

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 THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1990
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) BEN LEWIS PLUMBING 23407 FREDERICK ROAD CLARKSBURG, MD 20871
2b	Employer Identification Number (EIN) 52-0915291
2c	Plan Sponsor's telephone number 301-428-3900
2d	Business code (see instructions) 238220

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	TAMMY HOPKINS
	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	5 276
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) 110 6a(2) 115 6b 0 6c 169 6d 284 6e 0 6f 284 6g(1) 276 6g(2) 284 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7

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

2A 2E 2H 2J 2K 3D

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BEN LEWIS PLUMBING	D Employer Identification Number (EIN) 52-0915291	

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

(a) Name of insurance carrier
CMFG 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
39-0230590	62626	019-0372-4	69	01/01/2023	12/31/2023

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end **4** 397635**5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☒ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year **7b** 316423**c** Additions: (1) Contributions deposited during the year **7c(1)** 43395
(2) Dividends and credits **7c(2)** 0
(3) Interest credited during the year **7c(3)** 6931
(4) Transferred from separate account **7c(4)** 118124
(5) Other (specify below) **7c(5)** 0
▶(6) Total additions **7c(6)** 168450**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 484873**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 68841(2) Administration charge made by carrier **7e(2)** 2505(3) Transferred to separate account **7e(3)** 15893(4) Other (specify below) **7e(4)**
▶(5) Total deductions **7e(5)** 87239**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 397634

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

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

A Name of plan THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 BEN LEWIS PLUMBING	D Employer Identification Number (EIN) 52-0915291

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a

Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).....

X

YesNo
- 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
	CPI QUALIFIED PLAN CONSULTANTS, INC
	48-1205033

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

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-----	--

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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)

CPI QUALIFIED PLAN CONSULTANTS, INC

48-1205033

(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 38 17 50 37 64	NONE	13926	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CETERA ADVISORS NETWORKS LLC

95-3845382

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	4989	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CETERA INVESTMENT ADVISORS LLC

36-3258176

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 50	NONE	2744	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 BEN LEWIS PLUMBING	D Employer Identification Number (EIN) 52-0915291	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	329	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	393600	53687
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	975396	1726642
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	213402	169935
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	5159178	6745969
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	316423	397635
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	7058328	9093868
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	7058328	9093868

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)	600000	
(B) Participants	2a(1)(B)	200526	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		800526
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	10303	
(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)	12969	
(F) Other	2b(1)(F)	6931	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		30203
(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)	256833	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		256833
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1192826
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		2280388

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	199592	
(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)		199592
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)	21659	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	23597	
(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)		45256
j Total expenses. Add all expense amounts in column (b) and enter total	2j		244848

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2035540
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: **UHY LLP**

(2) EIN: **20-0694403**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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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 THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN	B Three-digit plan number (PN) 001	
C Plan sponsor's name as shown on line 2a of Form 5500 BEN LEWIS PLUMBING	D Employer Identification Number (EIN) 52-0915291	

Part I	Distributions
All references to distributions relate only to payments of benefits during the plan year.	
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 75-3182674 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.	
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.	
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.	
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a
b Enter the amount contributed by the employer to the plan for this plan year	6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c
If you completed line 6c, skip lines 8 and 9.	
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A	
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A	

Part III	Amendments
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ☐ Increase ☐ Decrease ☐ Both ☐ No	

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No	
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No	
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No	
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No	

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) b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment) c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14a 14b 14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to: a The corresponding number for the plan year immediately preceding the current plan year b The corresponding number for the second preceding plan year	15a 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 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	16a 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>Q703912A</u> .	

**THE BEN LEWIS PLUMBING
PROFIT SHARING RETIREMENT PLAN**

AUDITED FINANCIAL STATEMENTS
AND
SUPPLEMENTAL SCHEDULE

For the years ended December 31, 2023 and 2022

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

TABLE OF CONTENTS

	Page
Independent Auditor's Report	1-4
Audited Financial Statements	
Statements of Net Assets Available for Benefits	5
Statements of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7-15
Supplemental Schedule	
Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year)	16-18

INDEPENDENT AUDITOR'S REPORT

To the Participants and Administrator of the
The Ben Lewis Plumbing Profit Sharing Retirement Plan
Clarksburg, Maryland

