

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 PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 07/01/1977
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) PETERSON HOLDING COMPANY 955 MARINA BLVD. SAN LEANDRO, CA 94577
2b	Employer Identification Number (EIN) 94-2420293
2c	Plan Sponsor's telephone number 510-357-6200
2d	Business code (see instructions) 423800

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	ELIZABETH HAISLEY
	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 2240
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) 1286 6a(2) 1488 6b 16 6c 985 6d 2489 6e 29 6f 2518 6g(1) 2066 6g(2) 2320 6h 68
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7

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

2A 2E 2J 2K 3D 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 _____
- (4) ☒ **C** (Service Provider Information)
- (5) ☐ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 PETERSON HOLDING COMPANY	D Employer Identification Number (EIN) 94-2420293	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
MATRIX TRUST COMPANY
75-3182674

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
MSCS FINANCIAL SERVICES
33-1151291

(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)

MILLIMAN

91-0675641

(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 17 38 50 64	NONE	107208	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MATRIX TRUST COMPANY

75-3182674

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
19 21 25 50	NONE	20558	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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 PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN	B Three-digit plan number (PN) ►	001
C Plan sponsor's name as shown on line 2a of Form 5500 PETERSON HOLDING COMPANY	D Employer Identification Number (EIN) 94-2420293	

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	56220	257489
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	250379	1635
(2) Participant contributions	1b(2)	31683	
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1850831	2464113
(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)	23188723	46278228
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	25757869	21915545
(B) Common	1c(4)(B)	179397778	187488169
(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)	1367150	1656143
(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)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	231900633	260061322
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	231900633	260061322

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)	3057480	
(B) Participants	2a(1)(B)	11204245	
(C) Others (including rollovers)	2a(1)(C)	1349713	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		15611438
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	116952	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		116952
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		30629635
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		46358025

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	18069570	
(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)		18069570
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)		
(3) Recordkeeping fees.....	2i(3)	107208	
(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)	20558	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		127766
j Total expenses. Add all expense amounts in column (b) and enter total	2j		18197336

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		28160689
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: **ARMANINO LLP**

(2) EIN: **94-6214841**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
--	--	---

For calendar plan year 2023 or fiscal plan year beginning 01/01/2023 and ending 12/31/2023		
A Name of plan	B Three-digit plan number (PN)	
PETERSON HOLDING CO. INCENTIVE RETIREMENT PLAN	001	
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
PETERSON HOLDING COMPANY	94-2420293	

Part I	Distributions
--------	---------------

All references to distributions relate only to payments of benefits during the plan year.

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

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

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

Part III	Amendments
----------	------------

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment..... ☐

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation. _____

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702621A.

**Peterson Holding Company
Incentive Retirement Plan**

Financial Statements
and Supplemental Schedule

December 31, 2023 and 2022
and For the Year Ended December 31, 2023



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INDEPENDENT AUDITOR'S REPORT

To the Board of Trustees
Peterson Holding Company Incentive Retirement Plan
San Leandro, California

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

We have performed audits of the accompanying financial statements of Peterson Holding Company Incentive Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of December 31, 2023 and 2022, and the related statement of changes in net assets available for benefits for the year ended December 31, 2023, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Peterson Holding Company Incentive Retirement Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2023 and 2022, and for the year ended December 31, 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audits 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 Peterson Holding Company Incentive Retirement Plan's ability to continue as a going concern within one year after the date that 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 Audits of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audits section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

- Exercise professional judgment and maintain professional skepticism throughout the audits.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audits in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Peterson Holding Company Incentive Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Peterson Holding Company Incentive Retirement Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

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

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

In our opinion:

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

Armanino LLP

Armanino^{LLP}
Dallas, Texas

October 15, 2024

Peterson Holding Company Incentive Retirement Plan
Statements of Net Assets Available for Benefits
December 31, 2023 and 2022

	<u>2023</u>	<u>2022</u>
ASSETS		
Non-interest bearing cash	<u>\$ 257,489</u>	<u>\$ 56,220</u>
Investments, at fair value	<u>258,146,055</u>	<u>230,195,201</u>
Receivables		
Employer contributions	194,537	250,379
Participant contributions	4,738	31,683
Notes receivable from participants	<u>1,683,519</u>	<u>1,367,150</u>
Total receivables	<u>1,882,794</u>	<u>1,649,212</u>
Net assets available for benefits	<u><u>\$ 260,286,338</u></u>	<u><u>\$ 231,900,633</u></u>

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

Peterson Holding Company Incentive Retirement Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2023

Additions to net assets	
Contributions	
Employer	\$ 3,258,155
Participant	11,233,875
Participant rollovers	<u>1,345,604</u>
Total contributions	<u>15,837,634</u>
Investment income	
Net appreciation in fair value of investments	<u>30,629,635</u>
Total investment income	<u>30,629,635</u>
Interest income on notes receivable from participants	<u>116,952</u>
Total additions to net assets	<u>46,584,221</u>
Deductions from net assets	
Benefits paid to participants	18,070,640
Administrative expenses	<u>127,876</u>
Total deductions from net assets	<u>18,198,516</u>
Net increase in net assets available for benefits	28,385,705
Net assets available for benefits, beginning of year	<u>231,900,633</u>
Net assets available for benefits, end of year	<u><u>\$ 260,286,338</u></u>

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

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
December 31, 2023 and 2022

1. DESCRIPTION OF THE PLAN

The following description of the Peterson Holding Company Incentive Retirement Plan (the "Plan") provides only general information. Participants should refer to the plan documents for a more complete description of the Plan's provisions.

General

The Plan, a defined contribution plan sponsored by Peterson Holding Company (the "Company" or the "Employer"), is intended to qualify under Section 401(a) and related provisions of the Internal Revenue Code (IRC), and was established effective July 1, 1977, and most recently restated January 1, 2022, and amended effective January 1, 2023. The Plan is designed to provide participants with a means to defer a portion of their compensation for retirement and to provide benefits in the event of disability, death, termination or financial hardship. The Plan is subject to the provisions of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA).

An expansion of Setting Every Community Up for Retirement Enhancement Act of 2019 ("SECURE 2.0") was signed into law on December 29, 2022, as part of the Consolidated Appropriations Act of 2023. The effective dates of provisions within SECURE 2.0 vary through 2026. The Plan Sponsor has until the end of the first Plan year beginning on or after January 1, 2025, to amend the Plan for the changes related to SECURE 2.0. The Plan has not been formally amended to adopt these provisions as of the date the financial statements were available to be issued.

Plan administration

The Company is the administrator of the Plan and, as such, carries out the duties imposed by ERISA. The Company's Incentive Retirement Plan Administrative Committee (the "Committee") is the Plan trustee and is responsible for making investment decisions. Under the authority of the Committee, investments may be made in, but are not limited to, common stocks, preferred stocks, corporate bonds, and closed end mutual funds.

Matrix Trust Company, (the "Custodian") is responsible for maintaining custody of the Plan's assets. As part of duties, the Custodian unitizes the assets of the Plan such that each participant's account consists of a specified number of units in the Plan's investment portfolio ("Unitized Account"). The Custodian computes the daily price of a unit based in the Unitized Account upon the end-of-day market prices of each underlying investment in the Plan's portfolio. The value of each participant's account is computed each day and each participant transaction is based upon the daily price of a unit in the Plan.

Milliman, Inc. ("Milliman") provides administrative and recordkeeping services on behalf of the Plan. RBC Wealth Management, a division of RBC Capital Markets (RBC), acts as the investment advisor to the Plan.

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
December 31, 2023 and 2022

1. DESCRIPTION OF THE PLAN (continued)

Eligibility

All employees of the Company are eligible immediately upon hire to participate in the Plan and receive the Company's discretionary matching contributions, except for interns, on-call employees, non-resident aliens, temporary and seasonal employees whose regularly scheduled service is less than 1,000 hours in the relevant eligibility computation period, and any employees of an affiliated company of Peterson Holding Company that does not adopt this Plan. Participants may enter the Plan and begin receiving the Company's matching contributions immediately following the date that eligibility conditions are met.

In order to be eligible to receive the Company's discretionary nonelective contributions, participants must be employees with the Company on the last day of the Plan year and must attain one year of service with the Company, as defined by the Plan. Participant's may begin receiving the Company's nonelective contributions on the first day of the month following the date that eligibility conditions are met.

