

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

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 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- 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... [X] an amended return/report [] a short plan year return/report... C If the plan is a collectively-bargained plan, check here... [X] D Check box if filing under: [X] 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: 401(K) PROFIT-SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-REBEKAH CHILDREN'S HOME
1b Three-digit plan number (PN): 002
1c Effective date of plan: 05/01/1998
2a Plan sponsor's name (employer, if for a single-employer plan): ODD FELLOW-REBEKAH CHILDREN'S HOME OF CALIFORNIA
2b Employer Identification Number (EIN): 94-1167402
2c Plan Sponsor's telephone number: 408-846-2100
2d Business code (see instructions): 624100

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 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	354
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	244
	6a(2)	284
	6b	0
	6c	70
	6d	354
	6e	0
	6f	354
	6g(1)	230
6g(2)	232	
6h	9	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2F 2G 2J 2K 2T 2S 3D 2E

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

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

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
--	--	---

For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan 401(K) PROFIT-SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-REBEKAH CHILDREN'S HOME	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 ODD FELLOW-REBEKAH CHILDREN'S HOME OF CALIFORNIA	D Employer Identification Number (EIN) 94-1167402	

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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

(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

(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

(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

(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

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

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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	22931	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan 401(K) PROFIT-SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-REBEKAH CHILDREN'S HOME	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 ODD FELLOW-REBEKAH CHILDREN'S HOME OF CALIFORNIA	D Employer Identification Number (EIN) 94-1167402

Part I	Asset and Liability Statement
---------------	--------------------------------------

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
Assets			
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	50707	83396
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	191745	230242
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	10488282	11626343
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation.....	1e	0	0
f Total assets (add all amounts in lines 1a through 1e).....	1f	10730734	11939981
Liabilities			
g Benefit claims payable.....	1g	0	0
h Operating payables.....	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	10730734	11939981

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	442730	
(B) Participants.....	2a(1)(B)	898782	
(C) Others (including rollovers).....	2a(1)(C)	17690	
(2) Noncash contributions.....	2a(2)	0	1359202
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	3110	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	19118	
(F) Other.....	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		22228
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock.....	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	326371	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		326371
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(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)	0	
(B) Other.....	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1000798
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		2708599

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1434805	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1434805
f Corrective distributions (see instructions)	2f		39255
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	22931	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	2361	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		25292
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1499352

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1209247
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

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: NICHOLS,RICK,&CO

(2) EIN: 77-0454740

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
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	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
--	---	--

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>401(K) PROFIT-SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-REBEKAH CHILDREN'S HOME</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ODD FELLOW-REBEKAH CHILDREN'S HOME OF CALIFORNIA</u>	D Employer Identification Number (EIN) <u>94-1167402</u>	

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-6568107</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

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

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

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment

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

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
 0-5 years 5-10 years 10-15 years 15 years or more

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation: _____

Part VII IRS Compliance Questions

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

21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-
REBEKAH CHILDREN'S HOME**

REPORT ON FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2024

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-REBEKAH
CHILDREN'S HOME
REPORT ON FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

TABLE OF CONTENTS

	<u>PAGE</u>
Independent auditor's reports	2-4
Statements of net assets available for benefits	5
Statements of changes in net assets available for benefits	6
Notes to financial statements	7 – 10
Supplemental information:	
Schedule of assets held for investment purposes at end of year	11

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of the
401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home
Gilroy, California

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

We have performed an audit of the financial statements of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2024 and December 31, 2023, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home's financial statements performed in accordance with ERISA Section 103(a)(3)(C), pursuant to 29 CFR 2520.103-8 of the Department of Labor's rules and regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from Fidelity Management Trust Company as of December 31, 2024 and December 31, 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home'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 statement.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America. Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

Other Matter-Supplemental Schedules Required by ERISA

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

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

In our opinion-

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

Nichols, Rick & Co.

