

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023	
A	This return/report is for: ☐ a multiemployer plan ☒ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information	
1a	Name of plan USG SERVICES, LLC 401(K) PROFIT SHARING PLAN	1b Three-digit plan number (PN) ▶ 001
		1c Effective date of plan 01/01/2012
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) USG SERVICES, LLC ONE HILLCREST CENTER DRIVE SUITE 225 SPRING VALLEY, NY 10977	2b Employer Identification Number (EIN) 45-4658823 2c Plan Sponsor's telephone number 845-371-8100 2d Business code (see instructions) 623000

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.	10/15/2024	JACK AUGENSTEIN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 2408
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 2191 6a(2) 2732 6b 72 6c 713 6d 3517 6e 0 6f 3517 6g(1) 398 6g(2) 1774 6h 8
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

2E 2F 2G 2J 2K 2X 3D

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

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☒ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2023 Form M-1 annual report. If the plan was not required to file the 2023 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A

(Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

► File as an attachment to Form 5500.

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

OMB No. 1210-0110

2023

This Form is Open to Public Inspection

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

A Name of plan

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN)

001

C Plan sponsor's name as shown on line 2a of Form 5500

USG SERVICES, LLC

D Employer Identification Number (EIN)

45-4658823

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

TRANSAMERICA FINANCIAL LIFE INSURANCE CO

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
36-6071399	70688	932322	1418	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
19033	13697

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

INTAC ACTUARIAL SERVICES300 TICE BLVD.
SUITE 289
WOODCLIFF LAKE, NJ 07677

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
19033	13697		5

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	0
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	5262120

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 ▶**b** Balance at the end of the previous year**7b**

155888

c Additions: (1) Contributions deposited during the year**7c(1)**

6845

(2) Dividends and credits

7c(2)

0

(3) Interest credited during the year

7c(3)

1850

(4) Transferred from separate account.....

7c(4)

23271

(5) Other (specify below)

7c(5)

16939

▶ FORFEITURE CREDIT

(6) Total additions.....

7c(6)

48905

d Total of balance and additions (add lines **7b** and **7c(6)**)**7d**

204793

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

19985

(2) Administration charge made by carrier

7e(2)

1711

(3) Transferred to separate account.....

7e(3)

0

(4) Other (specify below)

7e(4)

12887

▶ FORFEITURES/FEES

(5) Total deductions.....

7e(5)

34583

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**)**7f**

170210

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A?..... ☐ Yes ☒ No

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection.

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan USG SERVICES, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 USG SERVICES, LLC	D Employer Identification Number (EIN) 45-4658823	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

TRANSAMERICA FINANCIAL LIFE INSURAN

36-6071399

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 52 62 64 67	RECORDKEEPER	62688	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

INTAC ACTUARIAL SERVICES, INC.

22-2446239

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 64	RECORDKEEPER	3925	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

NATIONWIDE

31-4156830

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 52 62 64 67	RECORDKEEPER	15651	Yes ☒ No ☐	Yes ☒ No ☐	390	Yes ☐ No ☒

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

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

INTAC ACTUARIAL SERVICES, INC.

11-3401702

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 64	RECORDKEEPER	28381	Yes ☒ No ☐	Yes ☒ No ☐	4872	Yes ☐ No ☒

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

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

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
INTAC ACTUARIAL SERVICES INC	15 37 64	4872
(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.	
NATIONWIDE 31-4156830	ADVISORY FEE	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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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 <u>USG SERVICES, LLC 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>USG SERVICES, LLC</u>	D Employer Identification Number (EIN) <u>45-4658823</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>DELAWARE IVY ASSET STRATEGY RET ACC</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>36-6071399-534</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>30137</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>TRANSAMERICA LIFE GOAL 2060 WITH BLA</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>36-6071399-607</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>74734</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN CENTURY INFLATION-ADJUSTED</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>36-6071399-262</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>16643</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>INVESCO DEVELOPING MARKETS RET ACCT</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>36-6071399-471</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>56378</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>INVESCO SMALL CAP EQUITY RET ACCT</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>36-6071399-533</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>71186</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LOOMIS SAYLES INVESTMENT GRADE BOND</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>36-6071399-094</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>73967</u>		
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FIDELITY ADVISOR LEVERAGED COMPANY</u>				
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
c EIN-PN <u>36-6071399-243</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>111057</u>		

a Name of MTIA, CCT, PSA, or 103-12 IE: AB HIGH INCOME RET ACCT		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-508	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 92592

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA PARTNERS STOCK INDEX R		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-139	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 326133

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK EQUITY DIVIDEND RET ACCT		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-236	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 181518

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS AMCAP RET ACCT		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-245	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 114383

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2050 WITH BLA		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-165	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 139138

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2055 WITH BLA		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-505	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 305704

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2045 WITH BLA		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-295	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 352663

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2040 WITH BLA		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-164	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 346195

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2035 WITH BLA		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-019	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 536380

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL RETIREMENT WI		
b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
c EIN-PN 36-6071399-417	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 347426

a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2030 WITH BLA

b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

c EIN-PN 36-6071399-163	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 965751
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a Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2025 WITH BLA

b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

c EIN-PN 36-6071399-018	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1010383
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a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS EUROPACIFIC GROWTH R

b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

c EIN-PN 36-6071399-076	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 109185
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a Name of MTIA, CCT, PSA, or 103-12 IE: EXPENSE BUDGET ACCOUNT

b Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

c EIN-PN 36-6071399-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34268
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

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

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan USG SERVICES, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 USG SERVICES, LLC	D Employer Identification Number (EIN) 45-4658823	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	5156	15653
(2) Participant contributions	1b(2)	14803	9332
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	59185	86664
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	5328561	5456238
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2547925	3082438
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	155888	170210
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	8111518	8820535
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	44546	44184
k Total liabilities (add all amounts in lines 1g through 1j)	1k	44546	44184
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	8066972	8776351

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	107128	
(B) Participants	2a(1)(B)	774673	
(C) Others (including rollovers)	2a(1)(C)	21077	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		902878
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	2859	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		2859
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		691494
(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)		366718
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1963949

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1151561	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1151561
f Corrective distributions (see instructions)	2f		11628
g Certain deemed distributions of participant loans (see instructions)	2g		23051
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	68330	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		68330
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1254570

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		709379
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **FASTEN HALBERSTAM LLP**

(2) EIN: **47-2319109**

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

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

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	☒	☐	35794
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	☐	☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	☐	☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	☐	☒	
e Was this plan covered by a fidelity bond?	☒	☐	500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	☐	☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒	☐	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☐	☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	☐	☒	
l Has the plan failed to provide any benefit when due under the plan?	☐	☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	☐	☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	☐	☒	

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2023 This Form is Open to Public Inspection.	
For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023					
A Name of plan USG SERVICES, LLC 401(K) PROFIT SHARING PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 USG SERVICES, LLC				D Employer Identification Number (EIN) 45-4658823	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 36-6071399 31-1592130 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year.....				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?..... ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2023 v. 230707	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

Part VII	IRS Compliance Questions
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21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No	
21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).	
☐ Design-based safe harbor method	
☒ "Prior year" ADP test	
☐ "Current year" ADP test	
☐ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702814A</u> .	