Collective bargaining (union) employees are ineligible to receive the Company's discretionary matching and nonelective contributions. Employee service time with the following predecessor or affiliate employers is included when calculating years of service for purposes of Plan eligibility and vesting requirements: Peterson Tractor Co., Peterson Machinery Co., Peterson Power Systems, Inc., Sitech Norcal, Inc., Peterson Trucks, Inc., and Peterson Technology Group, Inc. dba Building Point Pacific.

Participant contributions

Participants may elect to contribute through payroll deductions amounts up to 100% of their annual compensation as defined in the plan document, on a tax-deferred or Roth after-tax basis, up to a maximum amount allowed by the IRC. Participants age 50 or older may also contribute additional catch-up contributions to the Plan as allowed by the IRC. Participants may also elect to roll over contributions from other qualified retirement plans.

New eligible participants are automatically enrolled in the Plan at a 6% pre-tax deferral rate, unless the employee makes a contrary election or opts out. Collective bargaining (union) employees are not subject to auto-enrollment.

Employer contributions

The Company may make matching and nonelective contributions on a discretionary basis under the plan document; see "Eligibility" above for eligibility conditions that must be met by participants in order to receive the Company's contributions. The Company may also make a true-up matching contribution for participants that are employees of the Company on the last day of the Plan year. The Company made discretionary matching contributions of \$3,258,155 for the year ended December 31, 2023. No discretionary nonelective contribution were made by the Company for the year ended December 31, 2023.

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
December 31, 2023 and 2022

1. DESCRIPTION OF THE PLAN (continued)

Participant accounts

Individual accounts are maintained for each Plan participant. Each participant's account consists of units in the Plan's Unitized Account with the units being priced each day based upon the end-of-day market price of each underlying investment. Additional units are purchased with the participant's contributions, the Company's matching contribution and the allocation of any Company discretionary nonelective contributions. Units are sold to pay each participant's share of administrative expenses that are charged to the Plan. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Investments

The Plan's investments are not participant-directed, therefore, all contributions are included under one uniform investment policy. The investment objective is to diversify long-term investments so as to maximize returns with minimum risk of significant losses. The asset allocation policy includes utilizing the following combination of securities: common stocks, preferred stocks, and corporate bonds.

Vesting

Balances arising from participants' contributions, rollovers, plus actual earnings thereon are vested immediately. Employees become fully vested in Company matching contributions, plus actual earnings thereon after attaining one year of service, as defined by the Plan.

The vesting schedule for the Employer discretionary non-elective contributions, plus actual earnings, therein, is as follows:

<u>Years of Service</u>	<u>Percentage</u>
Less than 2	0 %
2	20 %
3	40 %
4	60 %
5	80 %
6	100 %

Forfeitures

Forfeited non-vested accounts totaled \$20,505 and \$9,912, respectively, as of December 31, 2023 and 2022. The plan document allows for forfeitures to be used to pay for administrative expenses and to offset Company contributions. Forfeitures of \$9,912 were used to offset Company contributions. Forfeitures were not used to pay for Plan expenses during the year ended December 31, 2023.

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
December 31, 2023 and 2022

1. DESCRIPTION OF THE PLAN (continued)

Payment of benefits

Distributions and withdrawals are payable upon retirement, termination, financial hardship, obtaining age 59 ½, disability, or death upon the request of the participant or the participant's designated beneficiary. Distributions are paid in the form of a lump-sum cash payment or a direct rollover into another qualified plan. Participant account balances equal to or less than \$1,000 at termination, are distributed immediately in a lump-sum cash payment. Participant account balances greater than \$1,000 and less than or equal to \$5,000, at termination, are rolled into an individual retirement account designated by the Plan. If the account balance is over \$5,000 at termination, the participant can consent to either a distribution paid in the form of a lump-sum cash payment, a direct rollover into another qualified plan, or postpone payment to a later date and remain in the Plan as described in the plan document.

Notes receivable from participants

Under the terms of the Plan, participants may borrow from their accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. All loans must be repaid within 5 years. The loans are secured by the balance in the participant's account and bear interest at a rate equal to the prime rate plus 2%. Loans accrue interest at rates ranging from 5.25% - 10.50% with scheduled maturities through November 2028. The repayment of principal plus interest is required by the Plan to be made through payroll deductions. All loans become immediately payable in the event of default, death, disability, or termination of employment.

Administrative expenses

Certain administrative expenses of the Plan, including recordkeeping and audit fees, were paid by the Plan for the year ended December 31, 2023.

Participants are charged for certain costs and expenses of operating the Plan. Such expenses include, but are not limited to costs to process distributions, participant loans and domestic relations orders. If the Company pays for administrative expenses of the Plan, the Plan is not required to reimburse the Company for expenses paid on its behalf.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting and financial statement presentation

The accompanying financial statements have been prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP).

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
December 31, 2023 and 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Use of estimates

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

Risks and uncertainties

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

Contributions and contributions receivable

Contributions from participants are recorded based on the date the contributions have been separated from a participant's pay by the Company, which is the pay date. Employer contributions, if any, are recorded in the year they are earned to coincide with the year in which the Company records the contributions in its general ledger. The Plan records receivables for contributions based upon contributions recorded in the Plan year but received by the Plan subsequent to year end. Rollover contributions from participants are recorded based on the date the rollover contributions are received by the Custodian.

Investment valuation and income recognition

The Plan's investments are reported at fair value as certified by the Custodian. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a description of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Net appreciation in fair value of investments includes the Plan's net gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income on notes receivable from participants is recorded when earned. No allowance for credit losses has been recorded as of December 31, 2023 and 2022. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
December 31, 2023 and 2022

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Payment of benefits

Benefits are recorded when paid.

Administrative expenses

Administrative expenses are recorded when incurred.

Subsequent events

The Plan has evaluated subsequent events through October 15, 2024, the date the financial statements were available to be issued. Effective January 1, 2024, the Plan was amended to limit hardship distributions to no more than two during a twelve-month period.

3. INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN (UNAUDITED)

The plan administrator, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of ERISA. Accordingly, as permitted under such election, the plan administrator instructed the Plan's independent auditor not to perform any auditing procedures with respect to the Plan's investment information, and related activity, certified by the Custodian, determined to be a qualified institution by the plan administrator, as complete and accurate, except for comparing such information to corresponding information included in the Plan's financial statements and supplemental schedule of assets (held at end of year) ("supplemental schedule"). The Custodian certified that the following data included in the financial statements is complete and accurate:

- Investments and notes receivable from participants reflected on the accompanying statements of net assets available for benefits as of December 31, 2023 and 2022;
- Net appreciation in fair value of investments and interest income on notes receivable from participants reflected on the accompanying statement of changes in net assets available for benefits for the year ended December 31, 2023, and;
- Investments and notes receivable from participants reflected on the supplemental schedule as of December 31, 2023.

4. FAIR VALUE MEASUREMENTS

Accounting standards establish a framework for measuring fair value. That framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to measurements involving significant unobservable inputs (Level 3).

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
December 31, 2023 and 2022

4. FAIR VALUE MEASUREMENTS (continued)

The three levels of fair value hierarchy are as follows:

Level 1: Inputs to the valuation methodology are unadjusted quoted prices for identical assets of liabilities in active markets that the Plan has the ability to access.

Level 2: Inputs to the valuation methodology include:

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

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

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

Interest bearing cash is valued at the amount held on deposit by the Custodian where quoted prices are available in an active market and are classified as Level 1.

Common stock, preferred stock, corporate bonds, and warrant are valued at the closing price reported on the major market on which the individual securities are traded. All common stocks, preferred stocks, and corporate bonds are classified within Level 1 of the valuation hierarchy.

