

Form 5500-SF

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed 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-SF.**

OMB Nos. 1210-0110
1210-0089

2023

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 09/01/2023 and ending 08/31/2024

- A** This return/report is for: a single-employer plan a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
- B** This return/report is the first return/report the final return/report
 an amended return/report a short plan year return/report (less than 12 months)
- C** Check box if filing under: Form 5558 automatic extension DFVC program
 special extension (enter description)
- D** If the plan is a collectively-bargained plan, check here ▶
- 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 BOWLES FARMING COMPANY RETIREMENT PLAN	1b Three-digit plan number (PN) ▶	001
	1c Effective date of plan	09/01/1985
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) BOWLES FARMING COMPANY, INC. 11609 S. HEREFORD RD. LOS BANOS, CA 93635	2b Employer Identification Number (EIN)	77-0179150
	2c Sponsor's telephone number	209-827-3000
	2d Business code (see instructions)	325900
3a Plan administrator's name and address <input checked="" type="checkbox"/> 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	
5a Total number of participants at the beginning of the plan year	5a	43
b Total number of participants at the end of the plan year.....	5b	0
c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	5c(1)	
c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	5c(2)	
d(1) Total number of active participants at the beginning of the plan year.....	5d(1)	29
d(2) Total number of active participants at the end of the plan year.....	5d(2)	0
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	5e	0

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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.	12/09/2024	BRIAN JAMES
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	12/09/2024	BRIAN JAMES
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)..... Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)..... Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 538104. (See instructions.)

Part III Financial Information			
7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	3564979	0
b Total plan liabilities	7b		
c Net plan assets (subtract line 7b from line 7a)	7c	3564979	0
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	25000	
(2) Participants.....	8a(2)		
(3) Others (including rollovers)	8a(3)		
b Other income (loss).....	8b	84710	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b).....	8c		109710
d Benefits paid (including direct rollovers and insurance premiums to provide benefits).....	8d	3637961	
e Certain deemed and/or corrective distributions (see instructions) .	8e		
f Administrative service providers (salaries, fees, commissions)	8f	23978	
g Other expenses	8g	12750	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		3674689
i Net income (loss) (subtract line 8h from line 8c).....	8i		-3564979
j Transfers to (from) the plan (see instructions)	8j		

Part IV Plan Characteristics	
9a	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 1A 1H 1I
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions				
10 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)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.).....	10b		X	
c Was the plan covered by a fidelity bond?	10c	X		500000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.).....	10e	X		40900
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h			
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.....	10i			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. Yes No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a** 0

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? Yes No

(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.

a 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 letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline?..... Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No

a If "Yes," enter the amount of any plan assets that reverted to the employer this year..... **13a** 0

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII IRS Compliance Questions

14a 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

14b 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

15 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 09/01/2023 (MM/DD/YYYY) and the Opinion Letter serial number _____.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 09/01/2023 and ending 08/31/2024

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>BOWLES FARMING COMPANY RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>BOWLES FARMING COMPANY, INC.</u>	D Employer Identification Number (EIN) <u>77-0179150</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>09</u> Day <u>01</u> Year <u>2023</u>		
2	Assets:		
	a Market value	2a	<u>3552251</u>
	b Actuarial value	2b	<u>3740177</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>5</u>	<u>1977025</u>
	b For terminated vested participants	<u>9</u>	<u>147523</u>
	c For active participants	<u>29</u>	<u>1282212</u>
	d Total	<u>43</u>	<u>3406760</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.31 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>2600</u>
	c Target normal cost	6c	<u>2600</u>

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE		
	Signature of actuary	<u>11/22/2024</u> Date
	<u>JAIME PACKER</u> Type or print name of actuary	<u>23-07956</u> Most recent enrollment number
	<u>USI CONSULTING GROUP</u> Firm name	<u>860-652-1037</u> Telephone number (including area code)
	<u>95 GLASTONBURY BLVD, SUITE 102 GLASTONBURY, CT 06033</u> Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	73855
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	73855
10	Interest on line 9 using prior year's actual return of <u>7.73</u> %	0	5709
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		939279
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.47</u> %		51379
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		990658
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	79564