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

We have performed audits of the accompanying financial statements of The Ben Lewis Plumbing Profit Sharing Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of The Ben Lewis Plumbing Profit Sharing Retirement 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 a qualified institution as of December 31, 2023 and 2022, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of The Ben Lewis Plumbing Profit Sharing Retirement 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 The Ben Lewis Plumbing Profit Sharing Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with 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 The Ben Lewis Plumbing Profit Sharing Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about The Ben Lewis Plumbing Profit Sharing Retirement 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 Schedule Required by ERISA

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

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

In our opinion—

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

UHY LLP

Columbia, Maryland
October 14, 2024

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Investments, at fair value	\$ 8,526,298	\$ 6,528,174
Investments, at contract value	<u>397,635</u>	<u>316,423</u>
Total investments	<u>8,923,933</u>	<u>6,844,597</u>
Receivables:		
Employer contributions	-	300,000
Other receivables	-	329
Notes receivable from participants	<u>169,935</u>	<u>213,402</u>
Total receivables	<u>169,935</u>	<u>513,731</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 9,093,868</u></u>	<u><u>\$ 7,358,328</u></u>

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
For the years ended December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
ADDITIONS:		
Investment income (loss):		
Interest and dividend income	\$ 274,067	\$ 219,511
Net appreciation (depreciation) in fair value of investments	<u>1,192,826</u>	<u>(1,493,758)</u>
Total investment income (loss)	<u>1,466,893</u>	<u>(1,274,247)</u>
Interest income on notes receivable from participants	<u>12,969</u>	<u>12,474</u>
Contributions:		
Participant	200,526	203,805
Employer	<u>300,000</u>	<u>300,000</u>
Total contributions	<u>500,526</u>	<u>503,805</u>
Total additions (reductions)	<u>1,980,388</u>	<u>(757,968)</u>
DEDUCTIONS:		
Benefits paid to participants	199,592	114,174
Administrative expenses	<u>45,256</u>	<u>46,605</u>
Total deductions	<u>244,848</u>	<u>160,779</u>
Net Increase (Decrease)	1,735,540	(918,747)
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year	<u>7,358,328</u>	<u>8,277,075</u>
End of Year	<u><u>\$ 9,093,868</u></u>	<u><u>\$ 7,358,328</u></u>

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

For the years ended December 31, 2023 and 2022

NOTE 1 - DESCRIPTION OF THE PLAN

The following description of The Ben Lewis Plumbing Profit Sharing Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. The Plan sponsor is Ben Lewis Plumbing, Heating and Air Conditioning, Inc. (the Company).

General

The Plan is a defined contribution plan under Section 401(k) of the Internal Revenue Code (IRC) adopted on January 1, 1990. The Plan is subject to the provisions of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA).

Matrix Trust Company and CMFG Life Insurance Company are the custodian and insurance company, respectively of the Plan.

The assets of the Plan are managed by CUNA Mutual Retirement Solutions (CUNA). CUNA Mutual Retirement Solutions is a division of CUNA Mutual Group, the marketing name for CPI Qualified Plan Consultants, Inc., a CUNA Mutual Group member company. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company (CUNA Mutual), a mutual insurance holding company, its subsidiaries and affiliates. Annuity insurance products are issued by CMFG Life Insurance Company. Each insurer is solely responsible for the financial obligations under the policies and contracts it issues.

Effective June 1, 2023, the Plan adopted a new prototype plan document sponsored by Economic Group Pension Services, Inc. (CCH Incorporated, DBA FTWILLIAM.COM). The new Plan document increased the maximum allowed contributions to 100% of the annual compensation and changed the vesting of employer contributions. There were no other significant changes to Plan provisions.

Eligibility

The Plan covers employees of the Company, except for union, leased and non-resident aliens, who have attained age 18 and completed one year of service. Employees may enter the Plan on January 1 or July 1 after they meet the eligibility requirements.

Contributions

Each year participants may contribute up to 100% of their annual compensation, as defined in the Plan, subject to the statutory limitations established by the Internal Revenue Code (IRC). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing rollovers from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds and a guaranteed investment contract.

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

For the years ended December 31, 2023 and 2022

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

The Plan allows for Company discretionary matching and non-elective contributions as determined by the Company's Board of Directors on an annual basis. The employer non-elective contribution if any, is invested in brokerage accounts under the direction of the plan trustees. The trustee-directed brokerage accounts are invested in various mutual funds, common stocks and money market funds.

