

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

Part I Annual Report Identification Information

For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024

- A This return/report is for: a multiemployer plan, a multiple-employer plan, 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)
B This return/report is:
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: CURTIS CONTRACTING, INC. 401(K) PROFIT SHARING PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 07/01/1994
2a Plan sponsor's name (employer, if for a single-employer plan): CURTIS CONTRACTING, INC.
2b Employer Identification Number (EIN): 54-1325318
2c Plan Sponsor's telephone number: 804-843-4633
2d Business code (see instructions): 237310

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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

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	
5 Total number of participants at the beginning of the plan year	5	253
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)	211
	6a(2)	182
	6b	8
	6c	45
	6d	235
	6e	0
	6f	235
	6g(1)	211
6g(2)	232	
6h	35	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2A 2E 2H 2J 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)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

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	b General Schedules
(1) <input type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> 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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<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 **07/01/2023** and ending **06/30/2024**

A Name of plan CURTIS CONTRACTING, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CURTIS CONTRACTING, INC.	D Employer Identification Number (EIN) 54-1325318	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

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

TRUIST INVESTMENT SERVICES

2ND FLOOR
11011 WEST BROAD STREET
GLEN ALLEN, VA 23060

58-1648698

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	PARTY IN INTEREST	38891	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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
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For calendar plan year 2023 or fiscal plan year beginning 07/01/2023 and ending 06/30/2024	
A Name of plan CURTIS CONTRACTING, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CURTIS CONTRACTING, INC.	D Employer Identification Number (EIN) 54-1325318

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.

		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	780564	786851
(2) Participant contributions	1b(2)	378	378
(3) Other	1b(3)	572	1117
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	705414	539700
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	3759357	5962706
(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)		
(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)	2568711	2369066
(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	7814996	9659818
Liabilities			
g Benefit claims payable	1g	478	478
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	2826	1558
k Total liabilities (add all amounts in lines 1g through 1j)	1k	3304	2036
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	7811692	9657782

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)	786851	
(B) Participants	2a(1)(B)	141768	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		928619
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	29008	
(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)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	61884	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	90263	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	147756	
(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)	1100522	
(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		2358052

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	466808	
(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)		466808
f Corrective distributions (see instructions).....	2f		6088
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)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	39066	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		39066
j Total expenses. Add all expense amounts in column (b) and enter total	2j		511962

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1846090
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: **WELLS, COLEMAN AND COMPANY, LLP**

(2) EIN: **54-0593442**

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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	378
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
e Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
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.	<input type="checkbox"/>	<input type="checkbox"/>	

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 _____.

Curtis Contracting, Inc. 401(k) Profit-
Sharing Plan
Financial Statements and Supplemental
Information
June 30, 2024



WELLSCOLEMAN

5004 Monument Avenue • Richmond, VA 23230

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INDEPENDENT AUDITOR'S REPORT

To the Plan Sponsor and Participants
Curtis Contracting, Inc. 401(k) Profit-Sharing Plan
West Point, Virginia

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

We have performed audits of the accompanying financial statements of Curtis Contracting, Inc. 401(k) Profit-Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of June 30, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended June 30, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Curtis Contracting, Inc. 401(k) Profit-Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statement 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 and for the years ended June 30, 2024 and 2023, stating that the certified investment information, as described in Note 3 and Note 4 to the financial statements, is complete and accurate.

Opinion on the Financial Statements

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).

-Continued-

Basis for Opinion on the Financial Statements

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 Curtis Contracting, Inc. 401(k) Profit-Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Curtis Contracting, Inc. 401(k) Profit-Sharing Plan's internal control. Accordingly, no such opinion is expressed.

