 33480

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 51                  | NONE                                                                                              | 105250                                                                 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**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)

SAGEVIEW

900 FORT STREET MALL, PIONEER PLAZA  
SUITE 1505  
HONOLULU, HI 96813

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 17 27 51               | NONE                                                                                              | 87500                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

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

ATALANTA SOSNOFF CAPITAL CORP

13-3098641

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 51                  | NONE                                                                                              | 69400                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

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

ALLSPRING GLOBAL INVESTMENTS

525 MARKET STREET, 12TH FLOOR  
SAN FRANCISCO, CA 94105

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 51                  | NONE                                                                                              | 44220                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**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)

NUVEEN

25604 NETWORK PLACE  
CHICAGO, IL 60673-1256

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 28 51                  | NONE                                                                                              | 41513                                                                  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>                                                                       |                                                                                                                                                                                 | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

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

MG TRUST CO. DBA MATRIX TRUST CO.

75-3182674

| (b)<br>Service Code(s)     | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|----------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 18 19 21<br>25 49 50<br>62 | NONE                                                                                              | 8000                                                                   | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                          |

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

MSCS FS DIV OF BROADRIDGE BPO, LLC

33-1151291

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| 59 60 61<br>62 63 68   | NONE                                                                                              | 0                                                                      | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                  | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                                                            | 0                                                                                                                                                                               | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>                          |

**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<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
|---------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| MATRIX TRUST COMPANY                                                | 18 19 21 25 62                                                                                                                                                     | 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. |                                           |
| MATRIX TRUST COMPANY<br><br>75-3182674                              | SEE ATTACHMENT MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES                                                                                                         |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(see instructions)                                                                                                                            | (c) Enter amount of indirect compensation |
| MSCS FS DIV OF BROADRIDGE BPO, LLC                                  | 59 60 61 68                                                                                                                                                        | 0                                         |
| (d) Enter name and EIN (address) of source of indirect compensation | (e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation. |                                           |
| MSCS FS DIV OF BROADRIDGE BPO, LLC<br><br>33-1151291                | SEE ATTACHMENT MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES                                                                                                         |                                           |
| (a) Enter service provider name as it appears on line 2             | (b) Service Codes<br>(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)

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |
|                    |                     |

Explanation:

|                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                              |                                               |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|
| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security Administration<br><br>Pension Benefit Guaranty Corporation | <b>Financial Information</b><br><br>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).<br><br><b>► File as an attachment to Form 5500.</b> | OMB No. 1210-0110                             |
|                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                              | <b>2023</b>                                   |
|                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                              | <b>This Form is Open to Public Inspection</b> |

|                                                                                                          |                                                                    |            |
|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|------------|
| For calendar plan year 2023 or fiscal plan year beginning <b>01/01/2023</b> and ending <b>12/31/2023</b> |                                                                    |            |
| <b>A</b> Name of plan<br><b>MNS, LTD. PROFIT-SHARING PLAN</b>                                            | <b>B</b> Three-digit plan number (PN) <b>►</b>                     | <b>001</b> |
|                                                                                                          |                                                                    |            |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>MNS, LTD.</b>                        | <b>D</b> Employer Identification Number (EIN)<br><b>71-1007574</b> |            |

|               |                                      |
|---------------|--------------------------------------|
| <b>Part I</b> | <b>Asset and Liability Statement</b> |
|---------------|--------------------------------------|

**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 |
|----------------------------------------------------------------------------------------------------|-----------------|-----------------------|-----------------|
| <b>a</b> Total noninterest-bearing cash .....                                                      | <b>1a</b>       | 5336                  | 18522           |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                       |                 |                       |                 |
| <b>(1)</b> Employer contributions .....                                                            | <b>1b(1)</b>    | 5094649               | 5161420         |
| <b>(2)</b> Participant contributions .....                                                         | <b>1b(2)</b>    | 273938                | 287676          |
| <b>(3)</b> Other .....                                                                             | <b>1b(3)</b>    | 183999                | 266484          |
| <b>c</b> General investments:                                                                      |                 |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....   | <b>1c(1)</b>    |                       |                 |
| <b>(2)</b> U.S. Government securities .....                                                        | <b>1c(2)</b>    | 13469329              | 17316979        |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                            |                 |                       |                 |
| <b>(A)</b> Preferred .....                                                                         | <b>1c(3)(A)</b> | 2079631               | 2234793         |
| <b>(B)</b> All other .....                                                                         | <b>1c(3)(B)</b> | 4505056               | 5211539         |
| <b>(4)</b> Corporate stocks (other than employer securities):                                      |                 |                       |                 |
| <b>(A)</b> Preferred .....                                                                         | <b>1c(4)(A)</b> |                       |                 |
| <b>(B)</b> Common .....                                                                            | <b>1c(4)(B)</b> | 65298395              | 76050630        |
| <b>(5)</b> Partnership/joint venture interests .....                                               | <b>1c(5)</b>    |                       |                 |
| <b>(6)</b> Real estate (other than employer real property) .....                                   | <b>1c(6)</b>    |                       |                 |
| <b>(7)</b> Loans (other than to participants) .....                                                | <b>1c(7)</b>    |                       |                 |
| <b>(8)</b> Participant loans .....                                                                 | <b>1c(8)</b>    | 5102176               | 4473346         |
| <b>(9)</b> Value of interest in common/collective trusts .....                                     | <b>1c(9)</b>    |                       |                 |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                    | <b>1c(10)</b>   |                       |                 |
| <b>(11)</b> Value of interest in master trust investment accounts .....                            | <b>1c(11)</b>   |                       |                 |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                  | <b>1c(12)</b>   |                       |                 |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....        | <b>1c(13)</b>   | 92763708              | 115187593       |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) ..... | <b>1c(14)</b>   | 6484420               | 6068391         |
| <b>(15)</b> Other .....                                                                            | <b>1c(15)</b>   | 5392852               | 4158765         |

|                                                                           |              |                       |                 |
|---------------------------------------------------------------------------|--------------|-----------------------|-----------------|
| <b>1d</b> Employer-related investments:                                   |              | (a) Beginning of Year | (b) End of Year |
| (1) Employer securities .....                                             | <b>1d(1)</b> |                       |                 |
| (2) Employer real property .....                                          | <b>1d(2)</b> |                       |                 |
| <b>e</b> Buildings and other property used in plan operation .....        | <b>1e</b>    |                       |                 |
| <b>f</b> Total assets (add all amounts in lines 1a through 1e) .....      | <b>1f</b>    | 200653489             | 236436138       |
| <b>Liabilities</b>                                                        |              |                       |                 |
| <b>g</b> Benefit claims payable .....                                     | <b>1g</b>    |                       |                 |
| <b>h</b> Operating payables .....                                         | <b>1h</b>    |                       |                 |
| <b>i</b> Acquisition indebtedness .....                                   | <b>1i</b>    |                       |                 |
| <b>j</b> Other liabilities .....                                          | <b>1j</b>    | 139141                | 274059          |
| <b>k</b> Total liabilities (add all amounts in lines 1g through 1j) ..... | <b>1k</b>    | 139141                | 274059          |
| <b>Net Assets</b>                                                         |              |                       |                 |
| <b>l</b> Net assets (subtract line 1k from line 1f) .....                 | <b>1l</b>    | 200514348             | 236162079       |

**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.

|                                                                                                            |                 |            |           |
|------------------------------------------------------------------------------------------------------------|-----------------|------------|-----------|
| <b>Income</b>                                                                                              |                 | (a) Amount | (b) Total |
| <b>a Contributions:</b>                                                                                    |                 |            |           |
| (1) Received or receivable in cash from: (A) Employers .....                                               | <b>2a(1)(A)</b> | 5161420    |           |
| (B) Participants .....                                                                                     | <b>2a(1)(B)</b> | 6569745    |           |
| (C) Others (including rollovers) .....                                                                     | <b>2a(1)(C)</b> | 138630     |           |
| (2) Noncash contributions .....                                                                            | <b>2a(2)</b>    |            |           |
| (3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> ..... | <b>2a(3)</b>    |            | 11869795  |
| <b>b Earnings on investments:</b>                                                                          |                 |            |           |
| (1) Interest:                                                                                              |                 |            |           |
| (A) Interest-bearing cash (including money market accounts and certificates of deposit) .....              | <b>2b(1)(A)</b> |            |           |
| (B) U.S. Government securities .....                                                                       | <b>2b(1)(B)</b> | 495440     |           |
| (C) Corporate debt instruments .....                                                                       | <b>2b(1)(C)</b> | 245909     |           |
| (D) Loans (other than to participants) .....                                                               | <b>2b(1)(D)</b> |            |           |
| (E) Participant loans .....                                                                                | <b>2b(1)(E)</b> | 216966     |           |
| (F) Other .....                                                                                            | <b>2b(1)(F)</b> | 102702     |           |
| (G) Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....                                     | <b>2b(1)(G)</b> |            | 1061017   |
| (2) Dividends: (A) Preferred stock .....                                                                   | <b>2b(2)(A)</b> |            |           |
| (B) Common stock .....                                                                                     | <b>2b(2)(B)</b> | 1263195    |           |
| (C) Registered investment company shares (e.g. mutual funds) .....                                         | <b>2b(2)(C)</b> | 6347493    |           |
| (D) Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....                         | <b>2b(2)(D)</b> |            | 7610688   |
| (3) Rents .....                                                                                            | <b>2b(3)</b>    |            |           |
| (4) Net gain (loss) on sale of assets: (A) Aggregate proceeds .....                                        | <b>2b(4)(A)</b> | 31645162   |           |
| (B) Aggregate carrying amount (see instructions) .....                                                     | <b>2b(4)(B)</b> | 31863534   |           |
| (C) Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result .....                         | <b>2b(4)(C)</b> |            | -218372   |
| (5) Unrealized appreciation (depreciation) of assets: (A) Real estate .....                                | <b>2b(5)(A)</b> |            |           |
| (B) Other .....                                                                                            | <b>2b(5)(B)</b> | 11417193   |           |
| (C) Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....                | <b>2b(5)(C)</b> |            |           |

|                                                                                                 |        | (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) |            | 11444009  |
| <b>c</b> Other income .....                                                                     | 2c     |            | 251203    |
| <b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....        | 2d     |            | 43435533  |

**Expenses**

|                                                                                             |        |         |         |
|---------------------------------------------------------------------------------------------|--------|---------|---------|
| <b>e</b> Benefit payment and payments to provide benefits:                                  |        |         |         |
| (1) Directly to participants or beneficiaries, including direct rollovers .....             | 2e(1)  | 7006395 |         |
| (2) To insurance carriers for the provision of benefits.....                                | 2e(2)  |         |         |
| (3) Other .....                                                                             | 2e(3)  |         |         |
| (4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....                 | 2e(4)  |         | 7006395 |
| <b>f</b> Corrective distributions (see instructions) .....                                  | 2f     |         |         |
| <b>g</b> Certain deemed distributions of participant loans (see instructions) .....         | 2g     |         |         |
| <b>h</b> Interest expense .....                                                             | 2h     |         |         |
| <b>i</b> Administrative expenses:                                                           |        |         |         |
| (1) Salaries and allowances .....                                                           | 2i(1)  |         |         |
| (2) Contract administrator fees.....                                                        | 2i(2)  | 303936  |         |
| (3) Recordkeeping fees.....                                                                 | 2i(3)  |         |         |
| (4) IQPA audit fees.....                                                                    | 2i(4)  |         |         |
| (5) Investment advisory and investment management fees .....                                | 2i(5)  | 465831  |         |
| (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) | 11640   |         |
| (12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....        | 2i(12) |         | 781407  |
| <b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total ..... | 2j     |         | 7787802 |

**Net Income and Reconciliation**

|                                                                               |       |  |          |
|-------------------------------------------------------------------------------|-------|--|----------|
| <b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> ..... | 2k    |  | 35647731 |
| <b>l</b> 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: **ACCUITY, LLP**

(2) EIN: **20-5325889**

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

| <b>5b(1)</b> Name of plan(s) | <b>5b(2)</b> EIN(s) | <b>5b(3)</b> 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 \_\_\_\_\_.

|                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                                                                  |                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| <div>SCHEDULE R</div> <div>(Form 5500)</div> <div>Department of the Treasury</div> <div>Internal Revenue Service</div> <div>Department of Labor</div> <div>Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div> | <div>Retirement Plan Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div> | 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<br>MNS, LTD. PROFIT-SHARING PLAN                                            | B Three-digit plan number (PN) ▶                     | 001 |
|                                                                                            |                                                      |     |
| C Plan sponsor's name as shown on line 2a of Form 5500<br>MNS, LTD.                        | D Employer Identification Number (EIN)<br>71-1007574 |     |

|        |               |
|--------|---------------|
| 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):<br>EIN(s): 75-3182674 |   |   |
| Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3. |                                                                                                                                                                                                                                                |   |   |
| 3                                                                | Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....                                                                                                                        | 3 |   |

|         |                                                                                                                                                                        |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Part II | Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.) |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

|                                                      |                                                                                                                                                                                                                                                                                                                                                    |                              |                             |                              |
|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------|-----------------------------|------------------------------|
| 4                                                    | Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....                                                                                                                                                                                                                                        | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> 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 _____<br>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? .....                                                                                                                                                                                                                                                          | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> 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? .....                                                                                 | <input type="checkbox"/> Yes | <input type="checkbox"/> No | <input type="checkbox"/> 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. .... | <input type="checkbox"/> Increase | <input type="checkbox"/> Decrease | <input type="checkbox"/> Both | <input type="checkbox"/> 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? .....                                                         | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 11 | a Does the ESOP hold any preferred stock? .....                                                                                                                                       | <input type="checkbox"/> Yes | <input type="checkbox"/> 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.) ..... | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 12 | Does the ESOP hold any stock that is not readily tradable on an established securities market? .....                                                                                  | <input type="checkbox"/> Yes | <input type="checkbox"/> 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): \_\_\_\_\_

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                        |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|--|
| <b>14</b> 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:<br><b>a</b> The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment) .....<br><b>b</b> The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) .....<br><b>c</b> The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) ..... | <b>14a</b><br><br><br><br><br><br><br><b>14b</b><br><br><br><br><br><br><br><b>14c</b> |  |
| <b>15</b> 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:<br><b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....<br><b>b</b> The corresponding number for the second preceding plan year .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>15a</b><br><br><br><b>15b</b>                                                       |  |
| <b>16</b> Information with respect to any employers who withdrew from the plan during the preceding plan year:<br><b>a</b> Enter the number of employers who withdrew during the preceding plan year .....<br><b>b</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 .....                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | <b>16a</b><br><br><br><b>16b</b>                                                       |  |
| <b>17</b> 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..... <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                        |  |

|                |                                                                                                   |
|----------------|---------------------------------------------------------------------------------------------------|
| <b>Part VI</b> | <b>Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans</b> |
|----------------|---------------------------------------------------------------------------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>18</b> 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..... <input type="checkbox"/>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  |
| <b>19</b> If the total number of participants is 1,000 or more, complete lines (a) and (b):<br><b>a</b> Enter the percentage of plan assets held as:<br>Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%<br>High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%<br><b>b</b> Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:<br><input type="checkbox"/> 0-5 years <input type="checkbox"/> 5-10 years <input type="checkbox"/> 10-15 years <input type="checkbox"/> 15 years or more                                                                                                                                                                                                                                                                                                                                                                                                                                                              |  |
| <b>20 PBGC missed contribution reporting requirements.</b> If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.<br><b>a</b> Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? <input type="checkbox"/> Yes <input type="checkbox"/> No<br><b>b</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:<br><input type="checkbox"/> Yes.<br><input type="checkbox"/> 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.<br><input type="checkbox"/> 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.<br><input type="checkbox"/> No. Other. Provide explanation. _____ |  |

|                 |                                 |
|-----------------|---------------------------------|
| <b>Part VII</b> | <b>IRS Compliance Questions</b> |
|-----------------|---------------------------------|

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| <b>21a</b> 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No<br><b>21b</b> 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).<br><input type="checkbox"/> Design-based safe harbor method<br><input checked="" type="checkbox"/> "Prior year" ADP test<br><input type="checkbox"/> "Current year" ADP test<br><input type="checkbox"/> N/A |  |
| <b>22</b> If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q704015A</u> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |



# **Profit Sharing Plan of MNS, Ltd.**

**Financial Statements and Supplemental Schedules**

**December 31, 2023 and 2022**



# Profit Sharing Plan of MNS, Ltd.

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|------------------------------------------------------------------------------------------------------------------------------------------------|-------|

|                                                                                                                           |    |
|---------------------------------------------------------------------------------------------------------------------------|----|
| Schedule III – Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions<br>Year Ended December 31, 2023 ..... | 33 |
|---------------------------------------------------------------------------------------------------------------------------|----|



## Report of Independent Auditors

To the Participants, Administrator  
and Executive Committee of  
Profit Sharing Plan of MNS, Ltd.