For the years ended December 31, 2023 and 2022, the Company made employer non-elective contributions in the amount of \$300,000. The Company did not make any matching contributions in 2023 or 2022.

Participant Accounts

Each participant's account is credited with the participant's contributions and allocations of the Company's contribution and an allocation of investment earnings and losses. Participant accounts may also be charged with an allocation of certain administrative expenses. Each participant self directs their individual account in various fund company investments and common stocks with the exception of the employer non-elective contributions, which are trustee directed. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions and rollovers plus actual earnings thereon. Vesting in the Company's discretionary matching and non-elective contributions is based on years of continuous services with accelerated vesting for death, disability, plan termination or participants reaching normal retirement age. For the Company's discretionary matching contributions and non-elective contributions, a participant becomes 100% vested after three years of credited service.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 (reduced by the balance of any prior loans from the Plan) or 50% of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at the prime rate plus 2%. The maximum duration of a loan is not to exceed five years, except in cases where funds are used to purchase a principal residence. Principal and interest are paid ratably through payroll deductions. The interest rates of the outstanding loans at December 31, 2023 and 2022 ranged from 5.25% to 10.25% and from 5.25% to 8.25%, respectively.

Payment of Benefits

Upon termination of service, death, full and permanent disability, or retirement, a participant may elect to receive a lump-sum amount equal to the vested value of their account. Distributions may be deferred until the normal retirement date. Withdrawals from rollover contributions are permitted at any time. Hardship distributions are not permitted by the plan.

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
For the years ended December 31, 2023 and 2022

NOTE 1 - DESCRIPTION OF THE PLAN (Continued)

Forfeited Accounts

At December 31, 2023 and 2022, forfeited nonvested accounts totaled \$-0- and \$2,101, respectively. Forfeitures may be used to pay plan expenses or reduce future employer contributions at the discretion of the employer. During the years ended December 31, 2023 and 2022, no forfeitures of nonvested accounts were utilized to pay plan expenses or reduce employer contributions. During 2023 the entire available balance of forfeitures totaling \$2,250 was allocated to participants.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting standards generally accepted in the United States of America (U.S. GAAP).

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts (FBRIC). Contract value is the relevant measure for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the plan.

Investment Valuation and Income Recognition

Investments are reported at fair value, except for FBRIC, 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. See Note 4 for discussion of fair value measurements. Contract value equals the accumulated cash contributions and interest credited to the Plan's contracts.

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 bought 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 recognized on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. No allowance for credit losses has been recognized as of December 31, 2023 or 2022. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the Plan agreement.

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

For the years ended December 31, 2023 and 2022

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Contributions

Contributions from Plan participants and the associated Company contributions are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Company and are therefore excluded from these financial statements. The Plan is not required to reimburse the Company for expenses the Company pays on behalf of the Plan. Investment-related expenses are included in net appreciation (depreciation) in fair value of investments. Transaction fees related to the administration of participant loans and distributions are charged directly to the accounts of those participants initiating the transactions and are included in administrative expenses.

Use of Estimates

The preparation of the financial statements in conformity with U.S. GAAP requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

NOTE 3 - CERTIFIED INFORMATION

Information regarding investments and notes receivable from participants held at December 31, 2023 and 2022, and net appreciation in fair value of investments and interest and dividend income for the years then ended, disclosed in the accompanying financial statements and supplemental schedule, is derived from statements which have been certified to by Matrix Trust Company and CMFG Life Insurance Company, the custodian and insurance company of the Plan (together "the custodian"), as complete and accurate in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

NOTE 4 - FAIR VALUE MEASUREMENTS

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
For the years ended December 31, 2023 and 2022

NOTE 4 - FAIR VALUE MEASUREMENTS (Continued)

valuation techniques based on the available inputs to measure the fair value of its investments. The fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs were not available. There are no plan assets requiring the use of Level 1 and Level 3 inputs for the periods presented.

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.

Mutual funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common stocks – Valued at the closing price reported on the active market on which the individual securities are traded.

