

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2023 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☒ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☐ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 11/01/1981
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) RONETCO SUPERMARKETS, INC. 1070 ROUTE 46 LEDGEWOOD, NJ 07852
2b	Employer Identification Number (EIN) 22-1655681
2c	Plan Sponsor's telephone number 973-927-8300
2d	Business code (see instructions) 445110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	08/07/2025	DAVID P ROMANO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 249
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) 118 6a(2) 103 6b 53 6c 48 6d 204 6e 2 6f 206 6g(1) 6g(2) 6h 0
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:

1A 1F 1I 3D 3H

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☒ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **C** (Service Provider Information)
- (5) ☐ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF RONETCO SUPERMARKETS, INC.	D Employer Identification Number (EIN) 22-1655681
E Type of plan: ☐ Single ☐ Multiple-A ☒ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 11 Day 01 Year 2023			
2	Assets:			
a	Market value	2a	13948892	
b	Actuarial value	2b	13948892	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	51	4055932	4055932
b	For terminated vested participants	80	1987682	1987682
c	For active participants	118	7380505	7380768
d	Total	249	13424119	13424382
4	If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.26 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	0	
c	Target normal cost	6c	0	

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

SIGN HERE	Signature of actuary SHERYL GABRIEL, ASA, EA, MAAA Type or print name of actuary BPAS ACTUARIAL & PENSION SERVICES Firm name 90 MERRICK AVENUE #102 EAST MEADOW, NY 11554 Address of the firm	07/09/2025 Date 23-03545 Most recent enrollment number 212-284-9021 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	533894
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	533894
10 Interest on line 9 using prior year's actual return of <u>9.12</u> %	0	48691
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		297821
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.44</u> %		16201
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		314022
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	582585

Part III Funding Percentages

14 Funding target attainment percentage	14	99.56 %
15 Adjusted funding target attainment percentage	15	103.90 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	93.24 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
11/20/2023	30000	0	05/20/2024	35000	0
12/20/2023	30000	0	06/20/2024	35000	0
01/20/2024	30000	0	07/20/2024	35000	0
02/20/2024	35000	0	08/20/2024	35000	0
03/20/2024	35000	0	09/20/2024	35000	0
04/20/2024	35000	0	10/20/2024	35000	0
Totals ▶			18(b)	405000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	394512

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
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21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 % ☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 66
23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute			

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

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

Part VIII	Minimum Required Contribution For Current Year
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	0	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	862262	82796	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	82796	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35).....	36	82796	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	394512	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	311716	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024

A Name of plan RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 RONETCO SUPERMARKETS, INC.	D Employer Identification Number (EIN) 22-1655681

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).....

No

Yes

☒
- b

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

(b)

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

(b)

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

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

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)

MORGAN STANLEY SMITH BARNEY

400 CAMPUS DRIVE
FLORHAM PARK, NJ 07932

13-2919773

(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?
28	NONE	126563	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2023
		This Form is Open to Public Inspection

For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024		
A Name of plan RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 RONETCO SUPERMARKETS,INC.		
		D Employer Identification Number (EIN) 22-1655681

Part I	Asset and Liability Statement
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1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	258677	707637
(2) U.S. Government securities	1c(2)	1035400	1425650
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	978887	1221237
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	78463	93855
(B) Common	1c(4)(B)	6070651	7522477
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	5526814	5608120
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	13948892	16578976
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h		
i Acquisition indebtedness	1i		
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	13948892	16578976

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)	405000	
(B) Participants	2a(1)(B)	0	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		405000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	76497	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	9740	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		86237
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	543130	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		543130
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	4794564	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	3909320	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		885244
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	1597862	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		3517473

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	760826	
(2) To insurance carriers for the provision of benefits.....	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		760826
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees.....	2i(2)		
(3) Recordkeeping fees.....	2i(3)		
(4) IQPA audit fees.....	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	126563	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		126563
j Total expenses. Add all expense amounts in column (b) and enter total	2j		887389

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2630084
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☐ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☒ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **CLIFTONLARSONALLEN LLP**

(2) EIN: **41-0746749**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 540374.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024		
A Name of plan RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 RONETCO SUPERMARKETS, INC.	D Employer Identification Number (EIN) 22-1655681	

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

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

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 22-3233025		
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	43

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

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

Part III	Amendments
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9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.	☐ Increase	☐ Decrease	☐ Both	☒ No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation. _____

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705374A.

SCHEDULE MEP (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	MULTIPLE-EMPLOYER RETIREMENT PLAN INFORMATION This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and Section 6058(a) of the Internal Revenue Code (the Code) ► File as an attachment to Form 5500.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024		
A Name of plan RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN	B Three-digit Plan number (PN) ►	002
C Plan administrator's name as shown on line 3a of Form 5500/Form 5500-SF RONETCO SUPERMARKETS, INC.	D Administrator's EIN 22-1655681	

Part I	Type of Multiple-Employer Pension Plan. All multiple-employer pension plans must complete.
---------------	---

1 Check the appropriate box to indicate type of multiple-employer pension plan. (Only defined contribution plans may check lines 1a, 1b, and 1c. Defined benefit plans and defined contribution plans not checking lines 1a, 1b, or 1c should check line 1d. See Instructions).

- a** ☐ association retirement plan (See 29 CFR 2510.3-55) (Complete Part II)
- b** ☐ professional employer organization plan (PEO Plan) (See 29 CFR 29 CFR 2510.3-55) (Complete Part II)
- c** ☐ pooled employer plan (PEP) (See 29 CFR 2510.3-44) (Complete Parts II and III)
- d** ☒ other multiple-employer pension plan (Describe) DEFINED BENEFIT MEP (Complete Part II)

Part II	Participating Employer Information.
----------------	--

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan. **Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).**

2a Name of Participating Employer RONETCO SUPERMARKETS, INC.	2b EIN 22-1655681	2c Percentage of Total Contributions for the Plan Year 97.42	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer BYRAM BEVERAGE, INC.	2b EIN 22-2761372	2c Percentage of Total Contributions for the Plan Year 0.98	2d Aggregate Account Balances Attributable to Participating Employer

CAUTION Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

2e Does the plan include any individuals not participating through an employer or who are individual working owners?	2e	☐ Yes ☒ No
2f If you answer "Yes" in line 2e, enter a good faith estimate of the percentage of total contributions made by all such individuals that are not listed on line 2a during the plan year.	2f	
2g If you answer "Yes" in Line 2e, enter the aggregate account balances for all such individuals that are not listed on line 2a.	2g	

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

**Schedule MEP (2023)
v. 230728**

Part II Participating Employer Information (Continued).

Use this page for additional participating employer information.

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan.

Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).

2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
NEWTON 830, LLC	87-2486393	0.01	
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
ROXBURY 832, LLC	87-2395361	0.00	
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
FRANKLIN 897 LLC	27-1173547	1.02	
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
HACKETTSTOWN BEVERAGE, INC.	22-3823786	0.57	
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer

CAUTION Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

Part III	Pooled Employer Plan Information
-----------------	---

Line 3. All Pooled employer plans must answer all of the questions in Part III, in addition to completing all of Parts I and II.

3a Is the pooled plan provider (identified as the plan sponsor and administrator in Part II of the Form 5500) currently in compliance with the Form PR (Pooled Plan Provider Registration Statement) requirements? (See instructions and 29 CFR 2510.3-44) ☐ Yes ☐ No

3b If line 3a is "Yes", enter the ACK ID for the most recent Form PR that was required to be filed under the Form PR filing requirements. (Failure to enter a valid ACK ID will subject the Form 5500 filing to rejection as incomplete.)
ACK ID _____

**RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT
PLAN**

**FINANCIAL STATEMENTS AND
ERISA-REQUIRED SUPPLEMENTAL SCHEDULE**

YEARS ENDED OCTOBER 31, 2024 AND 2023



CPAs | CONSULTANTS | WEALTH ADVISORS

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RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
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INDEPENDENT AUDITORS' REPORT

Trustees
Ronetco Supermarkets, Inc. Employees' Retirement Plan
Ledgewood, New Jersey

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of Ronetco Supermarkets, Inc. Employees' Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits and accumulated plan benefits as of October 31, 2024 and 2023, and the related statements of changes in net assets available for benefits and changes in accumulated plan benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits and accumulated plan benefits of Ronetco Supermarkets, Inc. Employees' Retirement Plan as of October 31, 2024 and 2023, and the changes in its net assets available for benefits and changes in accumulated plan benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Ronetco Supermarkets, Inc. Employees' Retirement Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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.

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 Ronetco Supermarkets, Inc. Employees' Retirement Plan'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.

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

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

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year) as of October 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements.

The information has been subjected to the 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 GAAS.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. In our opinion, the information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

CliftonLarsonAllen LLP

CliftonLarsonAllen LLP

Livingston, New Jersey
August 6, 2025

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
OCTOBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS		
INVESTMENTS (at Fair Value)		
Interest-Bearing Cash	\$ 707,637	\$ 258,677
Common Stocks	7,522,477	6,070,651
Preferred Stocks	93,855	78,463
Corporate Bonds	1,221,237	978,887
U.S. Government Securities	1,425,650	1,035,400
Mutual Funds	4,898,184	4,131,709
Exchange-Traded Funds	709,936	1,395,105
Total Investments	<u>16,578,976</u>	<u>13,948,892</u>
Total Assets	<u>16,578,976</u>	<u>13,948,892</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u><u>\$ 16,578,976</u></u>	 <u><u>\$ 13,948,892</u></u>

See accompanying Notes to Financial Statements.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEARS ENDED OCTOBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ADDITIONS (DEDUCTIONS):		
INVESTMENT INCOME		
Interest income and amortized bond losses	\$ 86,237	73,065
Dividends	543,130	396,738
Realized Gain on Sale of Securities	885,244	339,826
Unrealized Gain in Fair Value of Investments	<u>1,597,862</u>	<u>474,435</u>
Total	3,112,473	1,284,064
Less: Investment Expenses	<u>(126,563)</u>	<u>(114,701)</u>
Total Investment Income	2,985,910	1,169,363
EMPLOYER CONTRIBUTIONS	<u>405,000</u>	<u>392,000</u>
Total Additions	3,390,910	1,561,363
DEDUCTIONS:		
BENEFITS PAID TO PARTICIPANTS	<u>(760,826)</u>	<u>(511,851)</u>
Total Deductions	<u>(760,826)</u>	<u>(511,851)</u>
NET INCREASE	2,630,084	1,049,512
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of Year	<u>13,948,892</u>	<u>12,899,380</u>
End of Year	<u><u>\$ 16,578,976</u></u>	<u><u>\$ 13,948,892</u></u>

See accompanying Notes to Financial Statements.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
STATEMENTS OF ACCUMULATED PLAN BENEFITS
YEARS ENDED OCTOBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
Actuarial Present Value of Accumulated Plan Benefits:		
Vested Benefits:		
Participants Currently Receiving Payments	\$ 4,119,505	\$ 3,517,776
Other Participants	<u>7,257,495</u>	<u>7,771,382</u>
Total Vested Benefits	11,377,000	11,289,158
Nonvested Benefits	<u>-</u>	<u>178</u>
Total Actuarial Present Value of Accumulated Plan Benefits	<u><u>\$ 11,377,000</u></u>	<u><u>\$ 11,289,336</u></u>

See accompanying Notes to Financial Statements.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
STATEMENTS OF CHANGES IN ACCUMULATED PLAN BENEFITS
YEARS ENDED OCTOBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
Actuarial Present Value of Accumulated Plan Benefits - Beginning of Year	\$ 11,289,336	\$ 11,162,953
Increase (Decrease) During the Year Attributable to:		
Benefits Accumulated and Actuarial Gains and Losses	184,078	(137,519)
Increase in Interest Expense Due to Decrease in the Discount Period	763,625	762,676
Change in Actuarial Assumptions	(99,213)	36,388
Benefits Paid	<u>(760,826)</u>	<u>(535,162)</u>
Net Increase in Changes in Accumulated Plan Benefits	<u>87,664</u>	<u>126,383</u>
Actuarial Present Value of Accumulated Plan Benefits - End of Year	<u><u>\$ 11,377,000</u></u>	<u><u>\$ 11,289,336</u></u>

See accompanying Notes to Financial Statements.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2024 AND 2023

NOTE 1 DESCRIPTION OF PLAN

The following brief description of the Ronetco Supermarkets, Inc. Employees' Retirement Plan (Plan) is provided for general information purposes only. Participants should refer to the Plan Document for more complete information.

In September 2017, Ronetco Supermarkets, Inc.'s Board of Directors resolved to amend the Plan to freeze future benefit accruals for all Plan participants, effective October 31, 2017. Annual compensation, credited service, and future service will not include any compensation earned or service completed after October 31, 2017, for purposes of calculating a participant's normal retirement benefit and accrued benefit, and no employee shall enter the Plan subsequent to October 31, 2017.

General

The Plan is a defined-benefit pension plan covering all full-time employees of the following locations (collectively, Sponsor), who are not subject to a collective bargaining agreement:

Ronetco Supermarkets, Inc.
Byram Beverage, Inc.
Hackettstown Beverage, Inc.
Franklin 897, LLC
Sparta 908, LLC
Newton 830, LLC
Roxbury 832, LLC

The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Eligibility

Effective October 31, 2017, the Plan was amended such that all future benefit accruals under the Plan shall cease and, as of such date, all accrued benefits under the Plan are frozen. Benefits accrued under the Plan shall not be reduced, diminished, or eliminated. In addition, annual compensation subsequent to October 31, 2017 shall not be taken into account under the Plan with respect to all employees, such that no additional benefits shall accrue under the Plan on or after October 31, 2017; participants shall earn no additional credited service for periods after October 31, 2017, for purposes of determining accrued benefits; and no employee shall enter the Plan.

Pension Benefits

Employees with five or more years of service are entitled to annual pension benefits beginning at normal retirement age (65) equal to their accrued benefit as of November 1, 1989, plus the sum of 0.8% of their annual compensation, as defined by the Plan, plus 0.75% of their excess compensation for each benefit year after November 1, 1989. However, the portion of the pension benefit that is based on excess compensation shall not be credited once their benefit years exceed 35 years.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2024 AND 2023

NOTE 1 DESCRIPTION OF PLAN (CONTINUED)

Pension Benefits (Continued)

Effective November 1, 2008, the Plan's early retirement date for any participant who has not completed at least 10 years of service as of October 31, 2008, is age 60 and 15 years of service. The early retirement age of any participant who has completed 10 years of service as of October 31, 2008, is age 55. Benefits are based on the actuarial equivalent of their vested, accrued benefit at their termination of employment. If an employee retires after their normal retirement date, their benefits will be equal to the actuarial equivalent of their pension benefit computed as of their normal retirement date, plus interest thereon at a rate of 5.0% per annum, or the accrued benefit at their actual termination date.

The Plan also provides for a disability benefit. This benefit is the actuarial equivalent of the participant's accrued benefit at the time of termination. Benefits are payable in the form of a joint survivor annuity or a lump-sum payment for accrued benefits earned as of October 31, 2008. All benefits accrued after October 31, 2008, are payable only in the form of monthly annuity payments.

Effective November 1, 2013, in determining benefit accruals for Plan years beginning after October 1, 2013, the annual compensation limit shall be \$100,000, with no cost-of-living adjustments.