SCHEDULE MEP (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	MULTIPLE-EMPLOYER RETIREMENT PLAN INFORMATION This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and Section 6058(a) of the Internal Revenue Code (the Code) ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
---	--	---

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan USG SERVICES, LLC 401(K) PROFIT SHARING PLAN	B Three-digit Plan number (PN) ▶	001
C Plan administrator's name as shown on line 3a of Form 5500/Form 5500-SF USG SERVICES, LLC	D Administrator's EIN 45-4658823	

Part I	Type of Multiple-Employer Pension Plan. All multiple-employer pension plans must complete.
---------------	---

1 Check the appropriate box to indicate type of multiple-employer pension plan. (Only defined contribution plans may check lines 1a, 1b, and 1c. Defined benefit plans and defined contribution plans not checking lines 1a, 1b, or 1c should check line 1d. See Instructions).

- a** ☒ association retirement plan (See 29 CFR 2510.3-55) (Complete Part II)
- b** ☐ professional employer organization plan (PEO Plan) (See 29 CFR 29 CFR 2510.3-55) (Complete Part II)
- c** ☐ pooled employer plan (PEP) (See 29 CFR 2510.3-44) (Complete Parts II and III)
- d** ☐ other multiple-employer pension plan (Describe) _____ (Complete Part II)

Part II	Participating Employer Information.
----------------	--

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan. **Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).**

2a Name of Participating Employer BRIDGEWATER CENTER FOR REHAB & NURSING	2b EIN 20-5095431	2c Percentage of Total Contributions for the Plan Year 14.23	2d Aggregate Account Balances Attributable to Participating Employer 1713751
2a Name of Participating Employer BTRNC, LLC	2b EIN 46-3039772	2c Percentage of Total Contributions for the Plan Year 2.06	2d Aggregate Account Balances Attributable to Participating Employer 91360

CAUTION Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

2e Does the plan include any individuals not participating through an employer or who are individual working owners?	2e	☐ Yes ☒ No
2f If you answer "Yes" in line 2e, enter a good faith estimate of the percentage of total contributions made by all such individuals that are not listed on line 2a during the plan year.	2f	
2g If you answer "Yes" in Line 2e, enter the aggregate account balances for all such individuals that are not listed on line 2a.	2g	

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

**Schedule MEP (2023)
v. 230728**

Part II Participating Employer Information (Continued).

Use this page for additional participating employer information.

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan.

Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).

2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
CCRNC, LLC	81-2885435	6.19	316051
CPRNC, LLC	26-3443555	2.95	190546
CRNC, LLC	24-4402654	0.01	50084
CSRNC, LLC	61-1580206	1.82	250647
ECRNC, LLC	47-4012917	14.36	828253
FCADH, LLC	46-3674782	0.00	3029
FRNC, LLC	46-3040937	0.00	9077
HRNC, LLC	27-4403058	1.96	249136
JBRNC, LLC	27-4402866	4.49	261803

CAUTION Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

Part II Participating Employer Information (Continued).

Use this page for additional participating employer information.

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan.

Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).

2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
NCRNC, LLC	27-4403014	18.95	1443971
ORNC, LLC	27-4402774	0.21	38572
PINE VALLEY CENTER REHAB & NURSING	20-1926953	5.89	1368820
RRNC, LLC	27-4402592	4.81	342073
RSRNC, LLC	61-1580207	2.23	242543
VDRNC, LLC	46-1682106	4.62	313847
VRNC, LLC	27-4402705	2.87	251963
USG SERVICES, LLC	45-4658824	12.35	817529

CAUTION Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

Part III

Pooled Employer Plan Information

Line 3. All Pooled employer plans must answer all of the questions in Part III, in addition to completing all of Parts I and II.

- 3a

Is the pooled plan provider (identified as the plan sponsor and administrator in Part II of the Form 5500) currently in compliance with the Form PR (Pooled Plan Provider Registration Statement) requirements? (See instructions and 29 CFR 2510.3-44)

☐ Yes ☐ No
- 3b

If line 3a is "Yes", enter the ACK ID for the most recent Form PR that was required to be filed under the Form PR filing requirements. (Failure to enter a valid ACK ID will subject the Form 5500 filing to rejection as incomplete.)

ACK ID

USG Services, LLC 401(k) Profit Sharing Plan

Financial Statements

December 31, 2023 and 2022



USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

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December 31, 2023 and 2022

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INDEPENDENT AUDITORS' REPORT

To the Trustees of
USG Services, LLC 401(k) Profit Sharing Plan

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

We have performed audits of the accompanying financial statements of USG Services, LLC 401(k) Profit Sharing 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). 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 USG Services, LLC 401(k) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from qualified institutions as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 6 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 Audit of the Financial Statements section—

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of USG Services, LLC 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an 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 an audit conducted in accordance with generally accepted auditing standards will always

detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of USG Services, LLC 401(k) Profit Sharing 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 USG Services, LLC 401(k) Profit Sharing 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 audit, significant audit findings, and certain internal control-related matters that we identified during the audit.



Supplemental Schedules Required by ERISA

The supplemental schedules of Form 5500, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions for the year ended December 31, 2023, and Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2023, are presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Respectfully submitted,

A handwritten signature in cursive script that reads "Fasten Halberstam LLP".