Money market funds - Valued at the net asset value of shares held by the Plan at year end, based on observable market quotations. The money market funds are traded daily without restriction. These funds seek to preserve the value of the investments at \$1.00 per share, but it is possible to lose money by investing in them, as the balance is not insured or guaranteed by the Federal Deposit Insurance Corporation.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2023 and 2022:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
<u>December 31, 2023</u>				
Mutual funds	\$ 6,745,969	\$ -	\$ -	\$ 6,745,969
Common stocks	1,726,642	-	-	1,726,642
Money market funds	<u>53,687</u>	<u>-</u>	<u>-</u>	<u>53,687</u>
Total investments	<u>\$ 8,526,298</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 8,526,298</u>
 <u>December 31, 2022</u>				
Mutual funds	\$ 5,159,178	\$ -	\$ -	\$ 5,159,178
Common stocks	975,396	-	-	975,396
Money market funds	<u>393,600</u>	<u>-</u>	<u>-</u>	<u>393,600</u>
Total investments	<u>\$ 6,528,174</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 6,528,174</u>

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
For the years ended December 31, 2023 and 2022

NOTE 5 - NONPARTICIPANT-DIRECTED INVESTMENTS

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

	December 31,	
	2023	2022
Net Assets:		
Mutual funds	\$ 3,497,595	\$ 2,542,804
Common stocks	1,726,642	975,396
Money market funds	<u>45,616</u>	<u>393,600</u>
Total investments	5,269,853	3,911,800
Other receivables	<u>-</u>	<u>329</u>
Total nonparticipant-directed investments	<u>\$ 5,269,853</u>	<u>\$ 3,912,129</u>
	Years Ended December 31,	
	2023	2022
Changes in Net Assets:		
Contributions	\$ 600,000	\$ 300,000
Interest and dividends	201,327	190,000
Net appreciation (depreciation)	652,674	(892,332)
Other income and receipts	12,567	24,612
Benefits paid to participants	(85,247)	(115,226)
Fees	<u>(23,597)</u>	<u>(24,444)</u>
	<u>\$ 1,357,724</u>	<u>\$ (516,847)</u>

NOTE 6 - GUARANTEED INVESTMENT CONTRACT

The Plan invests in a fully benefit-responsive traditional guaranteed investment contract (FBRIC) with CMFG Life Insurance Company (doing business as CUNA Mutual). The FBRIC is a group annuity available in the form of a conservative investment account. A single deposit is held for a defined period and receives a specific interest rate guaranteed for that period of time. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. It provides guaranteed protection of principal with a set rate of return. The guarantees in this contract are backed by CUNA Mutual and supported by its general account. Participants in the contract do not participate in the performance of the general account, but the investment performance of that portfolio supports the contract's guaranteed interest rate, any additional amounts and payout obligations.

The FBRIC invests primarily in corporate bonds, mortgage-backed securities, collateralized mortgage obligations, high quality commercial mortgage loans, municipal bonds and other high-grade fixed income securities. Interest is based upon the rate in effect on the date of the deposit and is credited annually on the anniversary date of the deposit. After the initial guaranteed interest period, interest rates may be

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
For the years ended December 31, 2023 and 2022

NOTE 6 - GUARANTEED INVESTMENT CONTRACT (Continued)

adjusted quarterly and are credited daily. The stated interest rate represents an annual interest rate and may not have been adjusted to reflect plan administration, transaction or contract fees. The guaranteed interest rate in effect as of December 31, 2023 and 2022 was 2.0%.

Because the FBRIC is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the FBRIC. The FBRIC is presented on the face of the statement of net assets available for benefits at contract value. Contract value, as reported to the Plan by CUNA, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. If a withdrawal is made from the FBRIC prior to the end of the contract period, a penalty equal to six months interest is subtracted from the withdrawal. The early withdrawal penalty is not applied if the withdrawal is due to a loan, retirement, termination of employment, death, or disability.

Upon termination of the investment contract, the lump sum liquidation value of the guaranteed account portion of the participant's accumulation value shall be equal to the product of (a) the participant's guaranteed account accumulation value on the liquidation date, reduced by the liquidation charge applicable on the liquidation date and (b) a market value adjustment percentage. Certain events limit the ability of the Plan to transact at account value with the issuer. Such events include the following: (1) amendments to the Plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, or (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan administrator does not believe that any events that would limit the Plan's ability to transact at contract value with Plan participants or the issuer are probable of occurring.

NOTE 7 - TRANSACTIONS WITH PARTIES-IN-INTEREST

Plan investments are managed by CUNA Mutual and Matrix Trust Company. Therefore, the transactions in these funds qualify as party-in-interest transactions.