-Continued-

- 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 Curtis Contracting, Inc. 401(k) Profit-Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent participant contributions and of assets held at end of year as of June 30, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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



March 13, 2025

CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

June 30, 2024 and 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
Investments		
Investments at fair value		
Common stocks	\$ 5,962,706	\$ 3,759,357
Mutual funds	1,219,506	1,619,211
Participant-directed accounts	1,230,702	1,016,751
Interest-bearing cash	<u>458,558</u>	<u>638,163</u>
Total investments	<u>8,871,472</u>	<u>7,033,482</u>
Receivables		
Employee contributions	378	378
Employer contributions	786,851	780,564
Other	<u>1,117</u>	<u>572</u>
Total receivables	<u>788,346</u>	<u>781,514</u>
Total Assets	<u>9,659,818</u>	<u>7,814,996</u>
LIABILITIES		
Benefit claims payable	478	478
Excess contributions payable	1,610	5,768
Other	<u>1,558</u>	<u>2,826</u>
Total liabilities	<u>3,646</u>	<u>9,072</u>
Net Assets Available for Benefits	<u>\$ 9,656,172</u>	<u>\$ 7,805,924</u>

See accompanying notes to financial statements.

CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

For the year ended June 30, 2024

Additions

Investment income

Net appreciation in fair value of investments	\$ 1,100,522
Gain on sale of assets	147,756
Interest income	29,008
Dividend income	<u>152,147</u>

Net investment income **1,429,433**

Contributions

Employer	786,851
Participants	<u>145,926</u>

Total contributions **932,777**

Total additions **2,362,210**

Deductions

Distributions to participants	466,808
Corrective distributions	6,088
Administrative expenses	<u>39,066</u>

Total deductions **511,962**

Increase in net assets **1,850,248**

Net Assets Available for Benefits, beginning of year **7,805,924**

Net Assets Available for Benefits, end of year **\$ 9,656,172**

See accompanying notes to financial statements.

CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

June 30, 2024

1. Description of Plan

The following brief description of the Curtis Contracting, Inc. 401(k) Profit-Sharing Plan ("Plan") is provided for general information purposes only. Participants should refer to the Plan documents for more complete information.

General: The Plan is a defined-contribution plan covering all eligible employees of Curtis Contracting, Inc. who have at least one year of service and are age twenty-one or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Restatement Date: July 1, 2021

Effective Date: July 1, 1994

Valuation Date: Daily

Compensation: Compensation is defined as W-2 wages, including bonuses, for Plan year and excluding compensation paid while not a participant in the component of the Plan.

Normal Retirement Date: The Plan defines the normal retirement date as the attainment of age 65.

Early Retirement Date: No early retirement provisions.

Disability Retirement Date: Disability retirement shall be upon total and permanent disability under the federal Social Security Act.

Retirement Benefits: At the applicable retirement date, each participant shall be entitled to receive the vested interest in their trust account.

Participant Contributions: Participants may contribute up to 100% of their pretax annual compensation as defined in the Plan. However, total deferrals in any taxable year may not exceed the dollar limit set by law. Contributions are subject to certain limitations. Participants direct the investment of their contributions into various investment options offered by the Plan. The Company may make matching contributions equal to a uniform percentage of the participant's salary deferrals. Additional profit-sharing amounts may be contributed at the option of the Company's board of directors.

A participant may make catch-up contributions of up to \$7,500 if the participant has attained age 50 by the end of the calendar year. Participants are 100% vested in all elective deferrals made to the Plan and any investment earnings from these deferrals. Participants may commence salary deferrals on the effective date of participation. Participants may modify salary deferral elections at any time during the Plan year.

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

CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2024

1. Plan Description - Continued

Notes Receivable: The Plan does not permit participant loans.

Death and Disability Benefits: If a participant dies or is disabled, before his normal retirement date, his designated beneficiary vests 100% in the participant's account.

Vesting: Employees must complete at least 1000 hours of service during a vesting computation period. Employer discretionary profit-sharing contributions shall vest in accordance with a participant's years of continuous service with the employer as follows:

Less than 2 years	0%
2, but less than 3 years	20%
3, but less than 4 years	40%
4, but less than 5 years	60%
5, but less than 6 years	80%
6 or more years	100%

Forfeitures: A forfeiture will occur as of the date on which the former employee is no longer eligible for the benefit if rehired. Forfeited nonvested accounts total \$50,033 and \$16,055 as of June 30, 2024 and 2023, respectively. The balance as of June 30, 2024 will be used to reduce profit-sharing contributions attributable to 2024.

