

<p style="text-align: center;">Form 5500</p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p style="font-size: small;">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).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; font-weight: bold;">2023</p> <hr/> <p style="font-weight: bold;">This Form is Open to Public Inspection</p>
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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) _____

B This return/report is: the first return/report the final return/report

an amended return/report a short plan year return/report (less than 12 months)

C 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

<p>1a Name of plan <u>LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>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) <u>LUCK STONE CORPORATION</u></p> <p><u>PO BOX 29682</u> <u>RICHMOND, VA 23242-0682</u></p>	<p>1c Effective date of plan <u>09/01/1963</u></p> <p>2b Employer Identification Number (EIN) <u>54-0630628</u></p> <p>2c Plan Sponsor's telephone number <u>804-784-8280</u></p> <p>2d Business code (see instructions) <u>212310</u></p>

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.	08/13/2025	ANDREW MANN
	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 <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	1234
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)	876
	6a(2)	921
	6b	73
	6c	269
	6d	1263
	6e	32
	6f	1295
	6g(1)	
6g(2)		
6h		13
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 1C

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

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

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

- a Pension Schedules**
- (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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 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 <u>LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>LUCK STONE CORPORATION</u>	D Employer Identification Number (EIN) <u>54-0630628</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> 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>101647773</u>
	b Actuarial value	2b	<u>111812550</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>108</u>	<u>15052764</u>
	b For terminated vested participants	<u>250</u>	<u>11798605</u>
	c For active participants	<u>876</u>	<u>61972993</u>
	d Total	<u>1234</u>	<u>88824362</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>	
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.40 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>7111546</u>
	b Expected plan-related expenses	6b	<u>270000</u>
	c Target normal cost	6c	<u>7381546</u>

Statement by Enrolled Actuary

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

SIGN HERE			
	Signature of actuary	<u>08/07/2025</u>	Date
	<u>CHRIS GRAHAM,ASA,EA</u>	<u>23-08367</u>	Most recent enrollment number
	<u>MERCER</u>	<u>609-520-2266</u>	Telephone number (including area code)
	<u>ONE UNIVERSITY SQUARE DRIVE SUITE 100 PRINCETON, NJ 08540</u>		
	Address of the firm		

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

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	32006578
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		6966083
9	Amount remaining (line 7 minus line 8)	0	25040495
10	Interest on line 9 using prior year's actual return of <u>2.12</u> %	0	530858
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		9221788
	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>5.56</u> %		125437
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		147673
	c Total available at beginning of current plan year to add to prefunding balance		9494898
	d Portion of (c) to be added to prefunding balance		9494898
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	35066251

Part III Funding Percentages			
14	Funding target attainment percentage	14	84.84 %
15	Adjusted funding target attainment percentage	15	123.60 %
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	89.73 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
05/02/2025	8500000	0					
			Totals ▶	18(b)	8500000	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 7855780
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	c If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
0	0	0
		(4) 4th
		0

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

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %	<input type="checkbox"/> N/A, full yield curve used
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b Applicable month (enter code)..... **21b** 4

22 Weighted average retirement age **22** 63

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	7381546
b Excess assets, if applicable, but not greater than line 31a	31b	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	13710303	1352455
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	
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34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)..... **34** 8734001

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement		8734174	8734174

36 Additional cash requirement (line 34 minus line 35)..... **36** 0

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 7855780

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

a Total (excess, if any, of line 37 over line 36)	38a	7855780
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	7855780

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)

	39	0
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40 Unpaid minimum required contributions for all years

	40	0
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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

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning **11/01/2023** and ending **10/31/2024**

A Name of plan LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LUCK STONE CORPORATION	D Employer Identification Number (EIN) 54-0630628	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

BROOKFIELD INV MANAGEMENT INC

13-3519673

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

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

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

MERCER INVESTMENTS LLC

30-0282430

(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 50 51	FIDUCIARY	300982	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

MERCER

13-2834414

(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?
11 14 50	NONE	257654	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

US BANK

31-0841368

(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?
21 50	NONE	28239	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

PBMARES, LLP

54-0737372

(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?
10 50	NONE	21675	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

(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 D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan 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 <hr/> 2023 <hr/> 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 <u>LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>LUCK STONE CORPORATION</u>	D Employer Identification Number (EIN) <u>54-0630628</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER LONG CORPORATE FIXED INCOME

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

c EIN-PN <u>45-6178743-004</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>19641338</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER EMERGING MARKETS EQUITY

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

c EIN-PN <u>32-6219484-017</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>5274670</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER GLOBAL LOW VOLATILITY EQUITY

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

c EIN-PN <u>35-7004395-018</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1989200</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER LONG STRIPS FIXED INCOME

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

c EIN-PN <u>80-6243236-019</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>14295468</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER NON-US CORE EQUITY

