

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2023

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

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... [X] a single-employer plan [ ] a DFE... B This return/report is: [ ] the first return/report [ ] the final return/report... C If the plan is a collectively-bargained plan... D Check box if filing under: [X] Form 5558 [ ] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan: ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN
1b Three-digit plan number (PN): 502
1c Effective date of plan: 06/01/1995
2a Plan sponsor's name (employer, if for a single-employer plan): ANDERSON MANAGEMENT SERVICES, INC
2b Employer Identification Number (EIN): 62-1849640
2c Plan Sponsor's telephone number: 865-474-8500
2d Business code (see instructions): 511190

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.

Form 5500 (2023) v. 230707

|  |  |      |
|--|--|------|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor   | <b>3b</b> Administrator's EIN              |      |
|  | <b>3c</b> Administrator's telephone number |      |
| <b>4</b> 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:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name   | <b>4b</b> EIN                              |      |
|  | <b>4d</b> PN                               |      |
| <b>5</b> Total number of participants at the beginning of the plan year  | <b>5</b>                                   | 1554 |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).<br><b>a(1)</b> Total number of active participants at the beginning of the plan year .....<br><b>a(2)</b> Total number of active participants at the end of the plan year .....<br><b>b</b> Retired or separated participants receiving benefits .....<br><b>c</b> Other retired or separated participants entitled to future benefits .....<br><b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> . .....<br><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits .....<br><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> . .....<br><b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....<br><b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....<br><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | <b>6a(1)</b>                               | 1537 |
|  | <b>6a(2)</b>                               | 1622 |
|  | <b>6b</b>                                  | 0    |
|  | <b>6c</b>                                  | 0    |
|  | <b>6d</b>                                  | 1622 |
|  | <b>6e</b>                                  |      |
|  | <b>6f</b>                                  |      |
|  | <b>6g(1)</b>                               |      |
| <b>6g(2)</b>   |  |      |
| <b>6h</b>  |  |      |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....  | <b>7</b>                                   |      |

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

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:  
4A 4B 4D 4E 4F 4H 4Q

|   |   |
|---|---|
| <b>9a</b> Plan funding arrangement (check all that apply)               | <b>9b</b> Plan benefit arrangement (check all that apply)               |
| (1) <input checked="" type="checkbox"/> Insurance                       | (1) <input checked="" 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)

|  |   |
|--|---|
| <b>a Pension Schedules</b>   | <b>b General Schedules</b>  |
| (1) <input type="checkbox"/> <b>R</b> (Retirement Plan Information)  | (1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information)                            |
| (2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary | (2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan)                          |
| (3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary                               | (3) <input checked="" type="checkbox"/> <b>A</b> (Insurance Information) – Number Attached <u>7</u> |
| (4) <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) – Number Attached _____  | (4) <input checked="" type="checkbox"/> <b>C</b> (Service Provider Information)                     |
| (5) <input type="checkbox"/> <b>MEP</b> (Multiple-Employer Retirement Plan Information)  | (5) <input type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)                          |
|  | (6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)                             |

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

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**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.

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

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**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 \_\_\_\_\_

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

MARSH & MCLENNAN AGENCY LLC

6279 TRI RIDGE BLVD STE 400  
LOVELAND, OH 45140-8320

| (b) Amount of sales and base commissions paid | Fees and other commissions paid |                | (e) Organization code |
|---|---------------------------------|----------------|-----------------------|
|   | (c) Amount                      | (d) Purpose    |                       |
| 0   | 59                              | MARKETING FEES | 3                     |

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

HAYS COMPANIES INC

80 S. 8TH ST.  
SUITE 700  
MINNEAPOLIS, MN 55402

| (b) Amount of sales and base commissions paid | Fees and other commissions paid |             | (e) Organization code |
|---|---------------------------------|-------------|-----------------------|
|   | (c) Amount                      | (d) Purpose |                       |
| 8   |                                 |             | 3                     |

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

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

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

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

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

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

**Part II Investment and Annuity Contract Information**  
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

|  |          |  |
|--|----------|--|
| <b>4</b> Current value of plan's interest under this contract in the general account at year end ..... | <b>4</b> |  |
| <b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....    | <b>5</b> |  |

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

**b** Premiums paid to carrier ..... **6b**

**c** Premiums due but unpaid at the end of the year..... **6c**

**d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... **6d**  
 Specify nature of costs ▶

**e** Type of contract: (1)  individual policies (2)  group deferred annuity  
 (3)  other (specify) ▶

**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

**a** Type of contract: (1)  deposit administration (2)  immediate participation guarantee  
 (3)  guaranteed investment (4)  other ▶

**b** Balance at the end of the previous year ..... **7b**

**c** Additions: (1) Contributions deposited during the year ..... **7c(1)**  
 (2) Dividends and credits ..... **7c(2)**  
 (3) Interest credited during the year ..... **7c(3)**  
 (4) Transferred from separate account..... **7c(4)**  
 (5) Other (specify below) ..... **7c(5)**  
 ▶

(6) Total additions ..... **7c(6)** 0

**d** Total of balance and additions (add lines **7b** and **7c(6)**) ..... **7d** 0

**e** Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year ..... **7e(1)**  
 (2) Administration charge made by carrier ..... **7e(2)**  
 (3) Transferred to separate account..... **7e(3)**  
 (4) Other (specify below) ..... **7e(4)**  
 ▶

(5) Total deductions ..... **7e(5)** 0

**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) ..... **7f** 0

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

|          |  |            |  |   |
|----------|--|------------|--|---|
| <b>a</b> | Total premiums or subscription charges paid to carrier .....   | <b>10a</b> |  | 0 |
| <b>b</b> | If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount ..... | <b>10b</b> |  |   |

Specify nature of costs.

**Part IV Provision of Information**

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

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

**SCHEDULE A  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Insurance Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

**2023**

**This Form is Open to Public Inspection**

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

|   |  |
|---|--|
| <b>A</b> Name of plan<br><b>ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN</b>                         | <b>B</b> Three-digit plan number (PN) ▶ <b>502</b>                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>ANDERSON MANAGEMENT SERVICES, INC</b> | <b>D</b> Employer Identification Number (EIN)<br><b>62-1849640</b> |

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

**1 Coverage Information:**

**(a)** Name of insurance carrier  
**SUN LIFE ASSURANCE COMPANY OF CANADA**

| <b>(b)</b> EIN    | <b>(c)</b> NAIC code | <b>(d)</b> Contract or identification number | <b>(e)</b> Approximate number of persons covered at end of policy or contract year | <b>Policy or contract year</b> |                   |
|-------------------|----------------------|--|--|--------------------------------|-------------------|
|                   |                      |  |  | <b>(f)</b> From                | <b>(g)</b> To     |
| <b>30-1082080</b> | <b>80802</b>         | <b>236973</b>                                | <b>0</b>   | <b>07/01/2023</b>              | <b>06/30/2024</b> |

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

|   |                                      |
|---|--------------------------------------|
| <b>(a)</b> Total amount of commissions paid | <b>(b)</b> Total amount of fees paid |
|---|--------------------------------------|

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

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

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> Purpose |                              |
|  |  |                    |                              |

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

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> Purpose |                              |
|  |  |                    |                              |

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

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

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

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

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

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

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

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

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

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

|                |  |
|----------------|--|
| <b>Part II</b> | <b>Investment and Annuity Contract Information</b><br>Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report. |
|----------------|--|

|  |          |  |
|--|----------|--|
| <b>4</b> Current value of plan's interest under this contract in the general account at year end ..... | <b>4</b> |  |
| <b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....    | <b>5</b> |  |

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

|  |           |  |
|--|-----------|--|
| <b>b</b> Premiums paid to carrier .....  | <b>6b</b> |  |
| <b>c</b> Premiums due but unpaid at the end of the year.....   | <b>6c</b> |  |
| <b>d</b> If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. ....<br>Specify nature of costs ▶ | <b>6d</b> |  |

**e** Type of contract: (1)  individual policies      (2)  group deferred annuity  
(3)  other (specify) ▶

**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

**a** Type of contract: (1)  deposit administration      (2)  immediate participation guarantee  
(3)  guaranteed investment      (4)  other ▶

|   |                           |              |
|---|---------------------------|--------------|
| <b>b</b> Balance at the end of the previous year .....  | <b>7b</b>                 |              |
| <b>c</b> Additions: (1) Contributions deposited during the year .....                                   | <b>7c(1)</b>              |              |
|   | <b>7c(2)</b>              |              |
|   | <b>7c(3)</b>              |              |
|   | <b>7c(4)</b>              |              |
|   | <b>7c(5)</b>              |              |
| (6) Total additions.....  | <b>7c(6)</b>              | 0            |
| <b>d</b> Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....                   | <b>7d</b>                 | 0            |
| <b>e</b> Deductions:<br>(1) Disbursed from fund to pay benefits or purchase annuities during year ..... | <b>7e(1)</b>              |              |
|   | <b>7e(2)</b>              |              |
|   | <b>7e(3)</b>              |              |
|   | <b>7e(4)</b>              |              |
|   | (5) Total deductions..... | <b>7e(5)</b> |
| <b>f</b> Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ) ..... | <b>7f</b>                 | 0            |

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

|          |  |            |  |   |
|----------|--|------------|--|---|
| <b>a</b> | Total premiums or subscription charges paid to carrier .....   | <b>10a</b> |  | 0 |
| <b>b</b> | If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount ..... | <b>10b</b> |  |   |

Specify nature of costs.

