

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 MJO INDUSTRIES 401(K) PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/2000
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) MJO INDUSTRIES HUGHES-PETERS 8000 TECHNOLOGY BOULEVARD HUBER HEIGHTS, OH 45424
2b	Employer Identification Number (EIN) 25-1841702
2c	Plan Sponsor's telephone number 937-235-7163
2d	Business code (see instructions) 423600

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	ANTHONY WARREN
	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	5 147
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 134 6a(2) 131 6b 2 6c 15 6d 148 6e 0 6f 148 6g(1) 109 6g(2) 108 6h 3
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

2E 2F 2G 2J 2K 3D 2T 3F 2R 3H

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

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 MJO INDUSTRIES 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 MJO INDUSTRIES	D Employer Identification Number (EIN) 25-1841702

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
TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
36-6071399	70688	517277-000	108	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 3506	(b) Total amount of fees paid 4848
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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
TRINITY PENSION CONSULTANTS 202 MONTROSE WEST AVE
SUITE 310
COPLEY, OH 44321

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	4848	SERVICE FEES	5

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
MORGAN STANLEY SMITH BARNEY HOLDING 388 GREENWICH ST
17TH FLOOR
NEW YORK, NY 10013

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
3506	0 0		3

(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** 1128856**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 ▶ STABLE VALUE OPTION**b** Balance at the end of the previous year **7b** 1171834**c** Additions: (1) Contributions deposited during the year **7c(1)** 129734
(2) Dividends and credits **7c(2)** 0
(3) Interest credited during the year **7c(3)** 19141
(4) Transferred from separate account **7c(4)** 663050
(5) Other (specify below) **7c(5)** 8418

▶ FORFEITURE CREDITS / LOAN INTEREST / LOAN PRINCIPAL

(6) Total additions **7c(6)** 820343**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 1992177**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 143989(2) Administration charge made by carrier **7e(2)** 110(3) Transferred to separate account **7e(3)** 710914(4) Other (specify below) **7e(4)** 8308

▶ ADMIN FEES / FORFEITURES / DISTRIBUTION FEES / LOAN FEES / LOANS ISSUED / CHECK FEES

(5) Total deductions **7e(5)** 863321**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 1128856

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 MJO INDUSTRIES 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 MJO INDUSTRIES	D Employer Identification Number (EIN) 25-1841702

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

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(b)

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

(b)

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

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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)

MORGAN STANLEY SMITH BARNEY LLC

388 GREENWICH STREET
17TH FLOOR
NEW YORK, NY 10013

51-0116113

(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?
22 23 53	BROKER	30003	Yes ☒ No ☐	Yes ☐ No ☒	20618	Yes ☐ No ☒

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

TRANSAMERICA RETIREMENT SOLUTIONS

230 W MONROE ST
#1150
CHICAGO, IL 60606

13-3689044

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 52 62 64 67	RECORDKEEPER	40563	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

TRINITY PENSION CONSULTANTS

310 MONTROSE WEST AVE
COPLEY, OH 44321

20-4548831

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 64	TPA	2520	Yes ☒ No ☐	Yes ☒ No ☐	216	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
MORGAN STANLEY SMITH BARNEY LLC	22 23 53	20618
(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.	
TRANSAMERICA RETIREMENT SOLUTIONS 230 W MONROE STREET CHICAGO, IL 60606 13-3689044	COMMISSIONS	
(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 MJO INDUSTRIES 401(K) PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 MJO INDUSTRIES	D Employer Identification Number (EIN) 25-1841702	

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	102	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	6886	6503
(2) Participant contributions	1b(2)	0	13004
(3) Other	1b(3)	7047	6760
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	98491	64912
(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)	935192	766946
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	1751414	1397130
(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)	94489	65500
(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)	5474695	6403908
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1172496	1128856
(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	9540812	9853519
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	2889	5488
k Total liabilities (add all amounts in lines 1g through 1j)	1k	2889	5488
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	9537923	9848031

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)	265658	
(B) Participants	2a(1)(B)	618811	
(C) Others (including rollovers)	2a(1)(C)	103451	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		987920
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)	26119	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	2805	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		28924
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	36050	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	149915	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		185965
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	1171294	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	1164226	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		7068
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	196352	
(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)		731081
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		2137310

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1754116	
(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)		1754116
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)	43083	
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	30003	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		73086
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1827202

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		310108
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: **MCGILL, POWER, BELL & ASSOCIATES**

(2) EIN: **25-1031405**

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.)	☒	☐	15511
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?	☒	☐	1500000
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 MJO INDUSTRIES 401(K) PLAN	B Three-digit plan number (PN) 001	
C Plan sponsor's name as shown on line 2a of Form 5500 MJO INDUSTRIES	D Employer Identification Number (EIN) 25-1841702	

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

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

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for: a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment) 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> .	

MJO Industries 401(k) Plan

FINANCIAL STATEMENTS AND SUPPLEMENTAL INFORMATION

DECEMBER 31, 2023 AND 2022

MJO INDUSTRIES 401(K) PLAN

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2402 West 8th Street
Erie, PA 16505
814.453.6594
Fax: 814.455.3642
www.mpbcpa.com

Independent Auditor's Report

Trustees
MJO Industries 401(k) Plan
Huber Heights, Ohio

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

We have performed audits of the accompanying financial statements of the MJO Industries 401(k) 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 statements 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 MJO Industries 401(k) 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 investments of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from qualified institutions as of and for the years December 31, 2023 and 2022, stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate to the best of their knowledge.