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

c EIN-PN <u>03-0566617-009</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>12417518</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER OPPORTUNISTIC FIXED INCOME

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

c EIN-PN <u>36-7630030-020</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>16042168</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER US LARGE CAP PASSIVE EQUITY

b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC

c EIN-PN <u>03-0566613-005</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>25607635</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE: **MERCER US SMALL-MID CAP EQUITY**

b Name of sponsor of entity listed in (a): **MERCER TRUST COMPANY LLC**

c EIN-PN 03-0566611-003	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	3941663
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a Name of MTIA, CCT, PSA, or 103-12 IE: **COHEN & STEERS CLTV INV TRUST**

b Name of sponsor of entity listed in (a): **SEI TRUST COMPANY**

c EIN-PN 46-3411346-064	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5828194
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a Name of MTIA, CCT, PSA, or 103-12 IE: **SSGA S&P GLOBAL NATURAL RESOURCE IN**

b Name of sponsor of entity listed in (a): **STATE STREET GLOBAL ADVISORS TRUST COMPANY**

c EIN-PN 45-6268981-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5089843
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a Name of MTIA, CCT, PSA, or 103-12 IE: **ENDURING ASSETS**

b Name of sponsor of entity listed in (a): **WELLINGTON**

c EIN-PN 04-2767481-185	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	5863351
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
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SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 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 LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ► 001
C Plan sponsor's name as shown on line 2a of Form 5500 LUCK STONE CORPORATION	D Employer Identification Number (EIN) 54-0630628

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	10000000	8500000
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	273735	537533
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(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)	91441313	115991048
(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)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	225195	187555

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	101940243	125216136
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
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	101940243	125216136

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)	8500000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2)	2a(3)		8500000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	13705	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)		13705
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	36831	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	33351	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		3480
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	22700	
(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)		21528545
(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)		0
c Other income.....	2c		-26145
d Total income. Add all income amounts in column (b) and enter total.....	2d		30042285

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	6154527	
(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)		6154527
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)	21675	
(5) Investment advisory and investment management fees.....	2i(5)	304297	
(6) Bank or trust company trustee/custodial fees.....	2i(6)	28239	
(7) Actuarial fees.....	2i(7)	257654	
(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)		611865
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		6766392

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		23275893
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: **PBMARLES, LLP**

(2) EIN: **54-0737372**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		3000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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 544944.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 11/01/2023 and ending 10/31/2024

A Name of plan <u>LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>LUCK STONE CORPORATION</u>	D Employer Identification Number (EIN) <u>54-0630628</u>	

Part I	Distributions
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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	<u>0</u>
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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): 31-0841368

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	<u>32</u>
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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.)
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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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
 Public Equity: 42.2 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 29.0 %
 High-Yield Debt: 13.7 % Real Assets: 14.4 % Cash or Cash Equivalents: 0.5 % Other: 0.2 %

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

FINANCIAL REPORT

OCTOBER 31, 2024



ASSURANCE, TAX & ADVISORY SERVICES

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

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INDEPENDENT AUDITOR'S REPORT

Participants and Benefits Committee
Luck Stone Corporation Retirement Plan and Trust

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

We have performed audits of the financial statements of Luck Stone Corporation Retirement Plan and Trust (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits and accumulated plan benefits as of October 31, 2024 and 2023, the related statements of changes in net assets available for benefits and changes in accumulated plan benefits for the year ended October 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of October 31, 2024 and 2023, and for the year ended October 31, 2024, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our 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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) and Schedule H, Line 4j – Schedule of Reportable Transactions as of and for the year ended October 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

- The information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

PBMares, LLP

Richmond, Virginia
August 11, 2025

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

October 31, 2024 and 2023

	2024	2023
ASSETS		
Interest-bearing cash	\$ 537,533	\$ 273,735
Investments, at fair value	<u>116,178,603</u>	<u>91,666,508</u>
Total assets	<u>116,716,136</u>	<u>91,940,243</u>
LIABILITIES		
	<u>-</u>	<u>-</u>
Net assets available for benefits	<u>\$116,716,136</u>	<u>\$ 91,940,243</u>

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended October 31, 2024

Additions to Net Assets Attributed to:

Investment income:

Net appreciation in fair value of investments	\$ 21,364,421
Interest and dividends	<u>177,864</u>
	21,542,285

Contributions:

Employer	<u>10,000,000</u>
	31,542,285

Deductions from Net Assets Attributed to:

Benefits paid to participants	6,154,527
Administrative expenses	<u>611,865</u>
Total deductions	<u>6,766,392</u>

Net increase in net assets available for benefits **24,775,893**

Net Assets Available for Benefits:

Beginning of year	<u>91,940,243</u>
End of year	<u><u>\$116,716,136</u></u>

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

STATEMENTS OF ACCUMULATED PLAN BENEFITS

October 31, 2024 and 2023

	2024	2023
Actuarial Present Value of Accumulated Plan Benefits:		
Vested benefits:		
Participants currently receiving payments	\$ 12,781,867	\$ 13,276,181
Other participants	86,512,666	76,542,219
	<u>99,294,533</u>	<u>89,818,400</u>
Nonvested benefits	<u>1,785,616</u>	<u>1,820,083</u>
Total actuarial present value of accumulated plan benefits	<u>\$101,080,149</u>	<u>\$ 91,638,483</u>

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

**STATEMENT OF CHANGES IN ACCUMULATED PLAN BENEFITS
Year Ended October 31, 2024**

Actuarial Present Value of Accumulated Plan Benefits, beginning of year	<u>\$ 91,638,483</u>
Increase (Decrease) During the Year Attributable to:	
Benefits accumulated/experience	7,676,888
Actuarial assumption changes	1,958,732
Interest accumulation	5,960,573
Benefits paid	<u>(6,154,527)</u>
Net increase	<u>9,441,666</u>
 Actuarial present value of accumulated plan benefits, end of year	 <u>\$ 101,080,149</u>

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description

The following brief description of the Luck Stone Corporation Retirement Plan and Trust (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General: The Plan is a defined benefit pension plan covering those employees of Luck Stone Corporation (the Sponsor or the Company) who meet the eligibility requirements as defined in the Plan. The Plan is a cash balance defined benefit pension plan for employees hired or rehired on and after November 1, 2011, (cash balance participants). Employees must be credited with at least 1,000 hours during a plan year, except during the year of termination, in which employees must be credited with 750 hours. The Benefits Committee is responsible for oversight of the Plan. The Benefits Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Sponsor's Board of Directors. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Participant accounts: Under the Plan provisions, cash balance participants have amounts credited to their hypothetical accounts by the Company. The accounts are allocated pay credits and interest credits at the end of every plan year as defined in the Plan.

Vesting: Participants hired before November 1, 2011 have a non-forfeitable right to 100% of their accrued benefit, as defined in the Plan, if they have at least five years of service with at least one hour of service credited after December 31, 1988, or 10 years of service, if not credited with at least one hour of service in the plan year beginning after December 31, 1988. Cash balance participants have a non-forfeitable right to 100% of their accrued benefit, as defined in the Plan, if they have at least three years of service.

Pension benefits: For employees hired before November 1, 2011, those employees who reach their full benefit date, either age 65 or age 62 with at least 25 years of service, are entitled to begin receiving annual pension benefits equal to 35% of their final average annual compensation, as defined in the Plan, plus 10% of excess compensation reduced pro rata for credited service less than 20 years. In addition, the benefit is multiplied by a fraction, the numerator of which is the participant's years of service at the time the benefit is determined and the denominator of which is the participant's projected years of service at normal retirement age or, where the determination is made as of a date on or after the full benefit date. The latter adjustment gives proportionate credit for years of service when an employee terminates his employment before retirement for reasons other than death. The Plan also permits payments to be made at the option of the Company prior to normal retirement at a reduced benefit. At least five plan years of service and attainment of age 55 are required for the employee to be entitled to benefits. Married participants will receive their pension benefits in the form of a joint and survivor annuity unless they elect a life-only annuity. Other payment options are also available.

Benefits for cash balance participants are determined based on the participant's hypothetical account balance. Cash balance participants are entitled to a pay credit equal to 5% of compensation earned each plan year while the participant is accruing benefits under the Plan. Additionally, each cash balance participant receives an annual interest credit at the end of each plan year equal to the lesser of the 10-year Treasury Constant Maturities rate or 5% calculated on the participant's account balance as of the beginning of the plan year with a floor of 3%. Cash balance participants may elect to receive either a lump-sum payment or annuity.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description (Continued)

Death benefits: For employees hired before November 1, 2011, a participant's beneficiary will receive a single life annuity payable monthly for life if the participant's death occurs either while employed by the Company after age 65 or if the participant terminated his/her employment with the Company after age 65 but dies before his/her monthly benefits begin, unless he/she has elected not to receive a joint and survivor annuity. A pre-retirement death benefit is available to a participant's beneficiary if the participant dies with a vested interest in the Plan.

A cash balance participant's beneficiary will receive a lump-sum payment equal to the participant's accumulated cash account balance unless he/she elects a joint and 50% spouse survivor annuity commencing on the first day of the month on or after the participant would have attained age 55.

Change in trustees: The Plan changed its trustee from Charles Schwab Trust Bank to U.S. Bank National Association, effective February 1, 2023.

Note 2. Summary of Significant Accounting Policies

Basis of accounting: The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP) requires the Plan's management to make estimates and assumptions that affect the reported amounts of net assets available for benefits 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.