Death Benefits

If an active participant dies, a death benefit equal to the actuarial equivalent of their accrued benefit is paid to the participant's beneficiary.

Vesting

A participant becomes 100% vested after five years of credited service, as defined by the Plan.

Plan Modification

The Sponsor has the right to amend or modify the Plan in whole or in part at any time. All parties to the Plan shall be bound by such amendments except that no person shall be deprived of already existing benefits.

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2024 AND 2023

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated Plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Benefit Payments

Benefit payments to participants are recorded upon distribution.

Receivables

Receivables are stated at amortized cost.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan determines the Plan's valuation policies utilizing information provided by the investment adviser and custodian. See Note 5 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Investment income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Actuarial Present Value of Accumulated Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered to the valuation date. Accumulated plan benefits include benefits expected to be paid to retired or terminated participants or their beneficiaries, beneficiaries of participants who have died, and present participants or their beneficiaries. Each year participants earn a portion of their benefits that are added to their prior accrued benefit.

The actuarial present value of accumulated plan benefits is determined by an actuary from BPAS Actuarial and Pension Services, LLC, and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money and the probability of payment between the valuation date and the expected date of payment. As required by the Pension Protection Act of 2006, the actuarial cost method used is the traditional unit credit cost method.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2024 AND 2023

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Actuarial Present Value of Accumulated Benefits (Continued)

The significant actuarial assumptions used in the valuations as of October 31, 2024 and 2023 were life expectancy of participants (Pri-2012 morality base table for 2024 and the RP-2014 morality base table for 2023, both with projected mortality improvements) and retirement age assumptions (the assumed average retirement age was 65), and an assumed investment return.

In 2024 and 2023, the valuations included assumed average investment rates of return of 7.00%. Current salaries are expected to remain constant until normal retirement age and employee terminations are not assumed prior to normal retirement age. The foregoing actuarial assumptions are based on the presumption that the Plan will continue.

Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computation of the actuarial present value of accumulated plan benefits was made as of November 1st. Had the valuation been performed as of October 31st, there would be no material differences.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Sponsor, as provided by the Plan Document. Expenses that are paid directly by the Sponsor are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits.

Subsequent Events

The Plan has evaluated its subsequent events and transactions occurring after October 31, 2024 through August 6, 2025, the date that the financial statements were available to be issued. The Plan is not aware of any subsequent events that would require recognition or disclosure in the financial statements.

NOTE 3 FUNDING POLICY

The Sponsor's funding policy is to contribute funds to the Plan as necessary to provide for current service and for any unfunded, projected benefit obligation over a reasonable period. To the extent that these requirements are fully covered by assets in the Plan, the Sponsor may elect not to make any contribution in a particular year. For Plan years ended October 31, 2024 and 2023, a minimum contribution from the Sponsor of \$-0- and \$82,796, respectively, was required.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2024 AND 2023

NOTE 3 FUNDING POLICY (CONTINUED)

Although it has not expressed any intention to do so, the Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

NOTE 4 PLAN TERMINATION

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- (a) Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire in that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
- (b) Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to applicable limitations (discussed below).
- (c) All other vested benefits (that is, vested benefits not insured by the PBGC).
- (d) All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested, normal age, retirement benefits; early retirement benefits; and certain disability and survivors' pensions. However, the PBGC does not guarantee all types of benefits under the Plan and the amount of benefit protection is subject to certain limitations.

Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees.

For Plan terminations occurring during 2024, the ceiling was \$7,432 per month. The ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination (whichever comes later). For younger annuitants or for those who receive their benefits in some form other than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

Benefit improvements attributable to Plan amendments effective within five years of Plan termination are not fully guaranteed even though total benefit entitlements fall below the aforementioned ceilings.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2024 AND 2023

NOTE 4 PLAN TERMINATION (CONTINUED)

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan Sponsor and the level of benefits guaranteed by the PBGC.

NOTE 5 FAIR VALUE MEASUREMENTS

The Plan's investments are stated at fair value. Quoted market prices are used to value investments, if readily available. Purchases and sales of securities are recorded on a trade-date basis. Dividend income is recorded on the ex-dividend date. Interest income is recorded as earned on the accrual basis. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold, as well as held, during the year.

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

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2024 AND 2023

NOTE 5 FAIR VALUE MEASUREMENTS (CONTINUED)

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at October 31, 2023 and 2023.

Common and Preferred Stocks, Money Market Funds and Certificates of Deposit: Valued at the closing price reported on the active market on which the individual securities are traded. (Level 1 input)

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded. (Level 1 input)

U.S. Government Securities: Valued using pricing models maximizing the use of observable input for similar securities. (Level 2 input)

Corporate Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issues with similar credit ratings. (Level 2 input)

Exchange-Traded Funds: Generally valued based on quoted prices from the exchange. To the extent these securities are actively traded, valuation adjustments are not applied, and they are categorized in Level 1 of the fair value hierarchy; otherwise, they are categorized in Level 2 of the fair value hierarchy.

The methods described above may produce fair value calculations 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.

Certain investments of \$4,131,709 as of October 31, 2023 previously presented and disclosed as fixed income (level 2 instruments) valued using pricing models maximizing the use of observable inputs for similar securities were revised to mutual funds (level 1 instruments) to present and disclose by the investment type rather than the investment strategy. There was no difference in fair value in making the adjustments to the financial statements.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2024 AND 2023

NOTE 5 FAIR VALUE MEASUREMENTS (CONTINUED)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of October 31, 2024:

	2024			
	Level 1	Level 2	Level 3	Total
Common Stocks	\$ 7,522,477	\$ -	\$ -	\$ 7,522,477
Preferred Stocks	93,855	-	-	93,855
Mutual Funds	4,898,184	-	-	4,898,184
U.S. Government Securities	-	1,425,650	-	1,425,650
Corporate Bonds	-	1,221,237	-	1,221,237
Exchange-Traded Funds	709,936	-	-	709,936
Money Market Funds	320,266	-	-	320,266
Certificates of Deposit	387,371	-	-	387,371
Total Investments at Fair Value	<u>\$ 13,932,089</u>	<u>\$ 2,646,887</u>	<u>\$ -</u>	<u>\$ 16,578,976</u>

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

	2023			
	Level 1	Level 2	Level 3	Total
Common Stocks	\$ 6,070,651	\$ -	\$ -	\$ 6,070,651
Preferred Stocks	78,463	-	-	78,463
Mutual Funds	4,131,709	-	-	4,131,709
U.S. Government Securities	-	1,035,400	-	1,035,400
Corporate Bonds	-	978,887	-	978,887
Exchange-Traded Funds	1,395,105	-	-	1,395,105
Money Market Funds	258,677	-	-	258,677
Total Investments at Fair Value	<u>\$ 11,934,605</u>	<u>\$ 2,014,287</u>	<u>\$ -</u>	<u>\$ 13,948,892</u>

NOTE 6 TAX STATUS

The Plan obtained its latest opinion letter on September 28, 2018, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has not been amended since receiving the opinion letter. The Plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
OCTOBER 31, 2024 AND 2023

NOTE 5 TAX STATUS (CONTINUED)

Generally accepted accounting principles in the United States of America require management to evaluate uncertain tax positions taken by the Plan. The financial statement effects of a tax position are recognized when the position is, more likely than not, based on technical merits, to be sustained upon examination by the Internal Revenue Service (IRS). The Plan administrator has analyzed the tax positions taken by the Plan and has concluded, as of October 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken. The Plan has recognized no interest or penalties related to uncertain tax positions. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

NOTE 7 RISKS AND UNCERTAINTIES

The assets of the Plan are invested in financial instruments that are liquid, readily tradable, and subject to fluctuations in fair value. General market and economic conditions have a significant impact on the Plan's investment performance. Investments are subject to risk conditions of the individual fund objectives, equity market fluctuations, interest rates, economic conditions, and world affairs.

Plan contributions are made, and the actuarial present value of accumulated Plan benefits are reported, based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would be material to the financial statements.

NOTE 8 PARTY-IN-INTEREST TRANSACTIONS:

The Plan investments are managed by Morgan Stanley, the custodian. Morgan Stanley is the custodian as defined by the Plan and, therefore, the investment transactions qualify as party-in-interest transactions. As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. These transactions qualify as party in interest transactions, which are exempt from the prohibited transaction rules of ERISA.

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	CASH AND CASH EQUIVALENTS	Cash, MMF and BDP	\$ 707,637	\$ 707,637
	3I GROUP PLC UNSPONS ADR	Common Stock	31,132	55,481
	ACI WORLDWIDE INC	Common Stock	7,841	15,547
	ACUSHNET HOLDINGS CORP	Common Stock	7,429	9,685
	ADIDAS AG	Common Stock	18,860	18,460
	ADOBE INC	Common Stock	10,620	25,867
	ADVANCED MICRO DEVICES	Common Stock	14,481	25,789
	AIA GROUP LTD SPON ADR	Common Stock	20,328	25,072
	AIR LIQUIDE ADR	Common Stock	24,193	31,892
	AIRBNB INC CL A	Common Stock	25,156	23,453
	AIRBUS SE UNSPONSORED ADR	Common Stock	50,708	62,882
	ALEXANDER & BALDWIN INC	Common Stock	6,455	6,160
	ALIBABA GROUP HLDG LTD	Common Stock	19,124	25,083
	ALLIANZ SE ADR	Common Stock	19,451	40,625
	ALPHABET INC CL A	Common Stock	5,472	34,735
	ALPHABET INC CL C	Common Stock	39,946	81,855
	AMAZON COM INC	Common Stock	109,507	209,327
	AMERICA MOVIL SAB DE CV ADR	Common Stock	17,210	22,209
	AMERICAN EXPRESS CO	Common Stock	5,588	20,273
	AMETEK INC NEW	Common Stock	3,213	3,512
	ANALOG DEVICES INC	Common Stock	20,268	20,588
	ANHUI CONCH CEMENT ADR	Common Stock	27,576	15,829
	ANSYS INC	Common Stock	1,321	2,476
	APPLE INC	Common Stock	61,488	123,347
	APPLIED MATERIALS INC	Common Stock	4,734	17,164
	ARCH CAPITAL GROUP LTD	Common Stock	2,981	10,053
	ARES MANAGEMENT CORP CL A	Common Stock	4,029	7,312
	ARMSTRONG WORLD INDS INC NEW	Common Stock	4,447	14,653
	ASE TECHNOLOGY HLDG CO LTD ADR	Common Stock	24,623	31,089
	ASML HOLDING NV NY REG NEW	Common Stock	6,428	51,852
	ASMPT LIMITED UNSPONSORD ADR	Common Stock	14,868	15,520
	ASTRAZENECA PLC ADR	Common Stock	55,874	61,758
	ATLANTIC UN BANKSHARES CORP	Common Stock	9,453	12,058
	ATLAS COPCO AS A ADR A NEW	Common Stock	11,361	25,162
	AUTODESK INC DELAWARE	Common Stock	2,104	8,036
	BANCO DO BRASIL SA SPON ADR	Common Stock	15,647	24,544
	BANCO SANTANDER S.A.	Common Stock	33,054	31,439
	BB SEGURIDADE PARTICIPACOES	Common Stock	18,545	24,108
	BERKLEY W R CORP	Common Stock	2,701	2,828
	BHP GROUP LIMITED ADR	Common Stock	27,362	42,316
	BIDVEST GROUP LTD SPONS ADR	Common Stock	8,919	17,295
	BOEING CO	Common Stock	29,059	21,501
	BRIDGESTONE CP ADR	Common Stock	29,528	26,062
	BRISTOL MYERS SQUIBB CO	Common Stock	28,850	37,533
	BROADCOM INC	Common Stock	65,401	109,162

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	BROOKFIELD ASSET MANAGMT LTD	Common Stock	\$ 1,603	\$ 5,014
	BROOKFIELD CORP CL A	Common Stock	9,209	25,864
	BROOKFIELD INFRASTURE SB VTG A	Common Stock	8,828	12,940
	BROOKFIELD RENEWABLE CORP CL A	Common Stock	5,132	4,556
	BROWN & BROWN INC	Common Stock	3,708	18,626
	CABLE ONE INC COM	Common Stock	8,988	4,544
	CADENCE DESIGN SYSTEM	Common Stock	28,088	31,754
	CANNAE HLDGS INC	Common Stock	8,174	6,034
	CAPGEMINI S E UNSPONSORED ADR	Common Stock	12,752	20,114
	CARLSBERG AS	Common Stock	27,283	21,211
	CARMAX INC	Common Stock	5,875	8,541
	CASELLA WASTE SYS INC CL A	Common Stock	8,120	8,804
	CBRE GROUP INC CL A	Common Stock	3,957	13,359
	CCC INTELLIGENT SOLUTIONS HLD	Common Stock	5,053	4,560
	CEMEX SAB DE CV	Common Stock	20,584	17,534
	CENOVUS ENERGY INC COM	Common Stock	36,662	31,931
	CENTENE CORPORATION	Common Stock	31,027	31,005
	CERTARA INC	Common Stock	9,297	5,834
	CHEVRON CORP	Common Stock	39,976	35,419
	CHINA CONSTRUCTION BANK CORP	Common Stock	33,901	37,883
	CHINA MERCHANTS BK CO LTD UNSP	Common Stock	25,570	28,300
	CHUBB LTD	Common Stock	14,980	33,893
	CME GROUP INC	Common Stock	36,522	42,593
	COMCAST CORP (NEW) CLASS A	Common Stock	38,288	42,884
	COMPAGNIE FIN RICHEMONTAG ADR	Common Stock	27,075	25,368
	COMPASS GROUP PLC SPD ADR	Common Stock	14,033	13,710
	CONSTELLATION BRANDS INC CL A	Common Stock	33,156	34,386
	COPART INC	Common Stock	2,930	22,801
	CORTEVA INC	Common Stock	15,675	27,170
	COSTAR GROUP INC	Common Stock	13,975	15,431
	COSTCO WHOLESALE CORP NEW	Common Stock	18,874	43,926
	CROWDSTRIKE HLDGS INC CL A	Common Stock	15,230	28,012
	CTS CORPORATION	Common Stock	6,934	10,294
	DAIKIN INDS LTD UNSPON ADR	Common Stock	21,747	15,685
	DASSAULT SYSTEMS SA ADS	Common Stock	36,380	25,274
	DATADOG INC CL A	Common Stock	16,645	17,060
	DBS GROUP HOLDINGS LTD SP	Common Stock	23,776	61,019
	DELTA AIR LINES INC NEW	Common Stock	34,814	50,411
	DEUTSCHE BOERSE AG UNSPON ADR	Common Stock	15,610	28,211
	DEUTSCHE TELEKOM AG ADR	Common Stock	38,636	45,788
	DEXCOM INC	Common Stock	9,496	9,515
	DIAGEO PLC SPON ADR NEW	Common Stock	64,247	55,624
	DOMINOS PIZZA INC	Common Stock	5,656	9,308
	DOUBLEVERIFY HLDGS INC	Common Stock	6,045	5,575
	EATON CORP PLC SHS	Common Stock	22,768	23,509