July 22, 2025

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-REBEKAH
CHILDREN'S HOME
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2024 AND 2023**

ASSETS

	<u>2024</u>	<u>2023</u>
Investments, at fair value:		
Shares of registered investment companies:		
Mutual funds	\$ 11,626,343	\$ 10,488,282
Total investments at fair value	11,626,343	10,488,282
Receivables:		
Participant loans receivable	230,242	191,745
Total receivables	230,242	191,745
Cash	83,395	50,707
Total assets	11,939,980	10,730,734
 LIABILITIES	 -	 -
Excess contributions payable		
Total liabilities	-	-
Net assets available for benefits	\$ 11,939,980	\$ 10,730,734

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF ODD
FELLOW-REBEKAH CHILDREN'S HOME
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2024 AND DECEMBER 31, 2023**

	<u>2024</u>	<u>2023</u>
Additions (deletions) to net assets attributed to:		
Investment income:		
Net appreciation (depreciation) in fair value of assets	\$ 1,000,797	\$ 1,444,239
Interest	22,228	17,030
Dividends	326,371	218,360
	1,349,396	1,679,629
Contributions:		
Employer's	442,729	332,295
Employees'	898,782	659,339
Rollover	17,690	21,558
	1,359,201	1,013,192
Total additions (deletions)	2,708,597	2,692,821
Deductions from net assets were attributed to:		
Benefits paid to participants	1,474,059	713,940
Administrative expenses	25,292	4,854
Total deductions	1,499,351	718,794
Net increase (decrease)	1,209,246	1,974,027
Net assets available for benefits, Beginning of year	10,730,734	8,756,707
Net assets available for benefits, End of year	\$ 11,939,980	\$ 10,730,734

See accompanying notes.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

1. Description of Plan:

The following description of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

The Plan originally effective May 1, 1998, and restated January 1, 2022, is a defined contribution plan covering employees, as defined in the Plan, of Rebekah Children's Services (the Company) who are age twenty-one or older, and who have completed three months of service, excluding certain classes of employees as set forth in the plan document. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The sponsor organization of the Plan is the Company.

Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified benefit or contribution plans. Participants have the option of contributing to a ROTH component as well as implementing a 4% default employee contribution rate. The Company may contribute to the Plan an amount of matching contributions, up to 4% of a participant's pretax annual compensation, determined at the Company's discretion. Additional amounts may be contributed at the option of the Company's board of directors. Contributions are subject to certain limitations. Participants direct the investment of their contributions and the employer's contributions into various investment options offered by the Plan. The Plan currently offers approximately twenty-nine mutual funds.

Each participant's account is credited with the participant's contributions and allocations of the Company's contributions (if any), Plan earnings, Plan expenses, and forfeitures of terminated participants' non-vested accounts. Allocations are based on participant earnings, contributions, or gross compensation, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100 percent vested after three years of credited service, or once they reach normal retirement age.

Upon termination of service, a participant with a vested balance in excess of \$5,000 may elect to receive a lump-sum amount equal to the value of his or her account that is vested. If a participant's vested balance does not exceed \$5,000, then only a lump sum distribution is permitted.

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or fifty percent of their vested account balance. Loans are secured by fifty percent of the participant's vested balance and held as a special investment of the participant's account. General-purpose loans have a maximum term of five years, while loans for the acquisition of a principal residence have a maximum term of ten years. The interest rate is set at one percent above the prime rate at the time the loan is approved by the Plan's administrative committee. Principal and interest are paid ratably through payroll deductions. At December 31, 2024 and December 31, 2023, forfeited non-vested accounts totaled \$0 and \$0, respectively. These accounts, at the election of the employer, will be used to reduce future employer contributions and/or pay Plan administrative expenses. Also, for the years ended December 31, 2024 and December 31, 2023, employer contributions were reduced by \$23,644 and \$4,052, respectively, from forfeited non-vested accounts.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

2. Summary of Significant Accounting Policies:

The financial statements of the Plan are prepared using the accrual method of accounting.

The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

The Plan's investments are stated at fair value. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the measurement date. Benefits are recorded when paid.

The Plan provides for various investment options as indicated in Note 1. Investment securities are exposed to various risks, such as interest rate, market, and currency fluctuations, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in risk in the near term would materially affect participants' account balances and the amounts reported in the statement of net assets available for plan benefits and statement of changes in net assets available for plan benefits.

3. Investments:

The Plan's investments are stated at fair value in the accompanying statement of net assets available for benefit. FASB ASC 820-10, *Fair Value Measurements*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value.

This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of quoted prices for identical or similar assets or inputs that are derived principally from or corroborated by observable market data by correlation or other means, and Level 3 inputs have the lowest priority. 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. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs were only used when Level 1 or level 2 inputs were not available.