Part III Funding Percentages			
14	Funding target attainment percentage	14	106.59 %
15	Adjusted funding target attainment percentage	15	107.22 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	84.86 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
05/24/2024	25000				
			Totals ▶	18(b)	18(c)
				25000	0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	a Contributions allocated toward unpaid minimum required contributions from prior years.	19a 0
	b Contributions made to avoid restrictions adjusted to valuation date	19b 0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 24077
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	c If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th
		0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %	<input type="checkbox"/> N/A, full yield curve used
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b Applicable month (enter code)..... **21b** 0

22 Weighted average retirement age **22** 65

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c).....	31a	2600
b Excess assets, if applicable, but not greater than line 31a	31b	2600

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment		

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	0
	Carryover balance	Prefunding balance
35 Balances elected for use to offset funding requirement		0
36 Additional cash requirement (line 34 minus line 35).....	36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	24077

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	38a	24077
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40 Unpaid minimum required contributions for all years	40	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. 2019 2020 2021

BOWLES FARMING COMPANY RETIREMENT PLAN

<i>Age</i>	<i>Retirement Rate</i>	<i>Remaining</i>	<i>% Remaining</i>	<i>Weighted Average</i>
55	0	1	1.000	0.000
56	0	1	1.000	0.000
57	0	1	1.000	0.000
58	0	1	1.000	0.000
59	0	1	1.000	0.000
60	0	1	1.000	0.000
61	0	1	1.000	0.000
62	0	1	1.000	0.000
63	0	1	1.000	0.000
64	0	1	1.000	0.000
65	1	0	1.000	65.000
Assumed Retirement Age				65.000
Rounded Nearest				65

BOWLES FARMING COMPANY RETIREMENT PLAN**Age and Service Distribution as of September 1, 2023****Years of Credited Service**

Attained Age	<u>Under 1</u> No.	<u>1 to 4</u> No.	<u>5 to 9</u> No.	<u>10 to 14</u> No.	<u>15 to 19</u> No.	<u>20 to 24</u> No.	<u>25 to 29</u> No.	<u>30 to 34</u> No.	<u>35 to 39</u> No.	<u>40 & up</u> No.
Under 25	0	0	0	0	0	0	0	0	0	0
25 to 29	0	0	2	0	0	0	0	0	0	0
30 to 34	0	0	2	0	0	0	0	0	0	0
35 to 39	0	0	3	1	0	0	0	0	0	0
40 to 44	0	0	2	0	3	1	0	0	0	0
45 to 49	0	0	0	0	1	1	1	0	0	0
50 to 54	0	0	3	0	0	2	1	0	0	0
55 to 59	0	0	0	0	0	0	0	0	2	0
60 to 64	0	0	0	0	0	0	0	1	2	0
65 to 69	0	0	0	0	0	0	0	0	0	1
70 & up	0	0	0	0	0	0	0	0	0	0

Bowles Farming Company Retirement Plan**SUMMARY OF PLAN PROVISIONS**

<u>Effective Date</u>	September 1, 1985	
<u>Plan Year</u>	September 1 – August 31	
<u>Eligibility</u>		
Requirements	Minimum age: 21 Minimum months of service: 12 No new entrants are allowed to enter the Plan after August 31, 2018	
 <u>Normal Retirement Date</u>	 First day of the month coinciding with or next following attainment of age 65.	
 <u>Normal Retirement Benefit</u>	 	
Eligibility	Age 65.	
Benefit Formula	1% of Final Average Pay times years of Credited Service plus 0.6% of Final Average Pay in excess of Covered Compensation times years of Credited Service up to 30 years.	
	Effective August 31, 2018, all benefit accruals under the Plan are frozen, and no additional benefits shall accrue after such date.	
 <u>Early Retirement Benefit</u>	 	
Eligibility	Age 55 with 14 years of Credited Service	
Benefit Formula	Vested Accrued Benefit reduced in accordance with the following factors:	
	Age at Commencement	Reduction
	65	0%
	64	5%
	63	10%
	62	16.7%
	61	20.8%
	60	25%
	59	30%
	58	35%
	57	40%
	56	45%
	55	50%

Bowles Farming Company Retirement Plan

SUMMARY OF PLAN PROVISIONS
(continued)
Pre-Retirement Death Benefit

Eligibility

Vested and married one year.