Opinion

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

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the MJO Industries 401(k) 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 MJO Industries 401(k) 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the MJO Industries 401(k) 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 MJO Industries 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules identified in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements, but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial

statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

McGill, Power, Bell & Associates, LLP

McGill, Power, Bell & Associates, LLP
Erie, Pennsylvania
October 10, 2024

MJO INDUSTRIES 401(K) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Investments		
At Fair Value	\$ 8,632,896	\$ 8,259,792
At Contract Value	<u>1,128,856</u>	<u>1,172,496</u>
Total Investments	9,761,752	9,432,288
Receivables		
Accrued Interest and Dividends	6,760	7,047
Participant Contributions	13,004	-
Employer Contributions	6,503	6,886
Notes Receivable from Participants	<u>65,500</u>	<u>94,489</u>
Total Receivables	91,767	108,422
Noninterest-Bearing Cash	<u>-</u>	<u>102</u>
Total Assets	9,853,519	9,540,812
LIABILITIES		
Forfeited Balances Payable	<u>5,488</u>	<u>2,889</u>
Total Liabilities	<u>5,488</u>	<u>2,889</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 9,848,031</u></u>	<u><u>\$ 9,537,923</u></u>

See notes to financial statements.

MJO INDUSTRIES 401(K) PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEARS ENDED DECEMBER 31, 2023 AND 2022

	<u>2023</u>	<u>2022</u>
ADDITIONS		
Investment Income		
Net Appreciation (Depreciation) in Fair Value of Investments	\$ 934,501	\$ (1,743,462)
Interest and Dividends	<u>212,084</u>	<u>187,839</u>
Net Investment Income	1,146,585	(1,555,623)
Interest Income on Notes Receivable from Participants	2,805	4,103
Contributions		
Employer	265,658	292,246
Participants	618,811	660,742
Rollovers	<u>103,451</u>	<u>15,643</u>
Total Contributions	<u>987,920</u>	<u>968,631</u>
TOTAL ADDITIONS	2,137,310	(582,889)
DEDUCTIONS		
Benefits Paid to Participants	1,754,116	737,658
Administrative Expenses	<u>73,086</u>	<u>74,418</u>
TOTAL DEDUCTIONS	<u>1,827,202</u>	<u>812,076</u>
NET INCREASE (DECREASE)	310,108	(1,394,965)
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year	<u>9,537,923</u>	<u>10,932,888</u>
End of Year	<u><u>\$ 9,848,031</u></u>	<u><u>\$ 9,537,923</u></u>

See notes to financial statements.

MJO INDUSTRIES 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE A DESCRIPTION OF THE PLAN

General

The following description of the MJO Industries 401(k) Plan (Plan) provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

The Plan is a defined contribution plan sponsored by MJO Industries, Inc. d/b/a Hughes-Peters, Inc. (Company) for the benefit of its employees who have at least six months of service and are age 21 or older. Collectively bargained and leased employees are excluded from participating in the Plan. Related employers who also participate in the Plan include Baader Brown Industries, LLC. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* (ERISA). Individuals employed by the Company are trustees of the Plan. Morgan Stanley Smith Barney LLC, Reliance Trust Company, and Transamerica Financial Life Insurance Company, Inc. serve as Plan custodians.

Contributions

The Plan permits eligible employees through a salary deferral election to have the Company make annual contributions of up to 100 percent of their eligible compensation. Employee rollover contributions are also permitted. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. The Company makes safe harbor matching contributions of 100 percent of employees' salary deferral amounts on the first 3 percent of employees' compensation plus 50 percent of the amount contributed between 3 percent and 5 percent of employees' compensation. Company additional matching and profit-sharing contributions are discretionary as determined by the Company's Board of Trustees. Contributions are subject to certain limitations.

Participant Investment Account Options

Each participant has the option of directing their contributions into any of the various investment options offered by the Plan and may change the allocation daily.

Participant Accounts

Each participant's account is credited with the participant's contribution, the Company's contributions, and Plan earnings and is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their voluntary contributions and Company safe harbor contributions plus earnings thereon. Vesting in the Company's additional matching and profit-sharing contribution portion of their accounts plus earnings thereon is based on years of continuous service. A participant is fully vested in Company additional matching and profit-sharing contributions after six years of continuous service.

MJO INDUSTRIES 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

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 or 50 percent of their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate is set at the prime, as defined. Principal and interest is paid ratably through bi-weekly payroll deductions.

Payment of Benefits

Upon termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in their account. In-service withdrawals are permitted upon attainment of age 59½. Hardship withdrawals for immediate and heavy financial needs as defined in the Plan Document are available to participants while currently employed.

Forfeited Accounts

At December 31, 2023 and 2022, forfeited nonvested accounts totaled \$6,024 and \$3,336, respectively. These accounts will be used to reduce future administrative expenses or employer contributions. Also, in 2023 and 2022, administrative expenses and employer contributions were reduced by \$0 from forfeited nonvested accounts.