Level 1 Fair Value Measurements - The fair value of mutual funds and self-directed brokerage accounts are based on quoted net asset values of the shares held by the Plan at year-end.

Level 2 Fair Value Measurements - The fair value of collective trusts is based on the unit price of shares held by the plan year end. Unit price is determined subtracting total Fund liabilities from total Fund assets and dividing the remainder by the number of units outstanding. The Fund's assets are valued at fair market value. The Fund intends to hold only those assets whose fair market value is the contract value of the investment.

Level 3 Fair Value Measurements – Level 3 inputs were not used

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

3. Investments (continued):

Assets at Fair Value as of December 31, 2024				
	Level 1	Level 2	Level 3	Total
Mutual Funds	\$ 11,626,343	\$ -	\$ -	\$ 11,626,343
Total assets at fair value	<u>\$ 11,626,343</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 11,626,343</u>
Assets at Fair Value as of December 31, 2023				
Mutual Funds	\$ 10,488,282	\$ -	\$ -	\$ 10,488,282
Total assets at fair value	<u>\$ 10,488,282</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 10,488,282</u>

The methods 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 believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

During the years ended December 31, 2024 and December 31, 2023, the Plan's investments (including investments bought, sold, and held during the year) appreciated (depreciated) in value by \$1,000,797 and \$1,444,236, respectively. This change is as follows:

<u>NET CHANGE IN FAIR VALUE</u>		
	December 31,	
	2024	2023
Investments at fair value:		
As determined by quoted market price: Mutual Funds	\$ 1,000,797	\$ 1,444,236
	<u>\$ 1,000,797</u>	<u>\$ 1,444,236</u>

4. Certified Investments Information:

Management has elected to have the audits of the Plan performed in accordance with ERISA section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Mutual of America Life Insurance Company and Fidelity Management Trust Company, has certified that the following investment information is complete and accurate:

- Fair value and contract value of investments and the carrying amount of notes receivable from participants as reflected in the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023.
- Interest, net realized and unrealized depreciation in fair value of investments, and interest income on notes receivable from participants as reflected in the Statement of Changes in Net Assets Available for Benefits for the Year End December 31, 2024.
- Investment information reflected in the Schedule H, line 4i—Schedule of Assets (Held at End of Year) as of December 31, 2024.

As permitted by ERISA Section 103(a)(3)(C), the audit need not extend to any statements or information related to the certified investment information.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

5. Related Party Transactions:

Participant loans, in the amounts of \$230,242 and \$191,745, were outstanding as of December 31, 2024 and December 31, 2023, respectively. In addition, \$11,545,957 and \$10,680,027 of investments as of December 31, 2024 and 2023, respectively, were deemed to be held by parties-in-interest under ERISA. Exceptions to the party-in-interest prohibited transaction regulations apply to these related party transactions.

6. Reconciliation to Form 5500:

The following is a reconciliation of the net assets available for benefits as of December 31, 2024 and December 31, 2023 per Schedule H of Form 5500 to the financial statements:

	<u>December 31, 2024</u>	<u>December 31, 2023</u>
Net assets available for benefits per Form 5500	\$ 11,939,980	\$ 10,730,734
Employees' contribution receivable as of the end of the period	-	-
Employer's contribution receivable as of the end of the period	-	-
Excess contribution payable	-	-
Net assets available for benefits per the financial statements	<u>\$ 11,939,980</u>	<u>\$ 10,730,734</u>

The following is a reconciliation of the employer's contributions for the years ended December 31, 2024 and December 31, 2023 per Schedule H of Form 5500 to the financial statements:

	<u>December 31, 2024</u>	<u>December 31, 2023</u>
Employer's contributions per Form 5500	\$ 442,729	\$ 343,311
Employer's contribution receivable at beginning of period	-	(19,229)
Employer's contribution receivable as of end of period	-	-
Employer's contributions per the financial statements	<u>\$ 442,729</u>	<u>\$ 324,082</u>

The following is a reconciliation of the employee's contributions for the years ended December 31, 2024 and December 31, 2023 per Schedule H of Form 5500 to the financial statements:

	<u>December 31, 2024</u>	<u>December 31, 2023</u>
Employee's contributions per Form 5500	\$ 898,782	\$ 678,568
Employee's contribution receivable at beginning of period	-	(11,015)
Employee's contribution receivable as of end of period	-	-
Employee's contributions per the financial statements	<u>\$ 898,782</u>	<u>\$ 667,553</u>

7. Plan Termination:

Although it has not expressed any interest to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

8. Tax Status:

The Plan has been amended and restated since receiving its favorable opinion letter dated May 1, 1998. However, the plan administrator believes that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and related state statutes, and is exempt from federal income and state franchise taxes. Management has determined the application of ASC 740-10 did not have a material effect on the financial statements. Tax years for the years ended December 31, 2020 through December 31, 2024 remain open for examination by governmental agencies.

9. Subsequent Events:

Management has evaluated subsequent events through July 22, 2025, the date on which the financial statements were available to be issued.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
AS OF DECEMBER 31, 2024**

FORM 5500

Attachment to Schedule H, line 4i - Schedule of Assets (Held At End of Year)

Employer Identification Number 94-1167402

Plan Number 002

(a) , borrower, lessor, or similar party	(c)Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	JPM Govt Bond R6	Mutual Fund	82,133
	AC Large CAP EQ R6	Mutual Fund	7,220
	GQG EMRG Mkts EQ R6	Mutual Fund	21,526
	AF Amer Mutual R6	Mutual Fund	12,687
	Vrts DP Real Est R6	Mutual Fund	1,431
	AS SPL Mid CP Val R6	Mutual Fund	38,392
	MFS Mid Cap Growth R6	Mutual Fund	159
	AS SPL Small Cap Val r6	Mutual Fund	233
*	Fidelity US Bond Index	Mutual Fund	53,356
*	Fidelity 500 Index	Mutual Fund	212,690
*	Fidelity Global EX US Index	Mutual Fund	45,973
*	Fidelity Mid Cap Index	Mutual Fund	15,826
*	Fidelity SM Cap Index	Mutual Fund	374
*	Fidelity Infl PR BD Index	Mutual Fund	12,403
*	Fidelity Total Bond K6	Mutual Fund	45,648
*	Fidelity Blue Chip GR K6	Mutual Fund	429,415
*	Fidelity Intl Cap Appr K6	Mutual Fund	729
*	Fidelity Small Cap GR K6	Mutual Fund	1,171
*	Fidelity Freedom 2015 K6	Mutual Fund	118,038
*	Fidelity Freedom 2020 K6	Mutual Fund	160,921
*	Fidelity Freedom 2025 K6	Mutual Fund	643,393
*	Fidelity Freedom 2030 K6	Mutual Fund	1,362,742
*	Fidelity Freedom 2035 K6	Mutual Fund	1,684,806
*	Fidelity Freedom 2040 K6	Mutual Fund	2,256,363
*	Fidelity Freedom 2045 K6	Mutual Fund	1,414,995
*	Fidelity Freedom 2050 K6	Mutual Fund	1,619,353
*	Fidelity Freedom 2055 K6	Mutual Fund	1,004,755
*	Fidelity Freedom 2060 K6	Mutual Fund	327,194
*	Fidelity Freedom Inc K6	Mutual Fund	2,740
*	Fidelity Govt MMKT K6	Mutual Fund	83,395
*	Fidelity Freedom 2065 K6	Mutual Fund	49,677
*	Participant Loans	Loans to plan participants, 4.25-9.50% interest rates, various maturities through 03/2037	<u>230,242</u>
	Totals		<u>\$ 11,939,980</u>

* party-in-interest, but exempt from prohibited transactions

See accompanying notes.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-
REBEKAH CHILDREN'S HOME**

REPORT ON FINANCIAL STATEMENTS

YEAR ENDED DECEMBER 31, 2024

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-REBEKAH
CHILDREN'S HOME
REPORT ON FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

TABLE OF CONTENTS

	<u>PAGE</u>
Independent auditor's reports	2-4
Statements of net assets available for benefits	5
Statements of changes in net assets available for benefits	6
Notes to financial statements	7 – 10
Supplemental information:	
Schedule of assets held for investment purposes at end of year	11

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of the
401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home
Gilroy, California

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

We have performed an audit of the financial statements of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2024 and December 31, 2023, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home's financial statements performed in accordance with ERISA Section 103(a)(3)(C), pursuant to 29 CFR 2520.103-8 of the Department of Labor's rules and regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from Fidelity Management Trust Company as of December 31, 2024 and December 31, 2023, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home'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 statement.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America. Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

Other Matter-Supplemental Schedules Required by ERISA

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

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

In our opinion-

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

Nichols, Rick & Co.