Personnel and facilities of the Company have been used to perform administrative functions for the Plan at no charge to the Plan. Participant loans also qualify as party-in-interest transactions. Officers of the Company are trustees for the Plan and are also plan participants and therefore are related parties. No fees are paid to the plan trustees. There were no financial transactions recorded between the Company and the Plan other than contributions made.

All of these party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS

For the years ended December 31, 2023 and 2022

NOTE 8 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants' accounts will be distributed in accordance with the Plan agreement.

NOTE 9 - TAX STATUS

The Plan has adopted a prototype 401(k) profit sharing plan sponsored by CMFG Life Insurance Company (CUNA Mutual). The prototype plan has received an opinion letter from the IRS dated June 30, 2020, which states that the prototype profit sharing plan, as then designed, is in compliance with the applicable requirements of the Internal Revenue Code (IRC).

Effective June 1, 2023, the Plan adopted a prototype non-standardized pre-approved profit-sharing plan with CODA sponsored by Economic Group Pension Services, Inc. (CCH Incorporated, DBA FTWILLIAM.COM). The prototype plan has received an opinion letter from the IRS dated June 30, 2020, which states that the prototype profit sharing plan, as then designed, is in compliance with the applicable requirements of the Internal Revenue Code (IRC).

The plan administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC. Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

NOTE 10 - RISKS AND UNCERTAINTIES

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

NOTE 11 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The Annual Return/Report of Employee Benefit Plan (the form 5500) is prepared on the cash basis. Accordingly, certain balances included on Schedule H of the Form 5500 differ from those included in the accompanying financial statements.

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
For the years ended December 31, 2023 and 2022

NOTE 11 - RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (Continued)

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2023 and 2022 to Schedule H of Form 5500:

	<u>2023</u>	<u>2022</u>
Net assets available for benefits per the financial statements	\$ 9,093,868	\$ 7,358,328
Less: Contributions receivable	<u>-</u>	<u>(300,000)</u>
Net assets available for benefits per Schedule H of Form 5500	<u>\$ 9,093,869</u>	<u>\$ 7,058,328</u>

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

Contributions reflected in financial statements	\$ 500,526
Add: Change in contributions receivable	<u>300,000</u>
Contributions per Schedule H of Form 5500	<u>\$ 800,526</u>

NOTE 12 - SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 14, 2024, which is the date the financial statements are available to be issued.

Supplemental Schedule

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

EIN: 52-0915291; PLAN - 001

SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

As of December 31, 2023

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current Value
	Mutual Funds			
	Fidelity	Fidelity International Index Instl Premium	**	\$ 96,881
	Invesco	Invesco Global Real Estate R6	**	58,319
	Vanguard	Vanguard 500 Index Fund - Admiral	**	299,039
	Vanguard	Vanguard Balanced Index Fund - Admiral	**	496,303
	Vanguard	Vanguard Global Minimum Volatility Admiral	**	375,599
	Vanguard	Vanguard Growth Index Fd - Admiral	**	1,059,554
	Vanguard	Vanguard High-Yield Corp Fund - Admiral	**	75,277
	Vanguard	Vanguard Interm-Term Bond Index - Admiral	**	40,537
	Vanguard	Vanguard Mid Cap Index Admiral	**	130,885
	Vanguard	Vanguard Mid-Cap Growth Index - Admiral	**	3,518
	Vanguard	Vanguard Mid-Cap Value Index - Admiral	**	3,597
	Vanguard	Vanguard Small Cap Growth Index - Admiral	**	110,507
	Vanguard	Vanguard Small Cap Value Index - Admiral	**	8,531
	Vanguard	Vanguard Total Stock Mkt Index - Admiral	**	160,515
	Vanguard	Vanguard Value Index - Admiral	**	329,313
	American Century	Am Century Inflation Adj Bond Fund Investor	\$ 81,783	75,445
	Dodge & Cox	Dodge & Cox Balanced Fd	514,528	591,342
	Dodge & Cox	Dodge & Cox Stock Fd	442,235	710,195
	DoubleLine	Doubleline Shiller Enhanced 1	303,208	279,898
	DoubleLine	Doubleline Total Return Bond Fund	94,336	77,328
	Fidelity	Fidelity Select Software and It Svc	376,987	528,220
	American Funds	The Growth Fund of America	250,611	388,550
	T Rowe Price	T. Rowe Price Real Estate	47,734	35,833
	T Rowe Price	T. Rowe Price Short-Term	4,447	4,185
	Vanguard	Vanguard ST Investment - Grade Fund Admiral	247,115	237,504
	Vanguard	Vanguard Cash Reserves Fed Money Market Fd	378,249	378,249
	Ishares	iShares Tr MSCI Emerging Mkts Index Fd	49,392	48,252
	State Street Global Advisors	SPDR S&P 500 EFT Unit	90,108	142,593
		Total Mutual Funds		6,745,969
	Common Stocks			
	Abbott Labs	Common Stock, 261 Shares	1,109	28,728
	Adecoagro S A Com	Common Stock, 5,000 Shares	47,538	55,500
	Allstate Corp	Common Stock, 200 Shares	8,500	27,996
	Bristol Myers Squibb	Common Stock, 500 Shares	28,205	25,655
	CBOE Holdings Inc	Common Stock, 300 Shares	8,819	53,568
	CVS Health Corp	Common Stock, 400 Shares	11,308	31,584
	Canadian Natl Ry Co Com	Common Stock, 400 Shares	-	50,252
	Cleveland-Cliffs Inc New	Common Stock, 5,000 Shares	36,996	102,100
	Cognizant Technology Solutions	Common Stock, 700 Shares	11,900	52,871
	Constellation Energy Corp	Common Stock, 62 Shares	1,229	7,247
	Costco Whsl Corp New	Common Stock, 100 Shares	4,229	66,008