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
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OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	ELEVANCE HEALTH INC	Common Stock	\$ 27,612	\$ 26,486
	ELI LILLY & CO	Common Stock	36,236	82,974
	ENGIE BRASIL ENERGIA SAADR	Common Stock	15,185	12,768
	ENOVIS CORPORATION COM	Common Stock	9,627	7,016
	ENTEGRIS INC	Common Stock	1,601	1,488
	EPLUS INC	Common Stock	7,180	9,518
	ESSENTIAL PROPERTIES REALTY	Common Stock	8,917	12,201
	ESTEE LAUDER CO INC CL A	Common Stock	35,167	26,404
	FAIR ISAAC & CO INC	Common Stock	9,653	14,639
	FASTENAL CO	Common Stock	1,893	6,592
	FIRST INDUST REALTY TR INC	Common Stock	1,230	5,301
	FLOOR & DECOR HLDGS INC CL-A	Common Stock	1,083	1,119
	GALLAGHER ARTHUR J & CO	Common Stock	3,601	3,641
	GARTNER INC	Common Stock	5,219	12,773
	GATES INDUSTRIAL CORP PLC	Common Stock	9,116	10,352
	GE AEROSPACE NEW	Common Stock	21,322	21,644
	GOLDMAN SACHS GRP INC	Common Stock	30,613	57,331
	GRACO INC	Common Stock	1,926	1,887
	GRAHAM HLDGS CO COM	Common Stock	4,888	7,854
	GREEK ORGANISATION OF FOOTBALL	Common Stock	10,138	12,794
	GRUPO FINANCIERO BANORTE SAB	Common Stock	13,930	16,728
	HAEMONETICS CORP	Common Stock	8,141	7,187
	HANOVER INSURANCE GROUP INC	Common Stock	7,721	8,418
	HEICO CORP CLASS A	Common Stock	11,416	24,577
	HEINEKEN NV SPN ADR	Common Stock	24,869	21,352
	HENGAN INTL GROUP CO LTD ADR	Common Stock	30,310	14,851
	HILTON WORLDWIDE HLDGS INC	Common Stock	24,014	41,953
	HIMAX TECHNOLOGIES, INC.	Common Stock	28,232	13,139
	HITACHI 10 COM NEW ADR	Common Stock	29,770	58,064
	HOME DEPOT INC	Common Stock	15,001	18,831
	HOYA CORP SPONS ADR	Common Stock	25,396	40,409
	HYATT HOTELS CORP COM CL A	Common Stock	1,663	4,559
	IDEXX LABS	Common Stock	1,716	3,662
	INDUSTRIA DE DISENO TEXTIL IND	Common Stock	42,528	57,547
	INFOSYS LIMITED ADR	Common Stock	8,877	15,390
	INGEVITY CORP	Common Stock	6,968	5,642
	INNOVEX INTERNATIONAL INC	Common Stock	5,482	1,930
	INTERCONTINENTAL EXCHANGE INC	Common Stock	11,971	19,172
	INTERCONTINENTAL HOTLS GRP ADR	Common Stock	25,385	37,336
	INTUITIVE SURGICAL INC	Common Stock	15,380	26,073
	ITOCHU CORP ADR	Common Stock	38,604	43,409
	JD COM INC SPON ADR CL A	Common Stock	12,961	20,472
	JOHNSON & JOHNSON	Common Stock	37,691	35,009
	JPMORGAN CHASE & CO	Common Stock	17,902	39,280
	KASIKORNBANK PUB CO LTD UNSPON	Common Stock	12,884	16,446

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OCTOBER 31, 2024

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Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	KB FINANCIAL GRP INC SONS ADR	Common Stock	\$ 17,710	\$ 37,970
	KBC GROUP NV UNSPONS ADR	Common Stock	34,371	33,011
	KIMBERLY CLARK SPON ADR	Common Stock	16,388	14,160
	KKR & CO INC CL A	Common Stock	4,488	25,989
	KONINKLIJKE KPN NV ADR	Common Stock	25,785	27,857
	KT CORP SPON ADR	Common Stock	15,310	17,602
	L OREAL CO ADR	Common Stock	6,936	10,689
	LABCORP HOLDINGS INC	Common Stock	37,151	44,056
	LANCASTER COLONY CRP	Common Stock	7,058	8,229
	LANDSTAR SYSTEM INC	Common Stock	5,479	14,536
	LEGRAND SA	Common Stock	40,750	45,260
	LENNAR CORPORATION	Common Stock	2,826	11,164
	LENOVO GROUP LTD SPONS ADR	Common Stock	26,276	36,301
	LIBERTY MEDIA COR SER A LBRT	Common Stock	1,811	2,324
	LIBERTY MEDIA COR SER C LBRT	Common Stock	2,044	6,707
	LIFE HEALTHCARE GRP HLDGS LTD	Common Stock	25,080	20,896
	LIVE NATION ENTERTAINMENT INC	Common Stock	4,626	11,831
	LLOYDS BANKING GROUP PLC	Common Stock	33,146	39,185
	LONDON STK EXCHANGE GROUP ADR	Common Stock	21,297	31,532
	LONZA GROUP AG ZUERICH ADR	Common Stock	22,921	22,667
	LVMH MOET HENNESSY LOUIS VUITT	Common Stock	9,694	39,192
	MARKEL GROUP INC	Common Stock	6,778	11,981
	MARRIOTT INTL INC NEW CL A	Common Stock	8,480	12,988
	MARTEN TRANSPORT LTD	Common Stock	6,643	5,387
	MARTIN MARIETTA MATERIALS	Common Stock	7,484	13,508
	MARVELL TECHNOLOGY INC	Common Stock	9,906	27,157
	MASTERCARD INC CL A	Common Stock	44,284	84,039
	MATSON INC COM	Common Stock	2,267	14,099
	MEDTRONIC PLC SHS	Common Stock	38,374	41,501
	META PLATFORMS INC CL A	Common Stock	70,389	125,435
	MICHELIN COMPAGNIE GENERALE DE	Common Stock	27,870	27,137
	MICROCHIP TECHNOLOGY INC	Common Stock	2,145	6,320
	MICROSOFT CORP	Common Stock	81,947	157,257
	MOELIS & COMPANY CL A	Common Stock	7,623	13,745
	MOL MAGYAR OLAI GDR	Common Stock	13,249	13,066
	MONGODB INC CL A	Common Stock	22,048	17,730
	MOODYS CORP	Common Stock	16,461	24,035
	MSCI INC COM	Common Stock	6,481	10,166
	MUENCHENER RUECK-UNSPONS ADR	Common Stock	17,964	41,142
	MURPHY USA INC COM	Common Stock	3,059	10,919
	NEDBANK GRP LTD SPON ADR	Common Stock	10,950	25,721
	NESTLE SPON ADR REP REG SHR	Common Stock	47,456	53,871
	NETEASE.COM INC ADS	Common Stock	26,372	23,106
	NETFLIX INC	Common Stock	55,883	89,212
	NEWMARKET CORP (HLDG CO)	Common Stock	3,038	9,553

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(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	NEXTERA ENERGY INC UNIT	Common Stock	\$ 39,177	\$ 39,201
	NIPPON TELEGRAPH&TELEPHONE ADS	Common Stock	17,088	15,279
	NORDEA BANK ABP SPON ADR	Common Stock	28,078	26,307
	NOVO NORDISK A/S ADR	Common Stock	36,930	93,702
	NU HLDGS LTD ORD SHS CL A	Common Stock	5,953	9,220
	NVIDIA CORPORATION	Common Stock	41,488	213,875
	O'REILLY AUTOMOTIVE INC NEW	Common Stock	3,646	22,211
	PALO ALTO NETWORKS INC	Common Stock	16,185	17,779
	PERIMETER SOLUTIONS SA	Common Stock	1,849	2,297
	PERNOD RICARD SA ADR	Common Stock	22,364	16,050
	PETROLEO BRASILEIRO SA	Common Stock	16,988	19,879
	PING AN INSURANCE ADR	Common Stock	30,328	23,424
	PNC FINL SVCS GP	Common Stock	21,941	34,453
	PPG INDUSTRIES INC	Common Stock	36,610	35,983
	PRICESMART INC	Common Stock	3,346	6,086
	PROGRESSIVE CORP OHIO	Common Stock	24,384	31,931
	PT ASTRA INTERNATIONAL TBK ADR	Common Stock	17,108	16,774
	PT BK MANDIRI PERSERO TBK UNSP	Common Stock	9,103	24,009
	PT TELEKOMUNIKASI INDONESIA	Common Stock	21,959	19,208
	PT UNITED TRACTORS ADR	Common Stock	15,744	14,167
	QUALYS INC COM	Common Stock	5,774	7,010
	RECRUIT HOLDINGS CO. LTD. ADR	Common Stock	15,561	27,462
	RELX PLC SPONSORED ADR	Common Stock	22,792	50,934
	REVOLVE GROUP INC	Common Stock	5,766	9,878
	RIO TINTO PLC SPON ADR	Common Stock	26,480	27,124
	ROPER TECHNOLOGIES INC	Common Stock	4,615	13,800
	ROSS STORES INC	Common Stock	2,046	3,042
	RTX CORPORATION	Common Stock	10,105	19,842
	RYAN SPECIALTY HOLDINGS INC	Common Stock	810	769
	SAFRAN SA	Common Stock	17,952	45,232
	SALESFORCE INC	Common Stock	5,168	15,244
	SANLAM LTD ADR	Common Stock	15,481	23,202
	SANOFI ADR	Common Stock	29,247	29,031
	SAP AG	Common Stock	41,585	46,962
	SBA COMMUNICATNS CORP NEW CL A	Common Stock	3,168	7,500
	SCHLUMBERGER LTD	Common Stock	13,895	12,662
	SEMPRA	Common Stock	35,515	46,520
	SERVICENOW INC	Common Stock	29,523	47,610
	SHELL PLC ADR	Common Stock	38,199	48,501
	SHERWIN WILLIAMS COMPANY OHIO	Common Stock	1,938	2,696
	SHIMANO INC ADR	Common Stock	18,025	17,082
	SHIN ETSU CHEM CO LTD ADR	Common Stock	13,554	37,574
	SHINHAN FINANCIAL GROUP CO LTD	Common Stock	17,207	23,789
	SINOPHARM GROUP CO LTD ADR	Common Stock	19,308	20,498
	SNOWFLAKE INC CL A	Common Stock	14,825	9,750

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	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	SOCIEDAD QUIMICA Y MINERA ADS	Common Stock	\$ 15,454	\$ 9,214
	SONY GROUP CORPORATION ADR	Common Stock	35,544	51,744
	SSE PLC SPON ADR	Common Stock	26,232	25,221
	STANDARD BANK GROUP LTD SPON	Common Stock	13,766	24,306
	SUMITOMO MITSUI FINL GROUP INC	Common Stock	21,260	33,955
	SUMMIT MATLS INC CL A	Common Stock	584	2,163
	SYSCO CORP	Common Stock	35,985	40,473
	TAIWAN SMCNDCR MFG CO LTD ADR	Common Stock	28,500	146,335
	TE CONNECTIVITY PLC	Common Stock	26,299	38,034
	TECHTRONIC IND LTD SPONS ADR	Common Stock	12,999	15,731
	TEMPUR-PEDIC INT'L INC	Common Stock	2,995	11,546
	TENCENT HLDGS LTD UNSPON ADR	Common Stock	10,315	14,514
	TERNIUM S.A. ADR	Common Stock	14,704	12,245
	TERUMO CORP ADR UNSPONS ADR	Common Stock	30,943	37,268
	TESLA INC	Common Stock	13,410	45,972
	TEXAS INSTRUMENTS	Common Stock	29,865	38,397
	TINGYI CAYMAN ISLANDS HLDGS CO	Common Stock	23,473	20,661
	TJX COS INC NEW	Common Stock	20,937	42,499
	TOKI MARINE HOLDING INS ADR	Common Stock	20,218	37,613
	TOKYO ELECTRON LTD UNSPON ADR	Common Stock	8,656	15,592
	TOTALENERGIES SE SPONSORED ADS	Common Stock	39,145	51,362
	TRADE DESK INC CLASS A	Common Stock	23,240	36,424
	TRANSDIGM GROUP INC	Common Stock	3,582	23,164
	TREDEGAR CORPORATION	Common Stock	1,950	1,039
	TYLER TECHNOLOGIES INC	Common Stock	6,798	12,140
	U S BANCORP COM NEW	Common Stock	31,856	35,460
	UBER TECHNOLOGIES INC	Common Stock	36,434	61,315
	UNICREDIT SPA-ADR	Common Stock	23,080	48,470
	UNIFIRST CP	Common Stock	4,977	5,472
	UNILEVER PLC (NEW) ADS	Common Stock	26,207	28,810
	UNION PACIFIC CORP	Common Stock	32,535	41,076
	VAIL RESORTS	Common Stock	4,063	3,891
	VALE S.A	Common Stock	19,247	15,044
	VEEVA SYS INC CL A	Common Stock	8,267	8,872
	VERALTO CORP	Common Stock	1,323	1,315
	VERISIGN INC	Common Stock	952	1,988
	VERISK ANALYTICS INC COM	Common Stock	976	3,575
	VERTEX PHARMACEUTICALS	Common Stock	32,253	39,718
	VERTIV HOLDINGS LLC CL A	Common Stock	10,489	11,585
	VIBRA ENERGIA SA ADR	Common Stock	15,476	15,421
	VINCI SA ADR	Common Stock	29,203	31,637
	VISA INC CL A	Common Stock	25,475	54,202
	VODACOM GROUP LIMITED	Common Stock	17,424	15,673
	VOLVO AB ADR	Common Stock	35,821	43,497
	VONTIER CORPORATION	Common Stock	5,436	11,829