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

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
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4. FAIR VALUE MEASUREMENTS (continued)

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

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Fair Value</u>
Interest bearing cash	\$ 2,464,113	\$ -	\$ -	\$ 2,464,113
Warrant	5,353	-	-	5,353
Common stock	187,482,816	-	-	187,482,816
Preferred stock	21,915,545	-	-	21,915,545
Corporate bonds	<u>46,278,228</u>	<u>-</u>	<u>-</u>	<u>46,278,228</u>
	<u>\$ 258,146,055</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 258,146,055</u>

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

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Fair Value</u>
Interest bearing cash	\$ 1,850,831	\$ -	\$ -	\$ 1,850,831
Common stock	179,397,778	-	-	179,397,778
Preferred stock	25,757,869	-	-	25,757,869
Corporate bonds	<u>23,188,723</u>	<u>-</u>	<u>-</u>	<u>23,188,723</u>
	<u>\$ 230,195,201</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 230,195,201</u>

5. TAX STATUS

The Plan has adopted the Milliman, Inc. Non-standardized Pre-Approved Defined Contribution Basic Plan Document #02 ("pre-approved plan"). The Internal Revenue Service has informed Milliman by a letter dated June 30, 2020, that its pre-approved plan document is designed in accordance with applicable sections of the IRC and is appropriate for use by employers for the benefit of their employees. The plan administrator believes that the Plan is designed and is being currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

6. PLAN TERMINATION

While the Company has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event of Plan termination or complete discontinuance of Company contributions, the individual accounts of all participants, after payment of any applicable expenses, would become fully vested and non-forfeitable.

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
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7. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

ERISA defines party-in-interest similar to a related party as defined under financial accounting standards, except that ERISA's definition is broader and includes all entities and individuals that provide services to the Plan; however, these entities may not necessarily be related parties. Management did not identify any related parties to the Plan that were not also considered to be parties-in-interest. The Plan did not enter into any material related party transactions during the Plan year related to compensation arrangements, expense allowances, or similar items.

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, and a person who owns 50% or more of such an employer or employee association or relatives of such persons.

Certain fees and expenses of the Plan are paid by the Company. The Plan is not required to repay expenses paid by the Company on its behalf.

The Custodian retains, as compensation for services provided to the Plan, any interest on amounts earned while certain transactions are pending. This applies to both contributions and distributions. Earnings are at institutional money market rates.

The Plan holds its investments within the Unitized Fund that are managed by RBC. RBC is an investment advisor as defined by the Plan and, therefore, these transactions qualify as exempt party-in-interest transactions.

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to Form 5500 at December 31:

	<u>2023</u>	<u>2022</u>
Net assets available for benefits per the financial statements	\$ 260,286,338	\$ 231,900,633
Less: employer contributions receivable	(192,902)	-
Less: employee contributions receivable	(4,738)	-
Less: loan adjustment	<u>(27,376)</u>	<u>-</u>
Net assets available for benefits per Form 5500	<u><u>\$ 260,061,322</u></u>	<u><u>\$ 231,900,633</u></u>

Peterson Holding Company Incentive Retirement Plan
Notes to Financial Statements
December 31, 2023 and 2022

8. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500 (continued)

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

Net increase in net assets available for benefits per the financial statements	\$ 28,385,705
Less: employer contributions receivable	(192,902)
Less: employee contributions receivable	(4,738)
Less: loan adjustment	<u>(27,376)</u>
Net increase in net assets available for benefits per Form 5500	<u><u>\$ 28,160,689</u></u>

SUPPLEMENTAL SCHEDULE

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	<u>Interest Bearing Cash</u>			
	Federated Hermes Treas	Interest bearing cash	\$ 1,370,799	\$ 1,370,799
	Accrued Dividend	Interest bearing cash	386,751	386,751
	Accrued Interest	Interest bearing cash	632,526	632,526
	Dain Rauscher Cash	Interest bearing cash	74,037	74,037
		Total interest bearing cash	2,464,113	2,464,113
	<u>Warrant</u>			
	Chesapeake Energy Corp	Warrant	32,740	5,353
		Total Warrant	32,740	5,353
	<u>Corporate Bonds</u>			
	Alcoa Inc 5.950% Due 02-01-37	Corporate bonds	435,028	511,684
	Allstate Corp 6.500% Due 05-15-57	Corporate bonds	480,369	488,024
	Allstate Corp 5.750% Due 08-15-53	Corporate bonds	491,887	489,553
	Amazon.Com Inc 4.800% Due 12-05-34	Corporate bonds	477,673	508,077
	RR Donnelley & Sons 6.625% Due 4-15-29	Corporate bonds	493,848	441,149
	Amazon.com Inc 4.650% Due 12-01-29	Corporate bonds	476,908	504,023
	Shell International Fin 2.750% Due 04-06-30	Corporate bonds	419,250	448,619
	Anheuser-Busch Inbev Wor 3.500% Due 06-01-30	Corporate bonds	434,234	467,035
	Apple Inc 4.500% Due 02-23-36	Corporate bonds	461,497	499,969
	AT&T Corp 6.500% Due 03-15-29	Corporate bonds	257,589	310,278
	Bank Of America Corp 5.875% Due 03-15-49	Corporate bonds	529,482	520,311
	Bristol-Myers Squibb Co 2.950% Due 03-15-32	Corporate bonds	405,148	435,772
	Charles Schwab Corp 5.000% Due 12-31-49	Corporate bonds	948,488	824,704
	Chesapeake Energy Corp Escrow 4.875% Due 04-15-22	Corporate bonds	-	1,814
	Citigroup Inc 6.300% Due 12-31-99	Corporate bonds	517,131	486,039
	Discover Financial Svs 5.500% Due 12-01-49	Corporate bonds	482,574	432,856
	Florida Power & Light Co 5.050% Due 04-01-28	Corporate bonds	483,319	501,852
	Ford Motor Company 7.125% Due 11-15-25	Corporate bonds	371,401	573,503
	Ford Motor Company 7.500% Due 08-01-26	Corporate bonds	532,883	761,459
	Ford Motor Company 7.400% Due 11-01-46	Corporate bonds	479,295	538,183
	Ford Motor Company 6.625% Due 02-15-28	Corporate bonds	360,443	515,576
	Ford Motor Company 8.900% Due 01-15-32	Corporate bonds	429,129	571,271
	Ford Motor Company 6.625% Due 10-01-28	Corporate bonds	559,799	779,489
	Ford Motor Company 6.375% Due 02-01-29	Corporate bonds	555,538	765,335
	Ford Motor Company 7.450% Due 07-16-31	Corporate bonds	399,350	535,296
	Glaxosmithkline Cap Inc 6.375% Due 05-15-38	Corporate bonds	518,253	571,999
	Goldman Sachs Group Inc 6.750% Due 11-15-32	Corporate bonds	490,166	490,225
	Hess Corp 5.600% Due 02-15-41	Corporate bonds	509,778	516,503
	Home Depot Inc 5.875% Due 12-16-36	Corporate bonds	495,676	548,952
	Honeywell International 5.700% Due 03-15-37	Corporate bonds	487,608	538,967
	Honeywell International 5.000% Due 02-15-33	Corporate bonds	470,256	514,243
	Honeywell International 4.250% Due 01-15-29	Corporate bonds	468,119	491,862
	Intel Corp 2.000% Due 08-12-31	Corporate bonds	380,399	415,303
	John Deere Capital Corp 4.950% Due 07-14-28	Corporate bonds	482,971	503,052
	JPMorgan Chase & Co 5.150% Due 04-23-99	Corporate bonds	493,848	491,641
	Kinder Morgan Ener Part 6.950% Due 01-15-38	Corporate bonds	520,807	539,230
	Kinder Morgan Ener Part 6.550% Due 09-15-40	Corporate bonds	488,412	518,233
	Kinder Morgan Energy Partners 7.300% Due 08-15-33	Corporate bonds	523,802	556,018
	Lockheed Martin Corp 5.100% Due 11-15-27	Corporate bonds	489,358	506,636
	Lockheed Martin Corp 4.750% Due 02-15-34	Corporate bonds	457,066	499,920
	Madison Gas & Electric C 7.700% Due 02-15-28	Corporate bonds	5,735	5,885
	Marathon Petroleum Corp 5.850% Due 12-15-45	Corporate bonds	472,281	489,088
	Meta Platforms Inc 3.850% Due 08-15-32	Corporate bonds	430,141	465,947
	Newmont Mining Corp 6.250% Due 10-01-39	Corporate bonds	944,506	1,090,277
	Philip Morris Intl Inc 5.125% Due 11-17-27	Corporate bonds	481,329	499,357
	Procter & Gamble Co/The 5.550% Due 03-05-37	Corporate bonds	509,509	549,937
	Puget Sound Energy Inc 7.000% Due 03-09-29	Corporate bonds	193,375	212,589