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

EIN: 52-0915291; PLAN - 001

SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (Continued)

As of December 31, 2023

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current Value
	Common Stocks			
	Cullen / Frost Bankers Inc Com	Common Stock, 100 Shares	\$ 13,661	\$ 10,849
	DXC Technology Co. Com	Common Stock, 500 Shares	24,830	11,435
	Mercedes Bentz Group .AG			55,269
	Daimler Ag Reg	Common Stock, 800 Shares	42,030	
	Daimler Truck Hldg AG	Common Stock, 800 Shares	15,360	14,960
	Disney Walt Co	Common Stock, 500 Shares	52,075	45,145
	Dominion Res Inc Va Com	Common Stock, 200 Shares	6,106	9,400
	Duke Energy Corp New	Common Stock, 66 Shares	2,783	6,405
	Ebay Inc Com	Common Stock, 500 Shares	4,123	21,810
	Eversource Energy	Common Stock, 200 Shares	4,451	12,344
	Exelon	Common Stock, 186 Shares	2,917	6,677
	Federal Signal Corp	Common Stock, 500 Shares	8,340	38,370
	Fedex Corp	Common Stock, 100 Shares	6,970	25,297
	GE Healthcare Technologies Inc	Common Stock, 208 Shares	20,751	16,083
	General Electric	Common Stock, 625 Shares	78,807	79,769
	IBM Corp	Common Stock, 100 Shares	8,931	16,355
	Innovative INDL PPTYS Inc Com	Common Stock, 1,500 Shares	107,385	151,230
	Johnson & Johnson Co	Common Stock, 200 Shares	10,040	31,348
	Kinder Morgan Inc	Common Stock, 1,000 Shares	28,030	17,640
	Kraft Heinz Co	Common Stock, 3,000 Shares	87,197	110,940
	Kyndryl Hldgs Inc	Common Stock, 20 Shares	392	416
	Medical PPTYS TR Inc Com	Common Stock, 5,000 Shares	39,798	24,550
	Medtronic PLC	Common Stock, 500 Shares	42,373	41,190
	Metlife Inc	Common Stock, 200 Shares	5,961	13,226
	Omnicom Group Inc	Common Stock, 200 Shares	8,443	17,302
	Ovintiv Inc Com	Common Stock, 500 Shares	25,093	21,960
	Paypal	Common Stock, 500 Shares	6,377	30,705
	Perion Network Ltd	Common Stock, 1,000 Shares	31,598	30,870
	Pfizer Inc	Common Stock, 1,000 Shares	36,010	28,790
	Roku Inc Com	Common Stock, 200 Shares	20,600	18,332
	Schwab Charles Corp New Com	Common Stock, 1,500 Shares	81,390	103,200
	Sea LTD Adr	Common Stock, 1,000 Shares	36,146	40,500
	Tapestry Inc Com	Common Stock, 400 Shares	11,600	14,724
	Tesla Inc Com	Common Stock, 600 Shares	71,880	135,172
	Unum Group	Common Stock, 500 Shares	7,620	22,610
	Viatis Inc Com	Common Stock, 24 Shares	346	260
	Total Common Stocks			1,726,642
	Money Market Funds			
	Federated Securities	Treasury Obligations Capital	45,616	45,616
	Empower	Empower Government MMkt Inst	8,071	8,071
	Total Money Market Funds			53,687