Benefit Formula

50% of Joint & Survivor benefit member would have received as if separated from service the day before death, survived to earliest retirement and retired with 50% Joint & Survivor benefits.

Postponed Retirement Pension

Benefit Formula

Greater of age 65 benefit with actuarial increase or accrued benefit at actual retirement age.

Deferred Vested Pension

Eligibility

5 years of service

Benefit Formula

Vested accrued benefit, payable at normal retirement or early retirement, if eligible, with early retirement reduction.

Disability Benefit

Eligibility

Disability, as defined in plan.

Benefit Formula

Accrued benefit at date of disability, payable at age 65 or at early retirement, if eligible, with early retirement reduction.

Optional Forms of Annuity

Life Annuity, 50% and 75% Joint and Survivor Annuity

Actuarial Equivalence

Unisex Pension 1984 Mortality Table set back one year and 8% interest

Lump Sum Provision

If the present value of the participant's benefit is less than \$10,000 the participant is eligible for a lump sum cash out.

Bowles Farming Company Retirement Plan

SUMMARY OF ACTUARIAL METHODS AND ASSUMPTIONS

COST METHOD

In accordance with PPA, the annual cost is equal to the target normal cost plus the shortfall amortization charge minus any prefunding and carryover balances.

Unit Credit method. The normal cost is the sum of the individual normal costs for active participants. The normal cost for an individual is the present value, as of the valuation date, of the participant's retirement, death, and withdrawal benefits which he is expected to accrue during the current plan year.

The actuarial accrued liability is the sum of the individual present values, for all participants, of the benefits accrued, based on service to the valuation date.

The actuarial liabilities shown in this report are determined using software purchased from an outside vendor which was developed for this purpose. Certain information is entered into this model in order to generate the liabilities specific to your pension plan. These inputs include economic and non-economic assumptions, plan provisions and census information. We rely on the coding within the software to value the liabilities using the actuarial methods and assumptions selected. Both the input to and the output from the model is checked for accuracy and reviewed for reasonableness.

ACTUARIAL ASSUMPTIONS

Interest Rates

Without Adjusted Interest Rates under Funding Relief:

Liabilities are valued using the three segment rates based on the 24-month average of the corporate bond yield curve published by the Secretary of the Treasury for the applicable month of September 2023.

With Adjusted Interest Rates under Funding Relief:

The interest rates are the adjusted 24-month segment rates using 25-year average segment rate corridors of 95% to 105% per Funding Relief.

PBGC Premiums and LDRM:

The Plan Sponsor is using the Alternative Method to determine the Variable Rate Premium.

	Without Adjusted Interest Rates	With Adjusted Interest Rates	PBGC Premiums & LDRM
Segment 1 (0 to 5 years)	3.62%	4.75%	3.62%
Segment 2 (5 to 20 years)	4.46%	5.00%	4.46%
Segment 3 (20+ years)	4.52%	5.74%	4.52%
Effective Rate	4.45%	5.31%	4.45%

Bowles Farming Company Retirement Plan**SUMMARY OF ACTUARIAL METHODS AND ASSUMPTIONS
(continued)**Additional Assumptions

Credit Balances – The excess contributions for the 2022 plan year were not added to the credit balance. The voluntary reduction of the funding standard carryover balance and the prefunding balance was \$0.