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

We have performed audits of the accompanying financial statements of the Profit Sharing Plan of MNS, Ltd. (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, 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 Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's ("DOL") Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan ("investment information") by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from a qualified institution as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 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 Auditors' Responsibilities for the Audits 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).

999 Bishop Street  
Suite 2300  
Honolulu, HI 96813

OFFICE 808.531.3400  
FAX 808.531.3433  
accuityllp.com



### **Basis for Opinion**

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

### **Responsibilities of Management for the Financial Statements**

Management is responsible for the preparation and fair presentation of 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date 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 Audits of the Financial Statements**

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audits 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 auditors' 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 audits conducted in accordance with auditing standards generally accepted in the United States of America 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 audits in accordance with auditing standards generally accepted in the United States of America, we:

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- 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 audits in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- 
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
  - Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of 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 audits, significant audit findings, and certain internal control-related matters that we identified during the audits.

#### **Supplemental Schedules Required by ERISA**

The supplemental Schedule of Assets (Held at End of Year), Schedule of Assets (Acquired and Disposed of Within Year), and Schedule of Reportable Transactions as of or for the year ended December 31, 2023 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 auditing standards generally accepted in the United States of America. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

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

*Accuity* LLP

Honolulu, Hawaii  
October 14, 2024

**Profit Sharing Plan of MNS, Ltd.**  
**Statements of Net Assets Available for Benefits**  
**December 31, 2023 and 2022**

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|                                    | <b>2023</b>           | <b>2022</b>           |
|------------------------------------|-----------------------|-----------------------|
| <b>Assets</b>                      |                       |                       |
| Investments, at fair value         | \$ 220,160,299        | \$ 183,508,971        |
| Investment, at contract value      | 6,068,391             | 6,484,420             |
| Noninterest bearing cash           | 18,522                | 5,336                 |
| Receivables                        |                       |                       |
| Employer contributions             | 5,161,420             | 5,094,649             |
| Participant contributions          | 287,676               | 273,938               |
| Accrued income                     | 266,484               | 183,999               |
| Notes receivable from participants | 4,473,346             | 5,102,176             |
| Total assets                       | <u>236,436,138</u>    | <u>200,653,489</u>    |
| <b>Liabilities</b>                 |                       |                       |
| Accrued liabilities                | <u>274,059</u>        | <u>139,141</u>        |
| Total liabilities                  | <u>274,059</u>        | <u>139,141</u>        |
| Net assets available for benefits  | <u>\$ 236,162,079</u> | <u>\$ 200,514,348</u> |

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

**Profit Sharing Plan of MNS, Ltd.**  
**Statement of Changes in Net Assets Available for Benefits**  
**Year Ended December 31, 2023**

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|                                                              | <b>Nonparticipant-<br/>Directed</b> | <b>Participant-<br/>Directed</b> | <b>Total</b>          |
|--------------------------------------------------------------|-------------------------------------|----------------------------------|-----------------------|
| <b>Investment income</b>                                     |                                     |                                  |                       |
| Net appreciation in fair value of investments                | \$ 11,198,821                       | \$ 11,444,009                    | \$ 22,642,830         |
| Interest income                                              | 741,349                             | 102,702                          | 844,051               |
| Dividend income                                              | 1,467,478                           | 6,143,210                        | 7,610,688             |
| Total investment income                                      | <u>13,407,648</u>                   | <u>17,689,921</u>                | <u>31,097,569</u>     |
| <b>Other income</b>                                          | 226,786                             | 24,417                           | 251,203               |
| <b>Interest income on notes receivable from participants</b> | 140,817                             | 76,149                           | 216,966               |
| <b>Contributions</b>                                         |                                     |                                  |                       |
| Employer                                                     | 4,666,667                           | 494,753                          | 5,161,420             |
| Participant                                                  | -                                   | 6,569,745                        | 6,569,745             |
| Rollover                                                     | -                                   | 138,630                          | 138,630               |
| Total contributions                                          | <u>4,666,667</u>                    | <u>7,203,128</u>                 | <u>11,869,795</u>     |
| <b>Deductions</b>                                            |                                     |                                  |                       |
| Benefits paid to participants                                | (3,819,349)                         | (3,187,046)                      | (7,006,395)           |
| Administrative expenses                                      | <u>(628,554)</u>                    | <u>(152,853)</u>                 | <u>(781,407)</u>      |
| Total deductions                                             | <u>(4,447,903)</u>                  | <u>(3,339,899)</u>               | <u>(7,787,802)</u>    |
| Net increase                                                 | 13,994,015                          | 21,653,716                       | 35,647,731            |
| <b>Net assets available for benefits</b>                     |                                     |                                  |                       |
| Beginning of year                                            | <u>102,010,633</u>                  | <u>98,503,715</u>                | <u>200,514,348</u>    |
| End of year                                                  | <u>\$ 116,004,648</u>               | <u>\$ 120,157,431</u>            | <u>\$ 236,162,079</u> |

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

# Profit Sharing Plan of MNS, Ltd.

## Notes to Financial Statements

### December 31, 2023 and 2022

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#### 1. Description of Plan

The Profit Sharing Plan of MNS, Ltd. (the “Plan”) was initially adopted on June 1, 1958. The Plan was amended at various dates since adoption to reflect changes in the applicable laws and regulations. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”). The following description of the Plan provides only general information. Participants should refer to the plan document for a complete description of the Plan’s provisions.

Principal provisions of the amended Plan are as follows:

**Participation:** Employees of MNS, Ltd., ABC Stores – Guam, ABC Stores – Saipan, and MNSNV, LLC (collectively the “Company”) become members of the Plan the first day of the calendar month after completion of one year of service of at least 1,000 hours.

**Vesting:** Benefits vest 20% annually commencing after one year, with full vesting after six years of service.

**Contributions – Employer:** The Company may contribute (employer’s matching contribution) amounts equal to 25% of the deferred contributions made by eligible participants (up to a maximum of \$375 for any one participant in a plan year) in accordance with provisions of the Plan.

The Company may also contribute an additional sum to the Plan provided that contributions shall not exceed the maximum allowable as a deduction under the Internal Revenue Code (“IRC”). Discretionary employer contributions are nonparticipant directed. The amount paid in 2024 related to discretionary employer contributions for 2023 was \$4,666,667.

**Contributions – Participants:** Contributions by participants are voluntary and shall not exceed the maximum allowable as a deduction under the IRC. Participants are able to direct the custodian to change their contribution and the employer’s matching portion between certain portfolios and/or mutual funds.

**Allocation to Participant’s Accounts:** Discretionary employer contributions are allocated to participants annually based upon compensation and service with the Company.

Forfeitures, net of reinstatements, are allocated in the subsequent year to remaining eligible participants based upon compensation and service with the Company. For the year ended December 31, 2023, there were forfeited nonvested amounts totaling approximately \$221,000, which were subsequently allocated to participant accounts.

# Profit Sharing Plan of MNS, Ltd.

## Notes to Financial Statements

December 31, 2023 and 2022

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|                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><i>Participant Loans:</i></b>                  | Participants may borrow the lesser of 50% of their vested balance reduced by the current loan balances outstanding or \$50,000 reduced by the excess (if any) of the highest outstanding balance of loans during the previous 12 months reduced by the current loan balances outstanding, subject to approval by the Administrative Committee. The loans are collateralized by the balances in the participants' accounts, bear interest at rates ranging from 3.25% to 8.50%, and bear maturity dates ranging from 2024 to 2033. Principal and interest are to be repaid monthly within five years, and up to 10 years if used to purchase a home. |
| <b><i>Withdrawals by Active Participants:</i></b> | In situations specifically described in the Plan, the Administrative Committee shall make an in-service distribution to an active participant from the vested portion of their Plan account upon written application from the participant.                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b><i>Plan Termination:</i></b>                   | Although it has not expressed any intent to do so, the Company has the right to discontinue contributions or terminate the Plan at any time subject to the provisions of ERISA. If contributions are completely discontinued or the Plan is completely or partially terminated, then the interests of each participant in the Plan shall become fully vested.                                                                                                                                                                                                                                                                                       |

## 2. Summary of Significant Accounting Policies

### **Basis of Accounting**

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America.

### **New Accounting Pronouncement**

In 2023, the Plan adopted Financial Accounting Standards Board Accounting Standards Update ("ASU") No. 2016-13, *Financial Instruments – Measurement of Credit Losses on Financial Instruments*, and certain related ASUs. The ASUs apply to a broad range of financial instruments, including financial assets measured at amortized cost. The ASUs require financial assets measured at amortized cost to be presented at the net amount expected to be collected. The measurement of credit losses is based on relevant information about past events, including historical experiences, current conditions, and reasonable and supportable forecasts that affect the collectibility of the reported amounts. Judgment must be used in determining the relevant information and estimation methods that are appropriate in the circumstances. The adoption of the ASUs did not have a significant effect on the Plan's financial statements.

### **Use of Estimates**

The preparation of the Plan's 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 the reported amounts of net assets available for benefits during the reporting period and when applicable, disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

### **Risks and Uncertainties**

The Plan invests in a variety of investments. These investments 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 value of investment securities will occur in the near term and that such changes could materially affect participant account balances and the amounts reported in

**Profit Sharing Plan of MNS, Ltd.**  
**Notes to Financial Statements**  
**December 31, 2023 and 2022**

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the statements of net assets available for benefits and the statement of changes in net assets available for benefits.

**Fair Value Measurements**

For financial assets reported at fair value, the Plan defines fair value as the price that would be received to sell an asset in the principal or most advantageous market in an orderly transaction between market participants. The Plan measures fair value using observable and unobservable inputs based on the following hierarchy:

- **Level 1** – Quoted prices (unadjusted) in active markets for identical assets that the Plan has the ability to access at the measurement date.
- **Level 2** – Inputs other than quoted market prices included within Level 1 that are observable for an asset, directly or indirectly.
- **Level 3** – Unobservable inputs for an asset reflecting the Plan's own assumptions. Level 3 inputs should be used to measure fair value to the extent that observable Level 1 or Level 2 inputs are not available.

**Fair Value of Investments**

The following methods and assumptions were used by the Plan in estimating the fair value of its investments:

- **Common stock** – The fair value of common stock traded on a national securities exchange is based on the last reported sales price on the last business day of the plan year and is generally categorized as Level 1 in the fair value hierarchy.
- **Mutual funds** – The fair value of mutual funds is based on quoted market prices which represent the net asset value of units held by the Plan at the plan year-end and is generally categorized as Level 1 in the fair value hierarchy.
- **Corporate bonds, U.S. government agency securities, U.S. Treasury obligations, and municipal bonds** – The fair value of these investments was estimated using an income approach based on estimated pricing models with inputs based upon comparative investments, and is generally categorized as Level 2 in the fair value hierarchy.
- **Asset backed securities and real estate mortgage investment conduits** – The fair value of these investments was estimated using an income approach based on a discounted cash flow analysis utilizing collateral characteristics and current market assumptions related to yield, prepayment speed, conditional default rates, and loss severity, and is generally categorized as Level 2 in the fair value hierarchy.

The Plan presents in the statement of changes in net assets available for benefits, the net appreciation in the fair value of investments, which consists of the realized gains and losses and the unrealized appreciation or depreciation on those investments.

Purchases and sales of securities are recorded on the trade date.

## **Profit Sharing Plan of MNS, Ltd.**

### **Notes to Financial Statements**

**December 31, 2023 and 2022**

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#### **Fully Benefit-Responsive Investment Contract**

The Plan's investment in the American United Life ("AUL") guaranteed group annuity contract ("AUL Contract") qualifies as a fully benefit-responsive investment contract. Therefore, contract value is the relevant measurement attribute for the portion of net assets available for benefits attributable to the guaranteed group annuity contract. Contract value represents the contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Contributions under the AUL Contract were maintained in an account that was credited with interest and charged for participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. The guaranteed group annuity contract issuer is contractually obligated to repay the principal and a specified interest rate guaranteed to the Plan. The interest crediting rate under the AUL Contract is declared annually, but may not be less than 0%. The average yield credited to participants was 1.75% for the year ended December 31, 2023.

The plan administrator continually monitors for the occurrence of certain events that limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan); (2) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan; or (3) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The plan administrator does not believe that the occurrence of any such events, which would limit the Plan's ability to transact at contract value with participants, is probable.

AUL may terminate the AUL Contract if (1) the Plan rejects any allowable contract modifications; (2) AUL ceases issuing new contracts of this type and intends to terminate all contracts of a similar nature; (3) the Plan's account value is less than \$100,000 after three years; (4) the Plan is operated or administered in a manner that would disqualify it, is unlawful, and violates ERISA or the IRC; or (5) the Company files for protection under federal bankruptcy law, is deemed insolvent, or ceases operations.