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Forward	\$ 21,795,658	\$ 23,927,735
	Corporate Bonds (continued)			
	Qualcomm Inc 4.650% Due 05-20-35	Corporate bonds	455,341	504,920
	Qwest Corporation 7.250% Due 09-15-25	Corporate bonds	290,679	286,494
	Target Corp 4.400% Due 01-15-33	Corporate bonds	446,562	495,592
	Teva Pharmaceuticals Ne 3.150% Due 10-01-26	Corporate bonds	411,255	452,918
	United Parcels Services 6.200% Due 01-15-38	Corporate bonds	511,636	563,446
	US Bancorp 5.300% Due 10-15-36	Corporate bonds	522,625	482,585
	US Steel Corp 6.650% Due 06-01-37	Corporate bonds	685,631	771,276
	Visa Inc 4.150% Due 12-14-35	Corporate bonds	433,960	481,026
	Walt Disney Company/The 6.200% Due 12-15-34	Corporate bonds	502,642	556,167
	Walt Disney Company/The 2.650% Due 01-13-31	Corporate bonds	402,917	437,248
	Wells Fargo & Company 5.875% Due 12-31-49	Corporate bonds	1,517,075	1,462,455
	Wyeth 5.950% Due 04-01-37	Corporate bonds	492,583	542,158
	0 US Treasury Bill 0.000% Due 03-07-24 FUNDS	Corporate bonds	957,079	971,117
	Bank Of America Corp 6.100% Due 12-31-49	Corporate bonds	517,131	487,225
	Bank Of America Corp 6.125% Due 12-31-99	Corporate bonds	494,314	491,583
	Capital One Financial Co 3.950% Due 12-31-99	Corporate bonds	520,807	405,343
	Citigroup Inc 4.000% Due 12-01-99	Corporate bonds	503,896	451,409
	Citigroup Inc 4.150% Due 12-31-99	Corporate bonds	503,651	430,121
	Citigroup Inc 7.375% Due 12-31-99	Corporate bonds	496,299	499,092
	Edison International 5.375% Due 12-31-99	Corporate bonds	980,589	935,629
	Energy Transfer LP 6.250% Due 12-31-99	Corporate bonds	472,095	470,713
	General Motors Finl Co 5.700% Due 12-31-99	Corporate bonds	486,839	471,168
	Goldman Sachs Group Inc 7.500% Due 12-31-99	Corporate bonds	496,912	512,959
	Jefferies Grp LLC / Cap 4.232% Due 12-28-37	Corporate bonds	490,166	345,802
	JPMorgan Chase & Co 4.600% Due 12-01-99	Corporate bonds	949,702	946,991
	Jpmorgan Chase & Co 3.650% Due 12-31-99	Corporate bonds	512,229	446,811
	Keycorp 5.000% Due 12-29-49	Corporate bonds	495,073	392,486
	Plains All American Pipe 8.716% Due 12-01-99	Corporate bonds	449,120	474,236
	PNC Financial Services 5.000% Due 12-01-99	Corporate bonds	524,483	461,736
	PNC Financial Services 6.000% Due 12-31-99	Corporate bonds	486,496	465,550
	PNC Financial Services 6.200% Due 12-31-99	Corporate bonds	475,467	480,020
	PNC Financial Services 6.250% Due 12-31-99	Corporate bonds	465,664	461,001
	Prudential Financial Inc 6.750% Due 03-01-53	Corporate bonds	486,496	514,405
	State Street Corp 5.625% Due 12-31-99	Corporate bonds	487,721	487,490
	Transcanada Trust 5.300% Due 03-15-77	Corporate bonds	512,842	437,601
	Transcanada Trust 5.600% Due 03-07-82	Corporate bonds	498,750	413,994
	Truist Fin Corp 7.871% Due 12-01-99	Corporate bonds	503,039	491,377
	Truist Fin Corp 5.125% Due 12-01-99	Corporate bonds	478,530	417,621
	Truist Financial Corp 4.950% Due 12-01-99	Corporate bonds	474,732	467,422
	Truist Financial Corp 5.100% Due 12-31-99	Corporate bonds	440,355	450,036
	Wells Fargo & Company 7.625% Due 12-31-99	Corporate bonds	1,020,782	1,033,270
		Total Corporate Bonds	44,649,823	46,278,228
	Common Stocks			
	Abb Ltd Spons ADR	Common stock	1,116,975	1,528,690
	Abbott Laboratories	Common stock	392,135	1,219,328
	Abbvie Inc	Common stock	756,915	1,625,566
	Accenture PLC	Common stock	380,164	1,100,826
	Acuity Brands	Common stock	461,930	803,206
	Advanced Micro Devices	Common stock	842,704	1,358,401
	Aes Corp	Common stock	1,148,644	1,028,491
	Agree Realty Corp	Common stock	337,270	925,678
	Albemarle Corp	Common stock	535,373	906,485
	Alphabet Inc CL C	Common stock	680,889	2,763,163
	Amazon Com Inc	Common stock	1,706,002	2,830,081
	Ameren Corp	Common stock	510,058	1,155,951
	American Electric Power	Common stock	315,678	899,735
	American Tower REIT Inc	Common stock	477,802	402,105
	Amgen Inc	Common stock	989,722	1,807,073
	Analog Devices Inc	Common stock	1,053,316	1,654,565
	Apple Inc	Common stock	335,795	3,548,374

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Forward	\$ 12,041,372	\$ 25,557,718
	Common Stocks (continued)			
	Aptiv PLC	Common stock	934,979	554,119
	Asml Holding Nv	Common stock	468,544	742,033
	Astrazeneca Plc	Common stock	614,629	2,244,862
	Baker Hughes Co	Common stock	1,096,485	1,541,356
	Bank Of America Corp	Common stock	829,516	838,397
	Bce Inc Com	Common stock	1,035,276	965,137
	BHP Limited	Common stock	663,139	870,564
	BlackRock Core Bd Trust	Common stock	1,002,754	777,119
	Boeing Company	Common stock	990,969	971,027
	Bp Plc Spons Adr	Common stock	458,584	530,967
	Bristol-Myers Squibb Co	Common stock	395,677	804,813
	Broadcom Ltd	Common stock	411,852	2,188,591
	Canadian Pacific Kansas	Common stock	518,358	1,193,578
	Caterpillar Inc	Common stock	538,474	2,202,896
	Centene Corp	Common stock	512,678	436,503
	Centerpoint Energy Inc	Common stock	518,233	932,669
	Chart Industries Inc	Common stock	626,648	441,041
	Chesapeake Energy Corp	Common stock	122,192	3,620
	Chevron Corp	Common stock	1,096,152	2,149,527
	Chubb Ltd	Common stock	466,429	664,665
	Cisco Systems Inc	Common stock	725,862	1,669,039
	Citigroup Inc	Common stock	842,785	1,058,994
	Cloudflare Inc Class A	Common stock	458,886	555,033
	Coca-Cola Company	Common stock	597,120	1,559,816
	Colgate-Palmolive	Common stock	467,492	1,211,205
	Comerica Inc.	Common stock	1,762,539	1,433,463
	Conocophillips	Common stock	1,248,711	2,109,841
	Corteva Inc	Common stock	88,084	438,441
	Costco Wholesale	Common stock	129,009	2,588,390
	Crowdstrike Holdings Inc -	Common stock	1,665,952	2,502,983
	Crown Castle Inc	Common stock	811,242	971,150
	CSX Corp	Common stock	237,741	1,158,994
	CVS Health Corp	Common stock	1,088,974	1,261,734
	Digital Realty Trust Inc	Common stock	996,530	923,531
	Disney Walt Co	Common stock	712,384	1,132,981
	Dominion Energy Inc	Common stock	500,583	313,314
	Dow Inc	Common stock	477,688	806,421
	DTE Energy Co	Common stock	157,688	497,220
	Duke Energy Corp	Common stock	976,743	1,189,143
	DuPont de Nemours Inc	Common stock	478,604	1,078,462
	Eaton Corp PLC	Common stock	416,038	1,581,760
	Edison Intl	Common stock	489,550	518,621
	Edwards Lifesciences	Common stock	648,846	1,323,080
	Emerson Electric Co	Common stock	761,236	1,583,901
	Enbridge Inc	Common stock	1,244,820	815,838
	Exelon Corp	Common stock	517,503	760,189
	Exxon-Mobil Corporation	Common stock	1,475,951	2,068,087
	Fifth Third Bancorp	Common stock	545,769	574,798
	Fiserv Inc	Common stock	489,160	520,909
	Freeport-Mcmoran Inc	Common stock	825,694	1,076,704
	General Dynamics Corp	Common stock	1,323,899	1,960,133
	General Motors Co	Common stock	633,978	1,038,799
	Gilead Sciences Inc	Common stock	1,737,663	1,826,584
	GSK PLC Spon ADR	Common stock	703,914	668,492
	HCA Healthcare Inc	Common stock	767,875	1,830,958
	Home Depot Incorporated	Common stock	946,054	1,358,936
	Honeywell International	Common stock	201,363	1,418,539
	Huntington Bancshares	Common stock	872,768	1,122,284
	Illumina Inc	Common stock	897,371	1,092,011
	Intl Business Machines Inc	Common stock	1,291,991	1,571,266