Fasten Halberstam LLP
New York, New York
October 14, 2024

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN***Statements Of Net Assets Available For Benefits******December 31,***

	2023	2022
ASSETS		
Investments, at fair value	\$ 8,708,886	\$ 8,032,374
Total investments	<u>8,708,886</u>	<u>8,032,374</u>
Receivables		
Employer contributions	15,653	5,156
Participant contributions	9,332	14,803
Notes receivable from participants	125,006	74,476
Total receivables	<u>149,991</u>	<u>94,435</u>
Total assets	<u>8,858,877</u>	<u>8,126,809</u>
LIABILITIES		
Excess contributions payable	-	21,585
Other payables	44,184	22,961
Total liabilities	<u>44,184</u>	<u>44,546</u>
Net assets available for benefits	\$ <u>8,814,693</u>	\$ <u>8,082,263</u>

See Accompanying Notes and Auditors' Report

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN
Statement Of Changes In Net Assets Available For Benefits
For the Year Ended December 31, 2023

Additions

Investment activity

Net appreciation in the fair value of investments	\$ 1,058,414
Total investment activity	<u>1,058,414</u>

Interest income on notes receivable from participants	<u>2,657</u>
--	--------------

Contributions

Employer	107,128
Participants	774,673
Rollover	21,077
Total contributions	<u>902,878</u>

Total additions	<u>1,963,949</u>
------------------------	------------------

Deductions

Benefits paid to participants	1,151,561
Corrective distributions	11,628
Administrative expenses	68,330
Total deductions	<u>1,231,519</u>

Net increase	732,430
---------------------	---------

Net assets available for benefits

Beginning of year	<u>8,082,263</u>
End of year	<u><u>\$ 8,814,693</u></u>

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2023 and 2022

1. **DESCRIPTION OF PLAN:** The following description of the USG Services, LLC 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General

The Plan is a multiple-employer defined contribution plan that was established on January 1, 2012 to provide benefits to eligible employees. The Plan covers all employees of USG Services, LLC and various other participating skilled nursing facilities (the Participating Companies) except for employees who are either non-resident aliens, leased employees, or whose employment is governed by a collective bargaining agreement to which retirement benefits were the subject of good faith bargaining. To be eligible, an employee must have completed ninety days of service and be age twenty-one or older. The Board of Trustees is responsible for the oversight of the Plan. The plan administrator determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Board of Trustees.

Contributions

Each year, participants may contribute up to 85% of pre-tax or after-tax annual compensation, as defined in the plan document. Participants who have reached age 50 before the end of the plan year were eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan. The Participating Companies may decide each plan year whether to make a discretionary matching contribution equal to a uniform percentage or dollar amount of the employees' elective deferrals on behalf of active participants. During the year ended December 31, 2023, the Participating Companies made discretionary matching contributions of \$107,128. The Participating Companies may also decide each plan year whether to make discretionary profit-sharing contributions on behalf of active participants. During the year ended December 31, 2023, the Participating Companies made no profit-sharing contributions to the Plan. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

Participant Accounts

Each participant's account is credited with the participant's contributions and the Participating Companies' contributions as well as allocations of plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Participating Companies' contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after six years of credited service.

Notes Receivable from Participants

Participants may borrow from their fund accounts an amount ranging from a minimum of \$500 up to a maximum of the lesser of one-half of the vested account balance or \$50,000 reduced by the highest outstanding loan balance in the

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2023 and 2022

DESCRIPTION OF PLAN (continued):

account during the prior twelve-month period. Participants are only permitted to have one outstanding loan from the Plan at any time.

Loan terms range from one to five years; however, terms may exceed five years for the purchase of a primary residence. The loans are secured by the balance in the participant's account. The loan interest rate, determined quarterly, is set at the prevailing market rate for similar loans under terms established by the trustee. Principal and interest are paid ratably through payroll deductions.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account or annual installments. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution. Participants may receive an in-service withdrawal of their vested account balance upon reaching 59½ years of age. Hardship withdrawals are permitted under the Plan. Rollover contributions may be withdrawn at any time.

Forfeited Accounts

Forfeited accounts may be used to reduce future employer contributions or plan expenses. At December 31, 2023 and 2022, forfeited account balances totaled \$104,649 and \$95,208, respectively.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES:

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the investment advisers, trustees, and insurance company. See Note 3 for discussion of fair value measurements.

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

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 the accrual basis. Related fees are recorded as administrative expenses and are expensed

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2023 and 2022

SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued):

when they are incurred. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document. No allowance for credit losses has been recorded as of December 31, 2023 and 2022.

Excess Contributions Payable

Amounts payable to participants for contributions more than amounts allowed by the Internal Revenue Service (IRS) are recorded as a liability with a corresponding reduction to contributions.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Expenses

Certain expenses incurred maintaining the Plan are paid directly by the Plan, unless otherwise paid by the Participating Companies. Expenses paid by the Participating Companies are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation or depreciation of fair value of investments.

Subsequent Events

The Plan has evaluated subsequent events through October 14, 2024, the date which the financial statements were available to be issued.

3. FAIR VALUE MEASUREMENTS:

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

Level 1: Inputs to the valuation methodology are unadjusted quoted prices in active markets for identical assets or liabilities that the Plan can access at the measurement date.

Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

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

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

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

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2023 and 2022

FAIR VALUE MEASUREMENTS (continued):

value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2023 and 2022.

Pooled Separate Accounts (PSAs): Certain PSAs offered are held and administered by Nationwide Financial Services, Inc. (Nationwide), who is the sole provider of the options, under a variable return contract. The PSAs consist of publicly traded mutual funds or money market accounts, which are valued daily based on the publicly available market price using a unit of value method. Transactions are recorded as purchased or sold based on that day's market price. Values are adjusted as of the date the underlying publicly traded investment adjusts its value for dividends, interest, gains and losses, etc. The unit of account concept allows fees to be allocated to the individual accounts. This unit value is Nationwide's method for valuing accounts and is not the same as the net asset value reported by the fund house, however the financial trend should be the same.

Certain PSAs offered are held and administered by Transamerica Financial Life Insurance Company (Transamerica). The PSA's are proprietary to Transamerica and many invest in one underlying mutual fund traded on an established market. As such, the PSAs begin with a price determined by Transamerica, and the number of units issued are calculated to match the current fair market value of the underlying mutual fund holdings (shares x price). This is known as unitizing the underlying assets. However, the rate of return of each will be consistent, considering any plan/participant expenses. Although separate account assets are valued based on the Net Asset Value (NAV) of the underlying mutual funds or securities that are publicly available, PSA unit prices are not traded in the public exchange market. Instead, the NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the investment will be sold for an amount different from the reported net asset value. Participant transactions (purchases and sales) may occur daily. All redemptions of PSAs are at that day's computed NAV.

Registered Investment Companies: Registered Investment Companies are held and administered by Nationwide Financial Services, Inc. The Registered Investment Companies consist of publicly traded mutual funds or money market accounts, which are valued daily based on the publicly available market price using a unit of value method. Transactions are recorded as purchased or sold based on that day's market price. Values are adjusted as of the date the underlying publicly traded investment adjusts its value for dividends, interest, gains and losses, etc. The unit of account concept allows fees to be allocated to the individual accounts. This unit value is Nationwide's method for valuing accounts and is not the same as the net asset value reported by the fund house, however the financial trend should be the same.