#### **Notes Receivable from Participants**

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on an accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2023 or 2022. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

#### **Payment of Benefits**

Benefits are recorded when paid. There were no participant elections to withdraw funds that remained unexecuted as of December 31, 2023 and 2022.

#### **Income Taxes**

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The 2020 through 2022 tax years remain open for income tax examination.

## Profit Sharing Plan of MNS, Ltd.

### Notes to Financial Statements

December 31, 2023 and 2022

#### Subsequent Events

Management has reviewed all events that have occurred from January 1, 2024 through October 14, 2024, the date that the financial statements were available for issuance, for proper accounting and disclosure in the financial statements.

### 3. Investments

Investments held and certified by the custodian and trustee at December 31, 2023 and 2022 are summarized as follows:

|                                          | Nonparticipant-<br>Directed | Participant-<br>Directed | Total                 |
|------------------------------------------|-----------------------------|--------------------------|-----------------------|
| <b>December 31, 2023</b>                 |                             |                          |                       |
| Mutual funds                             | \$ 3,381,809                | \$ 111,805,784           | \$ 115,187,593        |
| Common stock                             | 76,050,630                  | -                        | 76,050,630            |
| Corporate bonds                          | 7,446,332                   | -                        | 7,446,332             |
| U.S. government agency securities        | 7,486,023                   | -                        | 7,486,023             |
| U.S. Treasury obligations                | 9,830,956                   | -                        | 9,830,956             |
| Asset-backed securities                  | 2,000,196                   | -                        | 2,000,196             |
| Real estate mortgage investment conduits | 1,778,872                   | -                        | 1,778,872             |
| Municipal bonds                          | 379,697                     | -                        | 379,697               |
| Total investments, at fair value         | 108,354,515                 | 111,805,784              | 220,160,299           |
| Guaranteed group annuity contract        | -                           | 6,068,391                | 6,068,391             |
| Total investments                        | <u>\$ 108,354,515</u>       | <u>\$ 117,874,175</u>    | <u>\$ 226,228,690</u> |
| <b>December 31, 2022</b>                 |                             |                          |                       |
| Mutual funds                             | \$ 3,167,498                | \$ 89,596,210            | \$ 92,763,708         |
| Common stock                             | 65,298,395                  | -                        | 65,298,395            |
| Corporate bonds                          | 6,584,688                   | -                        | 6,584,688             |
| U.S. government agency securities        | 5,518,597                   | -                        | 5,518,597             |
| U.S. Treasury obligations                | 7,950,731                   | -                        | 7,950,731             |
| Asset-backed securities                  | 2,734,646                   | -                        | 2,734,646             |
| Real estate mortgage investment conduits | 2,281,547                   | -                        | 2,281,547             |
| Municipal bonds                          | 376,659                     | -                        | 376,659               |
| Total investments, at fair value         | 93,912,761                  | 89,596,210               | 183,508,971           |
| Guaranteed group annuity contract        | -                           | 6,484,420                | 6,484,420             |
| Total investments                        | <u>\$ 93,912,761</u>        | <u>\$ 96,080,630</u>     | <u>\$ 189,993,391</u> |

**Profit Sharing Plan of MNS, Ltd.**  
**Notes to Financial Statements**  
**December 31, 2023 and 2022**

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The Plan's investments reported at fair value on a recurring basis have been categorized based on the fair value hierarchy in Note 2 at December 31, 2023 and 2022 as follows:

|                                          | Level 1               | Level 2              | Estimated<br>Fair Value |
|------------------------------------------|-----------------------|----------------------|-------------------------|
| <b>December 31, 2023</b>                 |                       |                      |                         |
| Mutual funds                             | \$ 115,187,593        | \$ -                 | \$ 115,187,593          |
| Common stock                             | 76,050,630            | -                    | 76,050,630              |
| Corporate bonds                          | -                     | 7,446,332            | 7,446,332               |
| U.S. government agency securities        | -                     | 7,486,023            | 7,486,023               |
| U.S. Treasury obligations                | -                     | 9,830,956            | 9,830,956               |
| Asset-backed securities                  | -                     | 2,000,196            | 2,000,196               |
| Real estate mortgage investment conduits | -                     | 1,778,872            | 1,778,872               |
| Municipal bonds                          | -                     | 379,697              | 379,697                 |
|                                          | <u>\$ 191,238,223</u> | <u>\$ 28,922,076</u> | <u>\$ 220,160,299</u>   |
| <b>December 31, 2022</b>                 |                       |                      |                         |
| Mutual funds                             | \$ 92,763,708         | \$ -                 | \$ 92,763,708           |
| Common stock                             | 65,298,395            | -                    | 65,298,395              |
| Corporate bonds                          | -                     | 6,584,688            | 6,584,688               |
| U.S. government agency securities        | -                     | 5,518,597            | 5,518,597               |
| U.S. Treasury obligations                | -                     | 7,950,731            | 7,950,731               |
| Asset-backed securities                  | -                     | 2,734,646            | 2,734,646               |
| Real estate mortgage investment conduits | -                     | 2,281,547            | 2,281,547               |
| Municipal bonds                          | -                     | 376,659              | 376,659                 |
|                                          | <u>\$ 158,062,103</u> | <u>\$ 25,446,868</u> | <u>\$ 183,508,971</u>   |

The following information has been certified as complete and accurate by Broadridge Matrix Trust Company, the custodian and trustee of the Plan:

- All information related to investment balances, noninterest bearing cash, and notes receivable from participants presented in the statements of net assets available for benefits at December 31, 2023 and 2022.
- Interest and dividend income, interest income on notes receivable from participants, and net appreciation in fair value of investments presented in the statement of changes in net assets available for benefits for the year ended December 31, 2023.
- All information included in the supplemental schedules.

**4. Tax Status**

The United States Treasury Department advised on July 7, 2010 that the Plan, as amended, constituted a qualified trust under Sections 401(a) and 401(k) of the IRC and is therefore exempt from federal income taxes under the provisions of Section 501(a). The Plan has been amended and restated since receiving the determination letter. The plan administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC.

## **Profit Sharing Plan of MNS, Ltd.**

### **Notes to Financial Statements**

**December 31, 2023 and 2022**

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#### **5. Party-in-Interest Transactions**

Transactions with Broadridge Matrix Trust Company, custodian and trustee, One America Retirement Services, recordkeeper, and the Plan's investment advisor and investment managers qualify as party-in-interest transactions. Administrative fees related to the Plan's custodian, recordkeeper, trustee, investment advisor, and investment managers amounted to \$781,407 in 2023.

Certain Plan investments are units of a guaranteed group annuity contract managed by AUL, an affiliate of One America Financial Partners, Inc. The Plan invests in a money market mutual fund that was managed by Broadridge Matrix Trust Company.

**Profit Sharing Plan of MNS, Ltd.**  
**Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)**  
**December 31, 2023**

Supplemental Schedule I

Employer Identification Number: 71-1007574

Plan Number: 001

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Par or<br>Maturity<br>Value | Current<br>Value   | Cost             |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-----------------------------|--------------------|------------------|
| <b>Mutual Funds</b>                                     |                  |                  |            |                    |                             |                    |                  |
| American Century Small Cap Value R6                     | —                | —                | —          | 658,322            | —                           | \$ 6,918,964       | ***              |
| American Funds Growth Fund of Amer R6                   | —                | —                | —          | 562,916            | —                           | 35,581,906         | ***              |
| Dodge & Cox International Stock                         | —                | —                | —          | 10,876             | —                           | 534,654            | ***              |
| Hartford World Bond R6                                  | —                | —                | —          | 15,088             | —                           | 152,841            | ***              |
| JPMorgan Core Plus Bond Fund R6                         | —                | —                | —          | 1,099,621          | —                           | 7,983,246          | ***              |
| T. Rowe Price New Horizons                              | —                | —                | —          | 157,680            | —                           | 8,864,751          | ***              |
| Vanguard Equity-Income Inv                              | —                | —                | —          | 686,917            | —                           | 27,627,785         | ***              |
| Vanguard Interm-Term Bond Index Adm                     | —                | —                | —          | 823,808            | —                           | 8,534,650          | ***              |
| Vanguard Strategic Equity Inv                           | —                | —                | —          | 447,251            | —                           | 15,367,537         | ***              |
| Vanguard Strategic Small-Cap Equity Inv                 | —                | —                | —          | 6,399              | —                           | 239,450            | ***              |
| BlackRock Liq Fd Treasury Inv                           | —                | —                | —          | 418,195            | —                           | 418,195            | \$ 418,195       |
| Wilmington U.S. Government Money Mkt Instl **           | —                | —                | —          | 2,963,614          | —                           | 2,963,614          | 2,963,614        |
| <b>Total Mutual Funds</b>                               |                  |                  |            |                    |                             | <b>115,187,593</b> | <b>3,381,809</b> |
| <b>Common Stock</b>                                     |                  |                  |            |                    |                             |                    |                  |
| Abbvie Inc.                                             | —                | —                | —          | 3,224              | —                           | 499,623            | 480,975          |
| Adobe Inc.                                              | —                | —                | —          | 616                | —                           | 367,506            | 305,031          |
| Advanced Micro Devices                                  | —                | —                | —          | 1,875              | —                           | 276,394            | 165,324          |
| Air Products & Chemicals Inc.                           | —                | —                | —          | 2,802              | —                           | 767,188            | 703,094          |
| Allegro Microsystems Inc.                               | —                | —                | —          | 121                | —                           | 3,663              | 3,744            |
| Alphabet Inc. CL A                                      | —                | —                | —          | 11,151             | —                           | 1,557,683          | 1,030,807        |
| Alphabet Inc. CL C                                      | —                | —                | —          | 471                | —                           | 66,378             | 33,788           |
| Altria Group Inc.                                       | —                | —                | —          | 11,040             | —                           | 445,354            | 425,354          |
| Amazon Com Inc.                                         | —                | —                | —          | 12,236             | —                           | 1,859,138          | 1,384,088        |
| AMC Networks Inc. A                                     | —                | —                | —          | 6,000              | —                           | 112,740            | 175,900          |
| American Express Co                                     | —                | —                | —          | 4,450              | —                           | 833,663            | 433,291          |
| American International Group                            | —                | —                | —          | 1,500              | —                           | 101,625            | 58,372           |
| American Tower REIT Inc.                                | —                | —                | —          | 1,250              | —                           | 269,850            | 263,715          |

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

# Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost      |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|-----------|
| Apple Inc.                                              | —                | —                | —          | 18,839             | —                 | 3,627,073        | 1,086,064 |
| Archer Daniels Midland                                  | —                | —                | —          | 3,000              | —                 | 216,660          | 37,209    |
| Argenx Se – ADR                                         | —                | —                | —          | 205                | —                 | 77,988           | 76,206    |
| Arista Networks Inc.                                    | —                | —                | —          | 697                | —                 | 164,150          | 101,781   |
| Astec Inds Inc.                                         | —                | —                | —          | 3,600              | —                 | 133,920          | 143,308   |
| Atlanta Braves Holdings Inc. A                          | —                | —                | —          | 6,000              | —                 | 256,680          | 140,944   |
| Atlanta Braves Holdings Inc. C                          | —                | —                | —          | 5,000              | —                 | 197,900          | 122,674   |
| Atlassian Corp Plc CL A                                 | —                | —                | —          | 134                | —                 | 31,873           | 29,859    |
| Autozone Inc..                                          | —                | —                | —          | 49                 | —                 | 126,695          | 113,906   |
| Avangrid Inc.                                           | —                | —                | —          | 1,000              | —                 | 32,410           | 42,821    |
| Bank of America Corp                                    | —                | —                | —          | 8,000              | —                 | 269,360          | 234,068   |
| Bellring Brands Inc.                                    | —                | —                | —          | 1,242              | —                 | 68,844           | 53,040    |
| Berkshire Hathaway Inc. Cl B                            | —                | —                | —          | 2,678              | —                 | 955,135          | 462,506   |
| BlackRock 2001 Term Tr Inc.                             | —                | —                | —          | 1,763              | —                 | 1,431,203        | 677,314   |
| Boeing Co                                               | —                | —                | —          | 2,575              | —                 | 671,199          | 485,352   |
| Booking Holdings Inc.                                   | —                | —                | —          | 18                 | —                 | 63,850           | 57,512    |
| Boston Scientific                                       | —                | —                | —          | 7,762              | —                 | 448,721          | 329,177   |
| Broadcom Ltd                                            | —                | —                | —          | 428                | —                 | 477,755          | 236,768   |
| Bunge Limited Com                                       | —                | —                | —          | 1,200              | —                 | 121,140          | 74,173    |
| Cadence Design Systems Inc.                             | —                | —                | —          | 448                | —                 | 122,022          | 108,939   |
| Campbell Soup Co                                        | —                | —                | —          | 3,000              | —                 | 129,690          | 62,564    |
| Celsius Holdings Inc.                                   | —                | —                | —          | 937                | —                 | 51,085           | 46,061    |
| Charles Schwab Corporation                              | —                | —                | —          | 20,311             | —                 | 1,397,397        | 1,184,426 |
| Chemed Corp                                             | —                | —                | —          | 200                | —                 | 116,950          | 4,749     |
| Chevron Corp                                            | —                | —                | —          | 4,492              | —                 | 670,027          | 445,613   |
| Cincinnati Financial Corp                               | —                | —                | —          | 4,250              | —                 | 439,705          | 189,877   |
| Cisco Systems Inc.                                      | —                | —                | —          | 12,453             | —                 | 629,125          | 263,535   |
| CMS Energy Corp                                         | —                | —                | —          | 3,200              | —                 | 185,824          | 24,449    |
| CNH Indl NV Shs (cnh 05/20/24)                          | —                | —                | —          | 27,000             | —                 | 328,860          | 245,836   |
| Coca-Cola Company                                       | —                | —                | —          | 6,850              | —                 | 403,670          | 432,120   |
| Cohen & Steers Inc.                                     | —                | —                | —          | 1,500              | —                 | 113,595          | 30,872    |
| Comcast Corp Cl A                                       | —                | —                | —          | 14,892             | —                 | 653,014          | 621,010   |