**Part IV Provision of Information**

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

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



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

MARSH & MCLENNAN

250 PEHLE AVE STE 400 PARK 80 PLAZA  
SADDLEBROOK, NJ 07663-5826

| (b) Amount of sales and base commissions paid | Fees and other commissions paid |                           | (e) Organization code |
|---|---------------------------------|---------------------------|-----------------------|
|   | (c) Amount                      | (d) Purpose               |                       |
| 0   | 126                             | SUPPLEMENTAL COMPENSATION | 3                     |

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

MARSH & MCLENNAN AGENCY LLC

6279 TRI RIDGE BLVD STE 400  
LOVELAND, OH 45140-8320

| (b) Amount of sales and base commissions paid | Fees and other commissions paid |                | (e) Organization code |
|---|---------------------------------|----------------|-----------------------|
|   | (c) Amount                      | (d) Purpose    |                       |
| 0   | 29                              | MARKETING FEES | 3                     |

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

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

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

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

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

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

|                |  |
|----------------|--|
| <b>Part II</b> | <b>Investment and Annuity Contract Information</b><br>Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report. |
|----------------|--|

|  |          |  |
|--|----------|--|
| <b>4</b> Current value of plan's interest under this contract in the general account at year end ..... | <b>4</b> |  |
| <b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....    | <b>5</b> |  |

**6** Contracts With Allocated Funds:

|  |           |  |
|--|-----------|--|
| <b>a</b> State the basis of premium rates ▶  |           |  |
| <b>b</b> Premiums paid to carrier .....  | <b>6b</b> |  |
| <b>c</b> Premiums due but unpaid at the end of the year.....   | <b>6c</b> |  |
| <b>d</b> If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. ....<br>Specify nature of costs ▶ | <b>6d</b> |  |
| <b>e</b> Type of contract: (1) <input type="checkbox"/> individual policies                      (2) <input type="checkbox"/> group deferred annuity<br>(3) <input type="checkbox"/> other (specify) ▶         |           |  |
| <b>f</b> If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>   |           |  |

**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

|  |              |          |
|--|--------------|----------|
| <b>a</b> Type of contract: (1) <input type="checkbox"/> deposit administration                      (2) <input type="checkbox"/> immediate participation guarantee<br>(3) <input type="checkbox"/> guaranteed investment                      (4) <input type="checkbox"/> other ▶ |              |          |
| <b>b</b> Balance at the end of the previous year .....   | <b>7b</b>    |          |
| <b>c</b> Additions: (1) Contributions deposited during the year .....  | <b>7c(1)</b> |          |
|  | <b>7c(2)</b> |          |
|  | <b>7c(3)</b> |          |
|  | <b>7c(4)</b> |          |
|  | <b>7c(5)</b> |          |
|  | <b>7c(6)</b> | <b>0</b> |
| <b>d</b> Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....  | <b>7d</b>    | <b>0</b> |
| <b>e</b> Deductions:<br>(1) Disbursed from fund to pay benefits or purchase annuities during year .....  | <b>7e(1)</b> |          |
|  | <b>7e(2)</b> |          |
|  | <b>7e(3)</b> |          |
|  | <b>7e(4)</b> |          |
|  | <b>7e(5)</b> | <b>0</b> |
| <b>f</b> Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ) .....  | <b>7f</b>    | <b>0</b> |

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

|          |  |            |  |   |
|----------|--|------------|--|---|
| <b>a</b> | Total premiums or subscription charges paid to carrier .....   | <b>10a</b> |  | 0 |
| <b>b</b> | If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount ..... | <b>10b</b> |  |   |

Specify nature of costs.

**Part IV Provision of Information**

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

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

|   |  |  |
|---|--|--|
| <p style="text-align: center;"><b>SCHEDULE A</b><br/><b>(Form 5500)</b></p> <p style="font-size: small;">Department of the Treasury<br/>Internal Revenue Service</p> <hr/> <p style="font-size: x-small;">Department of Labor<br/>Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p> | <p><b>Insurance Information</b></p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ <b>File as an attachment to Form 5500.</b></p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p> | <p>OMB No. 1210-0110</p> <hr/> <p style="font-size: large;"><b>2023</b></p> <hr/> <p><b>This Form is Open to Public Inspection</b></p> |
|---|--|--|

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

|  |   |  |
|--|---|--|
| <p><b>A</b> Name of plan<br/><span style="color: blue;">ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN</span></p>                         | <p><b>B</b> Three-digit plan number (PN) ▶</p>  | <p><span style="color: blue;">502</span></p> |
| <p><b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br/><span style="color: blue;">ANDERSON MANAGEMENT SERVICES, INC</span></p> | <p><b>D</b> Employer Identification Number (EIN)<br/><span style="color: blue;">62-1849640</span></p> |  |

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

**1 Coverage Information:**

(a) Name of insurance carrier  
METROPOLITAN LIFE INSURANCE COMPANY

| (b) EIN    | (c) NAIC code | (d) Contract or identification number | (e) Approximate number of persons covered at end of policy or contract year | Policy or contract year |            |
|------------|---------------|---------------------------------------|---|-------------------------|------------|
|            |               |                                       |   | (f) From                | (g) To     |
| 13-5581829 | 65978         | 0214948                               | 0   | 07/01/2023              | 06/30/2024 |

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

|  |   |
|--|---|
| <p>(a) Total amount of commissions paid<br/><span style="color: blue;">2366</span></p> | <p>(b) Total amount of fees paid<br/><span style="color: blue;">1685</span></p> |
|--|---|

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

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

MARSH & MCLENNAN AGENCY LLC 20 N. MARTINGALE RD  
SUITE 100  
SCHAUMBURG, IL 60173-2423

| (b) Amount of sales and base commissions paid | Fees and other commissions paid |                           | (e) Organization code |
|---|---------------------------------|---------------------------|-----------------------|
|   | (c) Amount                      | (d) Purpose               |                       |
| 2366  | 33                              | NON-MONETARY COMPENSATION | 3                     |

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

MARSH & MCLENNAN 250 PEHLE AVE STE 400 PARK 80 PLAZA  
SADDLEBROOK, NJ 07663-5826

| (b) Amount of sales and base commissions paid | Fees and other commissions paid |                           | (e) Organization code |
|---|---------------------------------|---------------------------|-----------------------|
|   | (c) Amount                      | (d) Purpose               |                       |
| 0   | 1605                            | SUPPLEMENTAL COMPENSATION | 3                     |

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

MARSH & MCLENNAN AGENCY LLC

6279 TRI RIDGE BLVD STE 400  
LOVELAND, OH 45140-8320

| (b) Amount of sales and base commissions paid | Fees and other commissions paid |                | (e) Organization code |
|---|---------------------------------|----------------|-----------------------|
|   | (c) Amount                      | (d) Purpose    |                       |
| 0   | 47                              | MARKETING FEES | 3                     |

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

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

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

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

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

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

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

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

|                |  |
|----------------|--|
| <b>Part II</b> | <b>Investment and Annuity Contract Information</b><br>Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report. |
|----------------|--|

|  |          |  |
|--|----------|--|
| <b>4</b> Current value of plan's interest under this contract in the general account at year end ..... | <b>4</b> |  |
| <b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....    | <b>5</b> |  |

**6** Contracts With Allocated Funds:

|  |           |  |
|--|-----------|--|
| <b>a</b> State the basis of premium rates ▶  |           |  |
| <b>b</b> Premiums paid to carrier .....  | <b>6b</b> |  |
| <b>c</b> Premiums due but unpaid at the end of the year.....   | <b>6c</b> |  |
| <b>d</b> If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. ....<br>Specify nature of costs ▶ | <b>6d</b> |  |
| <b>e</b> Type of contract: (1) <input type="checkbox"/> individual policies                      (2) <input type="checkbox"/> group deferred annuity<br>(3) <input type="checkbox"/> other (specify) ▶         |           |  |
| <b>f</b> If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>   |           |  |

**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

|  |              |          |
|--|--------------|----------|
| <b>a</b> Type of contract: (1) <input type="checkbox"/> deposit administration                      (2) <input type="checkbox"/> immediate participation guarantee<br>(3) <input type="checkbox"/> guaranteed investment                      (4) <input type="checkbox"/> other ▶ |              |          |
| <b>b</b> Balance at the end of the previous year .....   | <b>7b</b>    |          |
| <b>c</b> Additions: (1) Contributions deposited during the year .....  | <b>7c(1)</b> |          |
|  | <b>7c(2)</b> |          |
|  | <b>7c(3)</b> |          |
|  | <b>7c(4)</b> |          |
|  | <b>7c(5)</b> |          |
|  | <b>7c(6)</b> | <b>0</b> |
| <b>d</b> Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....  | <b>7d</b>    | <b>0</b> |
| <b>e</b> Deductions:<br>(1) Disbursed from fund to pay benefits or purchase annuities during year .....  | <b>7e(1)</b> |          |
|  | <b>7e(2)</b> |          |
|  | <b>7e(3)</b> |          |
|  | <b>7e(4)</b> |          |
|  | <b>7e(5)</b> | <b>0</b> |
| <b>f</b> Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ) .....  | <b>7f</b>    | <b>0</b> |

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

|          |  |            |  |  |   |
|----------|--|------------|--|--|---|
| <b>a</b> | Total premiums or subscription charges paid to carrier .....   | <b>10a</b> |  |  | 0 |
| <b>b</b> | If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount ..... | <b>10b</b> |  |  |   |

Specify nature of costs.