Stable Value Fund: The Stable Value Fund is a depository liability with no formal underlying maturities and is considered fairly valued at the amount payable on demand at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023 and 2022.

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2023 and 2022

**FAIR VALUE
MEASUREMENTS
(continued):**

Investments at Fair Value as of December 31, 2023

	Level 1	Level 2	Total
Pooled separate accounts	\$ -	\$ 194,118	\$ 194,118
Stable value fund	-	170,211	170,211
Registered investment companies	-	3,082,438	3,082,438
Total investments in the fair value hierarchy	-	3,446,767	3,446,767
Investments measured at net asset value (a)	-	-	5,262,119
Total investments at fair value	\$ -	\$ 3,446,767	\$ 8,708,886

Investments at Fair Value as of December 31, 2022

	Level 1	Level 2	Total
Pooled separate accounts	\$ -	\$ 144,893	\$ 144,893
Stable value fund	-	155,888	155,888
Registered investment companies	-	2,547,925	2,547,925
Total investments in the fair value hierarchy	-	2,848,706	2,848,706
Investments measured at net asset value (a)	-	-	5,183,668
Total investments at fair value	\$ -	\$ 2,848,706	\$ 8,032,374

(a) In accordance with Subtopic 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Investments Measured Using the Net Asset Value per Share Practical Expedient:
The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2023 and 2022. There were no participant redemption restrictions for these investments.

December 31, 2023	Fair Value	Unfunded Commitments	Redemption Frequency (If Currently Eligible)	Redemption Notice Period
Pooled Separate Accounts	\$ 5,262,119	N/A	Daily	Daily

December 31, 2022	Fair Value	Unfunded Commitments	Redemption Frequency (If Currently Eligible)	Redemption Notice Period
Pooled Separate Accounts	\$ 5,183,668	N/A	Daily	Daily

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2023 and 2022

FAIR VALUE MEASUREMENTS (continued):

Transfers Between Levels: For the year ended December 31, 2023, there were no significant transfers between Levels 1 and 2 and no transfers in or out of Level 3.

4. STABLE VALUE FUND:

The Transamerica Stable Value Fund (the TSVF) is a fully benefit-responsive investment in the general account of Transamerica. The TSVF seeks to protect against any loss of principal while providing returns in excess of money market funds and one-year U.S. Treasury bills. The fund has a portfolio investment rate design in which all deposits in the particular investment choice are credited with the same interest rate on a daily basis, and with no set maturity. Prior to January 1st and July 1st, the effective annual rate of interest is established for the corresponding six-month period. Interest is credited, based upon the daily balance, at a rate that is the daily equivalent of the effective annual rate of interest applicable for the six-month period. The guaranteed rate of interest shall not change during the six-month period for which it is effective.

The TSVF is not a guaranteed investment contract (GIC) and there is no stated minimum or maximum interest rate. The TSVF is more similarly looked at like a bank Certificate of Deposit with a revolving interest guarantee. Regardless of the activity of the general fund, Transamerica pays a stated interest rate and backs the capital deposit. The TSVF is a depository liability with no formal underlying maturities (as may be the case for other insurance company GIC investments), and it is considered fairly valued at contract value because of this distinction.

5. RELATED-PARTY TRANSACTIONS AND PARTY-IN-INTEREST TRANSACTIONS:

Certain plan investments are managed by Transamerica Financial Life Insurance Company and Nationwide Financial Services, Inc. Transamerica Financial Life Insurance Company and Nationwide Financial Services, Inc. are the trustees as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. In addition, the third-party administrator fees are also party-in-interest transactions. These party-in-interest transactions are deemed "exempt" from Prohibited Transaction Rules as defined by Department of Labor regulations.

6. INFORMATION CERTIFIED BY THE PLAN'S TRUSTEES:

Plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, plan management instructed the Plan's independent auditors not to perform any auditing procedures with respect to the following information certified by Transamerica Financial Life Insurance Company and Nationwide Financial Services, Inc., except for comparing such information certified by the trustees with information included in the Plan's financial statements and supplemental schedule of Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year):

As of December 31,	2023	2022
Investments, at fair value	\$ 8,708,886	\$ 8,032,374
Notes receivable from participants	125,006	74,476
For the Year Ended December 31,	2023	
Net appreciation in the fair value of investments		\$ 1,058,414
Interest income on notes receivable from participants		2,657

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2023 and 2022

7. PLAN TERMINATION: Although it has not expressed any intent to do so, the Participating Companies have the right under the Plan to discontinue their contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants would become 100% vested in their employer contributions.

8. TAX STATUS: In June of 2020, the IRS stated that the prototype adopted by the Plan, as then designed, qualifies under the Internal Revenue Code. The Plan has not received a determination letter specific to the Plan itself; however, the plan administrator and the Plan's tax counsel believe that the Plan was designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code and therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the relevant taxing authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

9. DELINQUENT CONTRIBUTIONS: During the year ended December 31, 2023, the Participating Companies erroneously failed to remit \$31,600 of employee deferrals to the Plan within the period prescribed by the Department of Labor regulations. These late contributions were funded during 2023. The Participating Companies computed the lost earnings on all delinquent contributions and subsequently remitted a contribution for lost earnings to the Plan.

During the year ended December 31, 2022, the Participating Companies erroneously failed to remit \$4,194 of employee deferrals to the Plan within the period prescribed by the Department of Labor regulations. These late contributions were funded during 2022. The Participating Companies computed the lost earnings on all delinquent contributions and subsequently remitted a contribution for lost earnings to the Plan.

10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500: The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2023 and 2022 to Form 5500:

As of December 31,	2023	2022
Net assets available for benefits, per the financial statements	\$ 8,814,693	\$ 8,082,263
Less: Cumulative deemed distributions of loans	(38,342)	(15,291)
Net assets available for benefits, per Form 5500	\$ 8,776,351	\$ 8,066,972

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

Notes to Financial Statements

December 31, 2023 and 2022

**RECONCILIATION
OF FINANCIAL
STATEMENTS TO
FORM 5500
(continued):**

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

For the Year Ended December 31,	2023
Net increase, per the financial statements	\$ 732,430
Less: Current deemed distributions of loans	(23,051)
Total net increase, per Form 5500:	\$ 709,379

**11. RISKS AND
UNCERTAINTIES:**

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

The Participating Companies' operations are concentrated in the long-term care industry, which is a heavily regulated environment. The operations are subject to the administrative directives, rules and regulations of federal, state and local regulatory agencies. Such administrative directives, rules and regulations are subject to change by an act of Congress. Such changes may occur with little notice or inadequate funding to pay for the related costs, including the additional administrative burden, to comply with a change.