Mortality Assumption (As mandated by PPA 2006)

2023 Optional Combined Table provided in IRS Notice 2022-22

Mortality for ASC 960

Pri-2012 Total Dataset (Employee, Retiree, and Contingent Annuitant*) Mortality with MP-2021 Scaling

*The retiree mortality table is used for contingent annuitants until the participant's death

Retirement Age – Age 65, or immediately if older

Cost of Living Increase – N/A

Expense Load - \$2,600, for expected administrative expenses

Lump Sums – None

Disability Rates – None

Withdrawal Rates – See withdrawal rates in the table below

Years of Service on Valuation Date	Withdrawal Rate
2	7%
3	6%
4	5%
5 or more	0%

Future Increases in Maximum Benefits and Plan Compensation Limitations:

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC §415. Plan compensation is limited to the maximum presently allowed under IRC §401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

IRC §415 Maximum Annual Benefit - \$265,000 for 2023

IRC §401(a)(17) Pay Limit - \$330,000 for 2023

Bowles Farming Company Retirement Plan

SUMMARY OF ACTUARIAL METHODS AND ASSUMPTIONS (continued)

Additional Assumptions (continued)

Long-Term Inflation – This assumption is an underlying component of a number of these economic assumptions. This assumption reflects the following factors:

- Consumer price indices
- Forecasts of inflation
- Yields on government securities of various maturities
- Yields on nominal and inflation-indexed debt

RATIONALE FOR ASSUMPTIONS

1. Prescribed Assumptions: The Interest Rates and Mortality Assumptions are prescribed by the IRS and/or Plan Sponsor elections.
2. The Retirement assumption is age 65 or immediately if older. Due to the very small active population size, an experience study may not yield meaningful results.
3. The Expected Return on Plan Assets reflects the anticipated gross long-term rate of return on plan assets based on the plan's current and expected future asset portfolio, as supported by the plan's investment manager.

ASSET VALUATION

The actuarial value of plan assets is developed as the 3-year average of the plan assets based on the market value of assets as of the valuation date and the "adjusted value" of market assets for each of the two immediately preceding valuation dates. The adjusted value of assets at each preceding valuation date is equal to the market value of assets on such valuation date plus the net cash flow amount (including expected earnings on investments) for each following year up to the current valuation date. In this way, one third of the investment gain or loss over the preceding twelve months is recognized in plan assets immediately, and the other two thirds is deferred. Valuation assets are further limited to a 10% corridor around market value.

Expected Return on Assets for IRC 430 and FASB ASC 960: 6.00%

Bowles Farming Company Retirement Plan

SUMMARY OF ACTUARIAL METHODS AND ASSUMPTIONS
(continued)

PLAN SPONSOR ELECTIONS

There are no standing elections in effect.

The Plan Sponsor elected to use segment rates with no look-back as the discount rate methodology under PPA.

The Plan Sponsor elected to use 3-point asset smoothing as the actuarial asset valuation method under PPA.

The plan sponsor elected to use the Alternative method to value liabilities for the variable premium calculation during the 2009 premium payment year. This election may be changed for the current premium payment year.

ATTRIBUTION PARAMETERS

Attribution parameters determine how growth in the benefit formula is allocated to years of service.

Because the plan is frozen, there is no further attribution; all benefits are included in the accrued liability as of the valuation date.

ACCRUED AND VESTED BENEFITS

Vested benefits are based on the plan document's vesting schedule based on years of service. Please refer to the Summary of Plan Provisions section of this report for requirements for particular benefits.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 09/01/2023 and ending 08/31/2024

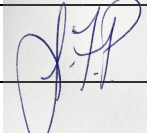
▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Bowles Farming Company Retirement Plan	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Bowles Farming Company, Inc.	D Employer Identification Number (EIN) 77-0179150	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>9</u> Day <u>1</u> Year <u>2023</u>		
2	Assets:		
	a Market value	2a	3,552,251
	b Actuarial value	2b	3,740,177
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	5	1,977,025
	b For terminated vested participants	9	147,523
	c For active participants	29	1,282,212
	d Total	43	3,406,760
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	5.31 %
6	Target normal cost		
	a Present value of current plan year accruals	6a	0
	b Expected plan-related expenses	6b	2,600
	c Target normal cost	6c	2,600

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	 Jaime F Packer Signature of actuary	11/22/2024 Date
	Jaime Packer Type or print name of actuary	23-07956 Most recent enrollment number
	USI Consulting Group Firm name	(860) 652-1037 Telephone number (including area code)
	95 Glastonbury Blvd, Suite 102 Glastonbury CT 06033 Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	73,855
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	73,855
10	Interest on line 9 using prior year's actual return of <u>7.73%</u>	0	5709
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		939279
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.47%</u>		51379
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		990658
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	79564