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Forward	\$ 56,559,000	\$ 95,783,246
	Common Stocks (continued)			
	IQVIA Holdings Inc	Common stock	509,208	793,902
	Johnson & Johnson	Common stock	206,383	1,321,452
	JPMorgan Chase & Co	Common stock	458,267	1,917,676
	Keysight Technologies Inc	Common stock	446,179	779,805
	Linde PLC	Common stock	472,134	694,540
	Lockheed Martin Corp	Common stock	494,876	622,056
	M&T Bank Corp	Common stock	761,492	685,358
	Marathon Petroleum Corp	Common stock	223,238	1,963,468
	Marriott International Inc	Common stock	769,918	1,193,803
	Mastercard Inc A	Common stock	421,912	1,672,485
	Medtronic PLC	Common stock	1,276,835	1,122,560
	Merck & Company Inc	Common stock	280,215	1,923,764
	Metlife Inc	Common stock	991,874	1,491,075
	Microchip Technology	Common stock	343,275	1,467,545
	Microsoft Corporation	Common stock	227,843	3,502,118
	National Grid Transco Plc	Common stock	497,648	566,549
	NCR Atleos Corp	Common stock	194,774	202,404
	Newmont Corp	Common stock	518,428	900,786
	Nextera Energy Inc	Common stock	558,866	1,381,452
	Nike Inc.	Common stock	795,346	1,394,294
	Northrop Grumman Corp	Common stock	255,039	390,093
	Nvidia Corp	Common stock	160,967	2,087,564
	Oneok Inc	Common stock	493,678	913,699
	Palo Alto Networks Inc	Common stock	1,018,315	4,162,756
	Paypal Holdings Inc	Common stock	345,480	517,739
	Pepsico Inc	Common stock	571,997	1,498,496
	Pfizer Incorporated	Common stock	850,326	979,364
	Phillips 66	Common stock	250,464	561,242
	Pnc Financial Svc Group	Common stock	566,081	1,624,307
	Qualcomm	Common stock	471,952	1,332,783
	Range Resource Corp.	Common stock	1,164,697	1,316,001
	Realty Income Corp	Common stock	156,722	788,069
	Roper Technologies Inc	Common stock	995,375	1,870,566
	RTX Corp	Common stock	1,235,342	1,556,659
	Salesforce Inc	Common stock	1,046,590	1,805,752
	Sanofi - Aventis Sa Adr	Common stock	950,672	975,038
	Schlumberger Ltd	Common stock	890,250	1,586,612
	Servicenow Inc	Common stock	218,823	1,800,746
	Shell PLC ADR A	Common stock	1,225,878	1,322,370
	Smith & Nephew Plc Spdn Adr New	Common stock	814,389	628,471
	Southern Company	Common stock	494,469	563,675
	Stag Industrial Inc	Common stock	1,030,537	1,539,513
	Starbucks Corp.	Common stock	715,556	1,110,636
	Stryker Corporation	Common stock	299,966	528,426
	Targa Resources Corp	Common stock	817,556	1,584,003
	Target Corp	Common stock	459,277	907,523
	Teck Cominco Ltd Cl B	Common stock	1,256,667	1,454,496
	Teledyne Inc	Common stock	486,326	481,264
	Texas Instruments Inc	Common stock	248,707	1,671,074
	TotalEnergies SE	Common stock	656,673	825,685
	Travelers Cos Inc	Common stock	697,286	1,531,296
	Truist Financial Corp	Common stock	1,226,398	1,339,173
	Union Pacific Corp.	Common stock	211,718	1,097,998
	United Parcel Service	Common stock	684,940	1,618,445
	Unitedhealth Group Inc	Common stock	957,808	1,961,238
	US Bancorp - Del	Common stock	974,591	1,569,864
	Valero Energy Corp New	Common stock	415,283	1,096,011
	Veeva Systems Inc-Class A	Common stock	956,859	773,807
	Verizon Communications	Common stock	628,359	813,087
	Visa Inc Class A Shares	Common stock	533,761	1,684,514

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Forward	\$ 94,443,485	\$ 173,250,393
	<u>Common Stocks (continued)</u>			
	Vodafone Group PLC ADR	Common stock	1,177,842	370,154
	Walmart Inc	Common stock	1,472,296	2,488,244
	Waste Management Inc	Common stock	201,954	1,106,138
	Webster Financial Corp	Common stock	1,363,581	1,543,656
	Weyerhaeuser Co	Common stock	635,043	664,680
	Williams Co.	Common stock	1,640,484	1,877,973
	Woodside Energy Group Sp ADR	Common stock	80,469	97,132
	Workday Inc-Class A	Common stock	543,926	811,891
	Xcel Energy Inc	Common stock	95,914	789,001
	Xylem	Common stock	492,025	591,945
	Dnp Select Income Fund Inc	Common stock	1,837,027	1,282,904
	Energy Transfer LP	Common stock	933,052	462,353
	Enterprise Products Pptns LP	Common stock	784,317	1,196,010
	MPLX LP	Common stock	933,388	950,342
		Total Common Stocks	106,634,803	187,482,816
	<u>Preferred Stock</u>			
	Arch Cap Group Ltd Pfd F	Preferred stock	475,282	467,030
	AT&T 5.35% Pfd	Preferred stock	499,255	459,776
	AT&T 5.625% Pfd	Preferred stock	859,151	850,928
	AT&T Inc Pfd C	Preferred stock	450,678	386,839
	Athene Holding Ltd	Preferred stock	550,216	474,873
	Athene Holding Ltd 5.625	Preferred stock	513,118	418,994
	Athene Holding Ltd 6.35	Preferred stock	487,227	442,130
	Axis Cap Hldgs Ltd	Preferred stock	499,506	409,975
	Bank America Corp 6% 5/16/23	Preferred stock	515,186	486,637
	Bank Of America Corp	Preferred stock	585,069	485,451
	Bank Of America Corp	Preferred stock	516,769	381,153
	Bank Of America Corp	Preferred stock	503,837	360,762
	Bank Of America Corp 5.875%	Preferred stock	515,634	484,872
	Berkley (Wr) Corporation 5.7 3/30/2058	Preferred stock	508,889	493,499
	Capital One Financial Co	Preferred stock	491,899	397,740
	Capital One Financial Co 5	Preferred stock	569,863	416,004
	CMS Energy Corp	Preferred stock	501,138	489,578
	DTE Energy Co	Preferred stock	497,035	479,774
	Duke Energy Corp	Preferred stock	508,678	478,402
	Duke Energy Corp 5.625 9/15/2078	Preferred stock	476,897	460,560
	First Republic Bank	Preferred stock	471,635	1,765
	First Republic Bank 4.5	Preferred stock	741,836	2,647
	First Republic Bank 4.7	Preferred stock	519,750	1,765
	First Republic Bank Ser H	Preferred stock	503,793	1,274
	Ford Motor Company 6.2 6/1/2059	Preferred stock	755,527	691,428
	JP Morgan Chase	Preferred stock	893,278	868,427
	JPMorgan Chase & Co	Preferred stock	1,218,655	1,043,936
	Keycorp	Preferred stock	509,467	392,525
	Keycorp 6.125%	Preferred stock	522,092	420,366
	Kimco Rlty Corp Cl L	Preferred stock	494,329	458,795
	Metlife Inc 5.625%	Preferred stock	489,318	476,245
	Morgan Stanley	Preferred stock	517,164	442,326
	Morgan Stanley 6.875%	Preferred stock	533,256	490,558
	Nextera Energy Capital	Preferred stock	512,033	475,853
	Prudential Financial Inc 5.625 8/15/2058	Preferred stock	977,640	978,763
	Renaissancere Holdings	Preferred stock	499,008	468,403
	SCE Trust II 5.1%	Preferred stock	230,442	220,857
	SCE Trust VI 5.000%	Preferred stock	495,159	401,348
	Sempra Energy 5.75 7/1/2079	Preferred stock	604,919	563,240
	Southern Co 4.95 1/30/2080	Preferred stock	502,099	440,757
	The Hartford Fin 6% Pfd Ser G	Preferred stock	912,382	857,790
	Truist Financial Corp	Preferred stock	544,920	435,856
	Truist Financial Corp 4.75	Preferred stock	511,638	394,486