Other Unallocated Accounts

In accordance with the service agreement with the Plan Sponsor, a portion of the Insurance Company General Account represents a Plan-level expense account funded by Transamerica Financial Life Insurance Company. The balance of this account was \$684 and \$664 at December 31, 2023 and 2022, respectively. The Plan Sponsor has the ability to use these funds to pay for future Plan expenses. Plan administrative expenses of \$0 were paid from this account in the years ended December 31, 2023 and 2022. This account is regarded as an asset of the Plan for financial statement and Form 5500 reporting.

NOTE B SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits 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.

MJO INDUSTRIES 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value except for fully benefit-responsive investment contracts, which are reported at contract value. Quoted market prices, if available, are used to value investments. Mutual funds are valued at the net asset value (NAV) of shares held by the Plan at year end. Common stocks are valued at the closing price reported on the active market on which the individual securities are traded. Corporate bonds are valued on the basis of yields currently available on comparable securities of issuers with similar credit ratings.

Fully benefit-responsive investment contracts are valued at contract value. Contract value represents contributions made under the contract, plus interest at the contract rate, less participant withdrawals and administration expenses.

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) in the fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Contributions

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

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan Document. No allowance for credit losses has been recorded as of December 31, 2023 and 2022.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Company or the Plan, at the Company's discretion.

MJO INDUSTRIES 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE C CERTIFICATION OF PLAN CUSTODIANS

The Company has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Reliance Trust Company and Transamerica Financial Life Insurance Company, Inc., custodians of the Plan, have certified the following information included in the accompanying financial statements and supplemental schedule is complete and accurate to the best of their knowledge as of and for the years ended December 31, 2023 and 2022.

- Insurance company general accounts, mutual funds, and notes receivable from participants as included in the statements of net assets available for benefits as of December 31, 2023 and 2022. The amount of investments by investment type classification are detailed in Note E.
- Investment income from insurance company general accounts and mutual funds of \$880,996 and (\$1,272,508) for the years ended December 31, 2023 and 2022, respectively. Interest income from notes receivable from participants of \$2,805 and \$4,103 for the years ended December 31, 2023 and 2022, respectively.
- Investment information for insurance company general accounts, mutual funds, and notes receivable from participants included in the accompanying schedule of assets (held at end of year) as of December 31, 2023.

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedule.

NOTE D RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, an employee organization whose members are covered by the Plan, a person who owns 50% or more of such an employer or employee association, or relatives of such persons.

Certain Plan investments are interests in an insurance company general account managed by Transamerica Financial Life Insurance Company, and cash and cash equivalents and common stock issued by Morgan Stanley Smith Barney LLC, the custodians as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation (depreciation) in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment. The Company directly pays certain other fees related to the Plan's operations.

The Plan paid recordkeeping fees of \$40,563, and \$37,371 to Transamerica for the years ended December 31, 2023 and 2022, respectively. The Plan paid recordkeeping fees of \$30,003 and \$33,953 to Morgan Stanley Smith Barney LLC for the years ended December 31, 2023 and 2022, respectively.

MJO INDUSTRIES 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

Individually non-material expenses paid to other parties in interest aggregated \$2,520 and \$3,094 for the years ended December 31, 2023 and 2022, respectively. The Company provides certain administrative services at no cost to the Plan.

NOTE E DISCLOSURES ABOUT FAIR VALUE OF PLAN ASSETS AND LIABILITIES

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. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. The hierarchy comprises three levels of inputs that may be used to measure fair value:

- Level 1** Quoted prices in active markets for identical assets or liabilities
- Level 2** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities
- Level 3** Unobservable inputs supported by little or no market activity and that are significant to the fair value of the assets or liabilities

Recurring Measurements

The following table presents the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2023 and 2022:

		Fair Value Measurement Using		
	Fair Value	Level 1	Level 2	Level 3
December 31, 2023				
Cash and Cash Equivalents	\$ 64,912	\$ 64,912	\$ -	\$ -
Mutual Funds	6,403,908	6,403,908	-	-
Common Stocks	1,397,130	1,397,130	-	-
Corporate Debt Securities	766,946	-	766,946	-
Investments at Fair Value	\$ 8,632,896	\$ 7,865,950	\$ 766,946	\$ -
		Fair Value Measurement Using		
	Fair Value	Level 1	Level 2	Level 3
December 31, 2022				
Cash and Cash Equivalents	\$ 98,491	\$ 98,491	\$ -	\$ -
Mutual Funds	5,474,695	5,474,695	-	-
Common Stocks	1,751,414	1,751,414	-	-
Corporate Debt Securities	935,192	-	935,192	-
Investments at Fair Value	\$ 8,259,792	\$ 7,324,600	\$ 935,192	\$ -

MJO INDUSTRIES 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2023 and 2022. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis.

Investments

Where quoted market prices are available in an active market, securities are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of securities with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such securities are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, securities are classified within Level 3 of the hierarchy.

NOTE F INVESTMENT CONTRACT WITH INSURANCE COMPANY

The Plan participates in a traditional fully benefit-responsive investment contract with Transamerica Life Insurance Company (Transamerica). Transamerica maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate guaranteed to the Plan.

The investment contract is fully benefit responsive; therefore, contract value is the relevant measurement. Contract value, as reported to the Plan by Transamerica, 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.

There are no reserves against the contract value for credit risk of the contract issuer or otherwise.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the Plan Documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Company or other Company 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 the occurrence of any such value event, which would limit the Plan's ability to transact at contract value with participants, is probable.

The investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

MJO INDUSTRIES 401(K) PLAN

NOTES TO FINANCIAL STATEMENTS

NOTE G PLAN TERMINATION

Although it has not expressed an intention 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 would become 100 percent vested in their employer contributions.

NOTE H TAX STATUS

The Plan operates under a nonstandardized adoption agreement in connection with a pre-approved plan document sponsored by CCH Incorporated DBA ftwilliam.com. This pre-approved plan document has been filed with the appropriate agency. The Plan has not obtained or requested a determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and that the Plan was qualified and the related trust was tax exempt as of the financial statement date.

NOTE I NONEXEMPT TRANSACTIONS

Defined contribution plans are required to remit employee contributions to the Plan as soon as they can be reasonably segregated from the employer's general assets, but no later than the 15th business day of the month following the month in which the participant contributions are withheld by the employer. While the Company remitted all employee contributions to the Plan, contributions and loan repayments of \$15,511 were not remitted within the required time period during the year ended December 31, 2023. The Plan has corrected all of these late remittances by calculating lost earnings owed to the impacted participants and remitted these lost earnings to the Plan during April 2024.

NOTE J RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Market risks include global events, which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in values of investment securities will occur in the near term and that some changes could materially affect participant account balances and the amounts reported in the statements of net assets available for benefits.

NOTE K SUBSEQUENT EVENTS

Subsequent events have been evaluated through October 10, 2024, which is the date the financial statements were available to be issued.

MJO INDUSTRIES 401(K) PLAN

EIN 25-1841702 PN 001

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

Participant Contributions Transferred Late to Plan	Total That Constitute Non-Exempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check Here if Late Participant Loan Repayments are Included: X	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
\$ 15,511	\$ 15,511	\$ -	\$ -	\$ -

MJO INDUSTRIES 401(K) PLAN

EIN 25-1841702 PN 001

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

DECEMBER 31, 2023

Identity of Issuer	Description of Investment	Cost	Current Value
Common Stock			
ABB LTD ADR	Common Stock; 243 Shares	** \$	10,781
ABBOTT LABORATORIES	Common Stock; 49 Shares	**	5,436
ABBVIE INC COM	Common Stock; 99 Shares	**	15,297
ACCENTURE PLC IRELAND CL A	Common Stock; 82 Shares	**	28,740
AIA GROUP LTD SPON ADR	Common Stock; 147 Shares	**	5,109
ALPHABET INC CL A	Common Stock; 174 Shares	**	24,277
AMAZON COM INC	Common Stock; 162 Shares	**	24,680
AMCOR PLC	Common Stock; 398 Shares	**	3,836
AMEREN CORP	Common Stock; 27 Shares	**	1,973
AMERICAN ELEC PWR CO INC	Common Stock; 99 Shares	**	8,045
AMERICAN EXPRESS CO	Common Stock; 8 Shares	**	1,558
AMERICAN TOWER CORP	Common Stock; 8 Shares	**	1,710
AMGEN INC	Common Stock; 20 Shares	**	5,879
AMPHENOL CORP NEW CL A	Common Stock; 131 Shares	**	13,005
ANALOG DEVICES INC	Common Stock; 32 Shares	**	6,324
AON PLC CL A	Common Stock; 39 Shares	**	11,262
APPLE INC	Common Stock; 70 Shares	**	13,549
ASM INTERNATIONAL NV	Common Stock; 14 Shares	**	7,267
ASSA ABLOY AB UNSP ADR	Common Stock; 340 Shares	**	4,903
AT&T INC	Common Stock; 588 Shares	**	9,869
AUTOMATIC DATA PROCESSING INC	Common Stock; 13 Shares	**	2,964
AVALONBAY COMM INC	Common Stock; 10 Shares	**	1,836
AVERY DENNISON CORPORATION	Common Stock; 36 Shares	**	7,240
BANK OF AMERICA CORP	Common Stock; 339 Shares	**	11,409
BANK OF NEW YORK MELLON CORP	Common Stock; 55 Shares	**	2,868
BCE INC	Common Stock; 187 Shares	**	7,373
BECTON DICKINSON & CO	Common Stock; 17 Shares	**	4,192
BLACKROCK INC	Common Stock; 8 Shares	**	6,689
BLACKSTONE INC	Common Stock; 14 Shares	**	1,804
BOOZ ALLEN HAMILTON HLDG CL-A	Common Stock; 116 Shares	**	14,798
BRISTOL MYERS SQUIBB CO	Common Stock; 50 Shares	**	2,580
BRITISH AMER TOB SPON ADR	Common Stock; 145 Shares	**	4,240
BROADCOM INC	Common Stock; 10 Shares	**	11,517
BRP INC SUN VTG	Common Stock; 73 Shares	**	5,237
BUREAU VERITAS SA ADR	Common Stock; 94 Shares	**	4,756
CARLSBERG AS	Common Stock; 250 Shares	**	6,264
CDN IMPL BK COMMERCE	Common Stock; 92 Shares	**	4,428
CDW CORPORATION	Common Stock; 14 Shares	**	3,218
CHARLES SCHWAB NEW	Common Stock; 153 Shares	**	10,530
CHEVRON CORP	Common Stock; 126 Shares	**	18,799
CHUBB LTD	Common Stock; 29 Shares	**	6,555
CISCO SYS INC	Common Stock; 145 Shares	**	7,311
CME GROUP INC	Common Stock; 38 Shares	**	7,909
CMS ENERGY CP	Common Stock; 24 Shares	**	1,400
COCA COLA CO	Common Stock; 354 Shares	**	20,868
COCA-COLA EUROPACIFIC PARTNERS	Common Stock; 111 Shares	**	7,286