Part III Funding Percentages			
14	Funding target attainment percentage.....	14	106.59%
15	Adjusted funding target attainment percentage	15	107.22%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement.....	16	84.86%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.....	17	%

Part IV Contributions and Liquidity Shortfalls							
18 Contributions made to the plan for the plan year by employer(s) and employees:							
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
05/24/2024	25,000						
Totals ▶				18(b)	25,000	18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:			
a Contributions allocated toward unpaid minimum required contributions from prior years.....	19a		0
b Contributions made to avoid restrictions adjusted to valuation date	19b		0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.....	19c		24,077
20 Quarterly contributions and liquidity shortfalls:			
a Did the plan have a "funding shortfall" for the prior year?			
			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?.....			
			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
c If line 20a is "Yes," see instructions and complete the following table as applicable:			
Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21	Discount rate:			
a	Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 % <input type="checkbox"/> N/A, full yield curve used
b	Applicable month (enter code)			21b 0
22	Weighted average retirement age			22 65
23	Mortality table(s) (see instructions)	<input checked="" type="checkbox"/> Prescribed - combined	<input type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute

Part VI Miscellaneous Items				
24	Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
25	Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
26	Demographic and benefit information			
a	Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b	Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
27	If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....			27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28	Unpaid minimum required contributions for all prior years			28 0
29	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....			29 0
30	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)			30 0

Part VIII Minimum Required Contribution For Current Year				
31	Target normal cost and excess assets (see instructions):			
a	Target normal cost (line 6c)			31a 2,600
b	Excess assets, if applicable, but not greater than line 31a			31b 2,600
32	Amortization installments:		Outstanding Balance	Installment
a	Net shortfall amortization installment		0	0
b	Waiver amortization installment			
33	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount			33
34	Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....			34 0
35	Balances elected for use to offset funding requirement	Carryover balance	Prefunding balance	Total balance
36	Additional cash requirement (line 34 minus line 35)			36 0
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)			37 24,077
38	Present value of excess contributions for current year (see instructions)			
a	Total (excess, if any, of line 37 over line 36)			38a 24,077
b	Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....			38b 0
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)			39 0
40	Unpaid minimum required contributions for all years			40 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)				
41	If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021			

Bowles Farming Company Retirement Plan**SUMMARY OF PLAN PROVISIONS**

<u>Effective Date</u>	September 1, 1985																								
<u>Plan Year</u>	September 1 – August 31																								
<u>Eligibility</u>																									
Requirements	Minimum age: 21 Minimum months of service: 12 No new entrants are allowed to enter the Plan after August 31, 2018																								
<u>Normal Retirement Date</u>	First day of the month coinciding with or next following attainment of age 65.																								
<u>Normal Retirement Benefit</u>																									
Eligibility	Age 65.																								
Benefit Formula	1% of Final Average Pay times years of Credited Service plus 0.6% of Final Average Pay in excess of Covered Compensation times years of Credited Service up to 30 years.																								
	Effective August 31, 2018, all benefit accruals under the Plan are frozen, and no additional benefits shall accrue after such date.																								
<u>Early Retirement Benefit</u>																									
Eligibility	Age 55 with 14 years of Credited Service																								
Benefit Formula	Vested Accrued Benefit reduced in accordance with the following factors:																								
	<table border="0"> <thead> <tr> <th style="text-align: center;">Age at Commencement</th> <th style="text-align: center;">Reduction</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">65</td> <td style="text-align: center;">0%</td> </tr> <tr> <td style="text-align: center;">64</td> <td style="text-align: center;">5%</td> </tr> <tr> <td style="text-align: center;">63</td> <td style="text-align: center;">10%</td> </tr> <tr> <td style="text-align: center;">62</td> <td style="text-align: center;">16.7%</td> </tr> <tr> <td style="text-align: center;">61</td> <td style="text-align: center;">20.8%</td> </tr> <tr> <td style="text-align: center;">60</td> <td style="text-align: center;">25%</td> </tr> <tr> <td style="text-align: center;">59</td> <td style="text-align: center;">30%</td> </tr> <tr> <td style="text-align: center;">58</td> <td style="text-align: center;">35%</td> </tr> <tr> <td style="text-align: center;">57</td> <td style="text-align: center;">40%</td> </tr> <tr> <td style="text-align: center;">56</td> <td style="text-align: center;">45%</td> </tr> <tr> <td style="text-align: center;">55</td> <td style="text-align: center;">50%</td> </tr> </tbody> </table>	Age at Commencement	Reduction	65	0%	64	5%	63	10%	62	16.7%	61	20.8%	60	25%	59	30%	58	35%	57	40%	56	45%	55	50%
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Bowles Farming Company Retirement Plan