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Forward	\$ 24,485,667	\$ 19,854,387
	Preferred Stock			
	US Bancorp 4%	Preferred stock	717,859	480,912
	US Bancorp 5.5 %	Preferred stock	881,257	796,373
	Wells Fargo & Company	Preferred stock	511,139	393,113
	Wells Fargo & Company	Preferred stock	490,323	390,760
		Total Preferred Stocks	27,086,245	21,915,545
*	Notes receivable from participants	Interest rates: 5.25% - 10.50%, maturities through November 2028	-	\$ 1,683,519
		Grand Total	\$ 180,867,724	\$ 259,829,574
*	Indicated party-in-interest to the Plan			

SUPPLEMENTAL SCHEDULE

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	<u>Interest Bearing Cash</u>			
	Federated Hermes Treas	Interest bearing cash	\$ 1,370,799	\$ 1,370,799
	Accrued Dividend	Interest bearing cash	386,751	386,751
	Accrued Interest	Interest bearing cash	632,526	632,526
	Dain Rauscher Cash	Interest bearing cash	74,037	74,037
		Total interest bearing cash	<u>2,464,113</u>	<u>2,464,113</u>
	<u>Warrant</u>			
	Chesapeake Energy Corp	Warrant	32,740	5,353
		Total Warrant	<u>32,740</u>	<u>5,353</u>
	<u>Corporate Bonds</u>			
	Alcoa Inc 5.950% Due 02-01-37	Corporate bonds	435,028	511,684
	Allstate Corp 6.500% Due 05-15-57	Corporate bonds	480,369	488,024
	Allstate Corp 5.750% Due 08-15-53	Corporate bonds	491,887	489,553
	Amazon.Com Inc 4.800% Due 12-05-34	Corporate bonds	477,673	508,077
	RR Donnelley & Sons 6.625% Due 4-15-29	Corporate bonds	493,848	441,149
	Amazon.com Inc 4.650% Due 12-01-29	Corporate bonds	476,908	504,023
	Shell International Fin 2.750% Due 04-06-30	Corporate bonds	419,250	448,619
	Anheuser-Busch Inbev Wor 3.500% Due 06-01-30	Corporate bonds	434,234	467,035
	Apple Inc 4.500% Due 02-23-36	Corporate bonds	461,497	499,969
	AT&T Corp 6.500% Due 03-15-29	Corporate bonds	257,589	310,278
	Bank Of America Corp 5.875% Due 03-15-49	Corporate bonds	529,482	520,311
	Bristol-Myers Squibb Co 2.950% Due 03-15-32	Corporate bonds	405,148	435,772
	Charles Schwab Corp 5.000% Due 12-31-49	Corporate bonds	948,488	824,704
	Chesapeake Energy Corp Escrow 4.875% Due 04-15-22	Corporate bonds	-	1,814
	Citigroup Inc 6.300% Due 12-31-99	Corporate bonds	517,131	486,039
	Discover Financial Svs 5.500% Due 12-01-49	Corporate bonds	482,574	432,856
	Florida Power & Light Co 5.050% Due 04-01-28	Corporate bonds	483,319	501,852
	Ford Motor Company 7.125% Due 11-15-25	Corporate bonds	371,401	573,503
	Ford Motor Company 7.500% Due 08-01-26	Corporate bonds	532,883	761,459
	Ford Motor Company 7.400% Due 11-01-46	Corporate bonds	479,295	538,183
	Ford Motor Company 6.625% Due 02-15-28	Corporate bonds	360,443	515,576
	Ford Motor Company 8.900% Due 01-15-32	Corporate bonds	429,129	571,271
	Ford Motor Company 6.625% Due 10-01-28	Corporate bonds	559,799	779,489
	Ford Motor Company 6.375% Due 02-01-29	Corporate bonds	555,538	765,335
	Ford Motor Company 7.450% Due 07-16-31	Corporate bonds	399,350	535,296
	Glaxosmithkline Cap Inc 6.375% Due 05-15-38	Corporate bonds	518,253	571,999
	Goldman Sachs Group Inc 6.750% Due 11-15-32	Corporate bonds	490,166	490,225
	Hess Corp 5.600% Due 02-15-41	Corporate bonds	509,778	516,503
	Home Depot Inc 5.875% Due 12-16-36	Corporate bonds	495,676	548,952
	Honeywell International 5.700% Due 03-15-37	Corporate bonds	487,608	538,967
	Honeywell International 5.000% Due 02-15-33	Corporate bonds	470,256	514,243
	Honeywell International 4.250% Due 01-15-29	Corporate bonds	468,119	491,862
	Intel Corp 2.000% Due 08-12-31	Corporate bonds	380,399	415,303
	John Deere Capital Corp 4.950% Due 07-14-28	Corporate bonds	482,971	503,052
	JPMorgan Chase & Co 5.150% Due 04-23-99	Corporate bonds	493,848	491,641
	Kinder Morgan Ener Part 6.950% Due 01-15-38	Corporate bonds	520,807	539,230
	Kinder Morgan Ener Part 6.550% Due 09-15-40	Corporate bonds	488,412	518,233
	Kinder Morgan Energy Partners 7.300% Due 08-15-33	Corporate bonds	523,802	556,018
	Lockheed Martin Corp 5.100% Due 11-15-27	Corporate bonds	489,358	506,636
	Lockheed Martin Corp 4.750% Due 02-15-34	Corporate bonds	457,066	499,920
	Madison Gas & Electric C 7.700% Due 02-15-28	Corporate bonds	5,735	5,885
	Marathon Petroleum Corp 5.850% Due 12-15-45	Corporate bonds	472,281	489,088
	Meta Platforms Inc 3.850% Due 08-15-32	Corporate bonds	430,141	465,947
	Newmont Mining Corp 6.250% Due 10-01-39	Corporate bonds	944,506	1,090,277
	Philip Morris Intl Inc 5.125% Due 11-17-27	Corporate bonds	481,329	499,357
	Procter & Gamble Co/The 5.550% Due 03-05-37	Corporate bonds	509,509	549,937
	Puget Sound Energy Inc 7.000% Due 03-09-29	Corporate bonds	193,375	212,589