July 22, 2025

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF ODD FELLOW-REBEKAH
CHILDREN'S HOME
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
AS OF DECEMBER 31, 2024 AND 2023**

ASSETS

	<u>2024</u>	<u>2023</u>
Investments, at fair value:		
Shares of registered investment companies:		
Mutual funds	\$ 11,626,343	\$ 10,488,282
Total investments at fair value	11,626,343	10,488,282
Receivables:		
Participant loans receivable	230,242	191,745
Total receivables	230,242	191,745
Cash	83,395	50,707
Total assets	11,939,980	10,730,734
 LIABILITIES	 -	 -
Excess contributions payable		
Total liabilities	-	-
Net assets available for benefits	\$ 11,939,980	\$ 10,730,734

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF ODD
FELLOW-REBEKAH CHILDREN'S HOME
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2024 AND DECEMBER 31, 2023**

	<u>2024</u>	<u>2023</u>
Additions (deletions) to net assets attributed to:		
Investment income:		
Net appreciation (depreciation) in fair value of assets	\$ 1,000,797	\$ 1,444,239
Interest	22,228	17,030
Dividends	326,371	218,360
	1,349,396	1,679,629
Contributions:		
Employer's	442,729	332,295
Employees'	898,782	659,339
Rollover	17,690	21,558
	1,359,201	1,013,192
Total additions (deletions)	2,708,597	2,692,821
Deductions from net assets were attributed to:		
Benefits paid to participants	1,474,059	713,940
Administrative expenses	25,292	4,854
Total deductions	1,499,351	718,794
Net increase (decrease)	1,209,246	1,974,027
Net assets available for benefits, Beginning of year	10,730,734	8,756,707
Net assets available for benefits, End of year	\$ 11,939,980	\$ 10,730,734

See accompanying notes.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

1. Description of Plan:

The following description of the 401(k) Profit Sharing Plan for Employees of Odd Fellow-Rebekah Children's Home (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

The Plan originally effective May 1, 1998, and restated January 1, 2022, is a defined contribution plan covering employees, as defined in the Plan, of Rebekah Children's Services (the Company) who are age twenty-one or older, and who have completed three months of service, excluding certain classes of employees as set forth in the plan document. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The sponsor organization of the Plan is the Company.

Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified benefit or contribution plans. Participants have the option of contributing to a ROTH component as well as implementing a 4% default employee contribution rate. The Company may contribute to the Plan an amount of matching contributions, up to 4% of a participant's pretax annual compensation, determined at the Company's discretion. Additional amounts may be contributed at the option of the Company's board of directors. Contributions are subject to certain limitations. Participants direct the investment of their contributions and the employer's contributions into various investment options offered by the Plan. The Plan currently offers approximately twenty-nine mutual funds.

Each participant's account is credited with the participant's contributions and allocations of the Company's contributions (if any), Plan earnings, Plan expenses, and forfeitures of terminated participants' non-vested accounts. Allocations are based on participant earnings, contributions, or gross compensation, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is 100 percent vested after three years of credited service, or once they reach normal retirement age.

Upon termination of service, a participant with a vested balance in excess of \$5,000 may elect to receive a lump-sum amount equal to the value of his or her account that is vested. If a participant's vested balance does not exceed \$5,000, then only a lump sum distribution is permitted.

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or fifty percent of their vested account balance. Loans are secured by fifty percent of the participant's vested balance and held as a special investment of the participant's account. General-purpose loans have a maximum term of five years, while loans for the acquisition of a principal residence have a maximum term of ten years. The interest rate is set at one percent above the prime rate at the time the loan is approved by the Plan's administrative committee. Principal and interest are paid ratably through payroll deductions. At December 31, 2024 and December 31, 2023, forfeited non-vested accounts totaled \$0 and \$0, respectively. These accounts, at the election of the employer, will be used to reduce future employer contributions and/or pay Plan administrative expenses. Also, for the years ended December 31, 2024 and December 31, 2023, employer contributions were reduced by \$23,644 and \$4,052, respectively, from forfeited non-vested accounts.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

2. Summary of Significant Accounting Policies:

The financial statements of the Plan are prepared using the accrual method of accounting.