MJO INDUSTRIES 401(K) PLAN

EIN 25-1841702 PN 001

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

DECEMBER 31, 2023

Identity of Issuer	Description of Investment	Cost	Current Value
COMCAST CORP (NEW) CLASS A (CMCSA)	Common Stock; 227 Shares	**	9,951
COMPUTERSHARE LTD SPN ADR (CMSQY)	Common Stock; 310 Shares	**	5,163
CONAGRA BRANDS INC (CAG)	Common Stock; 110 Shares	**	3,148
CONOCOPHILLIPS (COP)	Common Stock; 26 Shares	**	2,973
COSTCO WHOLESALE CORP NEW (COST)	Common Stock; 6 Shares	**	4,173
CROWN CASTLE INC (CCI)	Common Stock; 42 Shares	**	4,790
CUMMINS INC (CMI)	Common Stock; 10 Shares	**	2,385
DANAHER CORPORATION (DHR)	Common Stock; 49 Shares	**	11,346
DEERE & CO (DE)	Common Stock; 16 Shares	**	6,440
DIAGEO PLC SPON ADR NEW (DEO)	Common Stock; 58 Shares	**	8,487
DOMINION ENERGY INC (D)	Common Stock; 134 Shares	**	6,320
DTE ENERGY COMPANY (DTE)	Common Stock; 11 Shares	**	1,234
DUKE ENERGY CORPORATION (DUK)	Common Stock; 94 Shares	**	9,082
EATON CORP PLC SHS (ETN)	Common Stock; 27 Shares	**	6,509
ELEVANCE HEALTH INC (ELV)	Common Stock; 13 Shares	**	6,316
ENBRIDGE INC (ENB)	Common Stock; 228 Shares	**	8,217
ENTERGY CORP NEW (ETR)	Common Stock; 72 Shares	**	7,281
EOG RESOURCES INC (EOG)	Common Stock; 40 Shares	**	4,872
EPIROC AKTIEBOLAG ADR (EPOKY)	Common Stock; 486 Shares	**	9,756
ESTEE LAUDER CO INC CL A (EL)	Common Stock; 65 Shares	**	9,495
EVERSOURCE ENERGY COM (ES)	Common Stock; 21 Shares	**	1,280
EXTRA SPACE STORAGE INC (EXR)	Common Stock; 18 Shares	**	2,953
EXXON MOBIL CORP (XOM)	Common Stock; 100 Shares	**	10,039
FERGUSON PLC (FERG)	Common Stock; 23 Shares	**	4,402
FIDELITY NATIONAL FINANCIAL IN (FNF)	Common Stock; 56 Shares	**	2,841
FIDELITY NATL INFORMATION SE (FIS)	Common Stock; 14 Shares	**	841
GENERAL MILLS INC (GIS)	Common Stock; 27 Shares	**	1,769
GENUINE PARTS CO (GPC)	Common Stock; 12 Shares	**	1,611
GILEAD SCIENCE (GILD)	Common Stock; 46 Shares	**	3,759
HDFC BANK LTD ADR (HDB)	Common Stock; 100 Shares	**	6,725
HEXAGON AB ADR (HXGBY)	Common Stock; 601 Shares	**	7,214
HOME DEPOT INC (HD)	Common Stock; 25 Shares	**	8,761
HONEYWELL INTL INC (HON)	Common Stock; 51 Shares	**	10,672
HUNTINGTON BANCSHARES (HBAN)	Common Stock; 451 Shares	**	5,731
ILL TOOL WORKS INC (ITW)	Common Stock; 11 Shares	**	2,822
INDUSTRIA DE DISENO TEXTIL IND (IDEXY)	Common Stock; 335 Shares	**	7,300
INTERCONTINENTAL EXCHANGE INC (ICE)	Common Stock; 94 Shares	**	12,102
INTL BUSINESS MACHINES CORP (IBM)	Common Stock; 36 Shares	**	5,899
IQVIA HOLDINGS INC (IQV)	Common Stock; 53 Shares	**	12,172
JOHNSON & JOHNSON (JNJ)	Common Stock; 167 Shares	**	26,211
JPMORGAN CHASE & CO (JPM)	Common Stock; 117 Shares	**	19,888
KENVUE INC (KVUE)	Common Stock; 165 Shares	**	3,551
KIMBERLY CLARK CORP (KMB)	Common Stock; 52 Shares	**	6,337
KLA CORPORATION (KLAC)	Common Stock; 10 Shares	**	5,954
KONE OYJ ADR (KNYJY)	Common Stock; 220 Shares	**	5,477
LAM RESEARCH CORPORATION (LRCX)	Common Stock; 11 Shares	**	8,472
LEGRAND SA (LGRDY)	Common Stock; 272 Shares	**	5,664
LINDE PLC (LIN)	Common Stock; 28 Shares	**	11,516