**Part IV Provision of Information**

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

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

**SCHEDULE A  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Insurance Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

**2023**

**This Form is Open to Public Inspection**

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

|   |  |
|---|--|
| <b>A</b> Name of plan<br><b>ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN</b>                         | <b>B</b> Three-digit plan number (PN) ▶ <b>502</b>                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>ANDERSON MANAGEMENT SERVICES, INC</b> | <b>D</b> Employer Identification Number (EIN)<br><b>62-1849640</b> |

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

**1 Coverage Information:**

**(a)** Name of insurance carrier  
**BLUE CROSS BLUE SHIELD OF TEXAS**

| <b>(b)</b> EIN    | <b>(c)</b> NAIC code | <b>(d)</b> Contract or identification number | <b>(e)</b> Approximate number of persons covered at end of policy or contract year | <b>Policy or contract year</b> |                   |
|-------------------|----------------------|--|--|--------------------------------|-------------------|
|                   |                      |  |  | <b>(f)</b> From                | <b>(g)</b> To     |
| <b>36-1236610</b> | <b>70670</b>         | <b>239858</b>                                | <b>1655</b>  | <b>07/01/2023</b>              | <b>06/30/2024</b> |

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

|   |                                      |
|---|--------------------------------------|
| <b>(a)</b> Total amount of commissions paid | <b>(b)</b> Total amount of fees paid |
|---|--------------------------------------|

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

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

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> Purpose |                              |
|  |  |                    |                              |

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

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> Purpose |                              |
|  |  |                    |                              |

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

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

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

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

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

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

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

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

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

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

**Part II Investment and Annuity Contract Information**  
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

|  |          |  |
|--|----------|--|
| <b>4</b> Current value of plan's interest under this contract in the general account at year end ..... | <b>4</b> |  |
| <b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....    | <b>5</b> |  |

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

**b** Premiums paid to carrier ..... **6b**

**c** Premiums due but unpaid at the end of the year..... **6c**

**d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... **6d**  
 Specify nature of costs ▶

**e** Type of contract: (1)  individual policies (2)  group deferred annuity  
 (3)  other (specify) ▶

**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

**a** Type of contract: (1)  deposit administration (2)  immediate participation guarantee  
 (3)  guaranteed investment (4)  other ▶

|   |              |   |
|---|--------------|---|
| <b>b</b> Balance at the end of the previous year .....  | <b>7b</b>    |   |
| <b>c</b> Additions: (1) Contributions deposited during the year .....                                   | <b>7c(1)</b> |   |
| (2) Dividends and credits .....   | <b>7c(2)</b> |   |
| (3) Interest credited during the year .....   | <b>7c(3)</b> |   |
| (4) Transferred from separate account.....  | <b>7c(4)</b> |   |
| (5) Other (specify below) .....   | <b>7c(5)</b> |   |
|   |              |   |
| (6) Total additions .....   | <b>7c(6)</b> | 0 |
| <b>d</b> Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....                   | <b>7d</b>    | 0 |
| <b>e</b> Deductions:  |              |   |
| (1) Disbursed from fund to pay benefits or purchase annuities during year                               | <b>7e(1)</b> |   |
| (2) Administration charge made by carrier .....   | <b>7e(2)</b> |   |
| (3) Transferred to separate account.....  | <b>7e(3)</b> |   |
| (4) Other (specify below) .....   | <b>7e(4)</b> |   |
|   |              |   |
| (5) Total deductions .....  | <b>7e(5)</b> | 0 |
| <b>f</b> Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ) ..... | <b>7f</b>    | 0 |

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

|  |                 |              |          |
|--|-----------------|--------------|----------|
| <b>a</b> Premiums: (1) Amount received .....   |                 | <b>9a(1)</b> | 9010989  |
| (2) Increase (decrease) in amount due but unpaid.....  |                 | <b>9a(2)</b> | 0        |
| (3) Increase (decrease) in unearned premium reserve .....  |                 | <b>9a(3)</b> | 0        |
| (4) Earned ((1) + (2) - (3)).....  |                 | <b>9a(4)</b> | 9010989  |
| <b>b</b> Benefit charges (1) Claims paid.....  |                 | <b>9b(1)</b> | 9686741  |
| (2) Increase (decrease) in claim reserves .....  |                 | <b>9b(2)</b> | 0        |
| (3) Incurred claims (add (1) and (2)).....   |                 | <b>9b(3)</b> | 9686741  |
| (4) Claims charged .....   |                 | <b>9b(4)</b> | 0        |
| <b>c</b> Remainder of premium: (1) Retention charges (on an accrual basis) --  |                 |              |          |
| (A) Commissions .....  | <b>9c(1)(A)</b> | 0            |          |
| (B) Administrative service or other fees .....   | <b>9c(1)(B)</b> | 361100       |          |
| (C) Other specific acquisition costs .....   | <b>9c(1)(C)</b> |              |          |
| (D) Other expenses .....   | <b>9c(1)(D)</b> |              |          |
| (E) Taxes .....  | <b>9c(1)(E)</b> |              |          |
| (F) Charges for risks or other contingencies.....  | <b>9c(1)(F)</b> |              |          |
| (G) Other retention charges .....  | <b>9c(1)(G)</b> |              |          |
| (H) Total retention .....  | <b>9c(1)(H)</b> | 361100       |          |
| (2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input checked="" type="checkbox"/> credited.)..... |                 | <b>9c(2)</b> | -1036852 |
| <b>d</b> Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement .....  |                 | <b>9d(1)</b> |          |
| (2) Claim reserves .....   |                 | <b>9d(2)</b> |          |
| (3) Other reserves.....  |                 | <b>9d(3)</b> |          |
| <b>e</b> Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).) .....   |                 | <b>9e</b>    |          |

**10** Nonexperience-rated contracts:

|   |            |        |
|---|------------|--------|
| <b>a</b> Total premiums or subscription charges paid to carrier .....   | <b>10a</b> | 774307 |
| <b>b</b> If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount ..... | <b>10b</b> |        |

Specify nature of costs.

**Part IV Provision of Information**

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

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

**SCHEDULE A  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Insurance Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

**2023**

**This Form is Open to Public Inspection**

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

|   |  |  |
|---|--|--|
| <b>A</b> Name of plan<br><b>ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN</b>                         |  | <b>B</b> Three-digit plan number (PN) ▶ <b>502</b>                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>ANDERSON MANAGEMENT SERVICES, INC</b> |  | <b>D</b> Employer Identification Number (EIN)<br><b>62-1849640</b> |

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

**1 Coverage Information:**

**(a)** Name of insurance carrier  
**VISION SERVICE PLAN**

| <b>(b)</b> EIN    | <b>(c)</b> NAIC code | <b>(d)</b> Contract or identification number | <b>(e)</b> Approximate number of persons covered at end of policy or contract year | <b>Policy or contract year</b> |                   |
|-------------------|----------------------|--|--|--------------------------------|-------------------|
|                   |                      |  |  | <b>(f)</b> From                | <b>(g)</b> To     |
| <b>06-1227840</b> | <b>39616</b>         | <b>40154800</b>                              | <b>1065</b>  | <b>07/01/2023</b>              | <b>06/30/2024</b> |

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

|   |                                      |
|---|--------------------------------------|
| <b>(a)</b> Total amount of commissions paid | <b>(b)</b> Total amount of fees paid |
|---|--------------------------------------|

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

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

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> Purpose |                              |
|  |  |                    |                              |

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

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> Purpose |                              |
|  |  |                    |                              |

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

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

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

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

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

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

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

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

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

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

**Part II Investment and Annuity Contract Information**  
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

|  |          |  |
|--|----------|--|
| <b>4</b> Current value of plan's interest under this contract in the general account at year end ..... | <b>4</b> |  |
| <b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....    | <b>5</b> |  |

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

**b** Premiums paid to carrier ..... **6b**

**c** Premiums due but unpaid at the end of the year..... **6c**

**d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... **6d**  
 Specify nature of costs ▶

**e** Type of contract: (1)  individual policies (2)  group deferred annuity  
 (3)  other (specify) ▶

**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

**a** Type of contract: (1)  deposit administration (2)  immediate participation guarantee  
 (3)  guaranteed investment (4)  other ▶

**b** Balance at the end of the previous year ..... **7b**

**c** Additions: (1) Contributions deposited during the year ..... **7c(1)**  
 (2) Dividends and credits ..... **7c(2)**  
 (3) Interest credited during the year ..... **7c(3)**  
 (4) Transferred from separate account..... **7c(4)**  
 (5) Other (specify below) ..... **7c(5)**  
 ▶

(6) Total additions ..... **7c(6)** 0

**d** Total of balance and additions (add lines **7b** and **7c(6)**) ..... **7d** 0

**e** Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year ..... **7e(1)**  
 (2) Administration charge made by carrier ..... **7e(2)**  
 (3) Transferred to separate account..... **7e(3)**  
 (4) Other (specify below) ..... **7e(4)**  
 ▶

(5) Total deductions ..... **7e(5)** 0

**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) ..... **7f** 0

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

|          |  |            |  |       |
|----------|--|------------|--|-------|
| <b>a</b> | Total premiums or subscription charges paid to carrier .....   | <b>10a</b> |  | 86281 |
| <b>b</b> | If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount ..... | <b>10b</b> |  |       |

Specify nature of costs.