Hardship Distributions: Hardship distributions are permitted from participants' pre-tax elective deferrals. The distribution may only be made from accounts which are fully vested.

Payment of Benefits: Upon termination of service or attainment of retirement age, each participant shall be entitled to receive the vested interest in their accrued benefits account. Payment will be made as a single lump-sum payment in cash, or in installments as permitted for required minimum distributions. Distributions upon termination will be made as soon as administratively feasible. Participants may elect to receive the distribution or to roll over the distribution to another retirement plan such as an individual retirement account (IRA).

2. Summary of Significant Accounting Policies

Basis of Accounting: The Plan prepares its financial statements on the accrual basis whereby revenue is recognized when earned and expenses are recognized when incurred.

Estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan administrator to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein, and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition: The Plan's investments are stated at fair value as determined by Truist Investment Services and Capital Bank and Trust using accounting principles and applicable laws. The values of the mutual fund investment accounts are reported using a unit value giving consideration to the income, cost, and sales comparison approaches of estimating property value. Purchases and sales of units are recorded on valuation dates, as are the earnings on mutual funds.

CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2024

2. Summary of Significant Accounting Policies - Continued

Interest income is recorded on the accrual basis and is shown as an addition in the statement of changes in net assets available for benefits. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Contributions: Employer and employee contributions are recorded when received by the Plan from the Plan sponsor.

Payment of Benefits: Benefits are recorded when paid.

Administrative Expenses: The Plan's administrative expenses consist of fees paid to a third-party administrator. Other expenses of maintaining the Plan are paid by the Plan sponsor.

Excess Contributions Payable: Amounts payable to participants for contributions in excess of amounts allowed by the IRS totaling \$1,610 are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2024 excess contributions to the applicable participants prior to March 15, 2025.

Reclassification: Certain accounts relating to the prior year have been reclassified to conform to the current-year presentation with no effect on previously reported net income.

Evaluation of Subsequent Events: Management has evaluated subsequent events through March 13, 2025, which is the date the financial statements were available to be issued.

3. Information Certified by Plan Custodian (Unaudited)

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments held at end of the year, and net appreciation in fair value of investments and interest and dividends for the year ended June 30, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Truist Investment Services and Capital Bank and Trust Company (the custodians of the Plan):

Total investments	\$ 8,871,472
Net appreciation of investments	\$ 1,100,522
Dividend and interest income	\$ 181,155
Gain on sale of assets	\$ 147,756

4. Fair Value Measurements (Unaudited)

Financial Accounting Standards Board Accounting Standards Codification ("FASB ASC") 820-10, "Fair Value Measurements and Disclosures," establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets, and Level 3 inputs have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs are used only when Level 1 or 2 inputs are not available.

CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2024

4. Fair Value Measurements (Unaudited) - Continued

Level 1 Inputs - The values of common stocks, interest-bearing cash, and mutual fund investment accounts are reported using a unit value based on quoted prices in active markets for identical assets.

No Level 2 or Level 3 inputs were available to the Plan at June 30, 2024.

The Plan's common stocks, exchange-traded funds, and mutual funds are reported at fair value in the statements of net assets available for benefits.