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN**EIN: 45-4658823 Plan Number: 001****Form 5500, Schedule H, Line 4a****Schedule of Delinquent Participant Contributions****For the Year Ended December 31, 2023**

	Total that Constitute Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Contributions Pending Correction in VFCP	Total Fully Corrected Under Voluntary Fiduciary Correction Program and Prohibited Transaction Exemption 2002-51
Check here if Late Participant Loan Repayments are included ☒	\$ 31,600	\$ 4,194	\$ -	\$ -

See Auditors' Report

USG SERVICES, LLC 401(K) PROFIT SHARING PLAN**EIN: 45-4658823 Plan Number: 001****Form 5500, Schedule H, Line 4i****Schedule of Assets (Held At End of Year)****December 31, 2023**

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral and Par or Maturity Value	(d) Cost	(e) Current Value
*	Aegon Us High Yield Ret Acct	Pooled Separate Accounts	** \$	92,592
*	Amer Cent Inflation-Adj Bond Ret Acct	Pooled Separate Accounts	**	16,643
*	Amer Funds Europacific Growth Ret Acct	Pooled Separate Accounts	**	109,185
*	American Funds Amcap Ret Acct	Pooled Separate Accounts	**	114,383
*	Blackrock Equity Dividend Ret Acct	Pooled Separate Accounts	**	181,518
*	Delaware Ivy Asset Strategy Ret Acct	Pooled Separate Accounts	**	30,137
*	Expense Budget Account	Pooled Separate Accounts	**	566
*	Fidelity Adv Leveraged Company Stock Ret Acct	Pooled Separate Accounts	**	111,057
*	Invesco Developing Markets Ret Acct	Pooled Separate Accounts	**	56,378
*	Invesco Small Cap Equity Ret Acct	Pooled Separate Accounts	**	71,186
*	Loomis Sayles Investment Grade Bond Ret Acct	Pooled Separate Accounts	**	73,967
*	Transamerica Lifegoal 2025 With Blackrck Retact	Pooled Separate Accounts	**	1,010,383
*	Transamerica Lifegoal 2030 With Blackrck Retact	Pooled Separate Accounts	**	965,751
*	Transamerica Lifegoal 2035 With Blkrck Retacct	Pooled Separate Accounts	**	536,380
*	Transamerica Lifegoal 2040 With Blkrck Ret Acct	Pooled Separate Accounts	**	346,195
*	Transamerica Lifegoal 2045 With Blkrck Ret Acct	Pooled Separate Accounts	**	352,663
*	Transamerica Lifegoal 2050 With Blkrck Ret Acct	Pooled Separate Accounts	**	139,138
*	Transamerica Lifegoal 2055 With Blkrck Ret Acct	Pooled Separate Accounts	**	305,704
*	Transamerica Lifegoal 2060 With Blkrck Ret Acct	Pooled Separate Accounts	**	74,734
*	Transamerica Lifegoal Ret With Blackrock Retact	Pooled Separate Accounts	**	347,426
*	Transamerica Partners Stock Index Ret Acct	Pooled Separate Accounts	**	326,133
*	Invsco Mn St A	Pooled Separate Accounts	**	2,683
*	Invsco Realest A	Pooled Separate Accounts	**	3,321
*	Invsco Intl Bd A	Pooled Separate Accounts	**	3,435
*	Invsco Comstk A	Pooled Separate Accounts	**	14,869
*	Invsco Gbl A	Pooled Separate Accounts	**	13,594
*	Allber Gbl Bd I	Pooled Separate Accounts	**	256
*	Ab Intl Val K	Pooled Separate Accounts	**	2,436
*	Ab Disc Val K	Pooled Separate Accounts	**	4,592
*	Avnts Us Lgcap Val Inst	Pooled Separate Accounts	**	210
*	Blkrk Ttl Rtn Inv A	Pooled Separate Accounts	**	359
*	Blackrock High Yield Portfolio - Institutional Shares	Pooled Separate Accounts	**	308
*	Eagle Series Tr Mdcap Gr A	Pooled Separate Accounts	**	9,098
*	Dfa Emrg Mkt Cor Inst	Pooled Separate Accounts	**	155
*	Dfa Us Trgt Val Inst	Pooled Separate Accounts	**	54
*	Diamond Hill Mdcap I	Pooled Separate Accounts	**	107
*	Dodgecox Intl Stk	Pooled Separate Accounts	**	259
*	Fid Intl Indx	Pooled Separate Accounts	**	208
*	Fid 500 Indx Insprm	Pooled Separate Accounts	**	362
*	Fid Us Bd Indx	Pooled Separate Accounts	**	768

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USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

EIN: 45-4658823 Plan Number: 001

Form 5500, Schedule H, Line 4i

Schedule of Assets (Held At End of Year) (continued)

December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral and Par or Maturity Value	(d) Cost	(e) Current Value
*	Gdmnscs Smcap Val A	Pooled Separate Accounts	**	8,615
*	Gdmnscs Gggptnrntloppr R6	Pooled Separate Accounts	**	262
*	Amfds Gr Fd Am R3	Pooled Separate Accounts	**	6,989
*	Jpm Eq Inc R5	Pooled Separate Accounts	**	207
*	Jpm Lgcap Gr R6	Pooled Separate Accounts	**	206
*	Leggm Clrbrdg Smcap Gr A	Pooled Separate Accounts	**	2,546
*	Mfs Glbl Hi Yld A	Pooled Separate Accounts	**	15,660
*	Mfs Mdcap Gr R6	Pooled Separate Accounts	**	104
*	Nw Inv Dest Mod Cnsrv Svc	Pooled Separate Accounts	**	4,065
*	Nw Inv Dest Mod Aggr Svc	Pooled Separate Accounts	**	18,715
*	Nw Inv Dest Mod Svc	Pooled Separate Accounts	**	10,774
*	Nw Inv Dest Cnsrv Svc	Pooled Separate Accounts	**	1,382
*	Nw Inv Dest Aggr Svc	Pooled Separate Accounts	**	32,830
*	Nw Gov Mny Mkt R6	Pooled Separate Accounts	**	23,874
*	Nw Loomis Allcap Gr R6	Pooled Separate Accounts	**	209
*	Pimco Ttl Rtn A	Pooled Separate Accounts	**	3,848
*	Pimco Real Rtn Inst	Pooled Separate Accounts	**	253
*	Pimco Comdtyrealtrnstrat A	Pooled Separate Accounts	**	98
*	Prncpl Glbl Realest Inst	Pooled Separate Accounts	**	162
*	Prudntl Ttl Rtn Bd Q	Pooled Separate Accounts	**	566
*	Vngrd Explr Adml	Pooled Separate Accounts	**	54
*	Vic Divrs Stk A	Pooled Separate Accounts	**	5,625
	Ab Glbl Bd I	Registered Investment Companies	**	1,187
	Ab International Value Fund - Class K	Registered Investment Companies	**	2,239
	Ab Intl Val A	Registered Investment Companies	**	1,946
	Abrden Emrgmktssstnblldrs A	Registered Investment Companies	**	1,766
	Amcent Infl Adj Bd A	Registered Investment Companies	**	9,344
	Amcent Sm Co A	Registered Investment Companies	**	22,997
	Amfds Gr Fd Am R3	Registered Investment Companies	**	219,182
	Amg Rvr Rd Mdcap Val N	Registered Investment Companies	**	94,026
	Avantis U.S. Large Cap Value Fund	Registered Investment Companies	**	2,983
	Avantis U.S. Small Cap Value Fund - Institutional Class	Registered Investment Companies	**	947
	Blackrock High Yield Portfolio - Institutional Shares	Registered Investment Companies	**	1,623
	Blkrk Lgcap Focs Gr Inv A	Registered Investment Companies	**	9,707
	Blkrk Lgcap Val Inv A	Registered Investment Companies	**	3,277
	Blkrk Mdcap Gr Eq Inv A	Registered Investment Companies	**	30
	Blkrk Pacfc Inv A	Registered Investment Companies	**	2,185
	Blkrk Strat Inc Oppr Inv A	Registered Investment Companies	**	40
	Col Sel Lgcap Gr Inst2	Registered Investment Companies	**	2
	Davis Ny Vntr A	Registered Investment Companies	**	78,188