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's Benefits Committee determines the Plan's valuation policies utilizing information provided by the trustees. See Note 6 for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation of fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Actuarial present value of accumulated plan benefits: Accumulated plan benefits are those future periodic payments, including lump-sum distributions, which are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to: (a) retired or terminated employees (with vested rights) or their beneficiaries; (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation as described in Note 1. The accumulated plan benefits for active employees hired before November 1, 2011, are based on compensation during the years specified in Note 1, ending on the valuation date as of which the latest available benefit information is presented. Benefits payable under all circumstances (retirement, death and termination of employment) are included to the extent they are deemed attributable to employee service rendered to the valuation date.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 2. Summary of Significant Accounting Policies (Continued)

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, termination or retirement) between the valuation date and the expected date of payment.

The actuarial valuations are done as of the beginning of the next plan year. Therefore, the statements of accumulated plan benefits as of October 31, 2024 and 2023, are presented from information provided by the actuary as of November 1, 2024 and 2023, respectively. There has been no significant changes in the Plan's provisions or coverage from October 31, 2024 to November 1, 2024, or from October 31, 2023 to November 1, 2023.

The significant actuarial assumptions used in the valuations as of November 1, 2024 and 2023, were:

- | | |
|------------------------------------|--|
| a. Life expectancy of participants | Pri-2012 sex-distinct, separate employee and retiree table(s) with contingent survivor adjustments for existing survivors and no collar adjustments applied with future improvement using the MP-2021 projection scale |
| b. Retirement age assumptions | Ages 55-61, 4%; Age 62, 40%; Age 63, 15%; Age 64-69, 30% ;
Age 70+, 100% |
| c. Estimated salary increases | Age <35, 8%; Age 35-44, 6%; Age 45-54, 5%; Age 55-59, 4%;
Age 60+, 3% |
| d. Investment return/Discount rate | 6.50% per annum in 2024 and 6.75% per annum in 2023 |
| e. Marriage and age of spouse | 80% of participants are married and husbands are three years
older than wives |
| f. Turnover | 23.1% through 11.2% for the first year of service, 18.1% through 9.6%
for the second, 16.1% through 8.0% for the third, 14.1% through 6.4%
for the fourth and 11.0% through 2.6% thereafter |

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The actuarial cost method used in the valuation by the Plan's actuary is the standard unit credit cost method.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 2. Summary of Significant Accounting Policies (Continued)

Contributions: Contributions from the Company are recorded in the year in which they are determined necessary to meet or exceed the ERISA minimum funding requirement.

Payment of benefits: Benefits are recorded when paid.

Expenses: Certain expenses of maintaining the Plan are paid directly by the Sponsor and are excluded from these financial statements. Administrative expenses include certain recordkeeping fees paid by the Plan. Investment related expenses are included in net appreciation of fair value of investments.

Subsequent events: The Plan has evaluated subsequent events through August 11, 2025, which was the date the financial statements were available to be issued. See Note 11 for discussion of subsequent events that Plan management has determined should be disclosed pursuant to the Financial Accounting Standards Board Accounting Standards Codification.

Note 3. Funding Policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. For the year ended October 31, 2024, the Company elected to make contributions in the amount of \$8,500,000. Contributions for 2024 met the minimum funding requirements of ERISA.

Although it has not expressed any intention to do so, the Company 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 for 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 (the PBGC), a U.S. governmental agency, up to the applicable limitations (discussed below).
- c. All other vested benefits (that is, vested benefits not insured by the PBGC).
- d. All nonvested benefits.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 4. Plan Termination (Continued)

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 survivor's 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, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees. For Plan terminations occurring during 2024 and 2023, that ceiling, which is adjusted periodically, was \$7,108 and \$6,750, respectively. That 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 elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

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 Sponsor and level of benefits guaranteed by the PBGC.

Note 5. Information Certified or Provided by U.S. Bank National Association (Trustee)

The following information included in the accompanying financial statements as of October 31, 2024 and 2023, and for the year ended October 31, 2024, and the supplemental schedules as of or for the year ended October 31, 2024, was obtained from data that has been prepared and certified to as complete and accurate by U.S. Bank National Association, the trustee.

	2024	2023
Investments at fair value:		
Interest-bearing cash	\$ 537,533	\$ 273,735
Common collective trusts	115,991,048	91,441,313
Net appreciation in fair value of investments	21,364,421	n/a
Interest and dividends	177,864	n/a

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 6. Fair Value Measurements

The framework for measuring fair value 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) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below:

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

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability; 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's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. With the exception of the collective investment trust hedge fund here have been no changes in the methodologies used at October 31, 2024 and 2023.

Interest-bearing cash: Valued at market price which is equivalent to \$1.

Hedge fund: Valued based on information reported per shareholder statement. The investment is currently in liquidation and is subject to restrictions on the redemption of the investments as defined in the agreement with the investee.