Peterson Holding Company Incentive Retirement Plan
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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Forward	\$ 21,795,658	\$ 23,927,735
	Corporate Bonds (continued)			
	Qualcomm Inc 4.650% Due 05-20-35	Corporate bonds	455,341	504,920
	Qwest Corporation 7.250% Due 09-15-25	Corporate bonds	290,679	286,494
	Target Corp 4.400% Due 01-15-33	Corporate bonds	446,562	495,592
	Teva Pharmaceuticals Ne 3.150% Due 10-01-26	Corporate bonds	411,255	452,918
	United Parcels Services 6.200% Due 01-15-38	Corporate bonds	511,636	563,446
	US Bancorp 5.300% Due 10-15-36	Corporate bonds	522,625	482,585
	US Steel Corp 6.650% Due 06-01-37	Corporate bonds	685,631	771,276
	Visa Inc 4.150% Due 12-14-35	Corporate bonds	433,960	481,026
	Walt Disney Company/The 6.200% Due 12-15-34	Corporate bonds	502,642	556,167
	Walt Disney Company/The 2.650% Due 01-13-31	Corporate bonds	402,917	437,248
	Wells Fargo & Company 5.875% Due 12-31-49	Corporate bonds	1,517,075	1,462,455
	Wyeth 5.950% Due 04-01-37	Corporate bonds	492,583	542,158
	0 US Treasury Bill 0.000% Due 03-07-24 FUNDS	Corporate bonds	957,079	971,117
	Bank Of America Corp 6.100% Due 12-31-49	Corporate bonds	517,131	487,225
	Bank Of America Corp 6.125% Due 12-31-99	Corporate bonds	494,314	491,583
	Capital One Financial Co 3.950% Due 12-31-99	Corporate bonds	520,807	405,343
	Citigroup Inc 4.000% Due 12-01-99	Corporate bonds	503,896	451,409
	Citigroup Inc 4.150% Due 12-31-99	Corporate bonds	503,651	430,121
	Citigroup Inc 7.375% Due 12-31-99	Corporate bonds	496,299	499,092
	Edison International 5.375% Due 12-31-99	Corporate bonds	980,589	935,629
	Energy Transfer LP 6.250% Due 12-31-99	Corporate bonds	472,095	470,713
	General Motors Finl Co 5.700% Due 12-31-99	Corporate bonds	486,839	471,168
	Goldman Sachs Group Inc 7.500% Due 12-31-99	Corporate bonds	496,912	512,959
	Jefferies Grp LLC / Cap 4.232% Due 12-28-37	Corporate bonds	490,166	345,802
	JPMorgan Chase & Co 4.600% Due 12-01-99	Corporate bonds	949,702	946,991
	Jpmorgan Chase & Co 3.650% Due 12-31-99	Corporate bonds	512,229	446,811
	Keycorp 5.000% Due 12-29-49	Corporate bonds	495,073	392,486
	Plains All American Pipe 8.716% Due 12-01-99	Corporate bonds	449,120	474,236
	PNC Financial Services 5.000% Due 12-01-99	Corporate bonds	524,483	461,736
	PNC Financial Services 6.000% Due 12-31-99	Corporate bonds	486,496	465,550
	PNC Financial Services 6.200% Due 12-31-99	Corporate bonds	475,467	480,020
	PNC Financial Services 6.250% Due 12-31-99	Corporate bonds	465,664	461,001
	Prudential Financial Inc 6.750% Due 03-01-53	Corporate bonds	486,496	514,405
	State Street Corp 5.625% Due 12-31-99	Corporate bonds	487,721	487,490
	Transcanada Trust 5.300% Due 03-15-77	Corporate bonds	512,842	437,601
	Transcanada Trust 5.600% Due 03-07-82	Corporate bonds	498,750	413,994
	Truist Fin Corp 7.871% Due 12-01-99	Corporate bonds	503,039	491,377
	Truist Fin Corp 5.125% Due 12-01-99	Corporate bonds	478,530	417,621
	Truist Financial Corp 4.950% Due 12-01-99	Corporate bonds	474,732	467,422
	Truist Financial Corp 5.100% Due 12-31-99	Corporate bonds	440,355	450,036
	Wells Fargo & Company 7.625% Due 12-31-99	Corporate bonds	1,020,782	1,033,270
		Total Corporate Bonds	44,649,823	46,278,228
	Common Stocks			
	Abb Ltd Spons ADR	Common stock	1,116,975	1,528,690
	Abbott Laboratories	Common stock	392,135	1,219,328
	Abbvie Inc	Common stock	756,915	1,625,566
	Accenture PLC	Common stock	380,164	1,100,826
	Acuity Brands	Common stock	461,930	803,206
	Advanced Micro Devices	Common stock	842,704	1,358,401
	Aes Corp	Common stock	1,148,644	1,028,491
	Agree Realty Corp	Common stock	337,270	925,678
	Albemarle Corp	Common stock	535,373	906,485
	Alphabet Inc CL C	Common stock	680,889	2,763,163
	Amazon Com Inc	Common stock	1,706,002	2,830,081
	Ameren Corp	Common stock	510,058	1,155,951
	American Electric Power	Common stock	315,678	899,735
	American Tower REIT Inc	Common stock	477,802	402,105
	Amgen Inc	Common stock	989,722	1,807,073
	Analog Devices Inc	Common stock	1,053,316	1,654,565
	Apple Inc	Common stock	335,795	3,548,374

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
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		Forward	\$ 12,041,372	\$ 25,557,718
	<u>Common Stocks (continued)</u>			
	Aptiv PLC	Common stock	934,979	554,119
	Asml Holding Nv	Common stock	468,544	742,033
	Astrazeneca Plc	Common stock	614,629	2,244,862
	Baker Hughes Co	Common stock	1,096,485	1,541,356
	Bank Of America Corp	Common stock	829,516	838,397
	Bce Inc Com	Common stock	1,035,276	965,137
	BHP Limited	Common stock	663,139	870,564
	BlackRock Core Bd Trust	Common stock	1,002,754	777,119
	Boeing Company	Common stock	990,969	971,027
	Bp Plc Spons Adr	Common stock	458,584	530,967
	Bristol-Myers Squibb Co	Common stock	395,677	804,813
	Broadcom Ltd	Common stock	411,852	2,188,591
	Canadian Pacific Kansas	Common stock	518,358	1,193,578
	Caterpillar Inc	Common stock	538,474	2,202,896
	Centene Corp	Common stock	512,678	436,503
	Centerpoint Energy Inc	Common stock	518,233	932,669
	Chart Industries Inc	Common stock	626,648	441,041
	Chesapeake Energy Corp	Common stock	122,192	3,620
	Chevron Corp	Common stock	1,096,152	2,149,527
	Chubb Ltd	Common stock	466,429	664,665
	Cisco Systems Inc	Common stock	725,862	1,669,039
	Citigroup Inc	Common stock	842,785	1,058,994
	Cloudflare Inc Class A	Common stock	458,886	555,033
	Coca-Cola Company	Common stock	597,120	1,559,816
	Colgate-Palmolive	Common stock	467,492	1,211,205
	Comerica Inc.	Common stock	1,762,539	1,433,463
	Conocophillips	Common stock	1,248,711	2,109,841
	Corteva Inc	Common stock	88,084	438,441
	Costco Wholesale	Common stock	129,009	2,588,390
	CrowdStrike Holdings Inc -	Common stock	1,665,952	2,502,983
	Crown Castle Inc	Common stock	811,242	971,150
	CSX Corp	Common stock	237,741	1,158,994
	CVS Health Corp	Common stock	1,088,974	1,261,734
	Digital Realty Trust Inc	Common stock	996,530	923,531
	Disney Walt Co	Common stock	712,384	1,132,981
	Dominion Energy Inc	Common stock	500,583	313,314
	Dow Inc	Common stock	477,688	806,421
	DTE Energy Co	Common stock	157,688	497,220
	Duke Energy Corp	Common stock	976,743	1,189,143
	DuPont de Nemours Inc	Common stock	478,604	1,078,462
	Eaton Corp PLC	Common stock	416,038	1,581,760
	Edison Intl	Common stock	489,550	518,621
	Edwards Lifesciences	Common stock	648,846	1,323,080
	Emerson Electric Co	Common stock	761,236	1,583,901
	Enbridge Inc	Common stock	1,244,820	815,838
	Exelon Corp	Common stock	517,503	760,189
	Exxon-Mobil Corporation	Common stock	1,475,951	2,068,087
	Fifth Third Bancorp	Common stock	545,769	574,798
	Fiserv Inc	Common stock	489,160	520,909
	Freeport-McMoran Inc	Common stock	825,694	1,076,704
	General Dynamics Corp	Common stock	1,323,899	1,960,133
	General Motors Co	Common stock	633,978	1,038,799
	Gilead Sciences Inc	Common stock	1,737,663	1,826,584
	GSK PLC Spon ADR	Common stock	703,914	668,492
	HCA Healthcare Inc	Common stock	767,875	1,830,958
	Home Depot Incorporated	Common stock	946,054	1,358,936
	Honeywell International	Common stock	201,363	1,418,539
	Huntington Bancshares	Common stock	872,768	1,122,284
	Illumina Inc	Common stock	897,371	1,092,011
	Intl Business Machines Inc	Common stock	1,291,991	1,571,266