The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

The Plan's investments are stated at fair value. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the measurement date. Benefits are recorded when paid.

The Plan provides for various investment options as indicated in Note 1. Investment securities are exposed to various risks, such as interest rate, market, and currency fluctuations, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in risk in the near term would materially affect participants' account balances and the amounts reported in the statement of net assets available for plan benefits and statement of changes in net assets available for plan benefits.

3. Investments:

The Plan's investments are stated at fair value in the accompanying statement of net assets available for benefit. FASB ASC 820-10, *Fair Value Measurements*, establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value.

This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of quoted prices for identical or similar assets or inputs that are derived principally from or corroborated by observable market data by correlation or other means, and Level 3 inputs have the lowest priority. 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. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 3 inputs were only used when Level 1 or level 2 inputs were not available.

Level 1 Fair Value Measurements - The fair value of mutual funds and self-directed brokerage accounts are based on quoted net asset values of the shares held by the Plan at year-end.

Level 2 Fair Value Measurements - The fair value of collective trusts is based on the unit price of shares held by the plan year end. Unit price is determined subtracting total Fund liabilities from total Fund assets and dividing the remainder by the number of units outstanding. The Fund's assets are valued at fair market value. The Fund intends to hold only those assets whose fair market value is the contract value of the investment.

Level 3 Fair Value Measurements – Level 3 inputs were not used

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

3. Investments (continued):

Assets at Fair Value as of December 31, 2024				
	Level 1	Level 2	Level 3	Total
Mutual Funds	\$ <u>11,626,343</u>	\$ _____ -	\$ _____ -	\$ <u>11,626,343</u>
Total assets at fair value	\$ <u>11,626,343</u>	\$ _____ -	\$ _____ -	\$ <u>11,626,343</u>
Assets at Fair Value as of December 31, 2023				
Mutual Funds	\$ <u>10,488,282</u>	\$ _____ -	\$ _____ -	\$ <u>10,488,282</u>
Total assets at fair value	\$ <u>10,488,282</u>	\$ _____ -	\$ _____ -	\$ <u>10,488,282</u>

The methods 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 believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

During the years ended December 31, 2024 and December 31, 2023, the Plan's investments (including investments bought, sold, and held during the year) appreciated (depreciated) in value by \$1,000,797 and \$1,444,236, respectively. This change is as follows:

<u>NET CHANGE IN FAIR VALUE</u>		
	December 31,	
	2024	2023
Investments at fair value:		
As determined by quoted market price: Mutual Funds	\$ <u>1,000,797</u>	\$ <u>1,444,236</u>
	\$ <u>1,000,797</u>	\$ <u>1,444,236</u>

4. Certified Investments Information:

Management has elected to have the audits of the Plan performed in accordance with ERISA section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Mutual of America Life Insurance Company and Fidelity Management Trust Company, has certified that the following investment information is complete and accurate:

- Fair value and contract value of investments and the carrying amount of notes receivable from participants as reflected in the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023.
- Interest, net realized and unrealized depreciation in fair value of investments, and interest income on notes receivable from participants as reflected in the Statement of Changes in Net Assets Available for Benefits for the Year End December 31, 2024.
- Investment information reflected in the Schedule H, line 4i—Schedule of Assets (Held at End of Year) as of December 31, 2024.

As permitted by ERISA Section 103(a)(3)(C), the audit need not extend to any statements or information related to the certified investment information.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
NOTES TO FINANCIAL STATEMENTS
YEAR ENDED DECEMBER 31, 2024**

5. Related Party Transactions:

Participant loans, in the amounts of \$230,242 and \$191,745, were outstanding as of December 31, 2024 and December 31, 2023, respectively. In addition, \$11,545,957 and \$10,680,027 of investments as of December 31, 2024 and 2023, respectively, were deemed to be held by parties-in-interest under ERISA. Exceptions to the party-in-interest prohibited transaction regulations apply to these related party transactions.