Input Levels by Investment Category:

		<u>Fair Value Measurements at Reporting Date Using</u>		
		<u>Quoted Prices in</u>		
		<u>Active Markets</u>	<u>Significant Other</u>	<u>Significant</u>
		<u>for Identical</u>	<u>Observable</u>	<u>Unobservable</u>
		<u>Assets (Level 1)</u>	<u>Inputs (Level 2)</u>	<u>Inputs (Level 3)</u>
		<u>Fair Value</u>		
<u>June 30, 2024</u>				
Cash, interest-bearing	\$ 458,558	\$ 458,558	\$ -	\$ -
Mutual funds	1,219,506	1,219,506	-	-
Participant-directed				
accounts	1,230,702	1,230,702	-	-
Common stocks	<u>5,962,706</u>	<u>5,962,706</u>	<u>-</u>	<u>-</u>
Investments Measured				
at Fair Value	<u>\$ 8,871,472</u>	<u>\$ 8,871,472</u>	<u>\$ -</u>	<u>\$ -</u>
 <u>June 30, 2023</u>				
Cash, interest-bearing	\$ 638,163	\$ 638,163	\$ -	\$ -
Mutual funds	1,619,211	1,619,211	-	-
Participant-directed				
accounts	1,016,751	1,016,751	-	-
Common stocks	<u>3,759,357</u>	<u>3,759,357</u>	<u>-</u>	<u>-</u>
Investments Measured				
at Fair Value	<u>\$ 7,033,482</u>	<u>\$ 7,033,482</u>	<u>\$ -</u>	<u>\$ -</u>

CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2024

5. Nonparticipant-directed Investments

Employer profit-sharing contributions are not participant-directed. Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments is as follows:

Net Assets	<u>2024</u>	<u>2023</u>
Investments at fair value		
Common stocks	\$ 5,962,706	\$ 3,759,357
Mutual funds	1,219,506	1,619,211
Interest-bearing cash	<u>458,558</u>	<u>638,163</u>
	<u>\$ 7,640,770</u>	<u>\$ 6,016,731</u>
		<u>Year ended</u>
		<u>June 30, 2024</u>
Changes in Net Assets		
Additions and withdrawals		\$ 706,104
Fees		(20,819)
Change in value		<u>938,754</u>
		<u>\$ 1,624,039</u>

6. Plan Termination

Although it has not expressed any intent to do so, the Sponsor has the right under the Plan to discontinue its contributions at any time and terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

7. Tax Status

The IRS has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and, therefore, believes that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2024

8. Parties-in-Interest

Certain Plan investments are shares of mutual funds managed by Truist Financial and third-party administration is provided by Old Point Financial Corporation. As defined by the Plan, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services provided by Truist Financial for the years ended June 30, 2024 and 2023 were \$33,306 and \$33,657, respectively.

WellsColeman performed the audit for the years ended June 30, 2024 and 2023. WellsColeman is a service provider of the Plan; therefore, transactions are party-in-interest transactions. Fees are paid by the Plan sponsor.

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

9. 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.

10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of the changes in net assets available for benefits for the years ended June 30, 2024 and 2023, per the financial statements to the Form 5500:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 9,656,172	\$ 7,805,924
Excess contributions payable	<u>1,610</u>	<u>5,768</u>
Net assets available for benefits per the Form 5500	<u>\$ 9,657,782</u>	<u>\$ 7,811,692</u>

The following is a reconciliation of the changes in net assets available for benefits for the year ended June 30, 2024, per the financial statements to the Form 5500.

Change in net assets per the financial statements	\$ 1,850,248
2023 excess contributions payable	(5,768)
2024 excess contributions payable	<u>1,610</u>
Change in net assets available for benefits per the Form 5500	<u>\$ 1,846,090</u>

CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN

NOTES TO FINANCIAL STATEMENTS - CONTINUED

June 30, 2024

11. Delinquent Participant Contributions

During the year ended June 30, 2024, the Company's failure to remit certain employee contributions to the Plan in a timely manner constituted a lending of such monies to the Company. As such, these transactions represented nonexempt prohibited transactions between the Company and the Plan as identified in the Schedule of Delinquent Participant Contributions - Form 5500, Schedule H, Part IV, Line 4a. The Company has remitted the participant contributions totaling approximately \$377 and the associated lost earnings finalizing the applicable corrections on those remittances.