Peterson Holding Company Incentive Retirement Plan
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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Forward	\$ 56,559,000	\$ 95,783,246
	<u>Common Stocks (continued)</u>			
	IQVIA Holdings Inc	Common stock	509,208	793,902
	Johnson & Johnson	Common stock	206,383	1,321,452
	JPMorgan Chase & Co	Common stock	458,267	1,917,676
	Keysight Technologies Inc	Common stock	446,179	779,805
	Linde PLC	Common stock	472,134	694,540
	Lockheed Martin Corp	Common stock	494,876	622,056
	M&T Bank Corp	Common stock	761,492	685,358
	Marathon Petroleum Corp	Common stock	223,238	1,963,468
	Marriott International Inc	Common stock	769,918	1,193,803
	Mastercard Inc A	Common stock	421,912	1,672,485
	Medtronic PLC	Common stock	1,276,835	1,122,560
	Merck & Company Inc	Common stock	280,215	1,923,764
	Metlife Inc	Common stock	991,874	1,491,075
	Microchip Technology	Common stock	343,275	1,467,545
	Microsoft Corporation	Common stock	227,843	3,502,118
	National Grid Transco Plc	Common stock	497,648	566,549
	NCR Atleos Corp	Common stock	194,774	202,404
	Newmont Corp	Common stock	518,428	900,786
	Nextera Energy Inc	Common stock	558,866	1,381,452
	Nike Inc.	Common stock	795,346	1,394,294
	Northrop Grumman Corp	Common stock	255,039	390,093
	Nvidia Corp	Common stock	160,967	2,087,564
	Oneok Inc	Common stock	493,678	913,699
	Palo Alto Networks Inc	Common stock	1,018,315	4,162,756
	Paypal Holdings Inc	Common stock	345,480	517,739
	Pepsico Inc	Common stock	571,997	1,498,496
	Pfizer Incorporated	Common stock	850,326	979,364
	Phillips 66	Common stock	250,464	561,242
	Pnc Financial Svc Group	Common stock	566,081	1,624,307
	Qualcomm	Common stock	471,952	1,332,783
	Range Resource Corp.	Common stock	1,164,697	1,316,001
	Realty Income Corp	Common stock	156,722	788,069
	Roper Technologies Inc	Common stock	995,375	1,870,566
	RTX Corp	Common stock	1,235,342	1,556,659
	Salesforce Inc	Common stock	1,046,590	1,805,752
	Sanofi - Aventis Sa Adr	Common stock	950,672	975,038
	Schlumberger Ltd	Common stock	890,250	1,586,612
	Servicenow Inc	Common stock	218,823	1,800,746
	Shell PLC ADR A	Common stock	1,225,878	1,322,370
	Smith & Nephew Plc Spdn Adr New	Common stock	814,389	628,471
	Southern Company	Common stock	494,469	563,675
	Stag Industrial Inc	Common stock	1,030,537	1,539,513
	Starbucks Corp.	Common stock	715,556	1,110,636
	Stryker Corporation	Common stock	299,966	528,426
	Targa Resources Corp	Common stock	817,556	1,584,003
	Target Corp	Common stock	459,277	907,523
	Teck Cominco Ltd Cl B	Common stock	1,256,667	1,454,496
	Teledyne Inc	Common stock	486,326	481,264
	Texas Instruments Inc	Common stock	248,707	1,671,074
	TotalEnergies SE	Common stock	656,673	825,685
	Travelers Cos Inc	Common stock	697,286	1,531,296
	Truist Financial Corp	Common stock	1,226,398	1,339,173
	Union Pacific Corp.	Common stock	211,718	1,097,998
	United Parcel Service	Common stock	684,940	1,618,445
	Unitedhealth Group Inc	Common stock	957,808	1,961,238
	US Bancorp - Del	Common stock	974,591	1,569,864
	Valero Energy Corp New	Common stock	415,283	1,096,011
	Veeva Systems Inc-Class A	Common stock	956,859	773,807
	Verizon Communications	Common stock	628,359	813,087
	Visa Inc Class A Shares	Common stock	533,761	1,684,514

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Forward	\$ 94,443,485	\$ 173,250,393
	<u>Common Stocks (continued)</u>			
	Vodafone Group PLC ADR	Common stock	1,177,842	370,154
	Walmart Inc	Common stock	1,472,296	2,488,244
	Waste Management Inc	Common stock	201,954	1,106,138
	Webster Financial Corp	Common stock	1,363,581	1,543,656
	Weyerhaeuser Co	Common stock	635,043	664,680
	Williams Co.	Common stock	1,640,484	1,877,973
	Woodside Energy Group Sp ADR	Common stock	80,469	97,132
	Workday Inc-Class A	Common stock	543,926	811,891
	Xcel Energy Inc	Common stock	95,914	789,001
	Xylem	Common stock	492,025	591,945
	Dnp Select Income Fund Inc	Common stock	1,837,027	1,282,904
	Energy Transfer LP	Common stock	933,052	462,353
	Enterprise Products Pptns LP	Common stock	784,317	1,196,010
	MPLX LP	Common stock	933,388	950,342
	Total Common Stocks		106,634,803	187,482,816
	<u>Preferred Stock</u>			
	Arch Cap Group Ltd Pfd F	Preferred stock	475,282	467,030
	AT&T 5.35% Pfd	Preferred stock	499,255	459,776
	AT&T 5.625% Pfd	Preferred stock	859,151	850,928
	AT&T Inc Pfd C	Preferred stock	450,678	386,839
	Athene Holding Ltd	Preferred stock	550,216	474,873
	Athene Holding Ltd 5.625	Preferred stock	513,118	418,994
	Athene Holding Ltd 6.35	Preferred stock	487,227	442,130
	Axis Cap Hldgs Ltd	Preferred stock	499,506	409,975
	Bank America Corp 6% 5/16/23	Preferred stock	515,186	486,637
	Bank Of America Corp	Preferred stock	585,069	485,451
	Bank Of America Corp	Preferred stock	516,769	381,153
	Bank Of America Corp	Preferred stock	503,837	360,762
	Bank Of America Corp 5.875%	Preferred stock	515,634	484,872
	Berkley (Wr) Corporation 5.7 3/30/2058	Preferred stock	508,889	493,499
	Capital One Financial Co	Preferred stock	491,899	397,740
	Capital One Financial Co 5	Preferred stock	569,863	416,004
	CMS Energy Corp	Preferred stock	501,138	489,578
	DTE Energy Co	Preferred stock	497,035	479,774
	Duke Energy Corp	Preferred stock	508,678	478,402
	Duke Energy Corp 5.625 9/15/2078	Preferred stock	476,897	460,560
	First Republic Bank	Preferred stock	471,635	1,765
	First Republic Bank 4.5	Preferred stock	741,836	2,647
	First Republic Bank 4.7	Preferred stock	519,750	1,765
	First Republic Bank Ser H	Preferred stock	503,793	1,274
	Ford Motor Company 6.2 6/1/2059	Preferred stock	755,527	691,428
	JP Morgan Chase	Preferred stock	893,278	868,427
	JPMorgan Chase & Co	Preferred stock	1,218,655	1,043,936
	Keycorp	Preferred stock	509,467	392,525
	Keycorp 6.125%	Preferred stock	522,092	420,366
	Kimco Rlty Corp Cl L	Preferred stock	494,329	458,795
	Metlife Inc 5.625%	Preferred stock	489,318	476,245
	Morgan Stanley	Preferred stock	517,164	442,326
	Morgan Stanley 6.875%	Preferred stock	533,256	490,558
	Nextera Energy Capital	Preferred stock	512,033	475,853
	Prudential Financial Inc 5.625 8/15/2058	Preferred stock	977,640	978,763
	Renaissancere Holdings	Preferred stock	499,008	468,403
	SCE Trust II 5.1%	Preferred stock	230,442	220,857
	SCE Trust VI 5.000%	Preferred stock	495,159	401,348
	Sempra Energy 5.75 7/1/2079	Preferred stock	604,919	563,240
	Southern Co 4.95 1/30/2080	Preferred stock	502,099	440,757
	The Hartford Fin 6% Pfd Ser G	Preferred stock	912,382	857,790
	Truist Financial Corp	Preferred stock	544,920	435,856
	Truist Financial Corp 4.75	Preferred stock	511,638	394,486

Peterson Holding Company Incentive Retirement Plan
Schedule H, Part IV, Line 4(i) - Schedule of Assets (Held at Year End)
EIN: 94-2420293; Plan 001
December 31, 2023

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		Forward	\$ 24,485,667	\$ 19,854,387
	<u>Preferred Stock</u>			
	US Bancorp 4%	Preferred stock	717,859	480,912
	US Bancorp 5.5 %	Preferred stock	881,257	796,373
	Wells Fargo & Company	Preferred stock	511,139	393,113
	Wells Fargo & Company	Preferred stock	490,323	390,760
		Total Preferred Stocks	27,086,245	21,915,545
*	Notes receivable from participants	Interest rates: 5.25% - 10.50%, maturities through November 2028	-	\$ 1,683,519
		Grand Total	\$ 180,867,724	\$ 259,829,574
*	Indicated party-in-interest to the Plan			