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USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

EIN: 45-4658823 Plan Number: 001

Form 5500, Schedule H, Line 4i

Schedule of Assets (Held At End of Year) (continued)

December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral and Par or Maturity Value	(d) Cost	(e) Current Value
	De ExtnD Dur Bd A	Registered Investment Companies	**	32,819
	Dfa Emrg Mkt Cor Eq Inst	Registered Investment Companies	**	2,594
	Dfa Us Lgcap Val Inst	Registered Investment Companies	**	67
	Dfa Us Trgt Val Inst	Registered Investment Companies	**	14
	Diamond Hill Mdcap I	Registered Investment Companies	**	1,744
	Dodge & Cox International Stock Fund Class I	Registered Investment Companies	**	3,308
	Fid 500 Indx	Registered Investment Companies	**	5,034
	Fid Intl Indx	Registered Investment Companies	**	3,187
	Fid Us Bd Indx	Registered Investment Companies	**	3,713
	Fidadv Free 2005 A	Registered Investment Companies	**	18,004
	Fidadv Free 2010 A	Registered Investment Companies	**	9,020
	Fidadv Free 2015 A	Registered Investment Companies	**	17,278
	Fidadv Free 2020 A	Registered Investment Companies	**	101,831
	Fidadv Free 2025 A	Registered Investment Companies	**	14,490
	Fidadv Free 2030 A	Registered Investment Companies	**	26,077
	Fidadv Free 2035 A	Registered Investment Companies	**	36,115
	Fidadv Free 2040 A	Registered Investment Companies	**	98,169
	Fnkln Smcap Gr A	Registered Investment Companies	**	21,261
	Gdmnscs Gggptnrintloppr R6	Registered Investment Companies	**	3,370
	Gdmnscs Lgcap Val A	Registered Investment Companies	**	2,671
	Gdmnscs Smcap Val A	Registered Investment Companies	**	2,450
	Heartland Val Pls Inv	Registered Investment Companies	**	21,157
	Invsco Comstk A	Registered Investment Companies	**	65,158
	Invsco Eq Inc A	Registered Investment Companies	**	46,591
	Invsco Intl Bd A	Registered Investment Companies	**	1,116
	Invsco Qulty Inc A	Registered Investment Companies	**	29,634
	Jns Intch Us Mgd Vltlty S	Registered Investment Companies	**	2,746
	Jpm Eq Inc R5	Registered Investment Companies	**	2,732
	Jpm Lgcap Gr R6	Registered Investment Companies	**	2,722
	Jpm Mdcap Val A	Registered Investment Companies	**	99,254
	Mfs Intl New Disc A	Registered Investment Companies	**	53,207
	Mfs Mdcap Gr R6	Registered Investment Companies	**	1,669
	Mfs Rsrch Bd A	Registered Investment Companies	**	11,033
	Mnsty Epoch Glbl Eq Yld A	Registered Investment Companies	**	2,566
*	Nw Gov Mny Mkt R6	Registered Investment Companies	**	390,451
*	Nw Inv Dest Aggr Svc	Registered Investment Companies	**	17,563
*	Nw Inv Dest Cnsrv Svc	Registered Investment Companies	**	264,116
*	Nw Inv Dest Mod Aggr Svc	Registered Investment Companies	**	139,454
*	Nw Inv Dest Mod Cnsrv Svc	Registered Investment Companies	**	179,625
*	Nw Inv Dest Mod Svc	Registered Investment Companies	**	269,563

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USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

EIN: 45-4658823 Plan Number: 001

Form 5500, Schedule H, Line 4i

Schedule of Assets (Held At End of Year) (continued)

December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral and Par or Maturity Value	(d) Cost	(e)
				Current Value
*	Nw Loomis Allcap Gr R6	Registered Investment Companies	**	3,025
*	Nw S P 500 Indx Svc	Registered Investment Companies	**	259,189
	Okmrk Gbl I	Registered Investment Companies	**	62,009
	Pgim Ttl Rtn Bd R6	Registered Investment Companies	**	2,793
	Pimco Comdtyrealtnstrat A	Registered Investment Companies	**	1,440
	Pimco Real Rtn Inst	Registered Investment Companies	**	2,624
	Pionr Hi Yld A	Registered Investment Companies	**	8,881
	Prncpl Gbl Realest Inst	Registered Investment Companies	**	1,885
	Pub-Blkrk Ttl Rtn Inv A	Registered Investment Companies	**	1,168
	Pub-Eagle Series Tr Mdcap Gr A	Registered Investment Companies	**	32,674
	Pub-Jpm Dynamic Smcap Gr A	Registered Investment Companies	**	2,691
	Pub-Pionr Gbl Eq A	Registered Investment Companies	**	1,034
	Thornburg International Equity Fund - Class I	Registered Investment Companies	**	71,552
	Vic Divrs Stk A	Registered Investment Companies	**	175,271
	Vngrd Explr Adml	Registered Investment Companies	**	960
*	Transamerica Stable Value Core Account	Stable Value Fund	**	170,211
	Total investments			<u>8,708,886</u>
	Participant loans	Interest rates ranging from 8.5% - 9.5% with maturities through 2028	- 0 -	<u>125,006</u>
	Total			<u><u>\$ 8,833,892</u></u>

* Indicates party-in-interest to the Plan.