SUPPLEMENTAL INFORMATION

**CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN
EIN 54-1325318, PLAN 001**

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

For the year ended June 30, 2024

Participant Contributions Transferred Late to Plan	Check Here If Late Participant Loan Repayments Are Included:	<u>Totals That Constitute Nonexempt Prohibited Transactions</u>			Total Fully Corrected Under VFCP & PTE 2002-51
		<u>Contributions Not Corrected</u>	<u>Contributions Corrected Outside VFCP</u>	<u>Contributions Pending Correction In VFCP</u>	
\$ 377	<input type="checkbox"/>	\$ -	\$ 377	\$ -	\$ -

**CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN
EIN 54-1325318, PLAN 001**

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

June 30, 2024

(a)	(b) Identity of Issuer, Borrowers, Lessor, or Similar Party	(c) Description of Investment, or Number of Shares	(d) Cost	(e) Current Value
<u>Interest-Bearing Cash</u>				
*	Single Bank Level Rate Sweep	Cash	\$ 458,558	\$ 458,558
			<u>458,558</u>	<u>458,558</u>
<u>Common Stocks</u>				
	Alaska Air Group, Inc.	1,080	74,901	43,632
	Alphabet Inc.	935	137,160	170,310
	Amazon.com, Inc.	6,425	534,087	1,241,631
	Apple, Inc.	2,490	248,030	524,444
	Boeing Co.	1,080	205,760	196,571
	Caterpillar, Inc.	215	50,725	71,616
	Chewy, Inc. CL A	1,365	69,878	37,183
	Walt Disney Co.	920	109,118	91,347
	Dollar General Corp.	985	119,460	130,247
	Dominion Energy Inc.	1,750	115,271	85,750
	Ebay, Inc.	1,380	84,947	74,134
	Eli Lilly & Co.	162	102,802	146,671
	Ford Motor Company	21,105	270,510	263,528
	GE Aerospace	870	79,757	138,304
	GE Vernova, Inc.	217	20,408	37,218
	Generac Holdings, Inc.	350	113,888	46,277
	General Dynamics Corp.	755	182,700	219,056
	Genuine Parts Co.	1,020	159,615	141,086
	McDonald's Corp.	355	101,140	90,468
	Microsoft Corp.	1,733	313,434	774,564
	Nexterra Energy, Inc.	1,105	62,366	78,245
	NVIDIA Corp.	1,380	65,261	170,485
	Paypal Holdings Inc.	1,265	153,521	73,408
	Pinterest, Inc.	1,595	110,241	70,292
	RTX Corporation	2,155	194,348	216,340
	Target Corp.	395	64,539	58,476
	Tesla, Inc.	825	179,956	163,251
	Verizon Communications Inc.	5,725	269,148	236,099
	Visa, Inc.	565	114,318	148,295
	Walmart, Inc.	2,645	149,417	179,093
	Zimmer Biomet Holdings, Inc.	405	63,547	43,955
	Zimvie, Inc.	40	1,291	730
			<u>4,521,544</u>	<u>5,962,706</u>