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# Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost    |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|---------|
| Conocophillips                                          | –                | –                | –          | 3,350              | –                 | 388,834          | 233,364 |
| Copart Inc.                                             | –                | –                | –          | 1,905              | –                 | 93,345           | 58,875  |
| Corning Inc.                                            | –                | –                | –          | 5,000              | –                 | 152,250          | 55,875  |
| Costar Group Inc.                                       | –                | –                | –          | 435                | –                 | 38,015           | 32,631  |
| Costco Wholesale Corp-New                               | –                | –                | –          | 584                | –                 | 385,487          | 263,387 |
| Crane Co                                                | –                | –                | –          | 3,600              | –                 | 425,304          | 46,898  |
| Crane Nxt Co                                            | –                | –                | –          | 3,000              | –                 | 170,610          | 20,797  |
| Crown Castle Inc.                                       | –                | –                | –          | 4,913              | –                 | 565,928          | 613,673 |
| CVS Health Corp                                         | –                | –                | –          | 4,000              | –                 | 315,840          | 133,474 |
| Dana Inc.                                               | –                | –                | –          | 8,000              | –                 | 116,880          | 129,746 |
| Danone Spons ADR                                        | –                | –                | –          | 10,036             | –                 | 129,966          | 104,428 |
| Datadog Inc. Class A                                    | –                | –                | –          | 731                | –                 | 88,729           | 74,871  |
| Deckers Outdoor Corp                                    | –                | –                | –          | 227                | –                 | 151,734          | 68,785  |
| Deere & Co                                              | –                | –                | –          | 2,250              | –                 | 899,707          | 68,069  |
| Dentsply Sirona Inc.                                    | –                | –                | –          | 1,000              | –                 | 35,590           | 20,068  |
| Diageo Plc Sponsored ADR New                            | –                | –                | –          | 4,025              | –                 | 586,281          | 452,313 |
| Dominion Energy Inc.                                    | –                | –                | –          | 9,843              | –                 | 462,621          | 691,675 |
| Doordash Inc. A                                         | –                | –                | –          | 343                | –                 | 33,919           | 34,352  |
| Dril-Quip Inc.                                          | –                | –                | –          | 15,000             | –                 | 349,050          | 392,058 |
| Dynatrace Inc.                                          | –                | –                | –          | 1,381              | –                 | 75,527           | 50,002  |
| Eaton Corp PLC                                          | –                | –                | –          | 1,695              | –                 | 408,190          | 344,006 |
| Echostar Corp                                           | –                | –                | –          | 3,500              | –                 | 57,995           | 47,251  |
| Edgewell Personal Care Co                               | –                | –                | –          | 9,000              | –                 | 329,670          | 461,963 |
| Elevance Health Inc.                                    | –                | –                | –          | 717                | –                 | 338,109          | 285,721 |
| Eli Lilly & Company                                     | –                | –                | –          | 1,564              | –                 | 911,687          | 452,925 |
| Energizer Holdings Inc.                                 | –                | –                | –          | 3,500              | –                 | 110,880          | 140,319 |
| Enpro Inc.                                              | –                | –                | –          | 5,000              | –                 | 783,700          | 310,959 |
| Epam Systems Inc.                                       | –                | –                | –          | 312                | –                 | 92,770           | 82,297  |
| Exact Sciences Corp                                     | –                | –                | –          | 1,498              | –                 | 110,822          | 110,568 |
| Exxon-Mobil Corporation                                 | –                | –                | –          | 4,275              | –                 | 427,414          | 323,291 |
| Fair Isaac Inc.                                         | –                | –                | –          | 147                | –                 | 171,109          | 86,592  |
| Fastenal Co                                             | –                | –                | –          | 10,872             | –                 | 704,179          | 310,819 |

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# Profit Sharing Plan of MNS, Ltd.

## Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost    |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|---------|
| Fidelity National Information                           | –                | –                | –          | 10,715             | –                 | 643,650          | 993,948 |
| Firstenergy Corp                                        | –                | –                | –          | 1,400              | –                 | 51,324           | 30,150  |
| Fiserv Inc.                                             | –                | –                | –          | 1,000              | –                 | 132,840          | 110,443 |
| Flowers Foods Inc.                                      | –                | –                | –          | 6,000              | –                 | 135,060          | 10,156  |
| Flowserve Corp                                          | –                | –                | –          | 4,500              | –                 | 185,490          | 81,571  |
| Fortive Corp                                            | –                | –                | –          | 612                | –                 | 45,062           | 40,496  |
| Fortune Brands Innovations Inc.                         | –                | –                | –          | 1,000              | –                 | 76,140           | 6,151   |
| Gatx Corp                                               | –                | –                | –          | 4,500              | –                 | 540,990          | 167,492 |
| GE Healthcare Technologies Inc.                         | –                | –                | –          | 375                | –                 | 28,995           | 37,048  |
| General Electric Co                                     | –                | –                | –          | 1,125              | –                 | 143,584          | 131,614 |
| General Mills                                           | –                | –                | –          | 1,600              | –                 | 104,224          | 37,847  |
| Goldman Sachs Group Inc.                                | –                | –                | –          | 650                | –                 | 250,750          | 203,580 |
| Graco Inc.                                              | –                | –                | –          | 6,000              | –                 | 520,560          | 115,722 |
| Greif Inc. – A                                          | –                | –                | –          | 2,500              | –                 | 163,975          | 27,294  |
| Hartford Financial Services Group                       | –                | –                | –          | 1,000              | –                 | 80,380           | 39,255  |
| HCA Healthcare Inc.                                     | –                | –                | –          | 925                | –                 | 250,379          | 232,568 |
| Heico Corp New                                          | –                | –                | –          | 573                | –                 | 102,493          | 86,492  |
| Henry Schein Inc.                                       | –                | –                | –          | 3,800              | –                 | 287,698          | 43,172  |
| Herc Holdings Inc.                                      | –                | –                | –          | 6,000              | –                 | 893,340          | 160,988 |
| Hilton Worldwide Holdings Inc.                          | –                | –                | –          | 600                | –                 | 109,254          | 81,747  |
| Home Depot Incorporated                                 | –                | –                | –          | 675                | –                 | 233,921          | 219,142 |
| Honeywell International                                 | –                | –                | –          | 3,075              | –                 | 644,858          | 280,552 |
| Hyster-Yale Inc.                                        | –                | –                | –          | 2,000              | –                 | 124,380          | 91,706  |
| Ingredion Inc.                                          | –                | –                | –          | 1,000              | –                 | 108,530          | 13,821  |
| Int'l Flavors & Fragrances                              | –                | –                | –          | 2,000              | –                 | 161,940          | 90,450  |
| Intuitive Surgical                                      | –                | –                | –          | 365                | –                 | 123,136          | 116,779 |
| ITT Inc.                                                | –                | –                | –          | 2,000              | –                 | 238,640          | 36,575  |
| Johnson & Johnson                                       | –                | –                | –          | 5,333              | –                 | 835,894          | 720,058 |
| Johnson Controls International PLC                      | –                | –                | –          | 2,500              | –                 | 144,100          | 66,769  |
| JPMorgan Chase & Co                                     | –                | –                | –          | 4,450              | –                 | 756,945          | 589,707 |
| Kaman Corp CL A (acquired 04/19/24)                     | –                | –                | –          | 2,000              | –                 | 47,900           | 74,651  |
| Karuna Therapeutics Inc. (acquired 03/19/24)            | –                | –                | –          | 180                | –                 | 56,972           | 33,391  |

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# Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost      |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|-----------|
| Kellanova                                               | –                | –                | –          | 2,500              | –                 | 139,775          | 115,365   |
| Kinsale Capital Group Inc.                              | –                | –                | –          | 206                | –                 | 68,991           | 63,579    |
| Lam Research Corp                                       | –                | –                | –          | 369                | –                 | 289,023          | 169,780   |
| Lennar Corp – B                                         | –                | –                | –          | 2,540              | –                 | 340,487          | 97,231    |
| Liberty Broadband – A                                   | –                | –                | –          | 125                | –                 | 10,080           | 458       |
| Liberty Broadband – C                                   | –                | –                | –          | 127                | –                 | 10,235           | 1,551     |
| Liberty Global Ltd CL A                                 | –                | –                | –          | 1,000              | –                 | 17,770           | 8,864     |
| Liberty Global Ltd CI C                                 | –                | –                | –          | 3,000              | –                 | 55,920           | 24,909    |
| Liberty Media Corp Del Com Lbty Live Ser C              | –                | –                | –          | 285                | –                 | 10,656           | 2,760     |
| Liberty Media Corp Del Com Lbty Srm Ser C               | –                | –                | –          | 1,141              | –                 | 32,838           | 2,762     |
| Liberty Media Corp Del Com Live Ser A                   | –                | –                | –          | 125                | –                 | 4,569            | 502       |
| Liberty Media Corp Del Lbty Srm Ser A                   | –                | –                | –          | 500                | –                 | 14,370           | 502       |
| Liberty Tripadvisor Hdq A                               | –                | –                | –          | 806                | –                 | 685              | 4,625     |
| Linde PLC                                               | –                | –                | –          | 332                | –                 | 136,356          | 84,240    |
| Live Nation Entertainment Inc.                          | –                | –                | –          | 858                | –                 | 80,309           | 74,260    |
| Lowes Co Inc.                                           | –                | –                | –          | 3,977              | –                 | 885,081          | 242,622   |
| Lululemon Athletica Inc.                                | –                | –                | –          | 836                | –                 | 427,438          | 289,104   |
| Madison Square Garden Entertainment CL A                | –                | –                | –          | 1,330              | –                 | 42,281           | 16,837    |
| Madison Square Garden Sports Corp                       | –                | –                | –          | 900                | –                 | 163,647          | 38,431    |
| Martin Marietta Materials                               | –                | –                | –          | 327                | –                 | 163,144          | 107,920   |
| Masterbrand Inc.                                        | –                | –                | –          | 1,000              | –                 | 14,850           | 1,047     |
| Mastercard Inc. A                                       | –                | –                | –          | 416                | –                 | 177,428          | 138,618   |
| McDonalds Corp                                          | –                | –                | –          | 1,625              | –                 | 481,829          | 403,626   |
| Mercadolibre Inc.                                       | –                | –                | –          | 38                 | –                 | 59,719           | 38,790    |
| Merck & Company Inc.                                    | –                | –                | –          | 11,596             | –                 | 1,264,196        | 695,897   |
| Meta Platforms Inc.                                     | –                | –                | –          | 3,671              | –                 | 1,299,387        | 872,313   |
| MGM Resorts International                               | –                | –                | –          | 2,000              | –                 | 89,360           | 53,297    |
| Microchip Technology                                    | –                | –                | –          | 1,441              | –                 | 129,949          | 71,238    |
| Micron Tech. Inc..                                      | –                | –                | –          | 3,825              | –                 | 326,426          | 231,731   |
| Microsoft Corporation                                   | –                | –                | –          | 10,888             | –                 | 4,094,324        | 1,183,473 |
| Millicom Intl Cellular S.A.                             | –                | –                | –          | 9,621              | –                 | 173,178          | 226,588   |
| Mondelez International Inc.                             | –                | –                | –          | 2,000              | –                 | 144,860          | 38,094    |

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# Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost    |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|---------|
| MongoDB Inc.                                            | –                | –                | –          | 604                | –                 | 246,945          | 205,921 |
| Monolithic Power Sys Inc.                               | –                | –                | –          | 177                | –                 | 111,648          | 40,822  |
| Morgan Stanley                                          | –                | –                | –          | 2,150              | –                 | 200,488          | 136,793 |
| Mueller Inds Inc.                                       | –                | –                | –          | 14,400             | –                 | 678,960          | 200,233 |
| Mueller Water Products Inc. A                           | –                | –                | –          | 10,000             | –                 | 144,000          | 123,486 |
| National Fuel Gas                                       | –                | –                | –          | 4,000              | –                 | 200,680          | 192,668 |
| Nestle SA Sponsored ADR Registered (NSRGY)              | –                | –                | –          | 4,144              | –                 | 479,171          | 361,251 |
| Netflix Inc.                                            | –                | –                | –          | 625                | –                 | 304,300          | 152,737 |
| Nike Inc..                                              | –                | –                | –          | 2,700              | –                 | 293,139          | 334,167 |
| Nintendo Ltd Adr New Japan                              | –                | –                | –          | 39,080             | –                 | 507,649          | 517,246 |
| Norfolk Southern Co                                     | –                | –                | –          | 3,961              | –                 | 936,301          | 523,312 |
| Northern Trust Corp                                     | –                | –                | –          | 2,500              | –                 | 210,950          | 129,443 |
| Northrop Grumman Corp                                   | –                | –                | –          | 1,444              | –                 | 675,994          | 603,939 |
| Novo-Nordisk As                                         | –                | –                | –          | 786                | –                 | 81,312           | 78,277  |
| Nvidia Corp                                             | –                | –                | –          | 3,224              | –                 | 1,596,589        | 749,207 |
| Palo Alto Networks Inc.                                 | –                | –                | –          | 1,159              | –                 | 341,766          | 206,044 |
| Paramount Global                                        | –                | –                | –          | 13,000             | –                 | 255,580          | 488,934 |
| Patterson Cos Inc.                                      | –                | –                | –          | 5,000              | –                 | 142,250          | 142,986 |
| Paychex Inc.                                            | –                | –                | –          | 5,507              | –                 | 655,939          | 211,306 |
| Paypal Holdings Inc.                                    | –                | –                | –          | 800                | –                 | 49,128           | 25,422  |
| Penumbra Inc.                                           | –                | –                | –          | 148                | –                 | 37,228           | 28,649  |
| Perrigo Co PLC                                          | –                | –                | –          | 2,000              | –                 | 64,360           | 71,646  |
| Philip Morris International                             | –                | –                | –          | 9,328              | –                 | 877,578          | 842,531 |
| PNC Financial Svc Group                                 | –                | –                | –          | 1,000              | –                 | 154,850          | 119,640 |
| Procter & Gamble Co                                     | –                | –                | –          | 1,000              | –                 | 146,540          | 32,500  |
| Progressive Corp                                        | –                | –                | –          | 4,497              | –                 | 716,282          | 438,645 |
| Prologis Inc.                                           | –                | –                | –          | 1,025              | –                 | 136,633          | 139,431 |
| Quanta Svcs Inc.                                        | –                | –                | –          | 556                | –                 | 119,985          | 92,662  |
| Resideo Technologies Inc.                               | –                | –                | –          | 666                | –                 | 12,534           | 2,584   |
| Ryman Hospitality Properties                            | –                | –                | –          | 4,200              | –                 | 462,252          | 84,340  |
| S&P Global Inc.                                         | –                | –                | –          | 437                | –                 | 192,507          | 156,151 |
| Salesforce Inc.                                         | –                | –                | –          | 1,125              | –                 | 296,033          | 216,345 |

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# Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