MJO INDUSTRIES 401(K) PLAN

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

Identity of Issuer	Description of Investment	Cost	Current Value
LOCKHEED MARTIN CORP (LMT)	Common Stock; 8 Shares	**	3,691
LOWES COMPANIES INC (LOW)	Common Stock; 27 Shares	**	5,980
LVMH MOET HENNESSY LOUIS VUITT (LVMUY)	Common Stock; 51 Shares	**	8,314
LYONDELLBASELL NV CL-A (LYB)	Common Stock; 86 Shares	**	8,170
MARSH & MCLENNAN COS INC (MMC)	Common Stock; 56 Shares	**	10,570
MASTERCARD INC CL A (MA)	Common Stock; 4 Shares	**	1,827
MC DONALDS CORP (MCD)	Common Stock; 57 Shares	**	16,766
MCKESSON CORP (MCK)	Common Stock; 6 Shares	**	2,706
MEDTRONIC PLC SHS (MDT)	Common Stock; 134 Shares	**	11,014
MERCK & CO INC NEW COM (MRK)	Common Stock; 61 Shares	**	6,630
MERCK KGAA SPD ADR (MKKG)	Common Stock; 148 Shares	**	4,727
MICROCHIP TECHNOLOGY INC (MCHP)	Common Stock; 54 Shares	**	4,826
MICROSOFT CORP (MSFT)	Common Stock; 159 Shares	**	59,756
MONDELEZ INTL INC COM (MDLZ)	Common Stock; 124 Shares	**	9,002
* MORGAN STANLEY (MS)	Common Stock; 82 Shares	**	7,647
MOTOROLA SOLUTIONS INC (MSI)	Common Stock; 28 Shares	**	8,767
NATIONAL GRID PLC SPON ADR (NKG)	Common Stock; 132 Shares	**	8,995
NEXSTAR MEDIA GROUP INC (NXST)	Common Stock; 14 Shares	**	2,159
NEXTERA ENERGY INC (NEE)	Common Stock; 106 Shares	**	6,412
NIKE INC B (NKE)	Common Stock; 72 Shares	**	7,807
NINTENDO CO LTD ADR NEW (NTDOY)	Common Stock; 457 Shares	**	5,938
NORTHROP GRUMMAN CP(HLDG CO) (NOC)	Common Stock; 12 Shares	**	5,796
NXP SEMICONDUCTORS NV (NXPI)	Common Stock; 56 Shares	**	12,966
ORACLE CORP (ORCL)	Common Stock; 34 Shares	**	3,552
PACKAGING CORP AMER (PKG)	Common Stock; 14 Shares	**	2,205
PARKER HANNIFIN CORP (PH)	Common Stock; 14 Shares	**	6,500
PAYCHEX INC (PAYX)	Common Stock; 20 Shares	**	2,367
PEPSICO INC NC (PEP)	Common Stock; 47 Shares	**	7,991
PERNOD RICARD SA ADR (PRNDY)	Common Stock; 152 Shares	**	5,375
PFIZER INC (PFE)	Common Stock; 172 Shares	**	4,962
PHILIP MORRIS INTL INC (PM)	Common Stock; 192 Shares	**	18,041
PNC FINL SVCS GP (PNC)	Common Stock; 72 Shares	**	11,095
PPG INDUSTRIES INC (PPG)	Common Stock; 24 Shares	**	3,515
PPL CORPORATION (PPL)	Common Stock; 124 Shares	**	3,364
PROCTER & GAMBLE (PG)	Common Stock; 133 Shares	**	19,537
PROLOGIS INC COM (PLD)	Common Stock; 30 Shares	**	3,989
PTC INC COM (PTC)	Common Stock; 55 Shares	**	9,579
PUBLIC STORAGE (PSA)	Common Stock; 7 Shares	**	2,032
REALTY INCOME CORP (O)	Common Stock; 98 Shares	**	5,616
RELX PLC SPONSORED ADR (RELX)	Common Stock; 352 Shares	**	13,959
ROCKWELL AUTOMATION INC (ROK)	Common Stock; 27 Shares	**	8,493
S&P GLOBAL INC COM (SPGI)	Common Stock; 31 Shares	**	13,801
SANOFI ADR (SNY)	Common Stock; 73 Shares	**	3,644
SHIMANO INC ADR (SMNNY)	Common Stock; 234 Shares	**	3,624
SOUTHERN CO (SO)	Common Stock; 141 Shares	**	9,900
SWATCH GROUP AG ADR THE UNSPON (SWGAY)	Common Stock; 541 Shares	**	7,345
SYSCO CORP (SYY)	Common Stock; 62 Shares	**	4,567
TAIWAN SMCNDCTR MFG CO LTD ADR (TSM)	Common Stock; 103 Shares	**	10,799