Registered Investment Companies

Federated Hermes Floating Rate				
Strategic Inc Fund	50,645		505,226	439,600

- Continued -

**CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN
EIN 54-1325318, PLAN 001**

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

June 30, 2024

(a)	(b) Identity of Issuer, Borrowers, Lessor, or Similar Party	(c) Description of Investment, or Number of Shares	(d) Cost	(e) Current Value
	Health Care Select Sector SPDR	350	44,728	51,012
	iShares Semiconductor	885	123,590	218,268
	Energy Select Sector SPDR	535	49,990	48,765
	SPDR S&P Biotech	990	120,088	91,783
	Vanguard Short-Term Bond	4,825	399,292	370,078
			<u>1,242,914</u>	<u>1,219,506</u>
	<u>Participant-Directed Accounts</u>			
*	American Funds	Money Market	-	79,584
*	American Funds	American Balanced Fund	-	3,598
*	American Funds	American Funds High Income Trust	-	3,239
*	American Funds	Europacific Growth Fund	-	39,362
*	American Funds	Growth Fund of America	-	60,165
*	American Funds	Income Fund of America	-	5,129
*	American Funds	Investment Company of America	-	1,602
*	American Funds	American Mutual Fund	-	24,759
*	American Funds	Fundamental Investors Fund	-	33,183
*	American Funds	Moderate Growth and Income Portfolio	-	3,323
*	American Funds	New Perspective Fund	-	3,767
*	American Funds	Short-Term Bond Fund of America	-	5,986
*	American Funds	American Fund Growth and Income Portfolio	-	37,355
*	American Funds	2025 Target Date-R2	-	136,112
*	American Funds	2030 Target Date-R2	-	144,532
*	American Funds	2035 Target Date-R2	-	393,107
*	American Funds	2040 Target Date-R2	-	47,404
*	American Funds	2045 Target Date-R2	-	87,933
*	American Funds	2050 Target Date-R2	-	24,369
*	American Funds	2055 Target Date-R2	-	90,658
*	American Funds	2060 Target Date-R2	-	3,720
*	American Funds	2065 Target Date-R2	-	1,815
			<u>-</u>	<u>1,230,702</u>
			<u>\$6,223,016</u>	<u>\$8,871,472</u>

Note: An asterisk (*) in column (a) denotes an entity known to be a party-in-interest to the Plan.
Zero amounts in column (d) are participant-directed investments.

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 <div style="font-size: 24pt; font-weight: bold; text-align: center;">2023</div> 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 07/01/2023 and ending 06/30/2024	
A This return/report is for:	<input type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) <input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) ____
B This return/report is:	<input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report <input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here.	<input type="checkbox"/>
D Check box if filing under:	<input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program <input type="checkbox"/> special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.	<input type="checkbox"/>

Part II Basic Plan Information—enter all requested information							
1a Name of plan CURTIS CONTRACTING, INC. 401(k) PROFIT SHARING PLAN	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:80%;">1b Three-digit plan number (PN) ▶</td> <td style="width:20%; text-align: center;">001</td> </tr> <tr> <td colspan="2">1c Effective date of plan 07/01/1994</td> </tr> </table>	1b Three-digit plan number (PN) ▶	001	1c Effective date of plan 07/01/1994			
1b Three-digit plan number (PN) ▶	001						
1c Effective date of plan 07/01/1994							
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) CURTIS CONTRACTING, INC. P.O. BOX 769 WEST POINT VA 23181	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td colspan="2">2b Employer Identification Number (EIN) 54-1325318</td> </tr> <tr> <td colspan="2">2c Plan Sponsor's telephone number 804-843-4633</td> </tr> <tr> <td colspan="2">2d Business code (see instructions) 237310</td> </tr> </table>	2b Employer Identification Number (EIN) 54-1325318		2c Plan Sponsor's telephone number 804-843-4633		2d Business code (see instructions) 237310	
2b Employer Identification Number (EIN) 54-1325318							
2c Plan Sponsor's telephone number 804-843-4633							
2d Business code (see instructions) 237310							

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		3/18/2025	ANDREW R. CURTIS, JR.
	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

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

Form 5500 (2023)
v. 2300728

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																				
5 Total number of participants at the beginning of the plan year	<table border="1"> <tr> <td style="width: 50px;">5</td> <td style="text-align: right;">253</td> </tr> </table>	5	253																		
5	253																				
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.....	<table border="1"> <tr> <td style="width: 50px;">6a(1)</td> <td style="text-align: right;">211</td> </tr> <tr> <td>6a(2)</td> <td style="text-align: right;">182</td> </tr> <tr> <td>6b</td> <td style="text-align: right;">8</td> </tr> <tr> <td>6c</td> <td style="text-align: right;">45</td> </tr> <tr> <td>6d</td> <td style="text-align: right;">235</td> </tr> <tr> <td>6e</td> <td style="text-align: right;">0</td> </tr> <tr> <td>6f</td> <td style="text-align: right;">235</td> </tr> <tr> <td>6g(1)</td> <td style="text-align: right;">211</td> </tr> <tr> <td>6g(2)</td> <td style="text-align: right;">232</td> </tr> <tr> <td>6h</td> <td style="text-align: right;">35</td> </tr> </table>	6a(1)	211	6a(2)	182	6b	8	6c	45	6d	235	6e	0	6f	235	6g(1)	211	6g(2)	232	6h	35
6a(1)	211																				
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6b	8																				
6c	45																				
6d	235																				
6e	0																				
6f	235																				
6g(1)	211																				
6g(2)	232																				
6h	35																				
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	<table border="1"> <tr> <td style="width: 50px;">7</td> <td></td> </tr> </table>	7																			
7																					