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

EIN: 52-0915291; PLAN - 001

SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (Continued)

As of December 31, 2023

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current Value
	Guaranteed Investment Contract			
*	CMFG Life Insurance Company	CUNA Mutual Guaranteed Account A23	**	<u>397,635</u>
		Total Investments		<u>8,923,933</u>
	Participant Loans			
*		Loans to plan participants, maturing at various dates, bearing interest at 5.25% to 10.25%	- 0 -	<u>169,935</u>
				<u><u>\$ 9,093,868</u></u>

* Indicates a party-in-interest to the Plan.

** Historical cost omitted for participant-directed investments.

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

EIN: 52-0915291; PLAN - 001

SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

As of December 31, 2023

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current Value
	Mutual Funds			
	Fidelity	Fidelity International Index Instl Premium	**	\$ 96,881
	Invesco	Invesco Global Real Estate R6	**	58,319
	Vanguard	Vanguard 500 Index Fund - Admiral	**	299,039
	Vanguard	Vanguard Balanced Index Fund - Admiral	**	496,303
	Vanguard	Vanguard Global Minimum Volatility Admiral	**	375,599
	Vanguard	Vanguard Growth Index Fd - Admiral	**	1,059,554
	Vanguard	Vanguard High-Yield Corp Fund - Admiral	**	75,277
	Vanguard	Vanguard Interm-Term Bond Index - Admiral	**	40,537
	Vanguard	Vanguard Mid Cap Index Admiral	**	130,885
	Vanguard	Vanguard Mid-Cap Growth Index - Admiral	**	3,518
	Vanguard	Vanguard Mid-Cap Value Index - Admiral	**	3,597
	Vanguard	Vanguard Small Cap Growth Index - Admiral	**	110,507
	Vanguard	Vanguard Small Cap Value Index - Admiral	**	8,531
	Vanguard	Vanguard Total Stock Mkt Index - Admiral	**	160,515
	Vanguard	Vanguard Value Index - Admiral	**	329,313
	American Century	Am Century Inflation Adj Bond Fund Investor	\$ 81,783	75,445
	Dodge & Cox	Dodge & Cox Balanced Fd	514,528	591,342
	Dodge & Cox	Dodge & Cox Stock Fd	442,235	710,195
	DoubleLine	Doubleline Shiller Enhanced 1	303,208	279,898
	DoubleLine	Doubleline Total Return Bond Fund	94,336	77,328
	Fidelity	Fidelity Select Software and It Svc	376,987	528,220
	American Funds	The Growth Fund of America	250,611	388,550
	T Rowe Price	T. Rowe Price Real Estate	47,734	35,833
	T Rowe Price	T. Rowe Price Short-Term	4,447	4,185
	Vanguard	Vanguard ST Investment - Grade Fund Admiral	247,115	237,504
	Vanguard	Vanguard Cash Reserves Fed Money Market Fd	378,249	378,249
	Ishares	iShares Tr MSCI Emerging Mkts Index Fd	49,392	48,252
	State Street Global Advisors	SPDR S&P 500 EFT Unit	90,108	142,593
		Total Mutual Funds		6,745,969
	Common Stocks			
	Abbott Labs	Common Stock, 261 Shares	1,109	28,728
	Adecoagro S A Com	Common Stock, 5,000 Shares	47,538	55,500
	Allstate Corp	Common Stock, 200 Shares	8,500	27,996
	Bristol Myers Squibb	Common Stock, 500 Shares	28,205	25,655
	CBOE Holdings Inc	Common Stock, 300 Shares	8,819	53,568
	CVS Health Corp	Common Stock, 400 Shares	11,308	31,584
	Canadian Natl Ry Co Com	Common Stock, 400 Shares	-	50,252
	Cleveland-Cliffs Inc New	Common Stock, 5,000 Shares	36,996	102,100
	Cognizant Technology Solutions	Common Stock, 700 Shares	11,900	52,871
	Constellation Energy Corp	Common Stock, 62 Shares	1,229	7,247
	Costco Whsl Corp New	Common Stock, 100 Shares	4,229	66,008