SUMMARY OF PLAN PROVISIONS
(continued)
Pre-Retirement Death Benefit

Eligibility

Vested and married one year.

Benefit Formula

50% of Joint & Survivor benefit member would have received as if separated from service the day before death, survived to earliest retirement and retired with 50% Joint & Survivor benefits.

Postponed Retirement Pension

Benefit Formula

Greater of age 65 benefit with actuarial increase or accrued benefit at actual retirement age.

Deferred Vested Pension

Eligibility

5 years of service

Benefit Formula

Vested accrued benefit, payable at normal retirement or early retirement, if eligible, with early retirement reduction.

Disability Benefit

Eligibility

Disability, as defined in plan.

Benefit Formula

Accrued benefit at date of disability, payable at age 65 or at early retirement, if eligible, with early retirement reduction.

Optional Forms of Annuity

Life Annuity, 50% and 75% Joint and Survivor Annuity

Actuarial Equivalence

Unisex Pension 1984 Mortality Table set back one year and 8% interest

Lump Sum Provision

If the present value of the participant's benefit is less than \$10,000 the participant is eligible for a lump sum cash out.

Bowles Farming Company Retirement Plan

SUMMARY OF ACTUARIAL METHODS AND ASSUMPTIONS

COST METHOD

In accordance with PPA, the annual cost is equal to the target normal cost plus the shortfall amortization charge minus any prefunding and carryover balances.

Unit Credit method. The normal cost is the sum of the individual normal costs for active participants. The normal cost for an individual is the present value, as of the valuation date, of the participant's retirement, death, and withdrawal benefits which he is expected to accrue during the current plan year.

The actuarial accrued liability is the sum of the individual present values, for all participants, of the benefits accrued, based on service to the valuation date.

The actuarial liabilities shown in this report are determined using software purchased from an outside vendor which was developed for this purpose. Certain information is entered into this model in order to generate the liabilities specific to your pension plan. These inputs include economic and non-economic assumptions, plan provisions and census information. We rely on the coding within the software to value the liabilities using the actuarial methods and assumptions selected. Both the input to and the output from the model is checked for accuracy and reviewed for reasonableness.

ACTUARIAL ASSUMPTIONS

Interest Rates

Without Adjusted Interest Rates under Funding Relief:

Liabilities are valued using the three segment rates based on the 24-month average of the corporate bond yield curve published by the Secretary of the Treasury for the applicable month of September 2023.

With Adjusted Interest Rates under Funding Relief:

The interest rates are the adjusted 24-month segment rates using 25-year average segment rate corridors of 95% to 105% per Funding Relief.

PBGC Premiums and LDRM:

The Plan Sponsor is using the Alternative Method to determine the Variable Rate Premium.

	Without Adjusted Interest Rates	With Adjusted Interest Rates	PBGC Premiums & LDRM
Segment 1 (0 to 5 years)	3.62%	4.75%	3.62%
Segment 2 (5 to 20 years)	4.46%	5.00%	4.46%
Segment 3 (20+ years)	4.52%	5.74%	4.52%
Effective Rate	4.45%	5.31%	4.45%

Bowles Farming Company Retirement Plan**SUMMARY OF ACTUARIAL METHODS AND ASSUMPTIONS
(continued)**Additional Assumptions

Credit Balances – The excess contributions for the 2022 plan year were not added to the credit balance. The voluntary reduction of the funding standard carryover balance and the prefunding balance was \$0.