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

DECEMBER 31, 2023

Identity of Issuer	Description of Investment	Cost	Current Value
TC ENERGY CORP (TRP)	Common Stock; 160 Shares	**	6,272
TENCENT HLDGS LTD UNSPON ADR (TCEHY)	Common Stock; 143 Shares	**	5,390
TEXAS INSTRUMENTS (TXN)	Common Stock; 80 Shares	**	13,628
THALES USDPONSORD ADR (THLLY)	Common Stock; 242 Shares	**	7,151
THERMO FISHER SCIENTIFIC (TMO)	Common Stock; 21 Shares	**	11,381
TJX COS INC NEW (TJX)	Common Stock; 50 Shares	**	4,719
T-MOBILE US INC COM (TMUS)	Common Stock; 23 Shares	**	3,703
TOPBUILD CORP COM (BLD)	Common Stock; 19 Shares	**	6,966
TORONTO DOM BK NEW (TD)	Common Stock; 153 Shares	**	9,866
TOTALENERGIES SE SPONSORED ADS (TTE)	Common Stock; 179 Shares	**	12,068
TRANE TECHNOLOGIES PLC (TT)	Common Stock; 40 Shares	**	9,696
TRUIST FINL CORP (TFC)	Common Stock; 150 Shares	**	5,521
U S BANCORP COM NEW (USB)	Common Stock; 161 Shares	**	6,978
UNILEVER PLC (NEW) ADS (UL)	Common Stock; 266 Shares	**	12,920
UNION PACIFIC CORP (UNP)	Common Stock; 51 Shares	**	12,606
UNITED PARCEL SER INC CL-B (UPS)	Common Stock; 59 Shares	**	9,339
UNITEDHEALTH GP INC (UNH)	Common Stock; 52 Shares	**	27,266
VALERO ENERGY CP DELA NEW (VLO)	Common Stock; 29 Shares	**	3,772
VERIZON COMMUNICATIONS (VZ)	Common Stock; 250 Shares	**	9,442
VISA INC CL A (V)	Common Stock; 89 Shares	**	23,188
WALMART INC (WMT)	Common Stock; 53 Shares	**	8,382
WARNER MUSIC GROUP CORP (WMG)	Common Stock; 102 Shares	**	3,668
WASTE MGMT INC (DELA) (WM)	Common Stock; 17 Shares	**	3,079
WEC ENERGY GROUP INC COM (WEC)	Common Stock; 72 Shares	**	6,039
WELLS FARGO & CO NEW (WFC)	Common Stock; 266 Shares	**	13,110
WILLIAMS CO INC (WMB)	Common Stock; 242 Shares	**	8,440
WOLTERS KLUWER NV SPON ADR (WTKWY)	Common Stock; 90 Shares	**	14,284
XCEL ENERGY INC (XEL)	Common Stock; 71 Shares	**	3,717
ZOETIS INC CLASS-A (ZTS)	Common Stock; 54 Shares	**	10,749
Total Common Stock			1,397,130
<u>Corporate Debt Securities</u>			
AMAZON.COM INC	Corporate Debt Securities 20,000 Par Value, interest 3.600%, 04/13/2032 maturity	**	19,049
APPLE INC	Corporate Debt Securities 22,000 Par Value, interest 1.650%, 02/08/2031 maturity	**	18,569
ASTRAZENECA PLC	Corporate Debt Securities 17,000 Par Value, interest 3.375%, 11/16/2025 maturity	**	16,633
AT&T INC	Corporate Debt Securities 22,000 Par Value, interest 2.750%, 06/01/2031 maturity	**	19,274
BANK OF AMERICA CORP FXD TO	Corporate Debt Securities 19,000 Par Value, interest 3.970%, 03/05/2029 maturity	**	18,169
BANK OF NEW YORK MELLON	Corporate Debt Securities 21,000 Par Value, interest 3.250%, 09/11/2024 maturity	**	20,728
BERKSHIRE HATHAWAY FINANCE CORP	Corporate Debt Securities 22,000 Par Value, interest 2.875%, 03/15/2032 maturity	**	19,867
BHP BILLITON FINANCE USA LTD	Corporate Debt Securities 18,000 Par Value, interest 5.250%, 09/08/2033 maturity	**	18,729
BRISTOL-MYERS SQUIBB CO	Corporate Debt Securities 20,000 Par Value, interest 5.900%, 11/15/2033 maturity	**	21,795