Collective investment trust funds: Valued at the NAV of shares in the account held by the Plan at year-end. The NAV is not a publicly quoted price in an active market. The NAV, as provided by the trustees, is used as a practical expedient to estimate fair value.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 6. Fair Value Measurements (Continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's assets at fair value as of October 31, 2024 and 2023:

Description	Assets at Fair Value as of October 31, 2024			
	Level 1	Level 2	Level 3	Total
Interest-bearing cash	\$ 537,533	\$ -	\$ -	\$ 537,533
Hedge fund	-	-	187,555	187,555
Total assets in the fair value hierarchy	<u>\$ 537,533</u>	<u>\$ -</u>	<u>\$ 187,555</u>	<u>725,088</u>
Investments measured at net asset value (a)				<u>115,991,048</u>
Total investments, at fair value				<u>\$ 116,716,136</u>

Description	Assets at Fair Value as of October 31, 2023			
	Level 1	Level 2	Level 3	Total
Interest-bearing cash	\$ 273,735	\$ -	\$ -	\$ 273,735
Hedge fund	-	-	225,195	225,195
Total assets in the fair value hierarchy	<u>\$ 273,735</u>	<u>\$ -</u>	<u>\$ 225,195</u>	<u>498,930</u>
Investments measured at net asset value (a)				<u>91,441,313</u>
Total investments, at fair value				<u>\$ 91,940,243</u>

(a) In accordance with Subtopic 820-10, certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Changes in Fair Value of Level 3 Assets

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value to another.

The Plan evaluates the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 6. Fair Value Measurements (Continued)

The following table sets forth a summary of certain changes in the fair value of the Plan's level 3 assets for the year ended October 31:

	2024	2023
Fair value, beginning of year	\$ 225,195	\$ -
Transfers in	-	225,195
Net deductions and sales	(37,640)	-
Fair value, end of year	\$ 187,555	\$ 225,195

Assets Measured Using NAV per Share as a Practical Expedient

The following table summarizes investments for which fair value is estimated using NAV per share (or its equivalent) as a practical expedient as of October 31, 2024 and 2023.

Investment	Fair Value at October 31, 2024	Fair Value at October 31, 2023	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Collective investment trusts and fixed income funds:					
Mercer Opportunistic Fixed Income	16,042,168	13,313,065	None	Various	Various
Mercer Active Long Corporate Fixed Income	19,641,338	15,517,933	None	Various	Various
Mercer Long STRIPS Fixed Income	14,295,468	10,759,177	None	Various	Various
Collective investment trusts and equity funds:					
Mercer Non-US Core Equity	12,417,518	10,701,103	None	Various	Various
Mercer US Small Mid Cap Equity	3,941,663	3,774,108	None	Various	Various
Mercer US Large Cap Core Passive Equity	25,607,635	13,654,356	None	Various	Various
Mercer Emerging Markets Equity Fund	5,274,670	5,823,057	None	Various	Various
Mercer Global Low Volatility Equity Fund	1,989,200	4,975,415	None	Various	Various
Collective investment trusts:					
Cohen & Steers Global Realty Shares	5,828,194	4,062,188	None	Daily	Daily
SSgA S&P Global Natural Resource Index	5,089,843	4,350,810	None	Daily	Daily
Wellington Enduring Assets Fund (a)	5,863,351	4,510,101	None	Daily	Daily

- (a) The Wellington Enduring Assets Fund seeks long-term total returns. The Investment Manager will actively manage the Fund, seeking to achieve the objective by primarily investing in equity securities issued by companies globally that own long-lived physical assets such as those in utility, transportation, energy, real estate and industrial sectors and which are believed to possess a competitive advantage, and exhibit low levels of earnings volatility. Although the Fund is not constructed relative to a benchmark, the MSCI All Country World Index can serve as a proxy for the broad equity market and is shown for contextual purposes.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 6. Fair Value Measurements (Continued)

To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value level to another. The Plan evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits.

Note 7. Tax Status

The Internal Revenue Service has determined and informed the Plan Sponsor, by a letter dated January 29, 2015, that the Plan is qualified, and the trust established under the Plan is tax-exempt under the appropriate section(s) of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The Plan Administrator believes the Plan and trust are operating in a manner that did not jeopardize this tax status.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken any significant uncertain tax positions that more likely than not would not be sustained upon examination. The Plan is subject to routine audits by taxing jurisdiction; however, there are currently no audits for any tax periods in progress.

Note 8. Related Party and Party-in-Interest Transactions

U.S. Bank is the trustee of the Plan; therefore, transactions with the trustee qualify as party-in-interest transactions. Fees paid by the Plan to the trustee totaled \$28,239 for the year ended December 31, 2024.

Certain plan investments are managed or sponsored by Mercer, the actuary of the Plan; therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan to Mercer totaled \$558,636 for the year ended October 31, 2024. Administrative fees paid directly to other service providers by the Plan totaled \$24,991 for the year ended October 31, 2024. The Sponsor paid certain additional administrative expenses of the Plan.