** Cost omitted for participant-directed accounts

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USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

EIN: 45-4658823 Plan Number: 001

Form 5500, Schedule H, Line 4i

Schedule of Assets (Held At End of Year)

December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral and Par or Maturity Value	(d) Cost	(e) Current Value
*	Aegon Us High Yield Ret Acct	Pooled Separate Accounts	** \$	92,592
*	Amer Cent Inflation-Adj Bond Ret Acct	Pooled Separate Accounts	**	16,643
*	Amer Funds Europacific Growth Ret Acct	Pooled Separate Accounts	**	109,185
*	American Funds Amcap Ret Acct	Pooled Separate Accounts	**	114,383
*	Blackrock Equity Dividend Ret Acct	Pooled Separate Accounts	**	181,518
*	Delaware Ivy Asset Strategy Ret Acct	Pooled Separate Accounts	**	30,137
*	Expense Budget Account	Pooled Separate Accounts	**	566
*	Fidelity Adv Leveraged Company Stock Ret Acct	Pooled Separate Accounts	**	111,057
*	Invesco Developing Markets Ret Acct	Pooled Separate Accounts	**	56,378
*	Invesco Small Cap Equity Ret Acct	Pooled Separate Accounts	**	71,186
*	Loomis Sayles Investment Grade Bond Ret Acct	Pooled Separate Accounts	**	73,967
*	Transamerica Lifegoal 2025 With Blackrck Retact	Pooled Separate Accounts	**	1,010,383
*	Transamerica Lifegoal 2030 With Blackrck Retact	Pooled Separate Accounts	**	965,751
*	Transamerica Lifegoal 2035 With Blkrck Retacct	Pooled Separate Accounts	**	536,380
*	Transamerica Lifegoal 2040 With Blkrck Ret Acct	Pooled Separate Accounts	**	346,195
*	Transamerica Lifegoal 2045 With Blkrck Ret Acct	Pooled Separate Accounts	**	352,663
*	Transamerica Lifegoal 2050 With Blkrck Ret Acct	Pooled Separate Accounts	**	139,138
*	Transamerica Lifegoal 2055 With Blkrck Ret Acct	Pooled Separate Accounts	**	305,704
*	Transamerica Lifegoal 2060 With Blkrck Ret Acct	Pooled Separate Accounts	**	74,734
*	Transamerica Lifegoal Ret With Blackrock Retact	Pooled Separate Accounts	**	347,426
*	Transamerica Partners Stock Index Ret Acct	Pooled Separate Accounts	**	326,133
*	Invsco Mn St A	Pooled Separate Accounts	**	2,683
*	Invsco Realest A	Pooled Separate Accounts	**	3,321
*	Invsco Intl Bd A	Pooled Separate Accounts	**	3,435
*	Invsco Comstk A	Pooled Separate Accounts	**	14,869
*	Invsco Gbl A	Pooled Separate Accounts	**	13,594
*	Allber Gbl Bd I	Pooled Separate Accounts	**	256
*	Ab Intl Val K	Pooled Separate Accounts	**	2,436
*	Ab Disc Val K	Pooled Separate Accounts	**	4,592
*	Avnts Us Lgcap Val Inst	Pooled Separate Accounts	**	210
*	Blkrk Ttl Rtn Inv A	Pooled Separate Accounts	**	359
*	Blackrock High Yield Portfolio - Institutional Shares	Pooled Separate Accounts	**	308
*	Eagle Series Tr Mdcap Gr A	Pooled Separate Accounts	**	9,098
*	Dfa Emrg Mkt Cor Inst	Pooled Separate Accounts	**	155
*	Dfa Us Trgt Val Inst	Pooled Separate Accounts	**	54
*	Diamond Hill Mdcap I	Pooled Separate Accounts	**	107
*	Dodgecox Intl Stk	Pooled Separate Accounts	**	259
*	Fid Intl Indx	Pooled Separate Accounts	**	208
*	Fid 500 Indx Insprm	Pooled Separate Accounts	**	362
*	Fid Us Bd Indx	Pooled Separate Accounts	**	768

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USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

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Schedule of Assets (Held At End of Year) (continued)

December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral and Par or Maturity Value	(d) Cost	(e) Current Value
*	Gdmnscs Smcap Val A	Pooled Separate Accounts	**	8,615
*	Gdmnscs Gggptnrintloppr R6	Pooled Separate Accounts	**	262
*	Amfds Gr Fd Am R3	Pooled Separate Accounts	**	6,989
*	Jpm Eq Inc R5	Pooled Separate Accounts	**	207
*	Jpm Lgcap Gr R6	Pooled Separate Accounts	**	206
*	Leggm Clrbrdg Smcap Gr A	Pooled Separate Accounts	**	2,546
*	Mfs Glbl Hi Yld A	Pooled Separate Accounts	**	15,660
*	Mfs Mdcap Gr R6	Pooled Separate Accounts	**	104
*	Nw Inv Dest Mod Cnsrv Svc	Pooled Separate Accounts	**	4,065
*	Nw Inv Dest Mod Aggr Svc	Pooled Separate Accounts	**	18,715
*	Nw Inv Dest Mod Svc	Pooled Separate Accounts	**	10,774
*	Nw Inv Dest Cnsrv Svc	Pooled Separate Accounts	**	1,382
*	Nw Inv Dest Aggr Svc	Pooled Separate Accounts	**	32,830
*	Nw Gov Mny Mkt R6	Pooled Separate Accounts	**	23,874
*	Nw Loomis Allcap Gr R6	Pooled Separate Accounts	**	209
*	Pimco Ttl Rtn A	Pooled Separate Accounts	**	3,848
*	Pimco Real Rtn Inst	Pooled Separate Accounts	**	253
*	Pimco Comdtyrealtrnstrat A	Pooled Separate Accounts	**	98
*	Prncpl Glbl Realest Inst	Pooled Separate Accounts	**	162
*	Prudntl Ttl Rtn Bd Q	Pooled Separate Accounts	**	566
*	Vngrd Explr Adml	Pooled Separate Accounts	**	54
*	Vic Divrs Stk A	Pooled Separate Accounts	**	5,625
	Ab Glbl Bd I	Registered Investment Companies	**	1,187
	Ab International Value Fund - Class K	Registered Investment Companies	**	2,239
	Ab Intl Val A	Registered Investment Companies	**	1,946
	Abrden Emrgmktssstnblldrs A	Registered Investment Companies	**	1,766
	Amcent Infl Adj Bd A	Registered Investment Companies	**	9,344
	Amcent Sm Co A	Registered Investment Companies	**	22,997
	Amfds Gr Fd Am R3	Registered Investment Companies	**	219,182
	Amg Rvr Rd Mdcap Val N	Registered Investment Companies	**	94,026
	Avantis U.S. Large Cap Value Fund	Registered Investment Companies	**	2,983
	Avantis U.S. Small Cap Value Fund - Institutional Class	Registered Investment Companies	**	947
	Blackrock High Yield Portfolio - Institutional Shares	Registered Investment Companies	**	1,623
	Blkrk Lgcap Focs Gr Inv A	Registered Investment Companies	**	9,707
	Blkrk Lgcap Val Inv A	Registered Investment Companies	**	3,277
	Blkrk Mdcap Gr Eq Inv A	Registered Investment Companies	**	30
	Blkrk Pacfc Inv A	Registered Investment Companies	**	2,185
	Blkrk Strat Inc Oppr Inv A	Registered Investment Companies	**	40
	Col Sel Lgcap Gr Inst2	Registered Investment Companies	**	2
	Davis Ny Vntr A	Registered Investment Companies	**	78,188