6. Reconciliation to Form 5500:

The following is a reconciliation of the net assets available for benefits as of December 31, 2024 and December 31, 2023 per Schedule H of Form 5500 to the financial statements:

	<u>December 31, 2024</u>	<u>December 31, 2023</u>
Net assets available for benefits per Form 5500	\$ 11,939,980	\$ 10,730,734
Employees' contribution receivable as of the end of the period	-	-
Employer's contribution receivable as of the end of the period	-	-
Excess contribution payable	-	-
Net assets available for benefits per the financial statements	<u>\$ 11,939,980</u>	<u>\$ 10,730,734</u>

The following is a reconciliation of the employer's contributions for the years ended December 31, 2024 and December 31, 2023 per Schedule H of Form 5500 to the financial statements:

	<u>December 31, 2024</u>	<u>December 31, 2023</u>
Employer's contributions per Form 5500	\$ 442,729	\$ 343,311
Employer's contribution receivable at beginning of period	-	(19,229)
Employer's contribution receivable as of end of period	-	-
Employer's contributions per the financial statements	<u>\$ 442,729</u>	<u>\$ 324,082</u>

The following is a reconciliation of the employee's contributions for the years ended December 31, 2024 and December 31, 2023 per Schedule H of Form 5500 to the financial statements:

	<u>December 31, 2024</u>	<u>December 31, 2023</u>
Employee's contributions per Form 5500	\$ 898,782	\$ 678,568
Employee's contribution receivable at beginning of period	-	(11,015)
Employee's contribution receivable as of end of period	-	-
Employee's contributions per the financial statements	<u>\$ 898,782</u>	<u>\$ 667,553</u>

7. Plan Termination:

Although it has not expressed any interest to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

8. Tax Status:

The Plan has been amended and restated since receiving its favorable opinion letter dated May 1, 1998. However, the plan administrator believes that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code and related state statutes, and is exempt from federal income and state franchise taxes. Management has determined the application of ASC 740-10 did not have a material effect on the financial statements. Tax years for the years ended December 31, 2020 through December 31, 2024 remain open for examination by governmental agencies.

9. Subsequent Events:

Management has evaluated subsequent events through July 22, 2025, the date on which the financial statements were available to be issued.

**401(k) PROFIT SHARING PLAN FOR EMPLOYEES OF
ODD FELLOW-REBEKAH CHILDREN'S HOME
SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR
AS OF DECEMBER 31, 2024**

FORM 5500

Attachment to Schedule H, line 4i - Schedule of Assets (Held At End of Year)

Employer Identification Number 94-1167402

Plan Number 002

(a) , borrower, lessor, or similar party	(c)Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
	JPM Govt Bond R6		82,133
	AC Large CAP EQ R6		7,220
	GQG EMRG Mkts EQ R6		21,526
	AF Amer Mutual R6		12,687
	Vrts DP Real Est R6		1,431
	AS SPL Mid CP Val R6		38,392
	MFS Mid Cap Growth R6		159
	AS SPL Small Cap Val r6		233
*	Fidelity US Bond Index		53,356
*	Fidelity 500 Index		212,690
*	Fidelity Global EX US Index		45,973
*	Fidelity Mid Cap Index		15,826
*	Fidelity SM Cap Index		374
*	Fidelity Infl PR BD Index		12,403
*	Fidelity Total Bond K6		45,648
*	Fidelity Blue Chip GR K6		429,415
*	Fidelity Intl Cap Appr K6		729
*	Fidelity Small Cap GR K6		1,171
*	Fidelity Freedom 2015 K6		118,038
*	Fidelity Freedom 2020 K6		160,921
*	Fidelity Freedom 2025 K6		643,393
*	Fidelity Freedom 2030 K6		1,362,742
*	Fidelity Freedom 2035 K6		1,684,806
*	Fidelity Freedom 2040 K6		2,256,363
*	Fidelity Freedom 2045 K6		1,414,995
*	Fidelity Freedom 2050 K6		1,619,353
*	Fidelity Freedom 2055 K6		1,004,755
*	Fidelity Freedom 2060 K6		327,194
*	Fidelity Freedom Inc K6		2,740
*	Fidelity Govt MMKT K6		83,395
*	Fidelity Freedom 2065 K6		49,677
*	Participant Loans	Loans to plan participants, 4.25-9.50% interest rates, various maturities through 03/2037	<u>230,242</u>
	Totals		<u>\$ 11,939,980</u>

* party-in-interest, but exempt from prohibited transactions

See accompanying notes.