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| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost      |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|-----------|
| Sarepta Therapeutics Inc.                               | –                | –                | –          | 495                | –                 | 47,733           | 59,010    |
| Schlumberger Ltd                                        | –                | –                | –          | 6,075              | –                 | 316,143          | 311,171   |
| Scripps E W Co Ohio Cl A                                | –                | –                | –          | 10,000             | –                 | 79,900           | 138,609   |
| Sensient Tech Corp                                      | –                | –                | –          | 500                | –                 | 33,000           | 10,293    |
| Servicenow Inc.                                         | –                | –                | –          | 550                | –                 | 388,570          | 256,761   |
| Shockwave Medical Inc. (acquired 06/03/24)              | –                | –                | –          | 235                | –                 | 44,782           | 48,008    |
| Shopify Inc. A                                          | –                | –                | –          | 3,323              | –                 | 258,862          | 189,199   |
| Smucker J. M. Co New                                    | –                | –                | –          | 1,600              | –                 | 202,208          | 166,042   |
| Sony Corp ADR New                                       | –                | –                | –          | 7,500              | –                 | 710,175          | 181,793   |
| Sphere Entertainment Co CL A                            | –                | –                | –          | 1,330              | –                 | 45,167           | 14,440    |
| Starbucks Corp.                                         | –                | –                | –          | 11,039             | –                 | 1,059,854        | 1,022,562 |
| State Street Corp                                       | –                | –                | –          | 6,000              | –                 | 464,760          | 271,231   |
| Strattec Security Corp                                  | –                | –                | –          | 1,200              | –                 | 30,408           | 43,218    |
| T-Mobile USA Inc.                                       | –                | –                | –          | 1,700              | –                 | 272,561          | 208,365   |
| Take Two Interactive                                    | –                | –                | –          | 739                | –                 | 118,942          | 111,955   |
| TE Connectivity LTD                                     | –                | –                | –          | 1,250              | –                 | 175,625          | 22,494    |
| TEGNA Inc.                                              | –                | –                | –          | 3,000              | –                 | 45,900           | 47,045    |
| Telephone & Data Sys                                    | –                | –                | –          | 3,000              | –                 | 55,050           | 83,234    |
| Telesat Corp CL A & CL B Shs                            | –                | –                | –          | 3,000              | –                 | 31,290           | 48,448    |
| Tesla Inc.                                              | –                | –                | –          | 1,289              | –                 | 320,291          | 273,102   |
| Texas Instruments Inc.                                  | –                | –                | –          | 5,618              | –                 | 957,644          | 607,457   |
| Textron Inc.                                            | –                | –                | –          | 9,500              | –                 | 763,990          | 394,813   |
| The Bank of New York Mellon Corp                        | –                | –                | –          | 16,650             | –                 | 866,633          | 590,763   |
| Trade Desk Inc./The Class A                             | –                | –                | –          | 844                | –                 | 60,734           | 71,651    |
| Tradeweb Markets Inc.-Class A                           | –                | –                | –          | 1,693              | –                 | 153,860          | 110,698   |
| Trex Company Inc.                                       | –                | –                | –          | 514                | –                 | 42,554           | 41,910    |
| Tyler Technologies Inc.                                 | –                | –                | –          | 203                | –                 | 84,878           | 82,345    |
| Uber Technologies Inc.                                  | –                | –                | –          | 2,212              | –                 | 136,193          | 81,327    |
| Ulta Salon Cosmetics & Fragrance Inc.                   | –                | –                | –          | 174                | –                 | 85,258           | 72,261    |
| United Parcel Service                                   | –                | –                | –          | 4,306              | –                 | 677,032          | 517,252   |
| United Rentals Inc.                                     | –                | –                | –          | 863                | –                 | 494,861          | 375,438   |
| United States Cellular                                  | –                | –                | –          | 7,000              | –                 | 290,780          | 230,948   |

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# Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

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| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value  | Cost              |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|-------------------|-------------------|
| Unitedhealth Group Inc.                                 | –                | –                | –          | 1,187              | –                 | 624,920           | 358,255           |
| Verisk Analytics Inc. CL A                              | –                | –                | –          | 166                | –                 | 39,651            | 37,245            |
| Verizon Communications                                  | –                | –                | –          | 11,401             | –                 | 429,818           | 582,782           |
| Vertex Pharmaceuticals                                  | –                | –                | –          | 1,206              | –                 | 490,709           | 383,060           |
| Visa Inc. Class A Shares                                | –                | –                | –          | 1,850              | –                 | 481,648           | 325,353           |
| Walgreens Boots Alliance Inc.                           | –                | –                | –          | 5,000              | –                 | 130,550           | 141,704           |
| Walmart Inc.                                            | –                | –                | –          | 2,750              | –                 | 433,538           | 419,607           |
| Warner Bros Discovery Inc.                              | –                | –                | –          | 3,500              | –                 | 39,830            | 31,164            |
| Watts Water Technologies-A                              | –                | –                | –          | 2,700              | –                 | 562,518           | 42,900            |
| Wells Fargo & Co New                                    | –                | –                | –          | 10,375             | –                 | 510,658           | 355,538           |
| WK Kellogg Co                                           | –                | –                | –          | 625                | –                 | 8,213             | 7,582             |
| Wolverine Wld Wide Inc..                                | –                | –                | –          | 1,600              | –                 | 14,224            | 7,599             |
| Wynn Resorts Ltd                                        | –                | –                | –          | 800                | –                 | 72,888            | 78,262            |
| Xylem                                                   | –                | –                | –          | 2,600              | –                 | 297,336           | 67,292            |
| Zimmer Biomet Holdings Inc.                             | –                | –                | –          | 1,000              | –                 | 121,700           | 54,899            |
| Zimvie Inc.                                             | –                | –                | –          | 300                | –                 | 5,325             | 3,206             |
| Zscaler Inc.                                            | –                | –                | –          | 374                | –                 | 82,863            | 63,886            |
| <b>Total Common Stock</b>                               |                  |                  |            |                    |                   | <b>76,050,630</b> | <b>47,696,112</b> |
| <b>Corporate Bonds</b>                                  |                  |                  |            |                    |                   |                   |                   |
| AEP Transmission Co LLC                                 | 4/1/2050         | 3.650 %          | –          | –                  | 80,000            | 63,281            | 64,830            |
| AEP Transmission Co LLC                                 | 3/15/2053        | 5.400 %          | –          | –                  | 30,000            | 31,290            | 30,512            |
| Aercap Ireland Cap/Global                               | 1/15/2027        | 6.100 %          | –          | –                  | 215,000           | 219,693           | 213,809           |
| Amcor Flexibles North Am                                | 5/25/2031        | 2.690 %          | –          | –                  | 40,000            | 34,616            | 36,933            |
| Ameren Illinois Co                                      | 6/1/2033         | 4.950 %          | –          | –                  | 45,000            | 45,684            | 44,866            |
| American Tower Corp                                     | 1/15/2027        | 2.750 %          | –          | –                  | 170,000           | 159,803           | 161,653           |
| Amgen Inc.                                              | 3/2/2033         | 5.250 %          | –          | –                  | 45,000            | 46,179            | 44,962            |
| Amgen Inc.                                              | 3/2/2053         | 5.650 %          | –          | –                  | 75,000            | 79,472            | 73,833            |
| Anheuser-Busch Co/Inbev                                 | 2/1/2046         | 4.900 %          | –          | –                  | 65,000            | 64,153            | 73,875            |
| Apple Inc.                                              | 2/8/2026         | 0.700 %          | –          | –                  | 105,000           | 97,222            | 95,984            |
| Apple Inc.                                              | 5/11/2050        | 2.650 %          | –          | –                  | 22,000            | 15,258            | 20,079            |
| AT&T Inc.                                               | 6/1/2041         | 3.500 %          | –          | –                  | 30,000            | 23,896            | 24,566            |

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# Profit Sharing Plan of MNS, Ltd.

## Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

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| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost    |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|---------|
| AT&T Inc.                                               | 6/1/2051         | 3.650 %          | –          | –                  | 110,000           | 83,217           | 108,726 |
| AT&T Inc.                                               | 9/15/2053        | 3.500 %          | –          | –                  | 30,000            | 21,903           | 21,190  |
| AT&T Inc.                                               | 12/1/2057        | 3.800 %          | –          | –                  | 75,000            | 56,240           | 57,765  |
| Atmos Energy Corp                                       | 11/15/2053       | 6.200 %          | –          | –                  | 30,000            | 35,522           | 30,054  |
| Bank of America Corp                                    | 12/20/2028       | 3.419 %          | –          | –                  | 190,000           | 178,729          | 188,572 |
| Bank of America Corp                                    | 6/14/2029        | 2.087 %          | –          | –                  | 60,000            | 53,025           | 53,800  |
| Bank of America Corp                                    | 9/15/2034        | 5.872 %          | –          | –                  | 285,000           | 298,683          | 285,522 |
| Bat Capital Corp                                        | 8/2/2030         | 6.343 %          | –          | –                  | 50,000            | 52,582           | 49,334  |
| Bat Capital Corp                                        | 9/25/2050        | 3.984 %          | –          | –                  | 20,000            | 14,232           | 17,029  |
| Berkshire Hathaway Fin                                  | 1/15/2051        | 2.500 %          | –          | –                  | 75,000            | 49,242           | 57,915  |
| Berry Global Inc.                                       | 1/15/2026        | 1.570 %          | –          | –                  | 75,000            | 69,739           | 68,399  |
| Boeing Co                                               | 2/1/2028         | 3.250 %          | –          | –                  | 30,000            | 28,440           | 27,465  |
| Boeing Co                                               | 5/1/2050         | 5.805 %          | –          | –                  | 55,000            | 57,224           | 53,754  |
| Brixmor Operating Part                                  | 2/1/2025         | 3.850 %          | –          | –                  | 55,000            | 53,822           | 56,126  |
| Brixmor Operating Part                                  | 8/16/2031        | 2.500 %          | –          | –                  | 35,000            | 29,471           | 31,687  |
| Broadcom Inc.                                           | 11/15/2030       | 4.150 %          | –          | –                  | 140,000           | 133,988          | 139,501 |
| Canadian Pacific Railway                                | 3/5/2030         | 2.050 %          | –          | –                  | 70,000            | 60,169           | 57,469  |
| Charter Comm Opt LLC/Cap                                | 3/1/2042         | 3.500 %          | –          | –                  | 185,000           | 129,104          | 144,858 |
| Citibank Na                                             | 9/29/2028        | 5.803 %          | –          | –                  | 160,000           | 167,363          | 160,390 |
| Citigroup Inc.                                          | 11/3/2025        | 1.281 %          | –          | –                  | 60,000            | 57,648           | 56,821  |
| Citigroup Inc.                                          | 6/3/2031         | 2.572 %          | –          | –                  | 70,000            | 59,949           | 57,397  |
| Citigroup Inc.                                          | 5/24/2033        | 4.910 %          | –          | –                  | 110,000           | 107,840          | 109,314 |
| Citigroup Inc.                                          | 5/25/2034        | 6.174 %          | –          | –                  | 15,000            | 15,551           | 15,000  |
| Comcast Corp                                            | 1/15/2051        | 2.800 %          | –          | –                  | 45,000            | 30,159           | 35,572  |
| Comcast Corp                                            | 2/15/2031        | 1.500 %          | –          | –                  | 50,000            | 41,140           | 44,500  |
| Comcast Corp                                            | 5/15/2053        | 5.350 %          | –          | –                  | 45,000            | 46,854           | 40,712  |
| Constellation Brands Inc.                               | 5/1/2030         | 2.875 %          | –          | –                  | 80,000            | 72,023           | 78,792  |
| Consumers 23 Secure Fund                                | 3/1/2027         | 5.550 %          | –          | –                  | 250,000           | 251,026          | 249,975 |
| Corporate Office Prop LP                                | 4/15/2031        | 2.750 %          | –          | –                  | 40,000            | 32,316           | 37,213  |
| Credit Suisse New York                                  | 9/9/2024         | 3.625 %          | –          | –                  | 40,000            | 39,428           | 35,700  |
| CVS Health Corp                                         | 8/15/2029        | 3.250 %          | –          | –                  | 75,000            | 70,057           | 72,340  |
| CVS Health Corp                                         | 8/21/2040        | 2.700 %          | –          | –                  | 105,000           | 75,117           | 88,281  |

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# Profit Sharing Plan of MNS, Ltd.

## Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

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| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost    |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|---------|
| CVS Health Corp                                         | 3/25/2048        | 5.050 %          | –          | –                  | 30,000            | 28,165           | 25,506  |
| Diamondback Energy Inc.                                 | 12/1/2026        | 3.250 %          | –          | –                  | 40,000            | 38,772           | 39,757  |
| Diamondback Energy Inc.                                 | 3/24/2051        | 4.400 %          | –          | –                  | 20,000            | 16,705           | 15,114  |
| Discovery Communications                                | 4/1/2043         | 4.875 %          | –          | –                  | 80,000            | 66,933           | 73,443  |
| DTE Electric Co                                         | 3/1/2050         | 2.950 %          | –          | –                  | 75,000            | 52,570           | 68,742  |
| Duke Energy Carolinas                                   | 1/15/2053        | 5.350 %          | –          | –                  | 110,000           | 113,106          | 111,387 |
| Duke Energy Corp                                        | 6/15/2041        | 3.300 %          | –          | –                  | 40,000            | 30,718           | 30,520  |
| Elevance Health Inc.                                    | 2/15/2033        | 4.750 %          | –          | –                  | 40,000            | 40,132           | 39,144  |
| Enbridge Inc.                                           | 8/1/2033         | 2.500 %          | –          | –                  | 55,000            | 45,085           | 50,291  |
| Energy Transfer Operatng                                | 5/15/2050        | 5.000 %          | –          | –                  | 40,000            | 35,837           | 38,517  |
| Energy Transfer Operatng                                | 5/15/2030        | 3.750 %          | –          | –                  | 65,000            | 60,380           | 65,482  |
| Enterprise Products Oper                                | 1/31/2050        | 4.200 %          | –          | –                  | 100,000           | 87,213           | 93,997  |
| Essential Proper                                        | 7/15/2031        | 2.950 %          | –          | –                  | 55,000            | 43,333           | 49,723  |
| Essex Portfolio LP                                      | 3/15/2032        | 2.650 %          | –          | –                  | 60,000            | 50,272           | 56,137  |
| Federal Realty Investment                               | 2/15/2026        | 1.250 %          | –          | –                  | 50,000            | 46,073           | 46,685  |
| Florida Power & Light Co                                | 4/1/2028         | 5.050 %          | –          | –                  | 40,000            | 40,954           | 40,130  |
| Florida Power & Light Co                                | 5/15/2033        | 4.800 %          | –          | –                  | 80,000            | 80,800           | 79,569  |
| General Motors Finl Co                                  | 6/20/2025        | 2.750 %          | –          | –                  | 60,000            | 57,817           | 59,202  |
| General Motors Finl Co                                  | 4/6/2030         | 5.850 %          | –          | –                  | 90,000            | 92,990           | 86,405  |
| Georgia Power Co                                        | 9/15/2029        | 2.650 %          | –          | –                  | 110,000           | 99,723           | 95,617  |
| Goldman Sachs Group Inc.                                | 10/21/2027       | 1.948 %          | –          | –                  | 80,000            | 73,282           | 76,873  |
| Goldman Sachs Group Inc.                                | 10/21/2032       | 2.650 %          | –          | –                  | 115,000           | 95,961           | 105,316 |
| GSK Consumer Healthcare                                 | 3/24/2032        | 3.625 %          | –          | –                  | 30,000            | 27,717           | 27,225  |
| Hartford Finl Svcs Grp                                  | 8/19/2029        | 2.800 %          | –          | –                  | 75,000            | 68,507           | 65,759  |
| HCA Inc.                                                | 9/1/2030         | 3.500 %          | –          | –                  | 105,000           | 95,407           | 92,376  |
| Healthcare Realty Trust                                 | 3/15/2030        | 2.400 %          | –          | –                  | 10,000            | 8,131            | 9,283   |
| Healthcare Trust Of Amer Hldgs Gbl Nt                   | 3/15/2030        | 2.400 %          | –          | –                  | 30,000            | 24,668           | 27,258  |
| Humana Inc.                                             | 4/1/2030         | 4.875 %          | –          | –                  | 30,000            | 30,341           | 28,452  |
| Ingersoll-Rand Lux Finan                                | 11/1/2024        | 3.550 %          | –          | –                  | 85,000            | 83,671           | 83,882  |
| JPMorgan Chase & Co                                     | 7/25/2028        | 4.851 %          | –          | –                  | 155,000           | 155,028          | 152,532 |
| JPMorgan Chase & Co                                     | 9/10/2024        | 3.875 %          | –          | –                  | 65,000            | 64,248           | 65,889  |
| JPMorgan Chase & Co                                     | 6/1/2034         | 5.350 %          | –          | –                  | 190,000           | 193,048          | 190,623 |