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

DECEMBER 31, 2023

Identity of Issuer	Description of Investment	Cost	Current Value
CATERPILLAR FINANCIAL SERVICES	Corporate Debt Securities 19,000 Par Value, interest 3.400%, 05/13/2025 maturity	**	18,689
CISCO SYSTEMS INC	Corporate Debt Securities 20,000 Par Value, interest 2.950%, 02/28/2026 maturity	**	19,378
CITIGROUP INC FXD TO 072027 VAR	Corporate Debt Securities 21,000 Par Value, interest 3.668%, 07/24/2028 maturity	**	20,047
COMCAST CORP	Corporate Debt Securities 21,000 Par Value, interest 3.150%, 02/15/2028 maturity	**	20,024
DUKE ENERGY CORP	Corporate Debt Securities 21,000 Par Value, interest 3.150%, 08/15/2027 maturity	**	19,873
ELEVANCE HEALTH INC	Corporate Debt Securities 20,000 Par Value, interest 3.650%, 12/01/2027 maturity	**	19,360
ENTERPRISE PRODUCTS OPERATING	Corporate Debt Securities 22,000 Par Value, interest 2.800%, 01/31/2030 maturity	**	19,957
GENERAL DYNAMICS CORP	Corporate Debt Securities 18,000 Par Value, interest 3.750%, 05/15/2028 maturity	**	17,700
GOLDMAN SACHS GROUP INC/THE	Corporate Debt Securities 20,000 Par Value, interest 3.800%, 03/15/2030 maturity	**	18,811
INTEL CORP	Corporate Debt Securities 22,000 Par Value, interest 2.000%, 08/12/2031 maturity	**	18,609
JPMORGAN CHASE & CO	Corporate Debt Securities 18,000 Par Value, interest 3.125%, 01/23/2025 maturity	**	17,636
LOWE'S COS INC	Corporate Debt Securities 22,000 Par Value, interest 2.625%, 04/01/2031 maturity	**	19,291
MASTERCARD INC	Corporate Debt Securities 19,000 Par Value, interest 3.300%, 03/26/2027 maturity	**	18,437
MCDONALD'S CORP	Corporate Debt Securities 21,000 Par Value, interest 3.600%, 07/01/2030 maturity	**	19,945
METLIFE INC	Corporate Debt Securities 20,000 Par Value, interest 3.600%, 04/10/2024 maturity	**	19,891
ORACLE CORP	Corporate Debt Securities 21,000 Par Value, interest 2.950%, 05/15/2025 maturity	**	20,409
PEPSICO INC	Corporate Debt Securities 21,000 Par Value, interest 2.375%, 10/06/2026 maturity	**	19,981
PFIZER INC	Corporate Debt Securities 18,000 Par Value, interest 3.400%, 05/15/2024 maturity	**	17,869
ROYAL BANK OF CANADA	Corporate Debt Securities 20,000 Par Value, interest 5.000%, 05/02/2033 maturity	**	20,361
SHELL INTERNATIONAL FINANCE BV	Corporate Debt Securities 21,000 Par Value, interest 3.875%, 11/13/2028 maturity	**	20,691
STARBUCKS CORP	Corporate Debt Securities 19,000 Par Value, interest 3.550%, 08/15/2029 maturity	**	18,330
TARGET CORP	Corporate Debt Securities 20,000 Par Value, interest 3.375%, 04/15/2029 maturity	**	19,273
TORONTO-DOMINION BANK/THE	Corporate Debt Securities 20,000 Par Value, interest 4.456%, 06/08/2032 maturity	**	19,444
TOYOTA MOTOR CREDIT CORP	Corporate Debt Securities 19,000 Par Value, interest 1.800%, 02/13/2025 maturity	**	18,386

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

DECEMBER 31, 2023

Identity of Issuer	Description of Investment	Cost	Current Value
UNITEDHEALTH GROUP INC	Corporate Debt Securities 18,000 Par Value, interest 5.350%, 02/15/2033 maturity	**	19,049
US BANCORP	Corporate Debt Securities 22,000 Par Value, interest 3.150%, 04/27/2027 maturity	**	20,947
VERIZON COMMUNICATIONS INC	Corporate Debt Securities 21,000 Par Value, interest 4.016%, 12/03/2029 maturity	**	20,317
VISA INC	Corporate Debt Securities 22,000 Par Value, interest 2.500%, 04/15/2030 maturity	**	19,354
WALMART INC	Corporate Debt Securities 16,000 Par Value, interest 4.150%, 09/09/2032 maturity	**	16,009
WALT DISNEY CO/THE	Corporate Debt Securities 16,000 Par Value, interest 1.850%, 07/30/2026 maturity	**	14,981
WELLS FARGO & CO	Corporate Debt Securities 22,000 Par Value, interest 3.000%, 04/22/2026 maturity	**	21,084
Total Corporate Debt Securities			766,946
<u>Mutual Funds</u>			
American Funds	American Funds New World R6	**	44,516
American Funds	American Funds US Government Sec R3	**	337,739
Amundi US	Pioneer A Class	**	404,329
BlackRock	iShares S&P 500 Index Fund Class K	**	571,005
Columbia	Columbia Balanced Fund Advisor Class	**	51,203
Columbia	Columbia Small Cap Index Fund Institutional 2 Class	**	128,934
Dimmensional Fund Advisors	DFA Inflation-Protected Securities Portfolio Institutional Class	**	323,587
Delaware Funds by Macquarie	Delaware Emerging Markets Fund Institutional Class	**	131,300
Eaton Vance	Eaton Vance Global Macro Absolute	**	110,875
Fidelity Investments	Fidelity Stock Selector Small Cap Fund	**	141,513
JPMorgan	JPMorgan Large Cap Growth Value R6	**	847,775
Janus Henderson	Janus Henderson Forty Fund Class I	**	719,678
MFS	MFS International Diversification R3 Fund	**	491,419
PGIM	High Yield R6 Fund	**	120,125
PGIM	Jennison Small Company R6	**	229,357
PIMCO	PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class	**	151,298
Vanguard	Vanguard Midcap Index	**	171,206
Victory Capital	Victory Core Plus	**	1,428,049
Total Mutual Funds			6,403,908

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

DECEMBER 31, 2023

Identity of Issuer	Description of Investment	Cost	Current Value
<u>Insurance Company General Accounts</u>			
* Transamerica	Transamerica Stable Value Focus Account	**	1,128,856
Total Insurance Company General Accounts			1,128,856
<u>Cash and Cash Equivalents</u>			
* Morgan Stanley	Morgan Stanley Private Bank NA Money Market Funds	**	64,228
* Transamerica	Diversified Cash Reserve	**	684
Total Cash and Cash Equivalents			64,912
<u>Notes Receivable from Participants</u>			
* Participant Loans	Notes bearing interest of 3.25% to 8.50% with various maturity dates through December 2029	-	65,500
			\$ 9,827,252
* Party-in-interest			
** Not required for participant-directed investments			