Note 9. Risks and Uncertainties

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

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 estimation and assumption 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.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 9. Risks and Uncertainties (Continued)

The Pension Protection Act of 2006 as amended by the Worker, Retiree and Employer Recovery Act of 2008 imposes certain benefit restrictions for qualified defined benefit plans that do not meet certain funding thresholds. A plan's funded percentage is referred to as the Adjusted Funding Target Attainment Percentage (AFTAP). For determining At-Risk status, it is referred to as the Funding Target Attainment Percentage (FTAP). The 2024 and 2023 FTAPs for the Plan are 80% and 85%, respectively. Since the 2024 and 2023 FTAPs are greater than or equal to 80%, the Plan is not at-risk for the 2024 and 2023 plan years, respectively.

Note 10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to net assets per the Form 5500:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$116,716,136	\$ 91,940,243
Differences in:		
Receivables – employer contributions	<u>8,500,000</u>	10,000,000
Net assets per Form 5500	<u>\$125,216,136</u>	<u>\$ 101,940,243</u>

The following is a reconciliation of net increase in net assets available for benefits per the financial statements to net income per Form 5500:

	<u>2024</u>
Net increase in net assets available for benefits per the financial statements	\$ 24,775,893
Difference in employer contributions receivable	<u>(1,500,000)</u>
Net income (loss) per Form 5500	<u>\$ 23,275,893</u>

Note 11. Subsequent Events

On May 2, 2025, the Sponsor made an employer contribution of \$8,500,000 to the Plan.

SUPPLEMENTAL SCHEDULES

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service										Total
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	
Under 25		48	5								53
		65,178									
		5,876									
25–29		67	43	1							111
		67,993	88,739								
		7,400	22,040								
30–34		54	45	12	1						112
		90,723	97,912								
		9,222	24,124								
35–39		47	40	17	11	2					117
		89,472	107,318								
		9,388	30,781								
40–44		21	37	16	14	14	1				103
		87,091	117,629								
		8,064	32,147								
45–49		18	22	13	20	12	14	1			100
			114,795		155,147						
			30,354		0						
50–54		19	16	10	11	14	8	9	3		90
55–59		18	20	7	17	12	20	11	9		114
			109,663				170,008				
			29,218				0				
60–64		11	8	6	9	8	2	4	9	1	58
65–69		6	1		2	2			1	1	13
70 & up		1	1		3						5
Total		310	238	82	88	64	45	25	22	2	876
											112,127
											13,806

In each cell, the top number is the count of active participants for each age/service combination, the middle number is average compensation and the bottom number is the average cash balance account. Average compensation and average cash balance account is not shown for the cells with fewer than 20 participants.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial assumptions for November 1, 2023 funding valuation**

Discount rate sponsor elections			
• Segment rates or full yield curve	Segment		
• Look-back months	4		
	<u>Stabilized</u>	<u>Nonstabilized</u>	<u>PBGC</u>
• First 5 years	4.75%	3.22%	5.77%
• Next 15 years	5.00%	4.22%	6.14%
• Over 20 years	5.74%	4.34%	6.19%
• PBGC premium funding target method	Standard method; election made for 2022 premium payment year		
Mortality sponsor elections			
• Healthy participants	Section 430(h)(3) prescribed separate static annuitant and nonannuitant mortality tables.		
• Disabilities	Same as healthy.		
417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment.		
Cash balance plans			
• Interest Crediting rate	3.20%		
• Annuity conversion	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment		
– Interest rate basis	4.00%		
Other economic assumptions			
• Salary increases	<u>Attained age</u>	<u>Percentage</u>	
	Less than 35	8.00%	
	35 - 44	6.00%	
	45 - 54	5.00%	
	55 - 59	4.00%	
	60 & above	3.00%	
• Social Security wage base increases	3.00% per year		
• Benefit and compensation limit increases	2.50%		
• Expected investment return	6.75%		
• Expenses	\$270,000 added to current year normal cost		

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Rationale for economic assumptions

- Interest crediting rate – Based on Mercer’s Capital Market Outlook long-term assumption for 10-year treasury rates.
- Annuity conversion interest rate – Based on long term expectation of 417(e) rates influenced by Mercer’s Capital Market Outlook for corporate bond rates.
- Salary increases – Validated by an experience study covering the period November 1, 2017 through November 1, 2022
- Expected investment return – Selected based on the asset allocation
- Expenses – Based on prior year actual experience rounded up to the nearest \$5,000.