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	VULCAN MATERIALS CO	Common Stock	\$ 7,142	\$ 18,037
	WALMART INC	Common Stock	22,235	24,339
	WALT DISNEY CO HLDG CO	Common Stock	29,161	26,744
	WASTE CONNECTIONS INC	Common Stock	4,987	4,903
	WATERS CORP	Common Stock	24,086	27,624
	WHITE MOUNTAIN GRP BERMUDA	Common Stock	5,091	16,925
	WILLIAMS CO INC	Common Stock	12,189	20,267
	WIX COM LTD	Common Stock	1,144	2,310
	AKAMAI TECHNOLOGIES INC CPN: 0.125%	Corporate Fixed Income	19,999	20,034
	ALBEMARLE CORP DEP 7.25% CL A CPN: 7.250%	Corporate Fixed Income	10,618	9,890
	ALLIANT ENERGY CORP CPN: 3.875%	Corporate Fixed Income	17,712	18,666
	AMAZON.COM INC CPN: 2.875%	Corporate Fixed Income	59,797	53,628
	AMERICAN WATER CAPITAL CORP CPN: 3.625%	Corporate Fixed Income	19,143	19,124
	APOLLO GM INC SER A MAND. CV PFD STK CPN: 6.750%	Corporate Fixed Income	41,377	59,034
	ARES MANAGEMENT CORP SER B PFD6.75% CPN: 6.750%	Corporate Fixed Income	5,090	5,013
	BANK OF AMERICA CORP FXD CPN: 5.819%	Corporate Fixed Income	52,720	53,671
	BIOMARIN PHARMACEUTICAL INC CPN: 1.250%	Corporate Fixed Income	26,817	24,323
	BOOKING HOLDINGS INC CPN: 0.750%	Corporate Fixed Income	27,943	49,712
	CMS ENERGY CORP CPN: 3.375%	Corporate Fixed Income	18,813	20,169
	DEXCOM INC CPN: 0.250%	Corporate Fixed Income	19,378	18,079
	DEXCOM INC CPN: 0.375%	Corporate Fixed Income	18,668	16,758
	DUKE ENERGY CORP CPN: 4.125%	Corporate Fixed Income	47,232	49,538
	ENVISTA HOLDINGS CORP CPN: 1.750%	Corporate Fixed Income	44,896	45,063
	EURONET WORLDWIDE INC CPN: 0.750%	Corporate Fixed Income	47,434	47,160
	EXPEDIA GROUP INC CPN: 0.000%	Corporate Fixed Income	50,703	46,248
	FORD MOTOR CO CPN: 0.000%	Corporate Fixed Income	49,811	45,637
	GOLDMAN SACHS GROUP INC/THE FXD CPN: 5.049%	Corporate Fixed Income	55,986	55,119
	JPMORGAN CHASE & CO FXD CPN: 2.580%	Corporate Fixed Income	56,066	54,591
	KROGER CO/THE CPN: 5.000%	Corporate Fixed Income	56,340	55,107
	MIDDLEBY CORP/THE CPN: 1.000%	Corporate Fixed Income	31,496	29,624
	NEW MOUNTAIN FINANCE CORP CPN: 7.500%	Corporate Fixed Income	18,555	18,068
	NEXTERA ENERGY INC 7.299% CPN: 7.299%	Corporate Fixed Income	4,902	4,868
	ON SEMICONDUCTOR CORP CPN: 0.000%	Corporate Fixed Income	32,262	27,123
	PARSONS CORP CPN: 0.250%	Corporate Fixed Income	18,108	40,749
	PPL CAPITAL FUNDING INC CPN: 2.875%	Corporate Fixed Income	27,472	30,276
	SOUTHERN CO CPN: 3.875%	Corporate Fixed Income	45,613	51,411
	SOUTHWEST AIRLINES CO CPN: 1.250%	Corporate Fixed Income	55,928	44,440
	TYLER TECHNOLOGIES INC CPN: 0.250%	Corporate Fixed Income	9,134	11,345
	UBER TECHNOLOGIES INC CPN: 0.000%	Corporate Fixed Income	23,507	22,565
	VENTAS REALTY LP CPN: 3.750%	Corporate Fixed Income	44,246	49,420
	VISHAY INTERTECHNOLOGY INC CPN: 2.250%	Corporate Fixed Income	17,254	15,616
	WASTE MANAGEMENT INC CPN: 4.875%	Corporate Fixed Income	53,439	54,621
	WELLS FARGO & CO FXD CPN: 2.393%	Corporate Fixed Income	54,215	54,547
	SPDR S&P 500 ETF TRUST	Exchange Traded Funds	361,685	709,936
	FED NATL MTG ASSN CPN: 1.875%	Government Securities	29,037	28,757

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	FED NATL MTG ASSN CPN: 6.250%	Government Securities	\$ 9,626	\$ 7,604
	FEDERAL NATIONAL MTG ASSN 190391 CPN: 6.000%	Government Securities	20,312	122
	FEDERAL NATIONAL MTG ASSN 310151 CPN: 5.500%	Government Securities	4,063	455
	FEDERAL NATIONAL MTG ASSN 889579 CPN: 6.000%	Government Securities	8,735	55
	FEDERAL NATIONAL MTG ASSN AD5093 CPN: 3.500%	Government Securities	767	17
	FEDERAL NATIONAL MTG ASSN AH5583 CPN: 4.500%	Government Securities	9,070	325
	FEDERAL NATIONAL MTG ASSN AI4291 CPN: 4.500%	Government Securities	1,948	352
	FEDERAL NATIONAL MTG ASSN AL5213 CPN: 4.500%	Government Securities	3,767	328
	FEDERAL NATIONAL MTG ASSN AS0907 CPN: 3.500%	Government Securities	3,419	213
	FEDERAL NATIONAL MTG ASSN AS1792 CPN: 4.500%	Government Securities	740	37
	FEDERAL NATIONAL MTG ASSN AX3008 CPN: 4.000%	Government Securities	4,424	564
	FEDERAL NATIONAL MTG ASSN AZ7916 CPN: 3.500%	Government Securities	1,545	40
	FEDERAL NATIONAL MTG ASSN BC2849 CPN: 3.000%	Government Securities	6,218	1,115
	FEDERAL NATIONAL MTG ASSN BE3631 CPN: 4.500%	Government Securities	997	149
	FEDERAL NATIONAL MTG ASSN BJ4916 CPN: 3.500%	Government Securities	981	154
	FEDERAL NATIONAL MTG ASSN BK6578 CPN: 4.500%	Government Securities	2,043	108
	FEDERAL NATIONAL MTG ASSN BM1066 CPN: 4.000%	Government Securities	974	139
	FEDERAL NATIONAL MTG ASSN BM5485 CPN: 3.500%	Government Securities	1,960	186
	FEDERAL NATIONAL MTG ASSN BN0340 CPN: 4.500%	Government Securities	2,212	346
	FEDERAL NATIONAL MTG ASSN BO7222 CPN: 4.000%	Government Securities	1,648	405
	FEDERAL NATIONAL MTG ASSN BP9638 CPN: 3.000%	Government Securities	2,070	633
	FEDERAL NATIONAL MTG ASSN BT7848 CPN: 3.500%	Government Securities	23,943	23,431
	FEDERAL NATIONAL MTG ASSN BV0922 CPN: 3.000%	Government Securities	2,891	2,828
	FEDERAL NATIONAL MTG ASSN BX3198 CPN: 4.000%	Government Securities	958	801
	FEDERAL NATIONAL MTG ASSN BX4430 CPN: 3.000%	Government Securities	9,168	9,244
	FEDERAL NATIONAL MTG ASSN CA2055 CPN: 4.500%	Government Securities	945	179
	FEDERAL NATIONAL MTG ASSN CA3866 CPN: 3.500%	Government Securities	8,455	1,989
	FEDERAL NATIONAL MTG ASSN CA3872 CPN: 3.500%	Government Securities	579	214
	FEDERAL NATIONAL MTG ASSN CB3169 CPN: 3.000%	Government Securities	28,867	22,589
	FEDERAL NATIONAL MTG ASSN CB3393 CPN: 3.500%	Government Securities	8,409	6,182
	FEDERAL NATIONAL MTG ASSN CB5118 CPN: 4.000%	Government Securities	12,058	10,599
	FEDERAL NATIONAL MTG ASSN CB6455 CPN: 4.000%	Government Securities	2,695	2,531
	FEDERAL NATIONAL MTG ASSN FM1598 CPN: 4.000%	Government Securities	6,780	1,133
	FEDERAL NATIONAL MTG ASSN FM3278 CPN: 3.500%	Government Securities	465	200
	FEDERAL NATIONAL MTG ASSN FM3664 CPN: 4.000%	Government Securities	8,753	2,461
	FEDERAL NATIONAL MTG ASSN FM6039 CPN: 3.500%	Government Securities	7,998	2,794
	FEDERAL NATIONAL MTG ASSN FM7460 CPN: 4.000%	Government Securities	13,016	6,735
	FEDERAL NATIONAL MTG ASSN FM7599 CPN: 3.500%	Government Securities	12,346	5,786
	FEDERAL NATIONAL MTG ASSN FM9681 CPN: 4.000%	Government Securities	1,006	495
	FEDERAL NATIONAL MTG ASSN FS0675 CPN: 3.000%	Government Securities	12,240	10,653
	FEDERAL NATIONAL MTG ASSN MA2161 CPN: 3.500%	Government Securities	239	112
	FEDERAL NATIONAL MTG ASSN MA2920 CPN: 3.000%	Government Securities	8,933	2,120
	FEDERAL NATIONAL MTG ASSN MA2960 CPN: 4.000%	Government Securities	948	105
	FEDERAL NATIONAL MTG ASSN MA3026 CPN: 3.500%	Government Securities	12,310	1,360
	FEDERAL NATIONAL MTG ASSN MA3120 CPN: 3.500%	Government Securities	1,033	132

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	FEDERAL NATIONAL MTG ASSN MA3148 CPN: 3.500%	Government Securities	\$ 1,021	\$ 128
	FEDERAL NATIONAL MTG ASSN MA3149 CPN: 4.000%	Government Securities	1,051	128
	FEDERAL NATIONAL MTG ASSN MA3239 CPN: 4.000%	Government Securities	1,021	136
	FEDERAL NATIONAL MTG ASSN MA3276 CPN: 3.500%	Government Securities	1,001	136
	FEDERAL NATIONAL MTG ASSN MA3305 CPN: 3.500%	Government Securities	963	139
	FEDERAL NATIONAL MTG ASSN MA3306 CPN: 4.000%	Government Securities	4,800	627
	FEDERAL NATIONAL MTG ASSN MA3331 CPN: 3.000%	Government Securities	1,884	316
	FEDERAL NATIONAL MTG ASSN MA3377 CPN: 3.000%	Government Securities	964	174
	FEDERAL NATIONAL MTG ASSN MA3385 CPN: 4.500%	Government Securities	1,027	102
	FEDERAL NATIONAL MTG ASSN MA3392 CPN: 3.500%	Government Securities	1,001	108
	FEDERAL NATIONAL MTG ASSN MA3443 CPN: 4.000%	Government Securities	1,020	80
	FEDERAL NATIONAL MTG ASSN MA3466 CPN: 3.500%	Government Securities	11,374	1,618
	FEDERAL NATIONAL MTG ASSN MA3467 CPN: 4.000%	Government Securities	1,009	77
	FEDERAL NATIONAL MTG ASSN MA3494 CPN: 3.500%	Government Securities	2,901	274
	FEDERAL NATIONAL MTG ASSN MA3495 CPN: 4.000%	Government Securities	5,851	804
	FEDERAL NATIONAL MTG ASSN MA3496 CPN: 4.500%	Government Securities	913	91
	FEDERAL NATIONAL MTG ASSN MA3521 CPN: 4.000%	Government Securities	4,343	673
	FEDERAL NATIONAL MTG ASSN MA3537 CPN: 4.500%	Government Securities	1,119	161
	FEDERAL NATIONAL MTG ASSN MA3592 CPN: 4.000%	Government Securities	3,717	310
	FEDERAL NATIONAL MTG ASSN MA3637 CPN: 3.500%	Government Securities	1,005	83
	FEDERAL NATIONAL MTG ASSN MA3686 CPN: 3.500%	Government Securities	9,260	1,304
	FEDERAL NATIONAL MTG ASSN MA3692 CPN: 3.500%	Government Securities	976	98
	FEDERAL NATIONAL MTG ASSN MA3694 CPN: 4.500%	Government Securities	4,013	719
	FEDERAL NATIONAL MTG ASSN MA3746 CPN: 4.000%	Government Securities	990	118
	FEDERAL NATIONAL MTG ASSN MA3775 CPN: 3.500%	Government Securities	1,995	245
	FEDERAL NATIONAL MTG ASSN MA3803 CPN: 3.500%	Government Securities	4,769	777
	FEDERAL NATIONAL MTG ASSN MA3804 CPN: 4.000%	Government Securities	935	151
	FEDERAL NATIONAL MTG ASSN MA3866 CPN: 3.500%	Government Securities	988	156
	FEDERAL NATIONAL MTG ASSN MA3871 CPN: 3.000%	Government Securities	6,730	2,522
	FEDERAL NATIONAL MTG ASSN MA3906 CPN: 3.500%	Government Securities	6,812	1,053
	FEDERAL NATIONAL MTG ASSN MA3960 CPN: 3.000%	Government Securities	2,916	581
	FEDERAL NATIONAL MTG ASSN MA3991 CPN: 3.000%	Government Securities	3,135	627
	FEDERAL NATIONAL MTG ASSN MA4020 CPN: 3.000%	Government Securities	3,122	804
	FEDERAL NATIONAL MTG ASSN MA4528 CPN: 4.000%	Government Securities	11,378	6,682
	FEDERAL NATIONAL MTG ASSN MA4580 CPN: 3.500%	Government Securities	19,661	14,758
	FEDERAL NATIONAL MTG ASSN MA4624 CPN: 3.000%	Government Securities	791	763
	FEDERAL NATIONAL MTG ASSN MA4655 CPN: 4.000%	Government Securities	28,892	23,389
	FEDERAL NATIONAL MTG ASSN MA4782 CPN: 3.500%	Government Securities	5,758	5,671
	FEDERAL NATIONAL MTG ASSN MA4803 CPN: 3.500%	Government Securities	4,318	4,088
	FEDERAL NATIONAL MTG ASSN MA4839 CPN: 4.000%	Government Securities	5,281	5,064
	FEDERAL NATIONAL MTG ASSN MA4885 CPN: 3.000%	Government Securities	3,275	3,109
	FEDERAL NATIONAL MTG ASSN MA5089 CPN: 4.000%	Government Securities	23,552	23,419
	FEDERAL NATIONAL MTG ASSN MA5262 CPN: 3.500%	Government Securities	13,849	13,892
	FEDERAL NATIONAL MTG ASSN MA5341 CPN: 4.000%	Government Securities	9,929	9,902
	FHLMC 15 YR GOLD J39815 CPN: 3.500% Due : 11/1/2033	Government Securities	1,003	255