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

EIN: 52-0915291; PLAN - 001

SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (Continued)

As of December 31, 2023

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current Value
	Common Stocks			
	Cullen / Frost Bankers Inc Com	Common Stock, 100 Shares	\$ 13,661	\$ 10,849
	DXC Technology Co. Com	Common Stock, 500 Shares	24,830	11,435
	Mercedes Bentz Group .AG			55,269
	Daimler Ag Reg	Common Stock, 800 Shares	42,030	
	Daimler Truck Hldg AG	Common Stock, 800 Shares	15,360	14,960
	Disney Walt Co	Common Stock, 500 Shares	52,075	45,145
	Dominion Res Inc Va Com	Common Stock, 200 Shares	6,106	9,400
	Duke Energy Corp New	Common Stock, 66 Shares	2,783	6,405
	Ebay Inc Com	Common Stock, 500 Shares	4,123	21,810
	Eversource Energy	Common Stock, 200 Shares	4,451	12,344
	Exelon	Common Stock, 186 Shares	2,917	6,677
	Federal Signal Corp	Common Stock, 500 Shares	8,340	38,370
	Fedex Corp	Common Stock, 100 Shares	6,970	25,297
	GE Healthcare Technologies Inc	Common Stock, 208 Shares	20,751	16,083
	General Electric	Common Stock, 625 Shares	78,807	79,769
	IBM Corp	Common Stock, 100 Shares	8,931	16,355
	Innovative INDL PPTYS Inc Com	Common Stock, 1,500 Shares	107,385	151,230
	Johnson & Johnson Co	Common Stock, 200 Shares	10,040	31,348
	Kinder Morgan Inc	Common Stock, 1,000 Shares	28,030	17,640
	Kraft Heinz Co	Common Stock, 3,000 Shares	87,197	110,940
	Kyndryl Hldgs Inc	Common Stock, 20 Shares	392	416
	Medical PPTYS TR Inc Com	Common Stock, 5,000 Shares	39,798	24,550
	Medtronic PLC	Common Stock, 500 Shares	42,373	41,190
	Metlife Inc	Common Stock, 200 Shares	5,961	13,226
	Omnicom Group Inc	Common Stock, 200 Shares	8,443	17,302
	Ovintiv Inc Com	Common Stock, 500 Shares	25,093	21,960
	Paypal	Common Stock, 500 Shares	6,377	30,705
	Perion Network Ltd	Common Stock, 1,000 Shares	31,598	30,870
	Pfizer Inc	Common Stock, 1,000 Shares	36,010	28,790
	Roku Inc Com	Common Stock, 200 Shares	20,600	18,332
	Schwab Charles Corp New Com	Common Stock, 1,500 Shares	81,390	103,200
	Sea LTD Adr	Common Stock, 1,000 Shares	36,146	40,500
	Tapestry Inc Com	Common Stock, 400 Shares	11,600	14,724
	Tesla Inc Com	Common Stock, 600 Shares	71,880	135,172
	Unum Group	Common Stock, 500 Shares	7,620	22,610
	Viatis Inc Com	Common Stock, 24 Shares	346	260
	Total Common Stocks			1,726,642
	Money Market Funds			
	Federated Securities	Treasury Obligations Capital	45,616	45,616
	Empower	Empower Government MMkt Inst	8,071	8,071
	Total Money Market Funds			53,687

THE BEN LEWIS PLUMBING PROFIT SHARING RETIREMENT PLAN

EIN: 52-0915291; PLAN - 001

SCHEDULE H, PART IV, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (Continued)

As of December 31, 2023

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost**	(e) Current Value
	Guaranteed Investment Contract			
*	CMFG Life Insurance Company	CUNA Mutual Guaranteed Account A23	**	<u>397,635</u>
		Total Investments		<u>8,923,933</u>
	Participant Loans			
*		Loans to plan participants, maturing at various dates, bearing interest at 5.25% to 10.25%	- 0 -	<u>169,935</u>
				<u><u>\$ 9,093,868</u></u>

* Indicates a party-in-interest to the Plan.

** Historical cost omitted for participant-directed investments.