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|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|---------|
| L3Harris Tech Inc.                                      | 7/31/2033        | 5.400 %          | –          | –                  | 20,000            | 20,860           | 18,698  |
| Lowe's Cos Inc.                                         | 4/1/2052         | 4.250 %          | –          | –                  | 30,000            | 25,543           | 22,782  |
| Marathon Petroleum Corp                                 | 3/1/2041         | 6.500 %          | –          | –                  | 35,000            | 37,683           | 36,650  |
| Mitsubishi UFJ Fin Grp                                  | 2/25/2025        | 2.193 %          | –          | –                  | 55,000            | 53,165           | 53,486  |
| Morgan Stanley                                          | 7/20/2029        | 5.449 %          | –          | –                  | 30,000            | 30,824           | 30,000  |
| Morgan Stanley                                          | 7/21/2034        | 5.424 %          | –          | –                  | 25,000            | 25,421           | 25,000  |
| Morgan Stanley Bank Na                                  | 10/30/2026       | 5.882 %          | –          | –                  | 70,000            | 72,058           | 69,990  |
| MPLX LP                                                 | 6/1/2025         | 4.875 %          | –          | –                  | 135,000           | 134,248          | 144,242 |
| MPLX LP                                                 | 8/15/2030        | 2.650 %          | –          | –                  | 45,000            | 38,948           | 42,943  |
| MPLX LP                                                 | 4/15/2048        | 4.700 %          | –          | –                  | 35,000            | 30,441           | 31,283  |
| Nutrien Ltd                                             | 3/27/2028        | 4.900 %          | –          | –                  | 65,000            | 65,727           | 63,052  |
| One Gas Inc.                                            | 3/11/2024        | 1.100 %          | –          | –                  | 47,000            | 46,583           | 45,837  |
| Oneok Inc.                                              | 3/15/2050        | 4.500 %          | –          | –                  | 15,000            | 12,594           | 15,415  |
| Oracle Corp                                             | 2/6/2033         | 4.900 %          | –          | –                  | 40,000            | 40,054           | 38,944  |
| Oracle Corp                                             | 2/6/2053         | 5.550 %          | –          | –                  | 45,000            | 45,323           | 43,123  |
| O'Reilly Automotive Inc.                                | 3/15/2031        | 1.750 %          | –          | –                  | 50,000            | 40,577           | 39,998  |
| Pfizer Investment Enter                                 | 5/19/2033        | 4.750 %          | –          | –                  | 20,000            | 20,099           | 20,005  |
| Pfizer Investment Enter                                 | 5/19/2053        | 5.300 %          | –          | –                  | 65,000            | 66,919           | 66,606  |
| Pfizer Investment Enter                                 | 5/19/2028        | 4.450 %          | –          | –                  | 110,000           | 110,086          | 108,443 |
| Phillips 66 Co                                          | 6/30/2033        | 5.300 %          | –          | –                  | 60,000            | 61,736           | 60,177  |
| Principal Financial Group                               | 11/15/2026       | 3.100 %          | –          | –                  | 35,000            | 33,353           | 33,467  |
| Public Service Colorado                                 | 6/15/2031        | 1.875 %          | –          | –                  | 50,000            | 41,280           | 46,041  |
| Public Service Colorado                                 | 1/15/2051        | 2.700 %          | –          | –                  | 30,000            | 18,861           | 20,649  |
| Public Service Electric                                 | 5/1/2050         | 2.700 %          | –          | –                  | 30,000            | 20,669           | 25,477  |
| Raytheon Tech Corp                                      | 7/1/2030         | 2.250 %          | –          | –                  | 65,000            | 56,360           | 58,005  |
| Regency Centers LP                                      | 9/15/2029        | 2.950 %          | –          | –                  | 60,000            | 53,840           | 55,101  |
| Retail Pptys Of America                                 | 9/15/2030        | 4.750 %          | –          | –                  | 40,000            | 37,679           | 42,621  |
| Roper Technologies Inc.                                 | 6/30/2030        | 2.000 %          | –          | –                  | 40,000            | 34,048           | 33,117  |
| Sunoco Logistics Partner                                | 4/1/2024         | 4.250 %          | –          | –                  | 33,000            | 32,881           | 34,186  |
| Sysco Corporation                                       | 4/1/2050         | 6.600 %          | –          | –                  | 15,000            | 17,676           | 15,302  |
| Texas Instruments Inc.                                  | 3/14/2053        | 5.000 %          | –          | –                  | 20,000            | 20,625           | 17,867  |
| T-Mobile USA Inc.                                       | 11/15/2031       | 2.250 %          | –          | –                  | 135,000           | 112,437          | 113,760 |

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## Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

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Supplemental Schedule I

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost             |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|------------------|
| T-Mobile USA Inc.                                       | 7/15/2033        | 5.050 %          | –          | –                  | 40,000            | 40,442           | 39,367           |
| Toronto-Dominion Bank                                   | 9/10/2026        | 1.250 %          | –          | –                  | 55,000            | 50,298           | 50,033           |
| Total Capital Intl Sa                                   | 6/29/2041        | 2.986 %          | –          | –                  | 40,000            | 31,202           | 37,586           |
| UBS Group AG Sr Nt                                      | 3/26/2025        | 3.750 %          | –          | –                  | 70,000            | 68,581           | 63,218           |
| Unitedhealth Group Inc.                                 | 4/15/2053        | 5.050 %          | –          | –                  | 20,000            | 20,281           | 17,642           |
| Verizon Communications                                  | 1/20/2031        | 1.750 %          | –          | –                  | 70,000            | 57,576           | 63,402           |
| Verizon Communications                                  | 3/15/2032        | 2.355 %          | –          | –                  | 85,000            | 70,901           | 68,952           |
| Walmart Inc.                                            | 4/15/2053        | 4.500 %          | –          | –                  | 15,000            | 14,760           | 14,130           |
| Walmart Inc.                                            | 9/22/2041        | 2.500 %          | –          | –                  | 40,000            | 29,694           | 33,748           |
| Wells Fargo & Company                                   | 7/25/2029        | 5.574 %          | –          | –                  | 55,000            | 56,283           | 55,000           |
| Wells Fargo Bank Na                                     | 8/7/2026         | 5.450 %          | –          | –                  | 60,000            | 60,985           | 60,248           |
| Williams Companies Inc.                                 | 3/15/2033        | 5.650 %          | –          | –                  | 30,000            | 31,436           | 29,613           |
| Wisconsin Power & Light                                 | 4/1/2033         | 4.950 %          | –          | –                  | 55,000            | 55,358           | 54,757           |
| <b>Total Corporate Bonds</b>                            |                  |                  |            |                    |                   | <b>7,446,332</b> | <b>7,567,874</b> |
| <b>U.S. Government Agency Securities</b>                |                  |                  |            |                    |                   |                  |                  |
| Fannie Mae 932888                                       | 1/1/2041         | 3.500 %          | –          | –                  | 33,483            | 31,827           | 34,733           |
| Fannie Mae Ac8594                                       | 1/1/2025         | 4.500 %          | –          | –                  | 813               | 809              | 875              |
| Fannie Mae Ac9692                                       | 2/1/2025         | 4.500 %          | –          | –                  | 1,090             | 1,084            | 1,172            |
| Fannie Mae Al3209                                       | 9/1/2031         | 4.500 %          | –          | –                  | 12,008            | 11,933           | 13,100           |
| Fannie Mae At2127                                       | 4/1/2043         | 3.000 %          | –          | –                  | 40,367            | 37,159           | 42,871           |
| Fannie Mae Aw1544                                       | 3/1/2029         | 4.000 %          | –          | –                  | 12,368            | 12,127           | 13,403           |
| Fannie Mae Bm1277                                       | 5/1/2047         | 4.000 %          | –          | –                  | 56,067            | 54,121           | 57,635           |
| Fannie Mae Bm4581                                       | 9/1/2033         | 4.000 %          | –          | –                  | 42,997            | 42,773           | 43,917           |
| Fannie Mae Bm5839                                       | 11/1/2047        | 3.500 %          | –          | –                  | 6,965             | 6,540            | 7,324            |
| Fannie Mae Bm6038                                       | 1/1/2045         | 4.000 %          | –          | –                  | 8,166             | 7,934            | 8,682            |
| Fannie Mae Ca6414                                       | 7/1/2050         | 3.000 %          | –          | –                  | 379,454           | 341,987          | 408,625          |
| Fannie Mae Cb2804                                       | 2/1/2052         | 2.500 %          | –          | –                  | 243,629           | 208,938          | 222,692          |
| Fannie Mae Cb3149                                       | 3/1/2052         | 2.000 %          | –          | –                  | 22,937            | 18,928           | 21,294           |
| Fannie Mae Cb3905                                       | 6/1/2052         | 3.500 %          | –          | –                  | 46,109            | 42,359           | 40,915           |
| Fannie Mae Fm1108                                       | 11/1/2044        | 5.000 %          | –          | –                  | 25,017            | 25,448           | 27,229           |
| Fannie Mae Fm1136                                       | 3/1/2039         | 5.500 %          | –          | –                  | 25,008            | 25,775           | 27,791           |

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# Profit Sharing Plan of MNS, Ltd.

## Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

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| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost    |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|---------|
| Fannie Mae Fm1137                                       | 9/1/2039         | 6.000 %          | –          | –                  | 14,831            | 15,503           | 16,646  |
| Fannie Mae Fm1175                                       | 5/1/2047         | 4.500 %          | –          | –                  | 75,666            | 75,652           | 81,370  |
| Fannie Mae Fm1652                                       | 7/1/2044         | 3.500 %          | –          | –                  | 118,206           | 111,992          | 124,569 |
| Fannie Mae Fs0522                                       | 2/1/2052         | 2.500 %          | –          | –                  | 131,244           | 112,844          | 112,336 |
| Fannie Mae Fs1533                                       | 4/1/2052         | 3.000 %          | –          | –                  | 45,922            | 41,014           | 43,827  |
| Fannie Mae Ma0232                                       | 11/1/2029        | 4.500 %          | –          | –                  | 26,316            | 26,097           | 27,381  |
| Fannie Mae Ma0457                                       | 7/1/2030         | 4.000 %          | –          | –                  | 3,771             | 3,697            | 3,882   |
| Fannie Mae Ma0461                                       | 7/1/2030         | 4.500 %          | –          | –                  | 5,583             | 5,538            | 5,845   |
| Fannie Mae Ma0530                                       | 8/1/2030         | 5.000 %          | –          | –                  | 5,546             | 5,586            | 6,130   |
| Fannie Mae Ma0563                                       | 11/1/2030        | 4.000 %          | –          | –                  | 7,642             | 7,500            | 7,947   |
| Fannie Mae Ma0737                                       | 5/1/2026         | 4.500 %          | –          | –                  | 2,674             | 2,662            | 2,885   |
| Fannie Mae Ma1688                                       | 12/1/2033        | 3.500 %          | –          | –                  | 32,195            | 30,962           | 34,217  |
| Fannie Mae Ma3007                                       | 4/1/2047         | 3.000 %          | –          | –                  | 39,814            | 36,077           | 39,789  |
| Fannie Mae Ma4355                                       | 6/1/2051         | 2.000 %          | –          | –                  | 422,794           | 346,726          | 426,378 |
| Fannie Mae Ma4600                                       | 5/1/2052         | 3.500 %          | –          | –                  | 304,149           | 279,431          | 281,528 |
| Fannie Mae Ma4625                                       | 6/1/2052         | 3.500 %          | –          | –                  | 307,965           | 282,938          | 290,398 |
| Fannie Mae Ma4644                                       | 5/1/2052         | 4.000 %          | –          | –                  | 84,838            | 80,354           | 84,441  |
| Fannie Mae Ma4655                                       | 7/1/2052         | 4.000 %          | –          | –                  | 567,056           | 537,420          | 548,386 |
| Fannie Mae Ma4684                                       | 6/1/2052         | 4.500 %          | –          | –                  | 492,638           | 478,209          | 487,403 |
| Fannie Mae Ma4731                                       | 9/1/2052         | 3.500 %          | –          | –                  | 141,799           | 130,300          | 127,885 |
| Fannie Mae Ma4732                                       | 9/1/2052         | 4.000 %          | –          | –                  | 378,225           | 358,216          | 358,896 |
| Fannie Mae Ma4733                                       | 9/1/2052         | 4.500 %          | –          | –                  | 521,308           | 506,040          | 490,436 |
| Fannie Mae Ma4761                                       | 9/1/2052         | 5.000 %          | –          | –                  | 9,052             | 8,969            | 8,828   |
| Fannie Mae Ma4783                                       | 10/1/2052        | 4.000 %          | –          | –                  | 142,960           | 135,393          | 133,906 |
| Fannie Mae Ma4785                                       | 10/1/2052        | 5.000 %          | –          | –                  | 440,993           | 437,326          | 435,746 |
| Fannie Mae Ma4805                                       | 11/1/2052        | 4.500 %          | –          | –                  | 168,638           | 163,699          | 160,399 |
| Fannie Mae Ma4918                                       | 2/1/2053         | 5.000 %          | –          | –                  | 215,143           | 213,060          | 203,549 |
| Fannie Mae Ma5039                                       | 6/1/2053         | 5.500 %          | –          | –                  | 143,038           | 143,738          | 139,976 |
| Fannie Mae Ma5165                                       | 10/1/2053        | 5.500 %          | –          | –                  | 134,907           | 135,579          | 129,300 |
| FNMA Umbs Lng 30 Year 4.500                             | 8/1/2052         | 4.500 %          | –          | –                  | 95,751            | 92,947           | 96,006  |
| FNMA Umbs Lng 30 Year 5.000                             | 7/1/2052         | 5.000 %          | –          | –                  | 80,003            | 79,265           | 81,316  |
| Freddie Mac A95575                                      | 12/1/2040        | 4.000 %          | –          | –                  | 5,044             | 4,932            | 5,433   |