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	FHLMC 15 YR GOLD SB0096 CPN: 3.500% Due : 5/1/2034	Government Securities	\$ 2,197	\$ 478
	FHLMC 15 YR GOLD SB0360 CPN: 3.500% Due : 4/1/2035	Government Securities	459	355
	FHLMC 15 YR GOLD SB8236 CPN: 3.500% Due : 4/1/2038	Government Securities	2,877	1,867
	FHLMC 15 YR GOLD ZS8716 CPN: 3.500% Due : 9/1/2033	Government Securities	1,694	299
	FHLMC 15 YR GOLD ZT1799 CPN: 3.500% Due : 3/1/2034	Government Securities	842	102
	FHLMC 30 YR GOLD A97047 CPN: 4.500% Due : 2/1/2041	Government Securities	9,059	349
	FHLMC 30 YR GOLD C09071 CPN: 4.000% Due : 2/1/2045	Government Securities	7,505	346
	FHLMC 30 YR GOLD G07961 CPN: 3.500% Due : 3/1/2045	Government Securities	7,944	1,111
	FHLMC 30 YR GOLD G08624 CPN: 4.000% Due : 1/1/2045	Government Securities	2,142	166
	FHLMC 30 YR GOLD G08659 CPN: 3.500% Due : 8/1/2045	Government Securities	12,442	1,251
	FHLMC 30 YR GOLD G08682 CPN: 4.000% Due : 12/1/2045	Government Securities	3,672	427
	FHLMC 30 YR GOLD G08799 CPN: 3.000% Due : 2/1/2048	Government Securities	905	148
	FHLMC 30 YR GOLD G08857 CPN: 4.000% Due : 1/1/2049	Government Securities	1,017	69
	FHLMC 30 YR GOLD G08886 CPN: 3.000% Due : 4/1/2049	Government Securities	993	100
	FHLMC 30 YR GOLD Q58905 CPN: 4.000% Due : 10/1/2048	Government Securities	980	72
	FHLMC 30 YR GOLD QA3399 CPN: 4.000% Due : 10/1/2049	Government Securities	1,038	195
	FHLMC 30 YR GOLD QE1600 CPN: 4.000% Due : 5/1/2052	Government Securities	4,434	4,120
	FHLMC 30 YR GOLD QE8533 CPN: 4.000% Due : 7/1/2052	Government Securities	1,897	1,540
	FHLMC 30 YR GOLD RA7189 CPN: 3.500% Due : 4/1/2052	Government Securities	21,167	18,179
	FHLMC 30 YR GOLD SD8002 CPN: 4.500% Due : 7/1/2049	Government Securities	990	114
	FHLMC 30 YR GOLD SD8016 CPN: 3.000% Due : 10/1/2049	Government Securities	1,014	159
	FHLMC 30 YR GOLD SD8030 CPN: 3.000% Due : 12/1/2049	Government Securities	1,009	187
	FHLMC 30 YR GOLD SD8057 CPN: 3.500% Due : 4/1/2050	Government Securities	7,958	1,769
	FHLMC 30 YR GOLD SD8062 CPN: 3.000% Due : 5/1/2050	Government Securities	3,127	797
	FHLMC 30 YR GOLD SD8185 CPN: 3.500% Due : 12/1/2051	Government Securities	4,942	3,260
	FHLMC 30 YR GOLD SD8202 CPN: 3.500% Due : 2/1/2052	Government Securities	4,102	2,911
	FHLMC 30 YR GOLD SD8214 CPN: 3.500% Due : 5/1/2052	Government Securities	11,504	9,193
	FHLMC 30 YR GOLD SD8221 CPN: 3.500% Due : 6/1/2052	Government Securities	31,989	25,673
	FHLMC 30 YR GOLD SD8244 CPN: 4.000% Due : 9/1/2052	Government Securities	8,660	8,249
	FHLMC 30 YR GOLD SD8256 CPN: 4.000% Due : 10/1/2052	Government Securities	13,316	12,381
	FHLMC 30 YR GOLD V81760 CPN: 4.000% Due : 5/1/2045	Government Securities	12,663	1,421
	FHLMC 30 YR GOLD ZA6946 CPN: 4.000% Due : 5/1/2049	Government Securities	5,069	693
	FHLMC 30 YR GOLD ZN1256 CPN: 4.500% Due : 11/1/2048	Government Securities	763	87
	FHLMC 30 YR GOLD ZT1818 CPN: 4.500% Due : 11/1/2048	Government Securities	680	135
	FHLMC 30 YR GOLD ZT2087 CPN: 4.000% Due : 6/1/2049	Government Securities	1,969	209
	UNITED STATES TREASURY BOND CPN: 2.875%	Government Securities	67,417	56,877
	UNITED STATES TREASURY BOND CPN: 2.875%	Government Securities	38,491	35,520
	UNITED STATES TREASURY BOND CPN: 3.000%	Government Securities	84,740	71,872
	UNITED STATES TREASURY BOND CPN: 3.125%	Government Securities	60,023	50,799
	UNITED STATES TREASURY BOND CPN: 4.125%	Government Securities	56,683	53,642
	UNITED STATES TREASURY NOTE CPN: 2.250%	Government Securities	304,703	294,740
	UNITED STATES TREASURY NOTE CPN: 2.375%	Government Securities	111,598	108,472
	UNITED STATES TREASURY NOTE CPN: 2.750%	Government Securities	124,189	123,514
	UNITED STATES TREASURY NOTE CPN: 3.875%	Government Securities	89,510	90,325
	UNITED STATES TREASURY NOTE CPN: 4.125%	Government Securities	70,984	68,499

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	UNITED STATES TREASURY NOTE CPN: 4.125%	Government Securities	\$ 88,559	\$ 89,889
	AQR LONG-SHORT EQUITY	Mutual Funds	1,134,305	1,325,796
	BLACKSTONE ALT MULTI-STRAT I	Mutual Funds	962,341	1,112,745
	CALAMOS MARKET NEUTRAL INC I	Mutual Funds	599,938	651,402
	FEDERATED HERMES GOVT OBL PRM	Mutual Funds	-	34,503
	PIA BBB BOND FD-COMPLETION SH	Mutual Funds	290,593	288,900
	PIA MBS BOND-COMPLETION SH	Mutual Funds	628,847	593,127
	PIMCO FIX INC SHRS: SERIES C	Mutual Funds	472,258	445,033
	PIMCO FIX INC SHRS: SERIES M	Mutual Funds	479,963	446,678
	BANK AMER 7.2500 SERS L	Preferred Stock	49,163	46,930
	WELLS FARGO 7.5 NON-CUM CL A	Preferred Stock	45,414	46,925
		Total		<u>\$ 16,578,976</u>

Schedule SB, Line 26a - – Schedule of Active Participant Data

Completed Years of Service on November 1, 2023											
Attained Age	Under 1	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40+	Total
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	1	0	0	0	0	0	0	0	1
30-34	0	1	3	4	0	0	0	0	0	0	8
35-39	0	2	5	7	1	0	0	0	0	0	15
40-44	0	0	0	2	2	0	0	0	0	0	4
45-49	0	0	3	1	3	3	0	0	0	0	10
50-54	0	1	0	6	4	1	3	0	0	0	15
55-59	0	0	2	5	4	4	2	2	1	0	20
60-64	0	0	3	3	7	2	3	5	3	0	26
65-70	0	0	1	3	2	1	2	1	2	2	14
70 & up	0	0	1	3	0	0	1	0	0	0	5
Total	0	4	19	34	23	11	11	8	6	2	118

Active Member Statistics	November 1, 2022	November 1, 2023
Number of members	128	118
Average age	53.11	53.98
Average years of service	16.56	17.08

ACTUARIAL ASSUMPTIONS AND METHODS

The valuation of a defined benefit pension plan involves estimates and assumptions about the probability of events occurring far into the future. Examples include assumptions about future employment, mortality, and retirement. Below is a description of the actuarial assumptions and methods used in the valuation.

Actuarial Cost Methods

Funding Target Liability: As required by PPA, the Traditional Unit Credit Cost Method is used.

Actuarial Value of Assets: Market Value, as provided by the Trustee.

Funding Target Liability

Valuation Date: November 1, 2023

Demographic Information: The demographic information was provided as of November 1, 2023 by RoNetco Supermarkets, Inc. Although we did not audit the data, we did review the data for reasonableness.

Actuarial Valuation Software: For purposes of developing the projected future benefit payments as well as determining attributed liabilities and normal costs as of the valuation date, we utilized the ASC software platform developed by Actuarial Systems Corporation. We believe this externally developed valuation system is appropriate, was used for its intended purpose, and did not produce unreasonable results.

Interest Rates for Minimum Required Contribution: The adjusted 24-month average July 2023 funding segment rates using 25-year average segment rate corridors were utilized as prescribed by IRC Section 430(h), after reflection of interest rate stabilization provisions included in various legislation.

Segment	Interest Rate
Segment 1	4.75%
Segment 2	5.00%
Segment 3	5.74%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

Effective Interest Rate: 5.26%

Interest Rates for Maximum Alternative Contribution: The July 2023 funding segment rates were utilized as prescribed by IRC Section 430(h), and elected by RoNetco Supermarkets, Inc. without reflection of the interest rate stabilization provisions included in various legislation. These rates were utilized to determine the LDRM calculations.

Segment	Interest Rate
Segment 1	3.22%
Segment 2	4.22%
Segment 3	4.34%

Rate of Compensation Increase: Salaries are assumed to remain constant until retirement.

Retirement Rates: Employees were assumed to retire at normal retirement age (the later of age 65 or the fifth anniversary of initial entry to the plan).

ACTUARIAL ASSUMPTIONS AND METHODS

Post-retirement Mortality: The base mortality tables are the blended sex distinct RP-2014 mortality tables, adjusted backward to 2006 with Scale MP-2014. The base mortality table is adjusted by projecting mortality improvements using Scale MP-2021 from the year 2006 through 2023, with an additional projection period of 8 years for males and 9 years for females. For ages below 80, the additional projection period is increased by 1 year for each year below age 80. For ages above 80, the additional projection period is reduced (but not below zero) by 1/3 year for each year above 80.

Administrative Expenses: Actual plan expenses, not including investment advisory fees, paid out of the trust during the previous plan year, rounded to the nearest thousand dollars - \$0.

Form of Benefit: 100% of active and terminated vested participants are assumed to receive an immediate life annuity at their assumed retirement age.

Present Value of Benefits (ASC 960)

Pre-retirement Interest Rate: 7.00%

Post-retirement Interest Rate: 7.00%

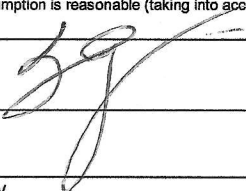
Unless specifically mentioned, all remaining assumptions for the Present Value of Benefits remain the same as described for the Funding Target Liability above. Plan Benefits remain the same as described for the Funding Target Liability above.

RoNetco Supermarkets, Inc. Employees' Retirement Plan

EIN: 22-1655681 / PN: 002

Form 5500 – Line A

	<u>Name</u>	<u>EIN</u>	<u>Percent of Total Contribution</u>
1.	RoNetco Supermarkets, Inc.	22-1655681	97.42%
2.	Byram Beverage, Inc.	22-2761372	0.98%
3.	Newton 830, LLC	87-2486393	0.01%
4.	Roxbury 832, LLC	87-2395361	0.00%
5.	Franklin 897, LLC	27-1173547	1.02%
6.	Hackettstown Beverage, Inc.	22-3823786	0.57%
7.	Sparta, 908, LLC	83-1442363	0.00%

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2023 This Form is Open to Public Inspection
For calendar plan year 2023 or fiscal plan year beginning <u>11/01/2023</u> and ending <u>10/31/2024</u>		
▶ Round off amounts to nearest dollar. ▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.		
A Name of plan <u>Ronetco Supermarkets, Inc. Employees' Retirement Plan</u>		B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>RONETCO SUPERMARKETS, INC.</u>		D Employer Identification Number (EIN) <u>22-1655681</u>
E Type of plan: ☐ Single ☐ Multiple-A ☒ Multiple-B F Prior year plan size: ☐ 100 or fewer ☒ 101-500 ☐ More than 500		
Part I Basic Information		
1 Enter the valuation date: Month <u>11</u> Day <u>01</u> Year <u>2023</u>		
2 Assets:		
a Market value.....		2a <u>13,948,892</u>
b Actuarial value.....		2b <u>13,948,892</u>
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target (3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	<u>52</u>	<u>4,055,932</u> <u>4,055,932</u>
b For terminated vested participants.....	<u>81</u>	<u>1,987,682</u> <u>1,987,682</u>
c For active participants.....	<u>118</u>	<u>7,380,505</u> <u>7,380,768</u>
d Total.....	<u>251</u>	<u>13,424,119</u> <u>13,424,382</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐		
a Funding target disregarding prescribed at-risk assumptions.....		4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....		4b
5 Effective interest rate.....	5 <u>5.26%</u>	
6 Target normal cost		
a Present value of current plan year accruals.....	6a	<u>0</u>
b Expected plan-related expenses.....	6b	<u>0</u>
c Target normal cost.....	6c	<u>0</u>
Statement by Enrolled Actuary To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.		
SIGN HERE <u>Sheryl Gabriel</u>		<u>7/9/2025</u>
Signature of actuary		Date
<u>SHERYL GABRIEL, ASA, EA, MAAA</u>		<u>2303545</u>
Type or print name of actuary		Most recent enrollment number
<u>BPAS ACTUARIAL & PENSION SERVICES</u>		<u>212-284-9021</u>
Firm name		Telephone number (including area code)
<u>90 Merrick Avenue</u> <u>#102</u> <u>East Meadow NY 11554</u>		
Address of the firm		
If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF. Schedule SB (Form 5500) 2023 v. 230728		

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	533,894
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	533,894
10	Interest on line 9 using prior year's actual return of <u>9.12</u> %	0	48,691
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		297,821
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.44</u> %		16,201
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		314,022
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	582,585

Part III Funding Percentages			
14	Funding target attainment percentage	14	99.56 %
15	Adjusted funding target attainment percentage	15	103.90 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	93.24 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage.	17	%

Part IV Contributions and Liquidity Shortfalls					
18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
11/20/2023	30,000	0			
12/20/2023	30,000	0			
01/20/2024	30,000	0			
02/20/2024	35,000	0			
03/20/2024	35,000	0			
04/20/2024	35,000	0			
05/20/2024	35,000	0			
06/20/2024	35,000	0			
07/20/2024	35,000	0			
08/20/2024	35,000	0			
09/20/2024	35,000	0			
10/20/2024	35,000	0			
Totals ►			18(b)	405,000	18(c)
					0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
a Contributions allocated toward unpaid minimum required contributions from prior years	19a 0
b Contributions made to avoid restrictions adjusted to valuation date.	19b 0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c 394,512
20 Quarterly contributions and liquidity shortfalls:	
a Did the plan have a "funding shortfall" for the prior year?	☒ Yes ☐ No
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	☒ Yes ☐ No
c If line 20a is "Yes," see instructions and complete the following table as applicable:	

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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

21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %
			☐ N/A, full yield curve used
b Applicable month (enter code).....			21b 4
22 Weighted average retirement age			22 66
23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....		31a	0
b Excess assets, if applicable, but not greater than line 31a		31b	0
32 Amortization installments:		Outstanding Balance	Installment
a Net shortfall amortization installment		862,262	82,796
b Waiver amortization installment		0	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....		34	82,796
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....			0
36 Additional cash requirement (line 34 minus line 35)		36	82,796
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)		37	394,512
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)		38a	311,716
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	0
40 Unpaid minimum required contributions for all years.....		40	0

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

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

**RoNetco Supermarkets, Inc.
Employees' Retirement Plan**

Weighted Average Retirement Age
Plan Year: 11/1/2023 to 10/31/2024
Valuation Date: 11/1/2023

Assumed Retirement Age - 100% of the participants are assumed to retire at the date the plan's normal retirement age is attained, which is defined as:

The later of:

Attainment of age 65
Completion of 5 years of participation from entry date

Or if earlier, the later of the following:

Attainment of age 65
Completion of 5 years of participation from entry date

Participants who have passed their Normal Retirement Date as defined above are assumed to retire on the valuation date.

Weighted average retirement age 66

SUMMARY OF PLAN PROVISIONS

This summary is intended as an outline of plan provisions and does not alter the intent or meaning of the provisions contained in the plan document.