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Schedule of Assets (Held At End of Year) (continued)

December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral and Par or Maturity Value	(d) Cost	(e) Current Value
	De ExtnD Dur Bd A	Registered Investment Companies	**	32,819
	Dfa Emrg Mkt Cor Eq Inst	Registered Investment Companies	**	2,594
	Dfa Us Lgcap Val Inst	Registered Investment Companies	**	67
	Dfa Us Trgt Val Inst	Registered Investment Companies	**	14
	Diamond Hill Mdcap I	Registered Investment Companies	**	1,744
	Dodge & Cox International Stock Fund Class I	Registered Investment Companies	**	3,308
	Fid 500 Indx	Registered Investment Companies	**	5,034
	Fid Intl Indx	Registered Investment Companies	**	3,187
	Fid Us Bd Indx	Registered Investment Companies	**	3,713
	Fidadv Free 2005 A	Registered Investment Companies	**	18,004
	Fidadv Free 2010 A	Registered Investment Companies	**	9,020
	Fidadv Free 2015 A	Registered Investment Companies	**	17,278
	Fidadv Free 2020 A	Registered Investment Companies	**	101,831
	Fidadv Free 2025 A	Registered Investment Companies	**	14,490
	Fidadv Free 2030 A	Registered Investment Companies	**	26,077
	Fidadv Free 2035 A	Registered Investment Companies	**	36,115
	Fidadv Free 2040 A	Registered Investment Companies	**	98,169
	Fnkln Smcap Gr A	Registered Investment Companies	**	21,261
	Gdmnscs Gggptnrintloppr R6	Registered Investment Companies	**	3,370
	Gdmnscs Lgcap Val A	Registered Investment Companies	**	2,671
	Gdmnscs Smcap Val A	Registered Investment Companies	**	2,450
	Heartland Val Pls Inv	Registered Investment Companies	**	21,157
	Invsco Comstk A	Registered Investment Companies	**	65,158
	Invsco Eq Inc A	Registered Investment Companies	**	46,591
	Invsco Intl Bd A	Registered Investment Companies	**	1,116
	Invsco Qulty Inc A	Registered Investment Companies	**	29,634
	Jns Intch Us Mgd Vltlty S	Registered Investment Companies	**	2,746
	Jpm Eq Inc R5	Registered Investment Companies	**	2,732
	Jpm Lgcap Gr R6	Registered Investment Companies	**	2,722
	Jpm Mdcap Val A	Registered Investment Companies	**	99,254
	Mfs Intl New Disc A	Registered Investment Companies	**	53,207
	Mfs Mdcap Gr R6	Registered Investment Companies	**	1,669
	Mfs Rsrch Bd A	Registered Investment Companies	**	11,033
	Mnsty Epoch Glbl Eq Yld A	Registered Investment Companies	**	2,566
*	Nw Gov Mny Mkt R6	Registered Investment Companies	**	390,451
*	Nw Inv Dest Aggr Svc	Registered Investment Companies	**	17,563
*	Nw Inv Dest Cnsrv Svc	Registered Investment Companies	**	264,116
*	Nw Inv Dest Mod Aggr Svc	Registered Investment Companies	**	139,454
*	Nw Inv Dest Mod Cnsrv Svc	Registered Investment Companies	**	179,625
*	Nw Inv Dest Mod Svc	Registered Investment Companies	**	269,563

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USG SERVICES, LLC 401(K) PROFIT SHARING PLAN

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Schedule of Assets (Held At End of Year) (continued)

December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment, Including Maturity Date, Rate of Interest, Collateral and Par or Maturity Value	(d) Cost	(e) Current Value
*	Nw Loomis Allcap Gr R6	Registered Investment Companies	**	3,025
*	Nw S P 500 Indx Svc	Registered Investment Companies	**	259,189
	Okmrk Gbl I	Registered Investment Companies	**	62,009
	Pgim Ttl Rtn Bd R6	Registered Investment Companies	**	2,793
	Pimco Comdtyrealtnstrat A	Registered Investment Companies	**	1,440
	Pimco Real Rtn Inst	Registered Investment Companies	**	2,624
	Pionr Hi Yld A	Registered Investment Companies	**	8,881
	Prncpl Gbl Realest Inst	Registered Investment Companies	**	1,885
	Pub-Blkrk Ttl Rtn Inv A	Registered Investment Companies	**	1,168
	Pub-Eagle Series Tr Mdcap Gr A	Registered Investment Companies	**	32,674
	Pub-Jpm Dynamic Smcap Gr A	Registered Investment Companies	**	2,691
	Pub-Pionr Gbl Eq A	Registered Investment Companies	**	1,034
	Thornburg International Equity Fund - Class I	Registered Investment Companies	**	71,552
	Vic Divrs Stk A	Registered Investment Companies	**	175,271
	Vngrd Explr Adml	Registered Investment Companies	**	960
*	Transamerica Stable Value Core Account	Stable Value Fund	**	170,211
	Total investments			<u>8,708,886</u>
	Participant loans	Interest rates ranging from 8.5% - 9.5% with maturities through 2028	- 0 -	<u>125,006</u>
	Total			<u>\$ 8,833,892</u>

* Indicates party-in-interest to the Plan.

** Cost omitted for participant-directed accounts

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