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# Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

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| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost    |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|---------|
| Freddie Mac A95656                                      | 12/1/2040        | 4.000 %          | –          | –                  | 3,730             | 3,619            | 4,018   |
| Freddie Mac A95856                                      | 12/1/2040        | 4.000 %          | –          | –                  | 4,015             | 3,923            | 4,325   |
| Freddie Mac A95857                                      | 12/1/2040        | 4.000 %          | –          | –                  | 17,317            | 16,932           | 18,729  |
| Freddie Mac C91697                                      | 4/1/2033         | 3.500 %          | –          | –                  | 45,507            | 43,844           | 47,406  |
| Freddie Mac C91759                                      | 4/1/2034         | 4.500 %          | –          | –                  | 11,622            | 11,600           | 12,559  |
| Freddie Mac C91832                                      | 6/1/2035         | 3.500 %          | –          | –                  | 19,118            | 18,385           | 20,212  |
| Freddie Mac G06578                                      | 6/1/2038         | 4.500 %          | –          | –                  | 31,167            | 31,340           | 33,792  |
| Freddie Mac G07500                                      | 10/1/2043        | 4.000 %          | –          | –                  | 15,529            | 15,146           | 16,505  |
| Freddie Mac G07806                                      | 6/1/2041         | 5.000 %          | –          | –                  | 22,238            | 22,654           | 24,851  |
| Freddie Mac G08687                                      | 1/1/2046         | 3.500 %          | –          | –                  | 69,306            | 64,850           | 70,519  |
| Freddie Mac G08747                                      | 2/1/2047         | 3.000 %          | –          | –                  | 57,297            | 52,067           | 60,386  |
| Freddie Mac G08760                                      | 4/1/2047         | 3.000 %          | –          | –                  | 35,626            | 32,220           | 37,530  |
| Freddie Mac G30321                                      | 3/1/2027         | 5.000 %          | –          | –                  | 3,519             | 3,489            | 3,816   |
| Freddie Mac G60145                                      | 8/1/2045         | 3.500 %          | –          | –                  | 25,795            | 24,232           | 26,952  |
| Freddie Mac G60713                                      | 9/1/2046         | 3.500 %          | –          | –                  | 37,768            | 35,490           | 38,453  |
| Freddie Mac G60761                                      | 10/1/2043        | 3.000 %          | –          | –                  | 62,566            | 57,676           | 63,925  |
| Freddie Mac Q00769                                      | 5/1/2041         | 5.000 %          | –          | –                  | 19,860            | 20,208           | 22,231  |
| Freddie Mac Q02143                                      | 7/1/2041         | 4.000 %          | –          | –                  | 28,501            | 27,828           | 29,873  |
| Freddie Mac Q04647                                      | 11/1/2041        | 3.000 %          | –          | –                  | 19,225            | 18,155           | 19,351  |
| Freddie Mac Q29245                                      | 10/1/2044        | 3.500 %          | –          | –                  | 22,316            | 20,919           | 23,515  |
| Freddie Mac Q32859                                      | 4/1/2045         | 3.500 %          | –          | –                  | 25,626            | 23,979           | 27,288  |
| Freddie Mac Q33006                                      | 4/1/2045         | 3.500 %          | –          | –                  | 28,830            | 26,976           | 29,348  |
| Freddie Mac Q46278                                      | 2/1/2047         | 3.500 %          | –          | –                  | 28,924            | 27,010           | 29,792  |
| Freddie Mac Ra5714                                      | 3/1/2052         | 2.000 %          | –          | –                  | 248,084           | 205,438          | 229,710 |
| Freddie Mac Ra6766                                      | 2/1/2052         | 2.500 %          | –          | –                  | 229,740           | 197,525          | 195,853 |
| Freddie Mac Ra7211                                      | 4/1/2052         | 4.000 %          | –          | –                  | 21,797            | 20,646           | 20,377  |
| Freddie Mac Sd2609                                      | 12/1/2052        | 3.500 %          | –          | –                  | 10,610            | 9,742            | 9,600   |
| GNMA Pass-Thru M Single Family 3.000                    | 5/20/2052        | 3.000 %          | –          | –                  | 55,950            | 50,691           | 53,240  |
| GNMA Pass-Thru M Single Family 3.500                    | 7/20/2052        | 3.500 %          | –          | –                  | 110,581           | 102,991          | 108,041 |
| Government National Mortgage A 698279                   | 6/15/2024        | 4.000 %          | –          | –                  | 389               | 386              | 419     |
| Government National Mortgage A 727889                   | 8/15/2040        | 4.500 %          | –          | –                  | 24,422            | 24,427           | 25,920  |
| Government National Mortgage A 749835                   | 9/15/2040        | 4.500 %          | –          | –                  | 121,712           | 121,136          | 129,109 |

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# Profit Sharing Plan of MNS, Ltd.

## Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost             |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|------------------|
| Government National Mortgage A 782619                   | 4/15/2039        | 5.000 %          | –          | –                  | 13,803            | 13,958           | 15,295           |
| Government National Mortgage A 785559                   | 7/20/2051        | 3.000 %          | –          | –                  | 48,501            | 44,139           | 51,646           |
| Government National Mortgage A Bu5340                   | 4/15/2050        | 3.000 %          | –          | –                  | 11,575            | 10,349           | 12,086           |
| Government National Mortgage A By0330                   | 10/20/2050       | 3.000 %          | –          | –                  | 4,230             | 3,843            | 4,506            |
| Government National Mortgage A By0331                   | 10/20/2050       | 3.000 %          | –          | –                  | 8,311             | 7,548            | 8,846            |
| Government National Mortgage A Ma7589                   | 9/20/2051        | 2.500 %          | –          | –                  | 164,110           | 143,669          | 168,830          |
| Government National Mortgage A Ma8267                   | 9/20/2052        | 4.000 %          | –          | –                  | 141,197           | 134,812          | 133,365          |
| Government National Mortgage A Ma8489                   | 12/20/2052       | 4.500 %          | –          | –                  | 33,560            | 32,773           | 32,506           |
| <b>Total U.S. Government Agency Securities</b>          |                  |                  |            |                    |                   | <b>7,486,023</b> | <b>7,834,017</b> |
| <b>U.S. Treasury Obligations</b>                        |                  |                  |            |                    |                   |                  |                  |
| U.S. Treasury Note/Bond                                 | 7/15/2024        | 0.375 %          | –          | –                  | 25,000            | 24,394           | 24,998           |
| U.S. Treasury Note/Bond                                 | 3/15/2025        | 1.750 %          | –          | –                  | 375,000           | 362,578          | 359,180          |
| U.S. Treasury Note/Bond                                 | 12/15/2025       | 4.000 %          | –          | –                  | 1,400,000         | 1,393,273        | 1,399,646        |
| U.S. Treasury Note/Bond                                 | 2/15/2026        | 4.000 %          | –          | –                  | 635,000           | 632,718          | 638,572          |
| U.S. Treasury Note/Bond                                 | 9/15/2026        | 4.625 %          | –          | –                  | 275,000           | 278,889          | 273,421          |
| U.S. Treasury Note/Bond                                 | 12/15/2026       | 4.375 %          | –          | –                  | 150,000           | 151,512          | 151,395          |
| U.S. Treasury Note/Bond                                 | 2/29/2028        | 4.000 %          | –          | –                  | 1,455,000         | 1,460,456        | 1,472,619        |
| U.S. Treasury Note/Bond                                 | 11/30/2028       | 4.375 %          | –          | –                  | 300,000           | 307,078          | 306,691          |
| U.S. Treasury Note/Bond                                 | 4/30/2030        | 3.500 %          | –          | –                  | 275,000           | 268,941          | 270,639          |
| U.S. Treasury Note/Bond                                 | 7/31/2030        | 4.000 %          | –          | –                  | 150,000           | 150,914          | 147,727          |
| U.S. Treasury Note/Bond                                 | 8/31/2030        | 4.125 %          | –          | –                  | 300,000           | 303,937          | 291,574          |
| U.S. Treasury Note/Bond                                 | 5/15/2032        | 2.875 %          | –          | –                  | 190,000           | 176,225          | 184,606          |
| U.S. Treasury Note/Bond                                 | 11/15/2032       | 4.125 %          | –          | –                  | 485,000           | 493,412          | 500,497          |
| U.S. Treasury Note/Bond                                 | 2/15/2033        | 3.500 %          | –          | –                  | 630,000           | 611,395          | 627,882          |
| U.S. Treasury Note/Bond                                 | 2/15/2042        | 2.375 %          | –          | –                  | 300,000           | 230,859          | 263,953          |
| U.S. Treasury Note/Bond                                 | 5/15/2042        | 3.250 %          | –          | –                  | 400,000           | 351,812          | 371,391          |
| U.S. Treasury Note/Bond                                 | 5/15/2042        | 3.000 %          | –          | –                  | 220,000           | 186,622          | 233,690          |
| U.S. Treasury Note/Bond                                 | 8/15/2043        | 3.625 %          | –          | –                  | 20,000            | 18,444           | 19,055           |
| U.S. Treasury Note/Bond                                 | 5/15/2044        | 3.375 %          | –          | –                  | 105,000           | 92,827           | 107,831          |
| U.S. Treasury Note/Bond                                 | 11/15/2045       | 3.000 %          | –          | –                  | 85,000            | 70,152           | 89,368           |
| U.S. Treasury Note/Bond                                 | 2/15/2048        | 3.000 %          | –          | –                  | 400,000           | 326,875          | 399,486          |

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# Profit Sharing Plan of MNS, Ltd.

## Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost              |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|------------------|-------------------|
| U.S. Treasury Note/Bond                                 | 8/15/2048        | 3.000 %          | –          | –                  | 5,000             | 4,084            | 5,421             |
| U.S. Treasury Note/Bond                                 | 11/15/2048       | 3.375 %          | –          | –                  | 200,000           | 174,781          | 194,781           |
| U.S. Treasury Note/Bond                                 | 5/15/2049        | 2.875 %          | –          | –                  | 35,000            | 27,907           | 41,807            |
| U.S. Treasury Note/Bond                                 | 8/15/2049        | 2.250 %          | –          | –                  | 140,000           | 98,066           | 152,042           |
| U.S. Treasury Note/Bond                                 | 2/15/2050        | 2.000 %          | –          | –                  | 89,000            | 58,754           | 102,016           |
| U.S. Treasury Note/Bond                                 | 8/15/2050        | 1.375 %          | –          | –                  | 190,000           | 106,281          | 146,161           |
| U.S. Treasury Note/Bond                                 | 5/15/2051        | 2.375 %          | –          | –                  | 185,000           | 132,506          | 200,816           |
| U.S. Treasury Note/Bond                                 | 11/15/2051       | 1.875 %          | –          | –                  | 800,000           | 507,625          | 714,727           |
| U.S. Treasury Note/Bond                                 | 2/15/2052        | 2.250 %          | –          | –                  | 300,000           | 208,641          | 247,980           |
| U.S. Treasury Note/Bond                                 | 11/15/2052       | 4.000 %          | –          | –                  | 345,000           | 341,334          | 367,600           |
| U.S. Treasury Notes                                     | 7/15/2026        | 4.500 %          | –          | –                  | 275,000           | 277,664          | 274,377           |
| <b>Total U.S. Treasury Obligations</b>                  |                  |                  |            |                    |                   | <b>9,830,956</b> | <b>10,581,949</b> |
| <b>Asset-Backed Securities</b>                          |                  |                  |            |                    |                   |                  |                   |
| Public Service New Hampshire F 2018-1 A1                | 2/1/2026         | 3.094 %          | –          | –                  | 5,913             | 5,898            | 5,917             |
| Santander Drive Auto Receivabl 2022-5 A3                | 8/15/2026        | 4.110 %          | –          | –                  | 62,185            | 61,890           | 62,182            |
| Americredit Automobile Receiva 2021-3 A3                | 8/18/2026        | 0.760 %          | –          | –                  | 202,447           | 197,743          | 202,422           |
| GM Financial Securitized Term 2021-4 A3                 | 9/16/2026        | 0.680 %          | –          | –                  | 122,474           | 118,382          | 122,471           |
| World Omni Auto Receivables Tr 2021-D A3                | 10/15/2026       | 0.810 %          | –          | –                  | 187,982           | 182,408          | 187,957           |
| CNH Equipment Trust 2021-C A3                           | 12/15/2026       | 0.810 %          | –          | –                  | 159,664           | 153,665          | 159,645           |
| Carvana Auto Receivables Trust 2021-P4 A3               | 1/11/2027        | 1.310 %          | –          | –                  | 191,234           | 185,269          | 191,218           |
| Capital One Multi-Asset Execut 2022-A1 A1               | 3/15/2027        | 2.800 %          | –          | –                  | 300,000           | 292,351          | 290,766           |
| Carvana Auto Receivables Trust 2022-P3 A3               | 11/10/2027       | 4.610 %          | –          | –                  | 140,000           | 138,568          | 139,978           |
| Verizon Master Trust 2021-2 A                           | 4/20/2028        | 0.990 %          | –          | –                  | 240,000           | 231,843          | 239,965           |
| GM Financial Securitized Term 2023-3 A3                 | 6/16/2028        | 5.450 %          | –          | –                  | 55,000            | 55,812           | 54,998            |
| Morgan Stanley Baml Trust 2015-C22 A4                   | 4/15/2048        | 3.306 %          | –          | –                  | 200,000           | 192,842          | 198,664           |
| Morgan Stanley Capital I Trust 2016-Ubs9 A4             | 3/15/2049        | 3.594 %          | –          | –                  | 115,000           | 109,555          | 107,309           |
| Bank 2017-Bnk8 A4                                       | 11/15/2050       | 3.488 %          | –          | –                  | 80,000            | 73,970           | 71,659            |
| <b>Total Asset-Backed Securities</b>                    |                  |                  |            |                    |                   | <b>2,000,196</b> | <b>2,035,151</b>  |