Effective Date of Plan:	November 1, 1981
Plan Year:	Each consecutive 12-month period ending on October 31 st .
Eligibility:	Non-union employees become eligible to participate in the plan on the November 1 st nearest the completion of 1 Year of Service and age 21. No employee shall enter the Plan after October 31, 2017.
Normal Retirement Date:	The first day of the month on or next following the later of the Participant's 65 th birthday and the fifth anniversary of entering the Plan.
Early Retirement Date:	Age 60 and 15 Years of Participation. However, if a participant has completed at least 10 Years of Participation by October 31, 2008, attaining age 55 and 10 Years of Participation is required for Early Retirement.
Disability Retirement Date:	At any age provided the employee is deemed totally disabled as determined by a physician chosen by the Plan Administrator.
Year of Service:	Completion of at least 1,000 hours of service in a Plan Year.
Compensation:	Taxable wages on the participant's IRS Form W-2 including any amount deferred on a tax-preferred basis to any Company benefit plan. For any self-employed individual, Compensation means earned income.
Normal Retirement Benefit:	Accrued Benefit at November 1, 1997 plus 0.8% of Compensation plus 0.75% of Excess Compensation for each Benefit Year. The portion of benefit based on Excess Compensation shall not exceed 35 Benefit Years. Effective November 1, 2013 the maximum annual considered Compensation for determining Pension Benefit accruals is limited to \$100,000. The benefit shall not exceed the maximum permitted benefit under Internal Revenue Code Section 415.
Disability Retirement Benefit:	The Actuarial Equivalent of a Participant's Accrued Benefit at date of disability.
Accrued Benefit:	The benefit as described under Normal Retirement Benefit which has been earned on the basis of Benefit Years to date. No benefits will accrue after October 31, 2017.
Late Retirement Benefit:	Upon retirement after Normal Retirement Date, the benefit is the greater of the Normal Retirement Benefit calculated as of the Late Retirement Date, reflecting salary and service to such date, or the Normal Retirement Benefit with an actuarial increase in benefits from Normal Retirement Date to Late Retirement Date.
Vesting:	A Participant is 100% vested after 5 Years of Service. In addition, a Participant is 100% vested at Normal Retirement Date or termination of service due to death or disability.
Termination Benefit:	A deferred benefit commencing at Normal Retirement Date equal to the vested Accrued Benefit.

SUMMARY OF PLAN PROVISIONS

Pre-Retirement

Death Benefit: The actuarial equivalent of the accrued benefit, computed as of the date of death.

Normal Form of Benefit: Benefits are determined on a life annuity form of benefit. However, if a Participant is married and does not otherwise elect, the normal form of benefit payment will be an actuarially reduced joint and 50% survivor annuity. Various optional forms of benefit may be elected.

Optional Forms of Benefit: A lump sum benefit will not be permitted if the amount exceeds \$20,000 unless the Participant has attained their Normal Retirement Date or Early Retirement Date. Furthermore, the lump sum option is not available for benefits accruing after October 31, 2008.

Life Annuity

Life annuity with 5, 10, 15 or 20 years certain

Qualified Optional Survivor Annuity (50%, 66 2/3%, 75%, or 100%)

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	CASH AND CASH EQUIVALENTS	Cash, MMF and BDP	\$ 707,637	\$ 707,637
	3I GROUP PLC UNSPONS ADR	Common Stock	31,132	55,481
	ACI WORLDWIDE INC	Common Stock	7,841	15,547
	ACUSHNET HOLDINGS CORP	Common Stock	7,429	9,685
	ADIDAS AG	Common Stock	18,860	18,460
	ADOBE INC	Common Stock	10,620	25,867
	ADVANCED MICRO DEVICES	Common Stock	14,481	25,789
	AIA GROUP LTD SPON ADR	Common Stock	20,328	25,072
	AIR LIQUIDE ADR	Common Stock	24,193	31,892
	AIRBNB INC CL A	Common Stock	25,156	23,453
	AIRBUS SE UNSPONSORED ADR	Common Stock	50,708	62,882
	ALEXANDER & BALDWIN INC	Common Stock	6,455	6,160
	ALIBABA GROUP HLDG LTD	Common Stock	19,124	25,083
	ALLIANZ SE ADR	Common Stock	19,451	40,625
	ALPHABET INC CL A	Common Stock	5,472	34,735
	ALPHABET INC CL C	Common Stock	39,946	81,855
	AMAZON COM INC	Common Stock	109,507	209,327
	AMERICA MOVIL SAB DE CV ADR	Common Stock	17,210	22,209
	AMERICAN EXPRESS CO	Common Stock	5,588	20,273
	AMETEK INC NEW	Common Stock	3,213	3,512
	ANALOG DEVICES INC	Common Stock	20,268	20,588
	ANHUI CONCH CEMENT ADR	Common Stock	27,576	15,829
	ANSYS INC	Common Stock	1,321	2,476
	APPLE INC	Common Stock	61,488	123,347
	APPLIED MATERIALS INC	Common Stock	4,734	17,164
	ARCH CAPITAL GROUP LTD	Common Stock	2,981	10,053
	ARES MANAGEMENT CORP CL A	Common Stock	4,029	7,312
	ARMSTRONG WORLD INDS INC NEW	Common Stock	4,447	14,653
	ASE TECHNOLOGY HLDG CO LTD ADR	Common Stock	24,623	31,089
	ASML HOLDING NV NY REG NEW	Common Stock	6,428	51,852
	ASMPT LIMITED UNSPONSORD ADR	Common Stock	14,868	15,520
	ASTRAZENECA PLC ADR	Common Stock	55,874	61,758
	ATLANTIC UN BANKSHARES CORP	Common Stock	9,453	12,058
	ATLAS COPCO AS A ADR A NEW	Common Stock	11,361	25,162
	AUTODESK INC DELAWARE	Common Stock	2,104	8,036
	BANCO DO BRASIL SA SPON ADR	Common Stock	15,647	24,544
	BANCO SANTANDER S.A.	Common Stock	33,054	31,439
	BB SEGURIDADE PARTICIPACOES	Common Stock	18,545	24,108
	BERKLEY W R CORP	Common Stock	2,701	2,828
	BHP GROUP LIMITED ADR	Common Stock	27,362	42,316
	BIDVEST GROUP LTD SPONS ADR	Common Stock	8,919	17,295
	BOEING CO	Common Stock	29,059	21,501
	BRIDGESTONE CP ADR	Common Stock	29,528	26,062
	BRISTOL MYERS SQUIBB CO	Common Stock	28,850	37,533
	BROADCOM INC	Common Stock	65,401	109,162

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OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	BROOKFIELD ASSET MANAGMT LTD	Common Stock	\$ 1,603	\$ 5,014
	BROOKFIELD CORP CL A	Common Stock	9,209	25,864
	BROOKFIELD INFRASTURE SB VTG A	Common Stock	8,828	12,940
	BROOKFIELD RENEWABLE CORP CL A	Common Stock	5,132	4,556
	BROWN & BROWN INC	Common Stock	3,708	18,626
	CABLE ONE INC COM	Common Stock	8,988	4,544
	CADENCE DESIGN SYSTEM	Common Stock	28,088	31,754
	CANNAE HLDGS INC	Common Stock	8,174	6,034
	CAPGEMINI S E UNSPONSORED ADR	Common Stock	12,752	20,114
	CARLSBERG AS	Common Stock	27,283	21,211
	CARMAX INC	Common Stock	5,875	8,541
	CASELLA WASTE SYS INC CL A	Common Stock	8,120	8,804
	CBRE GROUP INC CL A	Common Stock	3,957	13,359
	CCC INTELLIGENT SOLUTIONS HLD	Common Stock	5,053	4,560
	CEMEX SAB DE CV	Common Stock	20,584	17,534
	CENOVUS ENERGY INC COM	Common Stock	36,662	31,931
	CENTENE CORPORATION	Common Stock	31,027	31,005
	CERTARA INC	Common Stock	9,297	5,834
	CHEVRON CORP	Common Stock	39,976	35,419
	CHINA CONSTRUCTION BANK CORP	Common Stock	33,901	37,883
	CHINA MERCHANTS BK CO LTD UNSP	Common Stock	25,570	28,300
	CHUBB LTD	Common Stock	14,980	33,893
	CME GROUP INC	Common Stock	36,522	42,593
	COMCAST CORP (NEW) CLASS A	Common Stock	38,288	42,884
	COMPAGNIE FIN RICHEMONTAG ADR	Common Stock	27,075	25,368
	COMPASS GROUP PLC SPD ADR	Common Stock	14,033	13,710
	CONSTELLATION BRANDS INC CL A	Common Stock	33,156	34,386
	COPART INC	Common Stock	2,930	22,801
	CORTEVA INC	Common Stock	15,675	27,170
	COSTAR GROUP INC	Common Stock	13,975	15,431
	COSTCO WHOLESALE CORP NEW	Common Stock	18,874	43,926
	CROWDSTRIKE HLDGS INC CL A	Common Stock	15,230	28,012
	CTS CORPORATION	Common Stock	6,934	10,294
	DAIKIN INDS LTD UNSPON ADR	Common Stock	21,747	15,685
	DASSAULT SYSTEMS SA ADS	Common Stock	36,380	25,274
	DATADOG INC CL A	Common Stock	16,645	17,060
	DBS GROUP HOLDINGS LTD SP	Common Stock	23,776	61,019
	DELTA AIR LINES INC NEW	Common Stock	34,814	50,411
	DEUTSCHE BOERSE AG UNSPON ADR	Common Stock	15,610	28,211
	DEUTSCHE TELEKOM AG ADR	Common Stock	38,636	45,788
	DEXCOM INC	Common Stock	9,496	9,515
	DIAGEO PLC SPON ADR NEW	Common Stock	64,247	55,624
	DOMINOS PIZZA INC	Common Stock	5,656	9,308
	DOUBLEVERIFY HLDGS INC	Common Stock	6,045	5,575
	EATON CORP PLC SHS	Common Stock	22,768	23,509

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OCTOBER 31, 2024

EIN: 22-1655681
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(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	ELEVANCE HEALTH INC	Common Stock	\$ 27,612	\$ 26,486
	ELI LILLY & CO	Common Stock	36,236	82,974
	ENGIE BRASIL ENERGIA SAADR	Common Stock	15,185	12,768
	ENOVIS CORPORATION COM	Common Stock	9,627	7,016
	ENTEGRIS INC	Common Stock	1,601	1,488
	EPLUS INC	Common Stock	7,180	9,518
	ESSENTIAL PROPERTIES REALTY	Common Stock	8,917	12,201
	ESTEE LAUDER CO INC CL A	Common Stock	35,167	26,404
	FAIR ISAAC & CO INC	Common Stock	9,653	14,639
	FASTENAL CO	Common Stock	1,893	6,592
	FIRST INDUST REALTY TR INC	Common Stock	1,230	5,301
	FLOOR & DECOR HLDGS INC CL-A	Common Stock	1,083	1,119
	GALLAGHER ARTHUR J & CO	Common Stock	3,601	3,641
	GARTNER INC	Common Stock	5,219	12,773
	GATES INDUSTRIAL CORP PLC	Common Stock	9,116	10,352
	GE AEROSPACE NEW	Common Stock	21,322	21,644
	GOLDMAN SACHS GRP INC	Common Stock	30,613	57,331
	GRACO INC	Common Stock	1,926	1,887
	GRAHAM HLDGS CO COM	Common Stock	4,888	7,854
	GREEK ORGANISATION OF FOOTBALL	Common Stock	10,138	12,794
	GRUPO FINANCIERO BANORTE SAB	Common Stock	13,930	16,728
	HAEMONETICS CORP	Common Stock	8,141	7,187
	HANOVER INSURANCE GROUP INC	Common Stock	7,721	8,418
	HEICO CORP CLASS A	Common Stock	11,416	24,577
	HEINEKEN NV SPN ADR	Common Stock	24,869	21,352
	HENGAN INTL GROUP CO LTD ADR	Common Stock	30,310	14,851
	HILTON WORLDWIDE HLDGS INC	Common Stock	24,014	41,953
	HIMAX TECHNOLOGIES, INC.	Common Stock	28,232	13,139
	HITACHI 10 COM NEW ADR	Common Stock	29,770	58,064
	HOME DEPOT INC	Common Stock	15,001	18,831
	HOYA CORP SPONS ADR	Common Stock	25,396	40,409
	HYATT HOTELS CORP COM CL A	Common Stock	1,663	4,559
	IDEXX LABS	Common Stock	1,716	3,662
	INDUSTRIA DE DISENO TEXTIL IND	Common Stock	42,528	57,547
	INFOSYS LIMITED ADR	Common Stock	8,877	15,390
	INGEVITY CORP	Common Stock	6,968	5,642
	INNOVEX INTERNATIONAL INC	Common Stock	5,482	1,930
	INTERCONTINENTAL EXCHANGE INC	Common Stock	11,971	19,172
	INTERCONTINENTAL HOTLS GRP ADR	Common Stock	25,385	37,336
	INTUITIVE SURGICAL INC	Common Stock	15,380	26,073
	ITOCHU CORP ADR	Common Stock	38,604	43,409
	JD COM INC SPON ADR CL A	Common Stock	12,961	20,472
	JOHNSON & JOHNSON	Common Stock	37,691	35,009
	JPMORGAN CHASE & CO	Common Stock	17,902	39,280
	KASIKORNBANK PUB CO LTD UNSPON	Common Stock	12,884	16,446

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OCTOBER 31, 2024

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(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	KB FINANCIAL GRP INC SONS ADR	Common Stock	\$ 17,710	\$ 37,970
	KBC GROUP NV UNSPONS ADR	Common Stock	34,371	33,011
	KIMBERLY CLARK SPON ADR	Common Stock	16,388	14,160
	KKR & CO INC CL A	Common Stock	4,488	25,989
	KONINKLIJKE KPN NV ADR	Common Stock	25,785	27,857
	KT CORP SPON ADR	Common Stock	15,310	17,602
	L OREAL CO ADR	Common Stock	6,936	10,689
	LABCORP HOLDINGS INC	Common Stock	37,151	44,056
	LANCASTER COLONY CRP	Common Stock	7,058	8,229
	LANDSTAR SYSTEM INC	Common Stock	5,479	14,536
	LEGRAND SA	Common Stock	40,750	45,260
	LENNAR CORPORATION	Common Stock	2,826	11,164
	LENOVO GROUP LTD SPONS ADR	Common Stock	26,276	36,301
	LIBERTY MEDIA COR SER A LBRT	Common Stock	1,811	2,324
	LIBERTY MEDIA COR SER C LBRT	Common Stock	2,044	6,707
	LIFE HEALTHCARE GRP HLDGS LTD	Common Stock	25,080	20,896
	LIVE NATION ENTERTAINMENT INC	Common Stock	4,626	11,831
	LLOYDS BANKING GROUP PLC	Common Stock	33,146	39,185
	LONDON STK EXCHANGE GROUP ADR	Common Stock	21,297	31,532
	LONZA GROUP AG ZUERICH ADR	Common Stock	22,921	22,667
	LVMH MOET HENNESSY LOUIS VUITT	Common Stock	9,694	39,192
	MARKEL GROUP INC	Common Stock	6,778	11,981
	MARRIOTT INTL INC NEW CL A	Common Stock	8,480	12,988
	MARTEN TRANSPORT LTD	Common Stock	6,643	5,387
	MARTIN MARIETTA MATERIALS	Common Stock	7,484	13,508
	MARVELL TECHNOLOGY INC	Common Stock	9,906	27,157
	MASTERCARD INC CL A	Common Stock	44,284	84,039
	MATSON INC COM	Common Stock	2,267	14,099
	MEDTRONIC PLC SHS	Common Stock	38,374	41,501
	META PLATFORMS INC CL A	Common Stock	70,389	125,435
	MICHELIN COMPAGNIE GENERALE DE	Common Stock	27,870	27,137
	MICROCHIP TECHNOLOGY INC	Common Stock	2,145	6,320
	MICROSOFT CORP	Common Stock	81,947	157,257
	MOELIS & COMPANY CL A	Common Stock	7,623	13,745
	MOL MAGYAR OLAJ GDR	Common Stock	13,249	13,066
	MONGODB INC CL A	Common Stock	22,048	17,730
	MOODYS CORP	Common Stock	16,461	24,035
	MSCI INC COM	Common Stock	6,481	10,166
	MUENCHENER RUECK-UNSPONS ADR	Common Stock	17,964	41,142
	MURPHY USA INC COM	Common Stock	3,059	10,919
	NEDBANK GRP LTD SPON ADR	Common Stock	10,950	25,721
	NESTLE SPON ADR REP REG SHR	Common Stock	47,456	53,871
	NETEASE.COM INC ADS	Common Stock	26,372	23,106
	NETFLIX INC	Common Stock	55,883	89,212
	NEWMARKET CORP (HLDG CO)	Common Stock	3,038	9,553