**Part IV Provision of Information**

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

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

**SCHEDULE A  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Insurance Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

**2023**

**This Form is Open to Public Inspection**

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

|   |  |
|---|--|
| <b>A</b> Name of plan<br><b>ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN</b>                         | <b>B</b> Three-digit plan number (PN) ▶ <b>502</b>                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>ANDERSON MANAGEMENT SERVICES, INC</b> | <b>D</b> Employer Identification Number (EIN)<br><b>62-1849640</b> |

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

**1 Coverage Information:**

**(a)** Name of insurance carrier

**HARTFORD LIFE AND ACCIDENT**

| <b>(b)</b> EIN    | <b>(c)</b> NAIC code | <b>(d)</b> Contract or identification number | <b>(e)</b> Approximate number of persons covered at end of policy or contract year | <b>Policy or contract year</b> |                   |
|-------------------|----------------------|--|--|--------------------------------|-------------------|
|                   |                      |  |  | <b>(f)</b> From                | <b>(g)</b> To     |
| <b>06-0838648</b> | <b>70815</b>         | <b>715265G</b>                               | <b>1564</b>  | <b>07/01/2023</b>              | <b>06/30/2024</b> |

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

|  |  |
|--|--|
| <b>(a)</b> Total amount of commissions paid<br><b>131645</b> | <b>(b)</b> Total amount of fees paid<br><b>28251</b> |
|--|--|

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

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

**MARSH & MCLENNAN**  
**20 N. MARTINGALE RD**  
**SUITE 100**  
**SCHAUMBURG, IL 60173**

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> Purpose |                              |
| <b>131645</b>  |  |                    | <b>3</b>                     |

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

**MARSH & MCLENNAN**  
**2300 RENAISSANCE BLVD**  
**KING OF PRUSSIA, PA 19406**

| <b>(b)</b> Amount of sales and base commissions paid | <b>Fees and other commissions paid</b> |                    | <b>(e)</b> Organization code |
|--|--|--------------------|------------------------------|
|  | <b>(c)</b> Amount                      | <b>(d)</b> Purpose |                              |
|  | <b>28251</b>                           | <b>BONUS</b>       | <b>3</b>                     |

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

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

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

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

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

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

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

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

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

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

**Part II Investment and Annuity Contract Information**  
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

|  |          |  |
|--|----------|--|
| <b>4</b> Current value of plan's interest under this contract in the general account at year end ..... | <b>4</b> |  |
| <b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....    | <b>5</b> |  |

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

**b** Premiums paid to carrier ..... **6b**

**c** Premiums due but unpaid at the end of the year..... **6c**

**d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... **6d**  
 Specify nature of costs ▶

**e** Type of contract: (1)  individual policies (2)  group deferred annuity  
 (3)  other (specify) ▶

**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

**a** Type of contract: (1)  deposit administration (2)  immediate participation guarantee  
 (3)  guaranteed investment (4)  other ▶

**b** Balance at the end of the previous year ..... **7b**

**c** Additions: (1) Contributions deposited during the year ..... **7c(1)**  
 (2) Dividends and credits ..... **7c(2)**  
 (3) Interest credited during the year ..... **7c(3)**  
 (4) Transferred from separate account..... **7c(4)**  
 (5) Other (specify below) ..... **7c(5)**  
 ▶

(6) Total additions ..... **7c(6)** 0

**d** Total of balance and additions (add lines **7b** and **7c(6)**) ..... **7d** 0

**e** Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year ..... **7e(1)**  
 (2) Administration charge made by carrier ..... **7e(2)**  
 (3) Transferred to separate account..... **7e(3)**  
 (4) Other (specify below) ..... **7e(4)**  
 ▶

(5) Total deductions ..... **7e(5)** 0

**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) ..... **7f** 0

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

**8** Benefit and contract type (check all applicable boxes)

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

|          |  |            |  |         |
|----------|--|------------|--|---------|
| <b>a</b> | Total premiums or subscription charges paid to carrier .....   | <b>10a</b> |  | 1286901 |
| <b>b</b> | If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount ..... | <b>10b</b> |  |         |

Specify nature of costs.

**Part IV Provision of Information**

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

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

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

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

|   |  |            |
|---|--|------------|
| <b>A</b> Name of plan<br><b>ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN</b>                         | <b>B</b> Three-digit plan number (PN) ▶                            | <b>502</b> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>ANDERSON MANAGEMENT SERVICES, INC</b> | <b>D</b> Employer Identification Number (EIN)<br><b>62-1849640</b> |            |

**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

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

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

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

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**(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)

BLUE CROSS BLUE SHIELD OF TEXAS

1001 E. LOOKOUT DRIVE  
RICHARDSON, TX 75082

36-1236610

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 12 13                  | NONE  | 438595   | 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)

FIRST STOP HEALTH

45-1542956

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 12                     | NONE  | 75015  | 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)

TRUIST FINANCIAL CORPORATION

56-0939887

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 12                     | NONE  | 15000  | 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"/>                                     |

**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)

WEX INC.

1 HANCOCK STREET  
PORTLAND, ME 04101

01-0526993

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 12                     | NONE  | 9852   | 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)

HSA BANK

03-0273620

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 12                     | NONE  | 9348   | 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)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>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.

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

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

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

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

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

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

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

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

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|                    |                     |
|--------------------|---------------------|
| <b>a</b> Name:     | <b>b</b> EIN:       |
| <b>c</b> Position: |                     |
| <b>d</b> Address:  | <b>e</b> Telephone: |

Explanation:

|  |  |   |
|--|--|---|
| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Financial Information</b><br><br>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).<br><br>▶ <b>File as an attachment to Form 5500.</b> | OMB No. 1210-0110<br><br><b>2023</b><br><br><b>This Form is Open to Public Inspection</b> |
|--|--|---|

|   |  |
|---|--|
| For calendar plan year 2023 or fiscal plan year beginning <b>07/01/2023</b> and ending <b>06/30/2024</b>  |  |
| <b>A</b> Name of plan<br><b>ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN</b>                         | <b>B</b> Three-digit plan number (PN) ▶ <b>502</b>                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>ANDERSON MANAGEMENT SERVICES, INC</b> | <b>D</b> Employer Identification Number (EIN)<br><b>62-1849640</b> |

|               |                                      |
|---------------|--------------------------------------|
| <b>Part I</b> | <b>Asset and Liability Statement</b> |
|---------------|--------------------------------------|

**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 |
|--|-----------------|-----------------------|-----------------|
| <b>Assets</b>  |                 |                       |                 |
| <b>a</b> Total noninterest-bearing cash .....  | <b>1a</b>       | 890791                | 885217          |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                       |                 |                       |                 |
| <b>(1)</b> Employer contributions .....  | <b>1b(1)</b>    |                       |                 |
| <b>(2)</b> Participant contributions .....   | <b>1b(2)</b>    |                       |                 |
| <b>(3)</b> Other .....   | <b>1b(3)</b>    |                       |                 |
| <b>c</b> General investments:  |                 |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....   | <b>1c(1)</b>    | 975333                | 1287954         |
| <b>(2)</b> U.S. Government securities .....  | <b>1c(2)</b>    |                       |                 |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                            |                 |                       |                 |
| <b>(A)</b> Preferred .....   | <b>1c(3)(A)</b> |                       |                 |
| <b>(B)</b> All other .....   | <b>1c(3)(B)</b> |                       |                 |
| <b>(4)</b> Corporate stocks (other than employer securities):                                      |                 |                       |                 |
| <b>(A)</b> Preferred .....   | <b>1c(4)(A)</b> |                       |                 |
| <b>(B)</b> Common .....  | <b>1c(4)(B)</b> |                       |                 |
| <b>(5)</b> Partnership/joint venture interests .....   | <b>1c(5)</b>    |                       |                 |
| <b>(6)</b> Real estate (other than employer real property) .....                                   | <b>1c(6)</b>    |                       |                 |
| <b>(7)</b> Loans (other than to participants) .....  | <b>1c(7)</b>    |                       |                 |
| <b>(8)</b> Participant loans .....   | <b>1c(8)</b>    |                       |                 |
| <b>(9)</b> Value of interest in common/collective trusts .....                                     | <b>1c(9)</b>    |                       |                 |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                    | <b>1c(10)</b>   |                       |                 |
| <b>(11)</b> Value of interest in master trust investment accounts .....                            | <b>1c(11)</b>   |                       |                 |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                  | <b>1c(12)</b>   |                       |                 |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....        | <b>1c(13)</b>   |                       |                 |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) ..... | <b>1c(14)</b>   |                       |                 |
| <b>(15)</b> Other .....  | <b>1c(15)</b>   |                       |                 |

| 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    | 1866124               | 2173171         |
| <b>Liabilities</b>   |       |                       |                 |
| g Benefit claims payable .....                                     | 1g    | 833656                | 1506799         |
| h Operating payables .....   | 1h    | 131600                | 216970          |
| i Acquisition indebtedness .....                                   | 1i    |                       |                 |
| j Other liabilities .....  | 1j    |                       |                 |
| k Total liabilities (add all amounts in lines 1g through 1j) ..... | 1k    | 965256                | 1723769         |
| <b>Net Assets</b>  |       |                       |                 |
| l Net assets (subtract line 1k from line 1f) .....                 | 1l    | 900868                | 449402          |