Mortality Assumption (As mandated by PPA 2006)

2023 Optional Combined Table provided in IRS Notice 2022-22

Mortality for ASC 960

Pri-2012 Total Dataset (Employee, Retiree, and Contingent Annuitant*) Mortality with MP-2021 Scaling

*The retiree mortality table is used for contingent annuitants until the participant's death

Retirement Age – Age 65, or immediately if older

Cost of Living Increase – N/A

Expense Load - \$2,600, for expected administrative expenses

Lump Sums – None

Disability Rates – None

Withdrawal Rates – See withdrawal rates in the table below

Years of Service on Valuation Date	Withdrawal Rate
2	7%
3	6%
4	5%
5 or more	0%

Future Increases in Maximum Benefits and Plan Compensation Limitations:

Accrued benefits projected to be paid in future years are limited to the maximum presently allowed under IRC §415. Plan compensation is limited to the maximum presently allowed under IRC §401(a)(17). No provision is made for future increases in the maximum annual benefit or compensation limit.

IRC §415 Maximum Annual Benefit - \$265,000 for 2023

IRC §401(a)(17) Pay Limit - \$330,000 for 2023

Bowles Farming Company Retirement Plan

SUMMARY OF ACTUARIAL METHODS AND ASSUMPTIONS (continued)

Additional Assumptions (continued)

Long-Term Inflation – This assumption is an underlying component of a number of these economic assumptions. This assumption reflects the following factors:

- Consumer price indices
- Forecasts of inflation
- Yields on government securities of various maturities
- Yields on nominal and inflation-indexed debt

RATIONALE FOR ASSUMPTIONS

1. Prescribed Assumptions: The Interest Rates and Mortality Assumptions are prescribed by the IRS and/or Plan Sponsor elections.
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Expected Return on Assets for IRC 430 and FASB ASC 960: 6.00%

Bowles Farming Company Retirement Plan

**SUMMARY OF ACTUARIAL METHODS AND ASSUMPTIONS
(continued)**

PLAN SPONSOR ELECTIONS

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BOWLES FARMING COMPANY RETIREMENT PLAN

<i>Age</i>	<i>Retirement Rate</i>	<i>Remaining</i>	<i>% Remaining</i>	<i>Weighted Average</i>
55	0	1	1.000	0.000
56	0	1	1.000	0.000
57	0	1	1.000	0.000
58	0	1	1.000	0.000
59	0	1	1.000	0.000
60	0	1	1.000	0.000
61	0	1	1.000	0.000
62	0	1	1.000	0.000
63	0	1	1.000	0.000
64	0	1	1.000	0.000
65	1	0	1.000	65.000
Assumed Retirement Age				65.000
Rounded Nearest				65

BOWLES FARMING COMPANY RETIREMENT PLAN**Age and Service Distribution as of September 1, 2023****Years of Credited Service**

Attained Age	<u>Under 1</u> No.	<u>1 to 4</u> No.	<u>5 to 9</u> No.	<u>10 to 14</u> No.	<u>15 to 19</u> No.	<u>20 to 24</u> No.	<u>25 to 29</u> No.	<u>30 to 34</u> No.	<u>35 to 39</u> No.	<u>40 & up</u> No.
Under 25	0	0	0	0	0	0	0	0	0	0
25 to 29	0	0	2	0	0	0	0	0	0	0
30 to 34	0	0	2	0	0	0	0	0	0	0
35 to 39	0	0	3	1	0	0	0	0	0	0
40 to 44	0	0	2	0	3	1	0	0	0	0
45 to 49	0	0	0	0	1	1	1	0	0	0
50 to 54	0	0	3	0	0	2	1	0	0	0
55 to 59	0	0	0	0	0	0	0	0	2	0
60 to 64	0	0	0	0	0	0	0	1	2	0
65 to 69	0	0	0	0	0	0	0	0	0	1
70 & up	0	0	0	0	0	0	0	0	0	0