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OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	NEXTERA ENERGY INC UNIT	Common Stock	\$ 39,177	\$ 39,201
	NIPPON TELEGRAPH&TELEPHONE ADS	Common Stock	17,088	15,279
	NORDEA BANK ABP SPON ADR	Common Stock	28,078	26,307
	NOVO NORDISK A/S ADR	Common Stock	36,930	93,702
	NU HLDGS LTD ORD SHS CL A	Common Stock	5,953	9,220
	NVIDIA CORPORATION	Common Stock	41,488	213,875
	O'REILLY AUTOMOTIVE INC NEW	Common Stock	3,646	22,211
	PALO ALTO NETWORKS INC	Common Stock	16,185	17,779
	PERIMETER SOLUTIONS SA	Common Stock	1,849	2,297
	PERNOD RICARD SA ADR	Common Stock	22,364	16,050
	PETROLEO BRASILEIRO SA	Common Stock	16,988	19,879
	PING AN INSURANCE ADR	Common Stock	30,328	23,424
	PNC FINL SVCS GP	Common Stock	21,941	34,453
	PPG INDUSTRIES INC	Common Stock	36,610	35,983
	PRICESMART INC	Common Stock	3,346	6,086
	PROGRESSIVE CORP OHIO	Common Stock	24,384	31,931
	PT ASTRA INTERNATIONAL TBK ADR	Common Stock	17,108	16,774
	PT BK MANDIRI PERSERO TBK UNSP	Common Stock	9,103	24,009
	PT TELEKOMUNIKASI INDONESIA	Common Stock	21,959	19,208
	PT UNITED TRACTORS ADR	Common Stock	15,744	14,167
	QUALYS INC COM	Common Stock	5,774	7,010
	RECRUIT HOLDINGS CO. LTD. ADR	Common Stock	15,561	27,462
	RELX PLC SPONSORED ADR	Common Stock	22,792	50,934
	REVOLVE GROUP INC	Common Stock	5,766	9,878
	RIO TINTO PLC SPON ADR	Common Stock	26,480	27,124
	ROPER TECHNOLOGIES INC	Common Stock	4,615	13,800
	ROSS STORES INC	Common Stock	2,046	3,042
	RTX CORPORATION	Common Stock	10,105	19,842
	RYAN SPECIALTY HOLDINGS INC	Common Stock	810	769
	SAFRAN SA	Common Stock	17,952	45,232
	SALESFORCE INC	Common Stock	5,168	15,244
	SANLAM LTD ADR	Common Stock	15,481	23,202
	SANOFI ADR	Common Stock	29,247	29,031
	SAP AG	Common Stock	41,585	46,962
	SBA COMMUNICATNS CORP NEW CL A	Common Stock	3,168	7,500
	SCHLUMBERGER LTD	Common Stock	13,895	12,662
	SEMPRA	Common Stock	35,515	46,520
	SERVICENOW INC	Common Stock	29,523	47,610
	SHELL PLC ADR	Common Stock	38,199	48,501
	SHERWIN WILLIAMS COMPANY OHIO	Common Stock	1,938	2,696
	SHIMANO INC ADR	Common Stock	18,025	17,082
	SHIN ETSU CHEM CO LTD ADR	Common Stock	13,554	37,574
	SHINHAN FINANCIAL GROUP CO LTD	Common Stock	17,207	23,789
	SINOPHARM GROUP CO LTD ADR	Common Stock	19,308	20,498
	SNOWFLAKE INC CL A	Common Stock	14,825	9,750

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	SOCIEDAD QUIMICA Y MINERA ADS	Common Stock	\$ 15,454	\$ 9,214
	SONY GROUP CORPORATION ADR	Common Stock	35,544	51,744
	SSE PLC SPON ADR	Common Stock	26,232	25,221
	STANDARD BANK GROUP LTD SPON	Common Stock	13,766	24,306
	SUMITOMO MITSUI FINL GROUP INC	Common Stock	21,260	33,955
	SUMMIT MATLS INC CL A	Common Stock	584	2,163
	SYSCO CORP	Common Stock	35,985	40,473
	TAIWAN SMCNDCR MFG CO LTD ADR	Common Stock	28,500	146,335
	TE CONNECTIVITY PLC	Common Stock	26,299	38,034
	TECHTRONIC IND LTD SPONS ADR	Common Stock	12,999	15,731
	TEMPUR-PEDIC INT'L INC	Common Stock	2,995	11,546
	TENCENT HLDGS LTD UNSPON ADR	Common Stock	10,315	14,514
	TERNIUM S.A. ADR	Common Stock	14,704	12,245
	TERUMO CORP ADR UNSPONS ADR	Common Stock	30,943	37,268
	TESLA INC	Common Stock	13,410	45,972
	TEXAS INSTRUMENTS	Common Stock	29,865	38,397
	TINGYI CAYMAN ISLANDS HLDGS CO	Common Stock	23,473	20,661
	TJX COS INC NEW	Common Stock	20,937	42,499
	TOKI MARINE HOLDING INS ADR	Common Stock	20,218	37,613
	TOKYO ELECTRON LTD UNSPON ADR	Common Stock	8,656	15,592
	TOTALENERGIES SE SPONSORED ADS	Common Stock	39,145	51,362
	TRADE DESK INC CLASS A	Common Stock	23,240	36,424
	TRANSDIGM GROUP INC	Common Stock	3,582	23,164
	TREDEGAR CORPORATION	Common Stock	1,950	1,039
	TYLER TECHNOLOGIES INC	Common Stock	6,798	12,140
	U S BANCORP COM NEW	Common Stock	31,856	35,460
	UBER TECHNOLOGIES INC	Common Stock	36,434	61,315
	UNICREDIT SPA-ADR	Common Stock	23,080	48,470
	UNIFIRST CP	Common Stock	4,977	5,472
	UNILEVER PLC (NEW) ADS	Common Stock	26,207	28,810
	UNION PACIFIC CORP	Common Stock	32,535	41,076
	VAIL RESORTS	Common Stock	4,063	3,891
	VALE S.A	Common Stock	19,247	15,044
	VEEVA SYS INC CL A	Common Stock	8,267	8,872
	VERALTO CORP	Common Stock	1,323	1,315
	VERISIGN INC	Common Stock	952	1,988
	VERISK ANALYTICS INC COM	Common Stock	976	3,575
	VERTEX PHARMACEUTICALS	Common Stock	32,253	39,718
	VERTIV HOLDINGS LLC CL A	Common Stock	10,489	11,585
	VIBRA ENERGIA SA ADR	Common Stock	15,476	15,421
	VINCI SA ADR	Common Stock	29,203	31,637
	VISA INC CL A	Common Stock	25,475	54,202
	VODACOM GROUP LIMITED	Common Stock	17,424	15,673
	VOLVO AB ADR	Common Stock	35,821	43,497
	VONTIER CORPORATION	Common Stock	5,436	11,829

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	VULCAN MATERIALS CO	Common Stock	\$ 7,142	\$ 18,037
	WALMART INC	Common Stock	22,235	24,339
	WALT DISNEY CO HLDG CO	Common Stock	29,161	26,744
	WASTE CONNECTIONS INC	Common Stock	4,987	4,903
	WATERS CORP	Common Stock	24,086	27,624
	WHITE MOUNTAIN GRP BERMUDA	Common Stock	5,091	16,925
	WILLIAMS CO INC	Common Stock	12,189	20,267
	WIX COM LTD	Common Stock	1,144	2,310
	AKAMAI TECHNOLOGIES INC CPN: 0.125%	Corporate Fixed Income	19,999	20,034
	ALBEMARLE CORP DEP 7.25% CL A CPN: 7.250%	Corporate Fixed Income	10,618	9,890
	ALLIANT ENERGY CORP CPN: 3.875%	Corporate Fixed Income	17,712	18,666
	AMAZON.COM INC CPN: 2.875%	Corporate Fixed Income	59,797	53,628
	AMERICAN WATER CAPITAL CORP CPN: 3.625%	Corporate Fixed Income	19,143	19,124
	APOLLO GM INC SER A MAND. CV PFD STK CPN: 6.750%	Corporate Fixed Income	41,377	59,034
	ARES MANAGEMENT CORP SER B PFD6.75% CPN: 6.750%	Corporate Fixed Income	5,090	5,013
	BANK OF AMERICA CORP FXD CPN: 5.819%	Corporate Fixed Income	52,720	53,671
	BIOMARIN PHARMACEUTICAL INC CPN: 1.250%	Corporate Fixed Income	26,817	24,323
	BOOKING HOLDINGS INC CPN: 0.750%	Corporate Fixed Income	27,943	49,712
	CMS ENERGY CORP CPN: 3.375%	Corporate Fixed Income	18,813	20,169
	DEXCOM INC CPN: 0.250%	Corporate Fixed Income	19,378	18,079
	DEXCOM INC CPN: 0.375%	Corporate Fixed Income	18,668	16,758
	DUKE ENERGY CORP CPN: 4.125%	Corporate Fixed Income	47,232	49,538
	ENVISTA HOLDINGS CORP CPN: 1.750%	Corporate Fixed Income	44,896	45,063
	EURONET WORLDWIDE INC CPN: 0.750%	Corporate Fixed Income	47,434	47,160
	EXPEDIA GROUP INC CPN: 0.000%	Corporate Fixed Income	50,703	46,248
	FORD MOTOR CO CPN: 0.000%	Corporate Fixed Income	49,811	45,637
	GOLDMAN SACHS GROUP INC/THE FXD CPN: 5.049%	Corporate Fixed Income	55,986	55,119
	JPMORGAN CHASE & CO FXD CPN: 2.580%	Corporate Fixed Income	56,066	54,591
	KROGER CO/THE CPN: 5.000%	Corporate Fixed Income	56,340	55,107
	MIDDLEBY CORP/THE CPN: 1.000%	Corporate Fixed Income	31,496	29,624
	NEW MOUNTAIN FINANCE CORP CPN: 7.500%	Corporate Fixed Income	18,555	18,068
	NEXTERA ENERGY INC 7.299% CPN: 7.299%	Corporate Fixed Income	4,902	4,868
	ON SEMICONDUCTOR CORP CPN: 0.000%	Corporate Fixed Income	32,262	27,123
	PARSONS CORP CPN: 0.250%	Corporate Fixed Income	18,108	40,749
	PPL CAPITAL FUNDING INC CPN: 2.875%	Corporate Fixed Income	27,472	30,276
	SOUTHERN CO CPN: 3.875%	Corporate Fixed Income	45,613	51,411
	SOUTHWEST AIRLINES CO CPN: 1.250%	Corporate Fixed Income	55,928	44,440
	TYLER TECHNOLOGIES INC CPN: 0.250%	Corporate Fixed Income	9,134	11,345
	UBER TECHNOLOGIES INC CPN: 0.000%	Corporate Fixed Income	23,507	22,565
	VENTAS REALTY LP CPN: 3.750%	Corporate Fixed Income	44,246	49,420
	VISHAY INTERTECHNOLOGY INC CPN: 2.250%	Corporate Fixed Income	17,254	15,616
	WASTE MANAGEMENT INC CPN: 4.875%	Corporate Fixed Income	53,439	54,621
	WELLS FARGO & CO FXD CPN: 2.393%	Corporate Fixed Income	54,215	54,547
	SPDR S&P 500 ETF TRUST	Exchange Traded Funds	361,685	709,936
	FED NATL MTG ASSN CPN: 1.875%	Government Securities	29,037	28,757