**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.

| <b>Income</b>   |          | (a) Amount | (b) Total |
|---|----------|------------|-----------|
| <b>a Contributions:</b>   |          |            |           |
| (1) Received or receivable in cash from: (A) Employers .....                                  | 2a(1)(A) | 5832373    |           |
| (B) Participants .....  | 2a(1)(B) | 5282329    |           |
| (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)    |            | 11114702  |
| <b>b Earnings on investments:</b>   |          |            |           |
| (1) Interest:   |          |            |           |
| (A) Interest-bearing cash (including money market accounts and certificates of deposit) ..... | 2b(1)(A) | 102621     |           |
| (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) |            | 102621    |
| (2) Dividends:  |          |            |           |
| (A) Preferred stock .....   | 2b(2)(A) |            |           |
| (B) Common stock .....  | 2b(2)(B) |            |           |
| (C) Registered investment company shares (e.g. mutual funds) .....                            | 2b(2)(C) |            |           |
| (D) Total dividends. Add lines 2b(2)(A), (B), and (C) .....                                   | 2b(2)(D) |            | 0         |
| (3) Rents .....   | 2b(3)    |            |           |
| (4) Net gain (loss) on sale of assets:  |          |            |           |
| (A) Aggregate proceeds .....  | 2b(4)(A) |            |           |
| (B) Aggregate carrying amount (see instructions) .....  | 2b(4)(B) |            |           |
| (C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result .....                          | 2b(4)(C) |            |           |
| (5) Unrealized appreciation (depreciation) of assets:   |          |            |           |
| (A) Real estate .....   | 2b(5)(A) |            |           |
| (B) Other .....   | 2b(5)(B) |            |           |
| (C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B) .....                 | 2b(5)(C) |            |           |

|   |               | (a) Amount | (b) Total |
|---|---------------|------------|-----------|
| (6) Net investment gain (loss) from common/collective trusts.....                               | <b>2b(6)</b>  |            |           |
| (7) Net investment gain (loss) from pooled separate accounts.....                               | <b>2b(7)</b>  |            |           |
| (8) Net investment gain (loss) from master trust investment accounts.....                       | <b>2b(8)</b>  |            |           |
| (9) Net investment gain (loss) from 103-12 investment entities.....                             | <b>2b(9)</b>  |            |           |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) ..... | <b>2b(10)</b> |            |           |
| <b>c</b> Other income .....   | <b>2c</b>     |            |           |
| <b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....        | <b>2d</b>     |            | 11217323  |

**Expenses**

|   |               |         |          |
|---|---------------|---------|----------|
| <b>e</b> Benefit payment and payments to provide benefits:                                  |               |         |          |
| (1) Directly to participants or beneficiaries, including direct rollovers .....             | <b>2e(1)</b>  | 8863235 |          |
| (2) To insurance carriers for the provision of benefits.....                                | <b>2e(2)</b>  | 2257442 |          |
| (3) Other.....  | <b>2e(3)</b>  |         |          |
| (4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....                 | <b>2e(4)</b>  |         | 11120677 |
| <b>f</b> Corrective distributions (see instructions).....                                   | <b>2f</b>     |         |          |
| <b>g</b> Certain deemed distributions of participant loans (see instructions) .....         | <b>2g</b>     |         |          |
| <b>h</b> Interest expense .....   | <b>2h</b>     |         |          |
| <b>i</b> Administrative expenses:   |               |         |          |
| (1) Salaries and allowances.....  | <b>2i(1)</b>  |         |          |
| (2) Contract administrator fees.....  | <b>2i(2)</b>  |         |          |
| (3) Recordkeeping fees.....   | <b>2i(3)</b>  |         |          |
| (4) IQPA audit fees.....  | <b>2i(4)</b>  |         |          |
| (5) Investment advisory and investment management fees .....                                | <b>2i(5)</b>  |         |          |
| (6) Bank or trust company trustee/custodial fees .....                                      | <b>2i(6)</b>  |         |          |
| (7) Actuarial fees .....  | <b>2i(7)</b>  |         |          |
| (8) Legal fees .....  | <b>2i(8)</b>  |         |          |
| (9) Valuation/appraisal fees .....  | <b>2i(9)</b>  |         |          |
| (10) Other trustee fees and expenses .....  | <b>2i(10)</b> |         |          |
| (11) Other expenses .....   | <b>2i(11)</b> | 548112  |          |
| (12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....        | <b>2i(12)</b> |         | 548112   |
| <b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total ..... | <b>2j</b>     |         | 11668789 |

**Net Income and Reconciliation**

|   |              |  |         |
|---|--------------|--|---------|
| <b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> ..... | <b>2k</b>    |  | -451466 |
| <b>l</b> Transfers of assets:   |              |  |         |
| (1) To this plan .....  | <b>2l(1)</b> |  |         |
| (2) From this plan .....  | <b>2l(2)</b> |  |         |

**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: **LBMC, PC**

(2) EIN: **62-1199757**

**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  |
|---|-----|----|---------|
| <b>a</b> 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.) .....                |     | X  |         |
| <b>b</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.)..... |     | X  |         |
| <b>c</b> 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.) .....  |     | X  |         |
| <b>d</b> 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.).....  |     | X  |         |
| <b>e</b> Was this plan covered by a fidelity bond?.....   | X   |    | 1000000 |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? .....   |     | X  |         |
| <b>g</b> 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? .....  |     | X  |         |
| <b>h</b> 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?.....   |     | X  |         |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....   | X   |    |         |
| <b>j</b> 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.).....   | X   |    |         |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? .....   |     | X  |         |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan? .....  |     | X  |         |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....   |     | X  |         |
| <b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. ....  |     |    |         |

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

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

| <b>5b(1)</b> Name of plan(s) | <b>5b(2)</b> EIN(s) | <b>5b(3)</b> 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 \_\_\_\_\_.

**ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN**

**Financial Statements and Supplemental Schedules**

**June 30, 2024 and 2023**

**(With Independent Auditors' Report Thereon)**



# ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

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## **Independent Auditors' Report**

**The Plan Administrator  
Anderson Companies Associate Health Benefits Plan:**

### ***Opinion***

We have audited the accompanying financial statements of the Anderson Companies Associate Health Benefits Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of benefit obligations and net assets available for benefits as of June 30, 2024 and 2023, the related statements of changes in benefit obligations and net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the benefit obligations and net assets available for benefits of the Plan as of June 30, 2024 and 2023, and the changes in its benefit obligations and net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America (GAAP).

### ***Basis for Opinion***

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the *Auditors' Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the 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 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 GAAP, 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.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued or 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.

## ***Auditors' Responsibilities for the Audit of the Financial Statements***

**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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.**

**In performing an audit in accordance with GAAS, we:**

- Exercise professional judgment and maintain professional skepticism throughout the audit.**
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.**
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.**
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.**
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.**

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

***Supplemental Schedules Required by ERISA***

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) as of June 30, 2024, and the schedule of reportable transactions for the year then ended, are presented for the 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 (DOL'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 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 GAAS.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content of the supplemental schedules are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

*LBMC, PC*

Brentwood, Tennessee  
April 15, 2025

ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

Statements of Benefit Obligations and Net Assets Available for Benefits

June 30, 2024 and 2023

|   | <u>2024</u>              | <u>2023</u>              |
|---|--------------------------|--------------------------|
| <b>Benefit obligations:</b>   |                          |                          |
| <b>Amounts currently payable:</b>   |                          |                          |
| Claims payable and claims incurred but not reported                         | \$ <u>1,506,799</u>      | \$ <u>833,656</u>        |
| <b>Assets:</b>  |                          |                          |
| Investments, at fair value  | 1,287,954                | 975,333                  |
| Cash  | <u>885,217</u>           | <u>890,791</u>           |
| <b>Total assets</b>   | <u><b>2,173,171</b></u>  | <u><b>1,866,124</b></u>  |
| <b>Liabilities:</b>   |                          |                          |
| Accrued expenses and other liabilities                                      | <u>216,970</u>           | <u>131,600</u>           |
| <b>Net assets available for benefits</b>                                    | <u><b>1,956,201</b></u>  | <u><b>1,734,524</b></u>  |
| <b>Excess of net assets available for benefits over benefit obligations</b> | <u><b>\$ 449,402</b></u> | <u><b>\$ 900,868</b></u> |

See accompanying notes to the financial statements.

**ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN**

**Statements of Changes in Benefit Obligations and Net Assets Available for Benefits**

**Years ended June 30, 2024 and 2023**

|   | <u>2024</u>        | <u>2023</u>        |
|---|--------------------|--------------------|
| <b>Net increase (decrease) in benefit obligations:</b>                                  |                    |                    |
| <b>Amounts currently payable:</b>   |                    |                    |
| Claims reported and approved for payment and claims incurred but not reported           | \$ 8,863,235       | \$ 7,749,026       |
| Claims paid   | <u>(8,190,092)</u> | <u>(7,420,872)</u> |
| <b>Net increase in benefit obligations</b>  | <u>673,143</u>     | <u>328,154</u>     |
| <b>Increase in net assets available for benefits:</b>                                   |                    |                    |
| <b>Additions to net assets attributed to:</b>   |                    |                    |
| <b>Contributions:</b>   |                    |                    |
| Plan Sponsor contributions  | 5,832,373          | 4,191,692          |
| Participant contributions   | <u>5,282,329</u>   | <u>4,975,357</u>   |
| <b>Total contributions</b>  | 11,114,702         | 9,167,049          |
| Investment income   | <u>102,621</u>     | <u>51,005</u>      |
| <b>Total additions</b>  | <u>11,217,323</u>  | <u>9,218,054</u>   |
| <b>Deductions from net assets attributed to:</b>  |                    |                    |
| Claims paid   | 8,190,092          | 7,420,872          |
| Claims administration and network access expenses                                       | 548,112            | 650,385            |
| Life and disability insurance premiums  | 1,401,491          | 1,322,265          |
| Dental insurance premiums   | 535,308            | 544,002            |
| Vision insurance premiums   | 105,221            | 107,296            |
| Excess loss insurance premiums  | <u>215,422</u>     | <u>230,007</u>     |
| <b>Total deductions</b>   | <u>10,995,646</u>  | <u>10,274,827</u>  |
| <b>Net increase (decrease) in net assets available for benefits</b>                     | <u>221,677</u>     | <u>(1,056,773)</u> |
| <b>Decrease in excess of net assets available for benefits over benefit obligations</b> | (451,466)          | (1,384,927)        |
| <b>Excess of net assets available for benefits at beginning of year</b>                 | <u>900,868</u>     | <u>2,285,795</u>   |
| <b>Excess of net assets available for benefits at end of year</b>                       | \$ <u>449,402</u>  | \$ <u>900,868</u>  |

See accompanying notes to the financial statements.

# ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

## Notes to the Financial Statements

June 30, 2024 and 2023

### (1) Description of plan

The following description of the Anderson Companies Associate Health Benefits Plan (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

#### (a) General

The Plan was established to provide health and other benefits for eligible employees of Anderson Management Services, Inc. and certain affiliates (collectively, the "Company" or "Plan Sponsor") working at least thirty hours per week ("participants") and their covered dependents. The Plan does not provide coverage for post-retirement benefits. For previous participants who are no longer employed, benefits may continue as required under federal law.

Certain plan assets are held in a voluntary employees' beneficiary association (VEBA) trust. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

#### (b) Contributions

Contributions to the Plan are made by the Plan Sponsor in amounts determined to be necessary to fund claims made against the Plan for medical and prescription drug benefits. Any deficiency of the Plan's net assets available for benefits over benefit obligations is funded by the Company on a pay-as-you-go basis. Receivables, if any, from the Company for these contributions are unsecured. Insurance premiums for basic life insurance and accidental death and dismemberment along with certain administrative fees are paid by the Plan Sponsor and are included in the Plan's financial statements as Plan Sponsor contributions.

Participants share in the cost of medical and prescription drug benefits based upon their respective benefit elections, and the Company pays the cost of life insurance. Participants pay 100% of the cost for the vision, dental, critical illness, accident, voluntary life insurance, short and long-term disability benefits.

As permitted under Section 125 of the Internal Revenue Code (IRC), the Company offers a flexible benefits plan which allows participating employees to pay a designated amount of their plan contributions with pre-tax dollars.

#### (c) Deposits

The Plan is required to keep an amount in an imprest bank account to be used to pay claims by the third-party claims processors.

# ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

## Notes to the Financial Statements

June 30, 2024 and 2023

(d) Benefits

The Plan fully insures vision, dental, life insurance, accident, critical illness, accidental death and dismemberment, and disability benefits. The Plan purchases annual insurance contracts for these insured benefits.

Medical and prescription drug benefits are self-insured. The claims for self-insured benefits are processed by the Plan's third-party claims processors under administrative services only (ASO) arrangements. The claims processors pay claims directly to or on behalf of participants and are then reimbursed by the Plan's VEBA trust. Despite the Plan's utilization of third-party claims processors, ultimate responsibility for payments to providers and participants is retained by the Plan.

The Plan utilizes a pharmacy benefit manager (PBM) which periodically makes refunds to the Plan based on the Plan's actual utilization pattern of specific drugs.

The Plan also provides continuation of certain benefits upon termination of employment through the Consolidated Omnibus Budget Reconciliation Act (COBRA).

(e) Stop-loss coverage

The Plan has entered into a stop-loss insurance arrangement in an effort to limit its exposure (individual participant claims over a specific dollar amount) for self insured benefits for medical including prescription drugs for individual participant claims over \$700,000.

(f) Administrative expenses

The Plan pays administrative expenses that consist primarily of administrative fees paid to third-party claims administrator and Truist Bank (the "Trustee"). These expenses are reported on the statement of changes in benefit obligations and net assets available for benefits as claims administration and network access expenses. Certain administrative expenses are paid directly by the Plan Sponsor.

(g) Plan termination

Although it has not expressed any intent to do so, the Plan Sponsor has the right under the Plan to modify the benefits provided or contributions required of active employees, or to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, remaining assets will be applied in a uniform and nondiscriminatory manner toward the provision of benefits for participants. No assets of the Plan may revert to the Company or be used for purposes other than for the exclusive benefit of the Plan participants.

# ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

## Notes to the Financial Statements

June 30, 2024 and 2023

### (2) Summary of significant accounting policies

#### (a) Basis of accounting

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting.

#### (b) Investment valuation and income recognition

Investments are stated at fair value. Fair value is the price that would be received to sell or redeem an asset in an orderly transaction between market participants at the measurement date. The Plan's management determines the Plan's valuation policies utilizing information provided by the Trustee. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis.

#### (c) Payment of benefits

Premiums for fully insured benefits are paid to the insurance companies and are recorded as premium payments in the accompanying statements of changes in benefit obligations and net assets available for benefits. Claim payments for self insured benefits are recorded when paid. Amounts due that have yet to be reimbursed by the Plan are recorded as a payable in the accompanying statements of benefit obligations and net assets available for benefits.

#### (d) Benefit obligations

Benefit obligations for incurred but not reported (IBNR) medical obligations are estimated by the Plan's management based on historical information. The liability is based on estimates and while management believes that the amount is adequate, the ultimate obligation may be in excess or less than the amounts disclosed. Such amounts are reported at an undiscounted amount because the amounts are payable within one year. Any differences in the amounts estimated and actual amounts paid will be reported in future years.

#### (e) Stop loss

Premiums for stop loss insurance are included in excess loss insurance premiums in the accompanying statements of changes in benefit obligations and net assets available for benefits. During the years ended June 30, 2024 and 2023, there were no claims which exceeded the stop loss limit.

# ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

## Notes to the Financial Statements

June 30, 2024 and 2023

(f) Pharmacy Rebates

Pharmacy rebates due from the Plan's PBM are recorded when received. Pharmacy rebates totaling \$1,037,219 and \$744,228 have been netted with claims paid on the accompanying statements of changes in benefit obligations and net assets available for benefits for the years ended June 30, 2024 and 2023, respectively.

(g) Use of estimates

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

(h) Events occurring after reporting date

The Plan's management has evaluated events and transactions that occurred between June 30, 2024, and April 15, 2025, which is the date that the financial statements were available to be issued, for possible recognition or disclosure in the financial statements.

(3) Fair value measurements

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described below:

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

Level 2 - Inputs to the valuation methodology include:

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

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

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

**ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN**

**Notes to the Financial Statements**

**June 30, 2024 and 2023**

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

The following is a description of the valuation methodology used for assets measured at fair value. There have been no changes in the methodology used at June 30, 2024 and 2023.

- (i) *Money market fund*: Valued at the daily closing price as reported by the fund. The money market fund held in the Plan is an open-ended mutual fund that is registered with the Securities and Exchange Commission. The fund is required to publish its daily net asset value (NAV) and to transact at that price. The money market fund is deemed to be actively traded.

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

The following tables set forth by level the Plan's assets within the fair value hierarchy as of June 30, 2024 and 2023:

**Fair Value Measurements as of  
June 30, 2024 Using the Following Inputs**

|                   | <u>Level 1</u>      | <u>Level 2</u> | <u>Level 3</u> | <u>Total</u>        |
|-------------------|---------------------|----------------|----------------|---------------------|
| Money market fund | \$ <u>1,287,954</u> | \$ <u>-</u>    | \$ <u>-</u>    | \$ <u>1,287,954</u> |

**Fair Value Measurements as of  
June 30, 2023 Using the Following Inputs**

|                   | <u>Level 1</u>    | <u>Level 2</u> | <u>Level 3</u> | <u>Total</u>      |
|-------------------|-------------------|----------------|----------------|-------------------|
| Money market fund | \$ <u>975,333</u> | \$ <u>-</u>    | \$ <u>-</u>    | \$ <u>975,333</u> |

**(4) Administration contract**

Medical and pharmacy claims of the Plan are administered by third-party administrators under the terms of administrative contracts. The contracts require performance of services necessary for the operation and conduct of the day-to-day business of the Plan. As compensation for its services, the third parties receive monthly fees based upon the number of participants in the Plan. During 2024 and 2023, the fees paid related to these contracts were \$457,799 and 634,650, respectively.

# ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

## Notes to the Financial Statements

June 30, 2024 and 2023

(5) Income tax status

The VEBA trust of the Plan received an exemption letter from the Internal Revenue Service (IRS) dated December 11, 1996, stating that the trust is tax exempt under the provisions of Section 501(c)(9) of the IRC, and, accordingly, the trust's net investment income is exempt from income taxes. In addition, the Plan and the trust are required to operate in conformity with the IRC to maintain the tax-exempt status of the trust. The plan administrator believes that the Plan, as amended, is being operated in compliance with the applicable requirements of the IRC and, therefore believes that 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 or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of June 30, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

(6) Related party and party-in-interest transactions

As described in Notes 1, 2, and 4, the Plan has several arrangements with service providers. These transactions are considered party-in-interest transactions under ERISA regulations.

(7) Reconciliation of financial statements to Form 5500

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

|  | <u>2024</u>        | <u>2023</u>       |
|--|--------------------|-------------------|
| Net assets available for benefits per the financial statements | \$ 1,956,201       | \$ 1,734,524      |
| Benefit obligations currently payable                          | <u>(1,506,799)</u> | <u>(833,656)</u>  |
| Net assets available for benefits per the Form 5500            | <u>\$ 449,402</u>  | <u>\$ 900,868</u> |

# ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

## Notes to the Financial Statements

June 30, 2024 and 2023

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

|  | <u>2024</u>         | <u>2023</u>           |
|--|---------------------|-----------------------|
| Change in net assets available for benefits per the financial statements | \$ 221,677          | \$ (1,056,773)        |
| Change in amounts currently payable                                      | <u>(673,143)</u>    | <u>(328,154)</u>      |
| Change in net assets available for benefits per the Form 5500            | \$ <u>(451,466)</u> | \$ <u>(1,384,927)</u> |

**(8) Risks and uncertainties**

The estimated current benefit obligations incurred but not reported are based on certain assumptions, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

The Plan utilizes various investment instruments. Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of benefit obligations and net assets available for benefits.

ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

EIN 62-1849640, PLAN No. 502

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

June 30, 2024

| (a)   | (b)   | (c)   | (d)                 | (e)                 |
|-------|---|---|---------------------|---------------------|
|       | Identity of issue,<br>borrower, lessor,<br>or similar party | Description of<br>investment, including<br>maturity date, rate of<br>interest, collateral,<br>par or maturity value | Cost                | Current<br>value    |
| _____ | Federated Investors   | Federated Treasury Obligations<br>Fund (Money Market Fund)  | \$ <u>1,287,954</u> | \$ <u>1,287,954</u> |

See Independent Auditors' Report

**ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN**

**EIN 62-1849640, PLAN No. 502**

**Schedule H, Line 4j - Schedule of Reportable Transactions**

**Year ended June 30, 2024**

| (a)<br><u>Identity of party involved</u> | (b)<br><u>Description of asset (include interest rate and maturity in case of a loan)</u> | (c)<br><u>Purchase price</u> | (d)<br><u>Selling price</u> | (e)<br><u>Lease rental</u> | (f)<br><u>Expense incurred with transaction</u> | (g)<br><u>Cost of asset</u> | (h)<br><u>Current value of asset on transaction date</u> | (i)<br><u>Net gain or (loss)</u> |
|--|---|------------------------------|-----------------------------|----------------------------|---|-----------------------------|--|----------------------------------|
| <u>Series</u>                            |   |                              |                             |                            |   |                             |  |                                  |
| Federated Investors                      | Treasury Obligations Fund   | \$ -                         | \$ 7,315,000<br>(31 sales)  | \$ -                       | \$ -  | \$ 7,315,000                | \$ 7,315,000   | \$ -                             |
| Federated Investors                      | Treasury Obligations Fund   | 7,627,623<br>(23 purchases)  | -                           | -                          | -   | 7,627,623                   | 7,627,623  | -                                |
| <u>Single Transaction</u>                |   |                              |                             |                            |   |                             |  |                                  |
| Federated Investors                      | Treasury Obligations Fund   | 680,303                      | -                           | -                          | -   | 680,303                     | 680,303  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 200,000                     | -                          | -   | 200,000                     | 200,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 500,000                     | -                          | -   | 500,000                     | 500,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | 950,000                      | -                           | -                          | -   | 950,000                     | 950,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 200,000                     | -                          | -   | 200,000                     | 200,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 300,000                     | -                          | -   | 300,000                     | 300,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | 800,000                      | -                           | -                          | -   | 800,000                     | 800,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 300,000                     | -                          | -   | 300,000                     | 300,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | 500,000                      | -                           | -                          | -   | 500,000                     | 500,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 300,000                     | -                          | -   | 300,000                     | 300,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 100,000                     | -                          | -   | 100,000                     | 100,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | 400,000                      | -                           | -                          | -   | 400,000                     | 400,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 150,000                     | -                          | -   | 150,000                     | 150,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 200,000                     | -                          | -   | 200,000                     | 200,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 200,000                     | -                          | -   | 200,000                     | 200,000  | -                                |

See Independent Auditors' Report

**ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN**

**EIN 62-1849640, PLAN No. 502**

**Schedule H, Line 4j - Schedule of Reportable Transactions**

**Year ended June 30, 2024**

| (a)                               | (b)  | (c)                   | (d)                  | (e)                 | (f)                                      | (g)                  | (h)   | (i)                       |
|-----------------------------------|--|-----------------------|----------------------|---------------------|--|----------------------|---|---------------------------|
| <u>Identity of party involved</u> | <u>Description of asset (include interest rate and maturity in case of a loan)</u> | <u>Purchase price</u> | <u>Selling price</u> | <u>Lease rental</u> | <u>Expense incurred with transaction</u> | <u>Cost of asset</u> | <u>Current value of asset on transaction date</u> | <u>Net gain or (loss)</u> |
| Federated Investors               | Treasury Obligations Fund  | 500,000               | -                    | -                   | -  | 500,000              | 500,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 300,000              | -                   | -  | 300,000              | 300,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 600,000               | -                    | -                   | -  | 600,000              | 600,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 500,000              | -                   | -  | 500,000              | 500,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 300,000              | -                   | -  | 300,000              | 300,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 350,000               | -                    | -                   | -  | 350,000              | 350,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 300,000              | -                   | -  | 300,000              | 300,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 650,000               | -                    | -                   | -  | 650,000              | 650,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 150,000              | -                   | -  | 150,000              | 150,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 800,000               | -                    | -                   | -  | 800,000              | 800,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 500,000              | -                   | -  | 500,000              | 500,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 350,000              | -                   | -  | 350,000              | 350,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 500,000               | -                    | -                   | -  | 500,000              | 500,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |

See Independent Auditors' Report

**ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN**

**EIN 62-1849640, PLAN No. 502**

**Schedule H, Line 4j - Schedule of Reportable Transactions**

**Year ended June 30, 2024**

| (a)                               | (b)  | (c)                   | (d)                  | (e)                 | (f)                                      | (g)                  | (h)   | (i)                       |
|-----------------------------------|--|-----------------------|----------------------|---------------------|--|----------------------|---|---------------------------|
| <u>Identity of party involved</u> | <u>Description of asset (include interest rate and maturity in case of a loan)</u> | <u>Purchase price</u> | <u>Selling price</u> | <u>Lease rental</u> | <u>Expense incurred with transaction</u> | <u>Cost of asset</u> | <u>Current value of asset on transaction date</u> | <u>Net gain or (loss)</u> |
| Federated Investors               | Treasury Obligations Fund  | 800,000               | -                    | -                   | -  | 800,000              | 800,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 350,000              | -                   | -  | 350,000              | 350,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 450,000              | -                   | -  | 450,000              | 450,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 250,000              | -                   | -  | 250,000              | 250,000   | -                         |

See Independent Auditors' Report

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service

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).

2023

Department of Labor Employee Benefits Security Administration

Complete all entries in accordance with the instructions to the Form 5500.

Pension Benefit Guaranty Corporation

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, the first return/report, the final return/report, an amended return/report, a short plan year return/report.
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.
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: ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN
1b Three-digit plan number (PN): 502
1c Effective date of plan: 06/01/1995
2a Plan sponsor's name (employer, if for a single-employer plan): ANDERSON MANAGEMENT SERVICES, INC
2b Employer Identification Number (EIN): 62-1849640
2c Plan Sponsor's telephone number: 865-474-8500
2d Business code (see instructions): 511190

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 handwritten signature and date 4/15/25.