# Profit Sharing Plan of MNS, Ltd.

## Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2023

Supplemental Schedule I

| Identity of Issue, Borrower,<br>Lessor or Similar Party      | Maturity<br>Date | Interest<br>Rate    | Collateral                     | Shares<br>or Units | Maturity<br>Value | Current<br>Value | Cost             |
|--------------------------------------------------------------|------------------|---------------------|--------------------------------|--------------------|-------------------|------------------|------------------|
| <b>Real Estate Mortgage Investment Conduits</b>              |                  |                     |                                |                    |                   |                  |                  |
| GS Mortgage Securities Trust 2017-Gs5 Aab                    | 3/10/2050        | 3.467 %             | –                              | –                  | 60,185            | 58,337           | 63,076           |
| JP Morgan Chase Commercial Mor 2017-Jp5 A5                   | 3/15/2050        | 3.723 %             | –                              | –                  | 200,000           | 188,531          | 202,234          |
| JPMDDB Commercial Mortgage Secu 2017-C5 A5                   | 3/15/2050        | 3.694 %             | –                              | –                  | 175,000           | 163,987          | 168,608          |
| GS Mortgage Securities Trust 2017-Gs6 A3                     | 5/10/2050        | 3.433 %             | –                              | –                  | 175,000           | 162,085          | 155,928          |
| Comm Mortgage Trust 2015-Pc1 A5                              | 7/10/2050        | 3.902 %             | –                              | –                  | 200,000           | 194,403          | 204,492          |
| Benchmark Mortgage Trust 2018-B4 A5                          | 7/15/2051        | 4.121 %             | –                              | –                  | 175,000           | 167,367          | 170,406          |
| DBGS Mortgage Trust 2018-C1 A4                               | 10/15/2051       | 4.466 %             | –                              | –                  | 95,000            | 89,540           | 110,237          |
| Citigroup Commercial Mortgage 2019-Gc43 A4                   | 11/10/2052       | 3.038 %             | –                              | –                  | 203,000           | 178,249          | 218,273          |
| Citigroup Commercial Mortgage 2019-Gc43 As                   | 11/10/2052       | 3.300 %             | –                              | –                  | 190,000           | 162,620          | 195,692          |
| GS Mortgage Securities Trust 2019-Gsa1 As                    | 11/10/2052       | 3.340 %             | –                              | –                  | 70,000            | 60,443           | 64,682           |
| Citigroup Commercial Mortgage 2019-Gc41 As                   | 8/10/2056        | 3.018 %             | –                              | –                  | 340,000           | 291,185          | 343,759          |
| Wells Fargo Commercial Mortgage 2016-C33 A4                  | 3/15/2059        | 3.426 %             | –                              | –                  | 65,000            | 62,125           | 64,299           |
| <b>Total Real Estate Mortgage Investment Conduits</b>        |                  |                     |                                |                    |                   | <b>1,778,872</b> | <b>1,961,686</b> |
| <b>Municipal Bonds</b>                                       |                  |                     |                                |                    |                   |                  |                  |
| New York Ny Txbl-Fiscal 2020-Ser-A-Subser                    | 8/1/2025         | 2.280 %             | –                              | –                  | 215,000           | 206,739          | 214,753          |
| San Diego Cnty CA Regl Arpt Au Txbl-Senior-Consol Rental Car | 7/1/2043         | 5.594 %             | –                              | –                  | 175,000           | 172,958          | 196,172          |
| <b>Total Municipal Bonds</b>                                 |                  |                     |                                |                    |                   | <b>379,697</b>   | <b>410,925</b>   |
| <b>Guaranteed Group Annuity Contract</b>                     |                  |                     |                                |                    |                   |                  |                  |
| AUL GTD Benefit Unallocated Grp Retirement Annuity E **      | –                | –                   | –                              | 4,986,185          | –                 | 6,068,391        | ***              |
| <b>Total Guaranteed Group Annuity Contract</b>               |                  |                     |                                |                    |                   | <b>6,068,391</b> | <b>***</b>       |
| <b>Notes Receivable From Participants</b>                    |                  |                     |                                |                    |                   |                  |                  |
| Participant Loans **                                         | 2024<br>to 2033* | 3.25 %<br>to 8.50 % | Vested interest<br>in the plan | –                  | –                 | 4,473,346        | 4,473,346        |
| <b>Total Notes Receivable From Participants</b>              |                  |                     |                                |                    |                   | <b>4,473,346</b> | <b>4,473,346</b> |

\* Payment schedule fully amortized with no balloon payment.

\*\* Party-in-interest.

\*\*\* Cost information for participant-directed investments is not required to be included.

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

# Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

Year Ended December 31, 2023

Supplemental Schedule II

Employer Identification Number: 71-1007574

Plan Number: 001

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Par or<br>Maturity<br>Value | Cost of<br>Acquisitions | Proceeds of<br>Dispositions |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-----------------------------|-------------------------|-----------------------------|
| <b>Corporate Bonds</b>                                  |                  |                  |            |                    |                             |                         |                             |
| Abbvie Inc.                                             | 3/15/2025        | 3.800 %          | —          | —                  | \$ 5,000                    | \$ 4,931                | \$ 4,873                    |
| AEP Texas Inc.                                          | 7/1/2030         | 2.100 %          | —          | —                  | 10,000                      | 8,321                   | 8,213                       |
| Air Products & Chemicals                                | 3/3/2033         | 4.800 %          | —          | —                  | 80,000                      | 80,202                  | 76,190                      |
| Anheuser-Busch Co/Inbev                                 | 2/1/2026         | 3.650 %          | —          | —                  | 5,000                       | 4,904                   | 4,853                       |
| Bank of America Corp                                    | 4/25/2034        | 5.288 %          | —          | —                  | 65,000                      | 64,569                  | 62,283                      |
| Bank of America Corp                                    | 3/11/2027        | 1.658 %          | —          | —                  | 15,000                      | 13,586                  | 13,539                      |
| Bank of America Corp                                    | 10/24/2031       | 1.922 %          | —          | —                  | 30,000                      | 23,921                  | 23,193                      |
| Bank of America Corp                                    | 9/15/2034        | 5.872 %          | —          | —                  | 10,000                      | 10,024                  | 9,936                       |
| Boeing Co                                               | 2/4/2026         | 2.196 %          | —          | —                  | 5,000                       | 4,663                   | 4,620                       |
| Citigroup Inc.                                          | 1/28/2027        | 1.122 %          | —          | —                  | 20,000                      | 17,818                  | 17,830                      |
| CVS Health Corp                                         | 4/1/2050         | 4.250 %          | —          | —                  | 5,000                       | 4,143                   | 3,813                       |
| DH Europe Finance II                                    | 11/15/2029       | 2.600 %          | —          | —                  | 5,000                       | 4,467                   | 4,455                       |
| Florida Power & Light Co                                | 5/15/2033        | 4.800 %          | —          | —                  | 40,000                      | 39,876                  | 39,762                      |
| GSK Consumer Healthcare                                 | 3/24/2032        | 3.625 %          | —          | —                  | 10,000                      | 9,075                   | 8,510                       |
| Humana Inc.                                             | 8/3/2023         | 0.650 %          | —          | —                  | 10,000                      | 9,843                   | 10,000                      |
| John Deere Capital Corp                                 | 7/14/2028        | 4.950 %          | —          | —                  | 40,000                      | 40,494                  | 39,783                      |
| JPMorgan Chase & Co                                     | 2/4/2032         | 1.953 %          | —          | —                  | 10,000                      | 8,067                   | 7,939                       |
| JPMorgan Chase & Co                                     | 5/6/2030         | 3.702 %          | —          | —                  | 15,000                      | 13,991                  | 13,763                      |
| JPMorgan Chase & Co                                     | 7/25/2028        | 4.851 %          | —          | —                  | 65,000                      | 62,615                  | 62,617                      |
| Lockheed Martin Corp                                    | 11/15/2054       | 5.700 %          | —          | —                  | 20,000                      | 19,616                  | 20,468                      |
| Medtronic Global Hldings                                | 3/30/2033        | 4.500 %          | —          | —                  | 30,000                      | 29,814                  | 27,869                      |
| Morgan Stanley                                          | 4/21/2034        | 5.250 %          | —          | —                  | 65,000                      | 64,394                  | 64,219                      |
| Morgan Stanley                                          | 5/4/2027         | 1.593 %          | —          | —                  | 5,000                       | 4,510                   | 4,480                       |

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

# Profit Sharing Plan of MNS, Ltd.

## Form 5500, Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)

Year Ended December 31, 2023

Supplemental Schedule II

| Identity of Issue, Borrower,<br>Lessor or Similar Party | Maturity<br>Date | Interest<br>Rate | Collateral | Shares<br>or Units | Maturity<br>Value | Cost of<br>Acquisitions | Proceeds of<br>Dispositions |
|---------------------------------------------------------|------------------|------------------|------------|--------------------|-------------------|-------------------------|-----------------------------|
| Morgan Stanley Bank Na                                  | 4/21/2026        | 4.754 %          | –          | –                  | 70,000            | 69,265                  | 68,172                      |
| NBC Universal Media LLC                                 | 1/15/2043        | 4.450 %          | –          | –                  | 15,000            | 13,593                  | 12,093                      |
| Nextera Energy Capital                                  | 6/15/2028        | 1.900 %          | –          | –                  | 10,000            | 8,791                   | 8,533                       |
| Oneok Inc.                                              | 9/1/2029         | 3.400 %          | –          | –                  | 10,000            | 8,923                   | 8,859                       |
| Pfizer Investment Enter                                 | 5/19/2063        | 5.340 %          | –          | –                  | 35,000            | 34,320                  | 34,963                      |
| Phillips 66 Co                                          | 12/15/2030       | 2.150 %          | –          | –                  | 5,000             | 4,129                   | 4,102                       |
| Salesforce.Com Inc.                                     | 7/15/2041        | 2.700 %          | –          | –                  | 10,000            | 7,438                   | 6,666                       |
| Sysco Corporation                                       | 12/14/2031       | 2.450 %          | –          | –                  | 20,000            | 16,684                  | 15,568                      |
| Sysco Corporation                                       | 7/15/2026        | 3.300 %          | –          | –                  | 5,000             | 4,813                   | 4,836                       |
| Target Corp                                             | 2/15/2030        | 2.350 %          | –          | –                  | 45,000            | 39,552                  | 39,226                      |
| Target Corp                                             | 1/15/2052        | 2.950 %          | –          | –                  | 25,000            | 17,766                  | 14,925                      |
| T-Mobile USA Inc.                                       | 4/15/2027        | 3.750 %          | –          | –                  | 10,000            | 9,616                   | 9,463                       |
| Verizon Communications                                  | 3/15/2032        | 2.355 %          | –          | –                  | 15,000            | 12,305                  | 11,781                      |
| Vodafone Group Plc                                      | 2/19/2043        | 4.375 %          | –          | –                  | 5,000             | 4,253                   | 4,216                       |
| Walmart Inc.                                            | 9/17/2026        | 1.050 %          | –          | –                  | 10,000            | 8,930                   | 9,035                       |
| <b>Asset-Backed Securities</b>                          |                  |                  |            |                    |                   |                         |                             |
| Banks 2023-5YR1 20560315 6.259                          | 3/15/2056        | 6.260 %          | –          | –                  | 180,000           | 185,396                 | 179,716                     |

# Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions\*

Year Ended December 31, 2023

## Supplemental Schedule III

Employer Identification Number: 71-1007574

Plan Number: 001

| Identity of Issue, Borrower,<br>Lessor or Similar Party                       | Description<br>of Assets | Purchase<br>Price (A) | Cash Receipts<br>or Selling<br>Price (A) | Expenses<br>Incurred in<br>Connection<br>with<br>Transaction | Cost of<br>Assets | Current<br>Value of<br>Assets (B) | Net Gain |
|-------------------------------------------------------------------------------|--------------------------|-----------------------|------------------------------------------|--------------------------------------------------------------|-------------------|-----------------------------------|----------|
| <b>Category (iii) – Series of Transactions in Excess of 5% of Plan Assets</b> |                          |                       |                                          |                                                              |                   |                                   |          |
| Wilmington U.S. Government Money Mkt Instl                                    | Mutual fund              | \$ -                  | \$ 18,659,685 (C)                        | \$ -                                                         | \$ 18,659,685     | \$ 18,659,685                     | \$ -     |
| Wilmington U.S. Government Money Mkt Instl                                    | Mutual fund              | 19,252,862 (C)        | -                                        | -                                                            | 19,252,862        | 19,252,862                        | -        |
| BlackRock Liq Fd Treasury Inv                                                 | Mutual fund              | -                     | 6,956,109 (C)                            | -                                                            | 6,956,109         | 6,956,109                         | -        |
| BlackRock Liq Fd Treasury Inv                                                 | Mutual fund              | 6,577,243 (C)         | -                                        | -                                                            | 6,577,243         | 6,577,243                         | -        |

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(A) Numbers within brackets indicate total number of transactions.

(B) Current value at date of transaction (trade date).

(C) Represents numerous transactions.

\* Individual and series of transactions in excess of 5% of the current value of the Plan's net assets at the beginning of the year as defined in Section 2520.103-6 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

SCHEDULE H, LINE 4j, SCHEDULE OF REPORTABLE TRANSACTIONS\*  
DECEMBER 31, 2023

\*See attached financial statements with auditor's report.

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

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

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

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

## Reporting Requirements

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

## Compensation

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

## Direct Compensation

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

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

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

## Indirect Compensation

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

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

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

## Float Income

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

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

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

### *Matrix Trust Float Earnings*

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

### *Summary of Float Paragraphs*

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

### *Contributions - Plan Account Cash Sweep*

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

### *Contributions - Plan Account - No Cash Sweep*

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

### *Purchases of Securities Timeline*

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

### *Settlement of Purchase Trade Order*

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

### *Same Day Placement of Sale Trade Order*

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

### *Plan Account Proceeds on Trade Settlement Date*

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

### *Float When Issuing Checks*

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

### *Float on Mailed Distribution Checks*

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

### *Float on Periodic/Recurring Distributions*

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

### *Recredit to Plan Account of Outstanding Distribution Checks*

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

### *Rate on Float Earnings*

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

## Mutual Fund Fees / Administrative Fee Services

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

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

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

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

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

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

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

## NSCC Transaction Fees

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

## ETF/Closed End Fund Trading Services

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

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

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

## Self-Directed Brokerage Accounts

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

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

## Retirement Cash Account

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

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

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

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

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

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

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

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

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

## Lifetime Income Products

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

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

## Proprietary Funds

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

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

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

## ModelTool(k)it™ Services

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

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

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

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

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

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

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

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

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

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

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

## Stale Dated Check Services

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

## Proceeds of Corrective Transactions

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

## Non-Monetary Compensation

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

# Completing Schedule C

You will need the following information to complete Schedule C.

|                                                                                                                    |                                                                                                                                                                                               |
|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Matrix Trust Company<br>717 17th Street, Suite 1300 Denver, CO 80202<br>Employer Identification Number: 75-3182674 | MSCS Financial Services Division of Broadridge<br>Business Process Outsourcing, LLC<br>717 17 <sup>th</sup> Street, Suite 1300 Denver, CO 80202<br>Employer Identification Number: 33-1151291 |
|--------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

For Direct Compensation, you will be required to provide the Matrix Trust address or Employer Identification Number.

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

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

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

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

\*See attached financial statements with auditor's report.