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	FED NATL MTG ASSN CPN: 6.250%	Government Securities	\$ 9,626	\$ 7,604
	FEDERAL NATIONAL MTG ASSN 190391 CPN: 6.000%	Government Securities	20,312	122
	FEDERAL NATIONAL MTG ASSN 310151 CPN: 5.500%	Government Securities	4,063	455
	FEDERAL NATIONAL MTG ASSN 889579 CPN: 6.000%	Government Securities	8,735	55
	FEDERAL NATIONAL MTG ASSN AD5093 CPN: 3.500%	Government Securities	767	17
	FEDERAL NATIONAL MTG ASSN AH5583 CPN: 4.500%	Government Securities	9,070	325
	FEDERAL NATIONAL MTG ASSN AI4291 CPN: 4.500%	Government Securities	1,948	352
	FEDERAL NATIONAL MTG ASSN AL5213 CPN: 4.500%	Government Securities	3,767	328
	FEDERAL NATIONAL MTG ASSN AS0907 CPN: 3.500%	Government Securities	3,419	213
	FEDERAL NATIONAL MTG ASSN AS1792 CPN: 4.500%	Government Securities	740	37
	FEDERAL NATIONAL MTG ASSN AX3008 CPN: 4.000%	Government Securities	4,424	564
	FEDERAL NATIONAL MTG ASSN AZ7916 CPN: 3.500%	Government Securities	1,545	40
	FEDERAL NATIONAL MTG ASSN BC2849 CPN: 3.000%	Government Securities	6,218	1,115
	FEDERAL NATIONAL MTG ASSN BE3631 CPN: 4.500%	Government Securities	997	149
	FEDERAL NATIONAL MTG ASSN BJ4916 CPN: 3.500%	Government Securities	981	154
	FEDERAL NATIONAL MTG ASSN BK6578 CPN: 4.500%	Government Securities	2,043	108
	FEDERAL NATIONAL MTG ASSN BM1066 CPN: 4.000%	Government Securities	974	139
	FEDERAL NATIONAL MTG ASSN BM5485 CPN: 3.500%	Government Securities	1,960	186
	FEDERAL NATIONAL MTG ASSN BN0340 CPN: 4.500%	Government Securities	2,212	346
	FEDERAL NATIONAL MTG ASSN BO7222 CPN: 4.000%	Government Securities	1,648	405
	FEDERAL NATIONAL MTG ASSN BP9638 CPN: 3.000%	Government Securities	2,070	633
	FEDERAL NATIONAL MTG ASSN BT7848 CPN: 3.500%	Government Securities	23,943	23,431
	FEDERAL NATIONAL MTG ASSN BV0922 CPN: 3.000%	Government Securities	2,891	2,828
	FEDERAL NATIONAL MTG ASSN BX3198 CPN: 4.000%	Government Securities	958	801
	FEDERAL NATIONAL MTG ASSN BX4430 CPN: 3.000%	Government Securities	9,168	9,244
	FEDERAL NATIONAL MTG ASSN CA2055 CPN: 4.500%	Government Securities	945	179
	FEDERAL NATIONAL MTG ASSN CA3866 CPN: 3.500%	Government Securities	8,455	1,989
	FEDERAL NATIONAL MTG ASSN CA3872 CPN: 3.500%	Government Securities	579	214
	FEDERAL NATIONAL MTG ASSN CB3169 CPN: 3.000%	Government Securities	28,867	22,589
	FEDERAL NATIONAL MTG ASSN CB3393 CPN: 3.500%	Government Securities	8,409	6,182
	FEDERAL NATIONAL MTG ASSN CB5118 CPN: 4.000%	Government Securities	12,058	10,599
	FEDERAL NATIONAL MTG ASSN CB6455 CPN: 4.000%	Government Securities	2,695	2,531
	FEDERAL NATIONAL MTG ASSN FM1598 CPN: 4.000%	Government Securities	6,780	1,133
	FEDERAL NATIONAL MTG ASSN FM3278 CPN: 3.500%	Government Securities	465	200
	FEDERAL NATIONAL MTG ASSN FM3664 CPN: 4.000%	Government Securities	8,753	2,461
	FEDERAL NATIONAL MTG ASSN FM6039 CPN: 3.500%	Government Securities	7,998	2,794
	FEDERAL NATIONAL MTG ASSN FM7460 CPN: 4.000%	Government Securities	13,016	6,735
	FEDERAL NATIONAL MTG ASSN FM7599 CPN: 3.500%	Government Securities	12,346	5,786
	FEDERAL NATIONAL MTG ASSN FM9681 CPN: 4.000%	Government Securities	1,006	495
	FEDERAL NATIONAL MTG ASSN FS0675 CPN: 3.000%	Government Securities	12,240	10,653
	FEDERAL NATIONAL MTG ASSN MA2161 CPN: 3.500%	Government Securities	239	112
	FEDERAL NATIONAL MTG ASSN MA2920 CPN: 3.000%	Government Securities	8,933	2,120
	FEDERAL NATIONAL MTG ASSN MA2960 CPN: 4.000%	Government Securities	948	105
	FEDERAL NATIONAL MTG ASSN MA3026 CPN: 3.500%	Government Securities	12,310	1,360
	FEDERAL NATIONAL MTG ASSN MA3120 CPN: 3.500%	Government Securities	1,033	132

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
E.I.N. 22-1655681 PLAN NO. 002
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	FEDERAL NATIONAL MTG ASSN MA3148 CPN: 3.500%	Government Securities	\$ 1,021	\$ 128
	FEDERAL NATIONAL MTG ASSN MA3149 CPN: 4.000%	Government Securities	1,051	128
	FEDERAL NATIONAL MTG ASSN MA3239 CPN: 4.000%	Government Securities	1,021	136
	FEDERAL NATIONAL MTG ASSN MA3276 CPN: 3.500%	Government Securities	1,001	136
	FEDERAL NATIONAL MTG ASSN MA3305 CPN: 3.500%	Government Securities	963	139
	FEDERAL NATIONAL MTG ASSN MA3306 CPN: 4.000%	Government Securities	4,800	627
	FEDERAL NATIONAL MTG ASSN MA3331 CPN: 3.000%	Government Securities	1,884	316
	FEDERAL NATIONAL MTG ASSN MA3377 CPN: 3.000%	Government Securities	964	174
	FEDERAL NATIONAL MTG ASSN MA3385 CPN: 4.500%	Government Securities	1,027	102
	FEDERAL NATIONAL MTG ASSN MA3392 CPN: 3.500%	Government Securities	1,001	108
	FEDERAL NATIONAL MTG ASSN MA3443 CPN: 4.000%	Government Securities	1,020	80
	FEDERAL NATIONAL MTG ASSN MA3466 CPN: 3.500%	Government Securities	11,374	1,618
	FEDERAL NATIONAL MTG ASSN MA3467 CPN: 4.000%	Government Securities	1,009	77
	FEDERAL NATIONAL MTG ASSN MA3494 CPN: 3.500%	Government Securities	2,901	274
	FEDERAL NATIONAL MTG ASSN MA3495 CPN: 4.000%	Government Securities	5,851	804
	FEDERAL NATIONAL MTG ASSN MA3496 CPN: 4.500%	Government Securities	913	91
	FEDERAL NATIONAL MTG ASSN MA3521 CPN: 4.000%	Government Securities	4,343	673
	FEDERAL NATIONAL MTG ASSN MA3537 CPN: 4.500%	Government Securities	1,119	161
	FEDERAL NATIONAL MTG ASSN MA3592 CPN: 4.000%	Government Securities	3,717	310
	FEDERAL NATIONAL MTG ASSN MA3637 CPN: 3.500%	Government Securities	1,005	83
	FEDERAL NATIONAL MTG ASSN MA3686 CPN: 3.500%	Government Securities	9,260	1,304
	FEDERAL NATIONAL MTG ASSN MA3692 CPN: 3.500%	Government Securities	976	98
	FEDERAL NATIONAL MTG ASSN MA3694 CPN: 4.500%	Government Securities	4,013	719
	FEDERAL NATIONAL MTG ASSN MA3746 CPN: 4.000%	Government Securities	990	118
	FEDERAL NATIONAL MTG ASSN MA3775 CPN: 3.500%	Government Securities	1,995	245
	FEDERAL NATIONAL MTG ASSN MA3803 CPN: 3.500%	Government Securities	4,769	777
	FEDERAL NATIONAL MTG ASSN MA3804 CPN: 4.000%	Government Securities	935	151
	FEDERAL NATIONAL MTG ASSN MA3866 CPN: 3.500%	Government Securities	988	156
	FEDERAL NATIONAL MTG ASSN MA3871 CPN: 3.000%	Government Securities	6,730	2,522
	FEDERAL NATIONAL MTG ASSN MA3906 CPN: 3.500%	Government Securities	6,812	1,053
	FEDERAL NATIONAL MTG ASSN MA3960 CPN: 3.000%	Government Securities	2,916	581
	FEDERAL NATIONAL MTG ASSN MA3991 CPN: 3.000%	Government Securities	3,135	627
	FEDERAL NATIONAL MTG ASSN MA4020 CPN: 3.000%	Government Securities	3,122	804
	FEDERAL NATIONAL MTG ASSN MA4528 CPN: 4.000%	Government Securities	11,378	6,682
	FEDERAL NATIONAL MTG ASSN MA4580 CPN: 3.500%	Government Securities	19,661	14,758
	FEDERAL NATIONAL MTG ASSN MA4624 CPN: 3.000%	Government Securities	791	763
	FEDERAL NATIONAL MTG ASSN MA4655 CPN: 4.000%	Government Securities	28,892	23,389
	FEDERAL NATIONAL MTG ASSN MA4782 CPN: 3.500%	Government Securities	5,758	5,671
	FEDERAL NATIONAL MTG ASSN MA4803 CPN: 3.500%	Government Securities	4,318	4,088
	FEDERAL NATIONAL MTG ASSN MA4839 CPN: 4.000%	Government Securities	5,281	5,064
	FEDERAL NATIONAL MTG ASSN MA4885 CPN: 3.000%	Government Securities	3,275	3,109
	FEDERAL NATIONAL MTG ASSN MA5089 CPN: 4.000%	Government Securities	23,552	23,419
	FEDERAL NATIONAL MTG ASSN MA5262 CPN: 3.500%	Government Securities	13,849	13,892
	FEDERAL NATIONAL MTG ASSN MA5341 CPN: 4.000%	Government Securities	9,929	9,902
	FHLMC 15 YR GOLD J39815 CPN: 3.500% Due : 11/1/2033	Government Securities	1,003	255

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	FHLMC 15 YR GOLD SB0096 CPN: 3.500% Due : 5/1/2034	Government Securities	\$ 2,197	\$ 478
	FHLMC 15 YR GOLD SB0360 CPN: 3.500% Due : 4/1/2035	Government Securities	459	355
	FHLMC 15 YR GOLD SB8236 CPN: 3.500% Due : 4/1/2038	Government Securities	2,877	1,867
	FHLMC 15 YR GOLD ZS8716 CPN: 3.500% Due : 9/1/2033	Government Securities	1,694	299
	FHLMC 15 YR GOLD ZT1799 CPN: 3.500% Due : 3/1/2034	Government Securities	842	102
	FHLMC 30 YR GOLD A97047 CPN: 4.500% Due : 2/1/2041	Government Securities	9,059	349
	FHLMC 30 YR GOLD C09071 CPN: 4.000% Due : 2/1/2045	Government Securities	7,505	346
	FHLMC 30 YR GOLD G07961 CPN: 3.500% Due : 3/1/2045	Government Securities	7,944	1,111
	FHLMC 30 YR GOLD G08624 CPN: 4.000% Due : 1/1/2045	Government Securities	2,142	166
	FHLMC 30 YR GOLD G08659 CPN: 3.500% Due : 8/1/2045	Government Securities	12,442	1,251
	FHLMC 30 YR GOLD G08682 CPN: 4.000% Due : 12/1/2045	Government Securities	3,672	427
	FHLMC 30 YR GOLD G08799 CPN: 3.000% Due : 2/1/2048	Government Securities	905	148
	FHLMC 30 YR GOLD G08857 CPN: 4.000% Due : 1/1/2049	Government Securities	1,017	69
	FHLMC 30 YR GOLD G08886 CPN: 3.000% Due : 4/1/2049	Government Securities	993	100
	FHLMC 30 YR GOLD Q58905 CPN: 4.000% Due : 10/1/2048	Government Securities	980	72
	FHLMC 30 YR GOLD QA3399 CPN: 4.000% Due : 10/1/2049	Government Securities	1,038	195
	FHLMC 30 YR GOLD QE1600 CPN: 4.000% Due : 5/1/2052	Government Securities	4,434	4,120
	FHLMC 30 YR GOLD QE8533 CPN: 4.000% Due : 7/1/2052	Government Securities	1,897	1,540
	FHLMC 30 YR GOLD RA7189 CPN: 3.500% Due : 4/1/2052	Government Securities	21,167	18,179
	FHLMC 30 YR GOLD SD8002 CPN: 4.500% Due : 7/1/2049	Government Securities	990	114
	FHLMC 30 YR GOLD SD8016 CPN: 3.000% Due : 10/1/2049	Government Securities	1,014	159
	FHLMC 30 YR GOLD SD8030 CPN: 3.000% Due : 12/1/2049	Government Securities	1,009	187
	FHLMC 30 YR GOLD SD8057 CPN: 3.500% Due : 4/1/2050	Government Securities	7,958	1,769
	FHLMC 30 YR GOLD SD8062 CPN: 3.000% Due : 5/1/2050	Government Securities	3,127	797
	FHLMC 30 YR GOLD SD8185 CPN: 3.500% Due : 12/1/2051	Government Securities	4,942	3,260
	FHLMC 30 YR GOLD SD8202 CPN: 3.500% Due : 2/1/2052	Government Securities	4,102	2,911
	FHLMC 30 YR GOLD SD8214 CPN: 3.500% Due : 5/1/2052	Government Securities	11,504	9,193
	FHLMC 30 YR GOLD SD8221 CPN: 3.500% Due : 6/1/2052	Government Securities	31,989	25,673
	FHLMC 30 YR GOLD SD8244 CPN: 4.000% Due : 9/1/2052	Government Securities	8,660	8,249
	FHLMC 30 YR GOLD SD8256 CPN: 4.000% Due : 10/1/2052	Government Securities	13,316	12,381
	FHLMC 30 YR GOLD V81760 CPN: 4.000% Due : 5/1/2045	Government Securities	12,663	1,421
	FHLMC 30 YR GOLD ZA6946 CPN: 4.000% Due : 5/1/2049	Government Securities	5,069	693
	FHLMC 30 YR GOLD ZN1256 CPN: 4.500% Due : 11/1/2048	Government Securities	763	87
	FHLMC 30 YR GOLD ZT1818 CPN: 4.500% Due : 11/1/2048	Government Securities	680	135
	FHLMC 30 YR GOLD ZT2087 CPN: 4.000% Due : 6/1/2049	Government Securities	1,969	209
	UNITED STATES TREASURY BOND CPN: 2.875%	Government Securities	67,417	56,877
	UNITED STATES TREASURY BOND CPN: 2.875%	Government Securities	38,491	35,520
	UNITED STATES TREASURY BOND CPN: 3.000%	Government Securities	84,740	71,872
	UNITED STATES TREASURY BOND CPN: 3.125%	Government Securities	60,023	50,799
	UNITED STATES TREASURY BOND CPN: 4.125%	Government Securities	56,683	53,642
	UNITED STATES TREASURY NOTE CPN: 2.250%	Government Securities	304,703	294,740
	UNITED STATES TREASURY NOTE CPN: 2.375%	Government Securities	111,598	108,472
	UNITED STATES TREASURY NOTE CPN: 2.750%	Government Securities	124,189	123,514
	UNITED STATES TREASURY NOTE CPN: 3.875%	Government Securities	89,510	90,325
	UNITED STATES TREASURY NOTE CPN: 4.125%	Government Securities	70,984	68,499

RONETCO SUPERMARKETS, INC. EMPLOYEES' RETIREMENT PLAN
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SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
OCTOBER 31, 2024

EIN: 22-1655681
Plan No. 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	UNITED STATES TREASURY NOTE CPN: 4.125%	Government Securities	\$ 88,559	\$ 89,889
	AQR LONG-SHORT EQUITY	Mutual Funds	1,134,305	1,325,796
	BLACKSTONE ALT MULTI-STRAT I	Mutual Funds	962,341	1,112,745
	CALAMOS MARKET NEUTRAL INC I	Mutual Funds	599,938	651,402
	FEDERATED HERMES GOVT OBL PRM	Mutual Funds	-	34,503
	PIA BBB BOND FD-COMPLETION SH	Mutual Funds	290,593	288,900
	PIA MBS BOND-COMPLETION SH	Mutual Funds	628,847	593,127
	PIMCO FIX INC SHRS: SERIES C	Mutual Funds	472,258	445,033
	PIMCO FIX INC SHRS: SERIES M	Mutual Funds	479,963	446,678
	BANK AMER 7.2500 SERS L	Preferred Stock	49,163	46,930
	WELLS FARGO 7.5 NON-CUM CL A	Preferred Stock	45,414	46,925
		Total		<u>\$ 16,578,976</u>

Schedule SB, Line 32 - Schedule of Amortization Bases

RoNetco Supermarkets, Inc. Employees' Retirement Plan
EIN/PN: 22-1655681/002

Amortization Schedule as of November 1, 2023					
Year Established	Initial Period	Initial Amount	Remaining Period	Remaining Amount	Annual Payment
2023	15 Years	\$ 0	15 Years	\$ 0	\$ 0
2022	15 Years	\$ 895,949	14 Years	\$ 862,262	\$ 82,796
Total				\$ 862,262	\$ 82,796