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2A 2E 2H 2J 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) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input checked="" type="checkbox"/> Trust (4) <input type="checkbox"/> 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)

**CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN
EIN 54-1325318, PLAN 001**

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

June 30, 2024

(a)	(b) Identity of Issuer, Borrowers, Lessor, or Similar Party	(c) Description of Investment, or Number of Shares	(d) Cost	(e) Current Value
<u>Interest-Bearing Cash</u>				
*	Single Bank Level Rate Sweep	Cash	\$ 458,558	\$ 458,558
			<u>458,558</u>	<u>458,558</u>
<u>Common Stocks</u>				
	Alaska Air Group, Inc.	1,080	74,901	43,632
	Alphabet Inc.	935	137,160	170,310
	Amazon.com, Inc.	6,425	534,087	1,241,631
	Apple, Inc.	2,490	248,030	524,444
	Boeing Co.	1,080	205,760	196,571
	Caterpillar, Inc.	215	50,725	71,616
	Chewy, Inc. CL A	1,365	69,878	37,183
	Walt Disney Co.	920	109,118	91,347
	Dollar General Corp.	985	119,460	130,247
	Dominion Energy Inc.	1,750	115,271	85,750
	Ebay, Inc.	1,380	84,947	74,134
	Eli Lilly & Co.	162	102,802	146,671
	Ford Motor Company	21,105	270,510	263,528
	GE Aerospace	870	79,757	138,304
	GE Vernova, Inc.	217	20,408	37,218
	Generac Holdings, Inc.	350	113,888	46,277
	General Dynamics Corp.	755	182,700	219,056
	Genuine Parts Co.	1,020	159,615	141,086
	McDonald's Corp.	355	101,140	90,468
	Microsoft Corp.	1,733	313,434	774,564
	Nexterra Energy, Inc.	1,105	62,366	78,245
	NVIDIA Corp.	1,380	65,261	170,485
	Paypal Holdings Inc.	1,265	153,521	73,408
	Pinterest, Inc.	1,595	110,241	70,292
	RTX Corporation	2,155	194,348	216,340
	Target Corp.	395	64,539	58,476
	Tesla, Inc.	825	179,956	163,251
	Verizon Communications Inc.	5,725	269,148	236,099
	Visa, Inc.	565	114,318	148,295
	Walmart, Inc.	2,645	149,417	179,093
	Zimmer Biomet Holdings, Inc.	405	63,547	43,955
	Zimvie, Inc.	40	1,291	730
			<u>4,521,544</u>	<u>5,962,706</u>

Registered Investment Companies

	Federated Hermes Floating Rate Strategic Inc Fund	50,645	505,226	439,600
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- Continued -

**CURTIS CONTRACTING, INC. 401(k) PROFIT-SHARING PLAN
EIN 54-1325318, PLAN 001**

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

June 30, 2024

(a)	(b) Identity of Issuer, Borrowers, Lessor, or Similar Party	(c) Description of Investment, or Number of Shares	(d) Cost	(e) Current Value
	Health Care Select Sector SPDR	350	44,728	51,012
	iShares Semiconductor	885	123,590	218,268
	Energy Select Sector SPDR	535	49,990	48,765
	SPDR S&P Biotech	990	120,088	91,783
	Vanguard Short-Term Bond	4,825	399,292	370,078
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