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

Form 5500 (2023) v. 2300728

|  |  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
|--|--|----------|-------|--|--------------|--|-------|--------------|--|-------|-----------|--|---|-----------|--|---|-----------|--|-------|-----------|--|--|-----------|--|--|--------------|--|--|--------------|--|--|-----------|--|--|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor   | <b>3b</b> Administrator's EIN<br><br><b>3c</b> Administrator's telephone number<br><br><div style="background-color: #cccccc; height: 40px; width: 100%;"></div>   |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>4</b> 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:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name   | <b>4b</b> EIN<br><br><b>4d</b> PN  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>5</b> Total number of participants at the beginning of the plan year  | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%; text-align: center;"><b>5</b></td> <td style="text-align: right;">1,554</td> </tr> </table>   | <b>5</b> | 1,554 |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>5</b>   | 1,554  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).<br><b>a(1)</b> Total number of active participants at the beginning of the plan year .....<br><b>a(2)</b> Total number of active participants at the end of the plan year .....<br><b>b</b> Retired or separated participants receiving benefits .....<br><b>c</b> Other retired or separated participants entitled to future benefits .....<br><b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....<br><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits .....<br><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....<br><b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item).....<br><b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item).....<br><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"></td> <td style="width:10%;"></td> <td style="width:80%;"></td> </tr> <tr> <td style="text-align: center;"><b>6a(1)</b></td> <td></td> <td style="text-align: right;">1,537</td> </tr> <tr> <td style="text-align: center;"><b>6a(2)</b></td> <td></td> <td style="text-align: right;">1,622</td> </tr> <tr> <td style="text-align: center;"><b>6b</b></td> <td></td> <td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: center;"><b>6c</b></td> <td></td> <td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: center;"><b>6d</b></td> <td></td> <td style="text-align: right;">1,622</td> </tr> <tr> <td style="text-align: center;"><b>6e</b></td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;"><b>6f</b></td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;"><b>6g(1)</b></td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;"><b>6g(2)</b></td> <td></td> <td></td> </tr> <tr> <td style="text-align: center;"><b>6h</b></td> <td></td> <td></td> </tr> </table> |          |       |  | <b>6a(1)</b> |  | 1,537 | <b>6a(2)</b> |  | 1,622 | <b>6b</b> |  | 0 | <b>6c</b> |  | 0 | <b>6d</b> |  | 1,622 | <b>6e</b> |  |  | <b>6f</b> |  |  | <b>6g(1)</b> |  |  | <b>6g(2)</b> |  |  | <b>6h</b> |  |  |
|  |  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6a(1)</b>   |  | 1,537    |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6a(2)</b>   |  | 1,622    |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6b</b>  |  | 0        |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6c</b>  |  | 0        |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6d</b>  |  | 1,622    |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6e</b>  |  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6f</b>  |  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6g(1)</b>   |  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6g(2)</b>   |  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>6h</b>  |  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....   | <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%; text-align: center;"><b>7</b></td> <td></td> </tr> </table>   | <b>7</b> |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |
| <b>7</b>   |  |          |       |  |              |  |       |              |  |       |           |  |   |           |  |   |           |  |       |           |  |  |           |  |  |              |  |  |              |  |  |           |  |  |

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

**b** If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:  
 4A 4B 4D 4E 4F 4H 4Q

|  |  |
|--|--|
| <b>9a</b> Plan funding arrangement (check all that apply)<br>(1) <input checked="" type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(4) <input type="checkbox"/> General assets of the sponsor | <b>9b</b> Plan benefit arrangement (check all that apply)<br>(1) <input checked="" type="checkbox"/> Insurance<br>(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts<br>(3) <input checked="" type="checkbox"/> Trust<br>(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**

- (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 7
- (4)  **C** (Service Provider Information)
- (5)  **D** (DFE/Participating Plan Information)
- (6)  **G** (Financial Transaction Schedules)

**ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN**

**EIN 62-1849640, PLAN No. 502**

**Schedule H, Line 4j - Schedule of Reportable Transactions**

**Year ended June 30, 2024**

| (a)<br><u>Identity of party involved</u> | (b)<br><u>Description of asset (include interest rate and maturity in case of a loan)</u> | (c)<br><u>Purchase price</u> | (d)<br><u>Selling price</u> | (e)<br><u>Lease rental</u> | (f)<br><u>Expense incurred with transaction</u> | (g)<br><u>Cost of asset</u> | (h)<br><u>Current value of asset on transaction date</u> | (i)<br><u>Net gain or (loss)</u> |
|--|---|------------------------------|-----------------------------|----------------------------|---|-----------------------------|--|----------------------------------|
| <u>Series</u>                            |   |                              |                             |                            |   |                             |  |                                  |
| Federated Investors                      | Treasury Obligations Fund   | \$ -                         | \$ 7,315,000<br>(31 sales)  | \$ -                       | \$ -  | \$ 7,315,000                | \$ 7,315,000   | \$ -                             |
| Federated Investors                      | Treasury Obligations Fund   | 7,627,623<br>(23 purchases)  | -                           | -                          | -   | 7,627,623                   | 7,627,623  | -                                |
| <u>Single Transaction</u>                |   |                              |                             |                            |   |                             |  |                                  |
| Federated Investors                      | Treasury Obligations Fund   | 680,303                      | -                           | -                          | -   | 680,303                     | 680,303  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 200,000                     | -                          | -   | 200,000                     | 200,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 500,000                     | -                          | -   | 500,000                     | 500,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | 950,000                      | -                           | -                          | -   | 950,000                     | 950,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 200,000                     | -                          | -   | 200,000                     | 200,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 300,000                     | -                          | -   | 300,000                     | 300,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | 800,000                      | -                           | -                          | -   | 800,000                     | 800,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 300,000                     | -                          | -   | 300,000                     | 300,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | 500,000                      | -                           | -                          | -   | 500,000                     | 500,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 300,000                     | -                          | -   | 300,000                     | 300,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 100,000                     | -                          | -   | 100,000                     | 100,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | 400,000                      | -                           | -                          | -   | 400,000                     | 400,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 150,000                     | -                          | -   | 150,000                     | 150,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 200,000                     | -                          | -   | 200,000                     | 200,000  | -                                |
| Federated Investors                      | Treasury Obligations Fund   | -                            | 200,000                     | -                          | -   | 200,000                     | 200,000  | -                                |

See Independent Auditors' Report

**ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN**

**EIN 62-1849640, PLAN No. 502**

**Schedule H, Line 4j - Schedule of Reportable Transactions**

**Year ended June 30, 2024**

| (a)                               | (b)  | (c)                   | (d)                  | (e)                 | (f)                                      | (g)                  | (h)   | (i)                       |
|-----------------------------------|--|-----------------------|----------------------|---------------------|--|----------------------|---|---------------------------|
| <u>Identity of party involved</u> | <u>Description of asset (include interest rate and maturity in case of a loan)</u> | <u>Purchase price</u> | <u>Selling price</u> | <u>Lease rental</u> | <u>Expense incurred with transaction</u> | <u>Cost of asset</u> | <u>Current value of asset on transaction date</u> | <u>Net gain or (loss)</u> |
| Federated Investors               | Treasury Obligations Fund  | 500,000               | -                    | -                   | -  | 500,000              | 500,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 300,000              | -                   | -  | 300,000              | 300,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 600,000               | -                    | -                   | -  | 600,000              | 600,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 500,000              | -                   | -  | 500,000              | 500,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 300,000              | -                   | -  | 300,000              | 300,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 350,000               | -                    | -                   | -  | 350,000              | 350,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 300,000              | -                   | -  | 300,000              | 300,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 650,000               | -                    | -                   | -  | 650,000              | 650,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 150,000              | -                   | -  | 150,000              | 150,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 800,000               | -                    | -                   | -  | 800,000              | 800,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 500,000              | -                   | -  | 500,000              | 500,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 350,000              | -                   | -  | 350,000              | 350,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | 500,000               | -                    | -                   | -  | 500,000              | 500,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |

See Independent Auditors' Report

**ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN**

**EIN 62-1849640, PLAN No. 502**

**Schedule H, Line 4j - Schedule of Reportable Transactions**

**Year ended June 30, 2024**

| (a)                               | (b)  | (c)                   | (d)                  | (e)                 | (f)                                      | (g)                  | (h)   | (i)                       |
|-----------------------------------|--|-----------------------|----------------------|---------------------|--|----------------------|---|---------------------------|
| <u>Identity of party involved</u> | <u>Description of asset (include interest rate and maturity in case of a loan)</u> | <u>Purchase price</u> | <u>Selling price</u> | <u>Lease rental</u> | <u>Expense incurred with transaction</u> | <u>Cost of asset</u> | <u>Current value of asset on transaction date</u> | <u>Net gain or (loss)</u> |
| Federated Investors               | Treasury Obligations Fund  | 800,000               | -                    | -                   | -  | 800,000              | 800,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 350,000              | -                   | -  | 350,000              | 350,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 450,000              | -                   | -  | 450,000              | 450,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 200,000              | -                   | -  | 200,000              | 200,000   | -                         |
| Federated Investors               | Treasury Obligations Fund  | -                     | 250,000              | -                   | -  | 250,000              | 250,000   | -                         |

See Independent Auditors' Report

ANDERSON COMPANIES ASSOCIATE HEALTH BENEFITS PLAN

EIN 62-1849640, PLAN No. 502

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

June 30, 2024

| (a)   | (b)   | (c)   | (d)                 | (e)                 |
|-------|---|---|---------------------|---------------------|
|       | Identity of issue,<br>borrower, lessor,<br>or similar party | Description of<br>investment, including<br>maturity date, rate of<br>interest, collateral,<br>par or maturity value | Cost                | Current<br>value    |
| _____ | Federated Investors   | Federated Treasury Obligations<br>Fund (Money Market Fund)  | \$ <u>1,287,954</u> | \$ <u>1,287,954</u> |

See Independent Auditors' Report