Demographic assumptions			
• Withdrawal	See table of sample rates.		
• Disability incidence	None		
• Retirement age (Active participant)	Attained age	Percentage	
	55 - 61	4.00%	
	62	40.00%	
	63	15.00%	
	64- 69	30.00%	
	70 & above	100.00%	
• Benefit commencement age for current vested deferred	62		
• Spouse assumptions	<u>Male participants</u>	<u>Female participants</u>	
	– Percentage married	80%	80%
	– Spouse age difference	3 years younger	3 years older
Form of payment : Traditional Benefit	<u>Lump sum</u>	<u>Single life</u>	<u>50% J&S</u>
• Active retirements	80%	10%	10%
• Future vested deferred	80%	10%	10%
• Current vested deferred	80%	10%	10%
Form of payment: Cash Balance Benefit	<u>Lump sum</u>	<u>Single life</u>	<u>50% J&S</u>
• Active retirements	100%	0%	0%
• Future vested deferred	100%	0%	0%
• Current vested deferred	100%	0%	0%
Unpredictable contingent event assumptions	Not applicable		

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Table of sample rates - Withdrawal**

Attained age	Years of service					
	0	1	2	3	4	5+
20	13.3%	11.8%	10.8%	9.8%	8.8%	11.0%
25	23.1%	20.1%	18.1%	16.1%	14.1%	8.2%
30	20.0%	17.0%	15.0%	13.0%	11.0%	5.7%
35	18.8%	15.8%	13.8%	11.8%	9.8%	4.8%
40	17.8%	14.8%	12.8%	10.8%	8.8%	4.4%
45	16.8%	13.8%	11.8%	9.8%	8.1%	4.0%
50	15.8%	12.8%	10.8%	9.2%	7.6%	3.6%
55	14.8%	11.9%	10.3%	8.7%	7.1%	3.2%
60	13.9%	11.4%	9.8%	8.2%	6.6%	2.8%
62+	13.7%	11.2%	9.6%	8.0%	6.4%	2.6%

Rationale for demographic assumptions

- Withdrawal and retirement rates and form of payment assumptions are based on an experience study covering the period November 1, 2017 through November 1, 2022.

Actuarial methods for funding**Asset methods**

The asset valuation method is an annual average of the adjusted market value for each month during the last 24 months preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date
- **Insurance contracts:** The plan does not have any insurance contracts.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Minimum funding methods**

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST



SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended October 31, 2024

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
BEGINNING MARKET VALUE					91,913,253.97		
COMPARATIVE VALUE (5%)					4,595,662.69		
CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE							
Issue: 31846V542 - First Am Treas Ob Fd Cl Z							
05/02/2024	B	10,000,000.000	1.0000		- 10,000,000 *	10,000,000	
05/03/2024	S	- 9,214,242.000	1.0000		9,214,242 *	9,214,242	
GRAND TOTAL				0	19,214,242	19,214,242	0

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

Broker: Direct From Issuer

11/15/2023	S	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) - 3,221.279	52.6700		169,665	167,531	2,134
11/20/2023	S	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) - 1,081.544	24.2100		26,184	26,011	173
11/20/2023	S	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) - 118.575	53.2101		6,309	6,167	143
11/30/2023	B	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) 1,335.151	8.9500		- 11,950	11,950	
12/22/2023	S	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) - 8,491.984	17.6600		149,968	139,768	10,201
12/31/2023	B	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) 1,246.647	9.1500		- 11,407	11,407	
12/31/2023	S	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural - 41.038	12.9551		532	559	- 27

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST



SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended October 31, 2024

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
01/19/2024	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 1,420.455	56.7700		80,639	73,875	6,765
01/19/2024	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) S	- 4,526.615	17.3400		78,492	74,502	3,989
01/25/2024	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 3,956.422	25.3700		100,374	95,152	5,222
01/25/2024	Issue: 9SPMTKKE8 - Mercer Glb Low Volatility Eq (345) S	- 428.838	27.6400		11,853	11,085	768
01/25/2024	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 7,532.141	57.4100		432,420	391,729	40,691
01/25/2024	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) S	- 6,880.970	17.3800		119,591	113,252	6,339
01/31/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	618.383	8.9100		- 5,510	5,510	
02/20/2024	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) S	- 179.175	44.3200		7,941	7,300	641
02/20/2024	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 3,061.790	25.9600		79,484	73,636	5,848
02/20/2024	Issue: 9SPMTKKE8 - Mercer Glb Low Volatility Eq (345) S	- 1,818.376	28.0800		51,060	47,005	4,055
02/20/2024	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 6,423.331	58.7900		377,628	334,062	43,565
02/29/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	660.473	9.1500		- 6,043	6,043	
02/29/2024	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural S	- 70.416	12.7210		896	959	- 63
02/29/2024	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) B	12,193.485	44.9500		- 548,097	548,097	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST



SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
02/29/2024	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 39,029.862	26.3800		1,029,608	938,668	90,940
02/29/2024	Issue: 9SPMTKKE8 - Mercer Glb Low Volatility Eq (345) S	- 75,401.853	28.3900		2,140,659	1,949,138	191,521
02/29/2024	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) B	73,477.221	59.5600		- 4,376,303	4,376,303	
02/29/2024	Issue: 9SPMTKKG3 - Mercer Emerging Markets Equity (425) S	- 150,569.447	11.6500		1,754,134	1,771,667	- 17,533
03/15/2024	Issue: 95MSCZE42 - Multi-Strategy Fund II Ltd S	- 31.060	1,185.8100		36,831	36,831	
03/31/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) S	- 26,578.922	9.4100		250,108	233,890	16,218
03/31/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	1,617.455	9.5000		- 15,366	15,366	
04/24/2024	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 1,461.832	26.9300		39,367	39,367	
04/24/2024	Issue: 9SPMTKKG3 - Mercer Emerging Markets Equity (425) S	- 137.331	11.6200		1,596	1,596	
04/24/2024	Issue: 9SPMTKKK4 - Mercer Opp Fixed Income Port (640) S	- 15,389.671	11.7500		180,829	180,829	
04/30/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	1,239.512	9.3000		- 11,527	11,527	
04/30/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) S	- 363.780	9.3600		3,405	3,202	203
04/30/2024	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural S	- 664.531	13.9430		9,266	9,050	215
05/07/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	26,957.790	9.5000		- 256,099	256,099	

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SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
05/31/2024	Issue: 9SPMTKJB6 - Cohen & Steers Global Realty Fd CI M B	35,428.696	14.9500		- 529,659	529,659	
05/31/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	4,324.193	9.7400		- 42,118	42,118	
05/31/2024	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural B	26,671.101	14.2080		- 378,943	378,943	
05/31/2024	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) B	9,098.114	45.0700		- 410,052	410,052	
05/31/2024	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) B	33,383.051	27.2000		- 908,019	908,019	
05/31/2024	Issue: 9SPMTKKE8 - Mercer Glb Low Volatility Eq (345) B	9,148.888	28.3300		- 259,188	259,188	
05/31/2024	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 4,299.962	61.7200		265,394	230,789	34,605
05/31/2024	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) B	30,169.654	60.3700		- 1,821,342	1,821,342	
05/31/2024	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 1,931.939	62.5600		120,862	104,836	16,026
05/31/2024	Issue: 9SPMTKKG3 - Mercer Emerging Markets Equity (425) B	16,660.181	12.1300		- 202,088	202,088	
05/31/2024	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) B	100,717.882	17.0000		- 1,712,204	1,712,204	
05/31/2024	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) B	227,294.338	9.8900		- 2,247,941	2,247,941	
05/31/2024	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) S	- 5,989.132	10.1200		60,610	63,604	- 2,994
05/31/2024	Issue: 9SPMTKKK4 - Mercer Opp Fixed Income Port (640) B	107,278.199	11.8800		- 1,274,465	1,274,465	

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
06/27/2024	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) S	- 5,322.142	44.7100		237,953	220,760	17,193
06/30/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	1,712.930	9.3800		- 16,067	16,067	
06/30/2024	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural S	- 64.508	13.7389		886	881	5
07/31/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	1,269.498	9.9900		- 12,682	12,682	
07/31/2024	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) S	- 32,664.639	46.5700		1,521,192	1,354,915	166,277
07/31/2024	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) B	10,782.603	27.9900		- 301,805	301,805	
07/31/2024	Issue: 9SPMTKKE8 - Mercer Glb Low Volatility Eq (345) S	- 66,305.479	29.6400		1,965,294	1,725,437	239,858
07/31/2024	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) B	45,278.876	65.0200		- 2,944,033	2,944,033	
07/31/2024	Issue: 9SPMTKKG3 - Mercer Emerging Markets Equity (425) B	19,644.822	12.2500		- 240,649	240,649	
07/31/2024	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) S	- 3,189.857	17.5900		56,110	52,658	3,452
07/31/2024	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) S	- 34,760.247	10.4400		362,897	369,151	- 6,254
08/20/2024	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) S	- 10,919.235	18.3700		200,586	200,586	
08/20/2024	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) S	- 44,021.272	11.2600		495,680	495,680	
08/31/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	852.570	10.4900		- 8,943	8,943	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST



SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended October 31, 2024

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
09/20/2024	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) S	- 15,019.845	11.5000		172,728	159,203	13,526
09/30/2024	Issue: 9SPMTKJB6 - Cohen & Steers Global Realty Fd Cl M S	- 2,997.134	17.4900		52,420	43,864	8,556
09/30/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	1,717.527	10.6900		- 18,360	18,360	
09/30/2024	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural S	- 75.447	13.2801		1,002	1,031	- 29
10/17/2024	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 348.271	28.5300		9,936	8,487	1,449
10/17/2024	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 5,785.381	69.2400		400,580	321,271	79,309
10/31/2024	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	398.917	10.4900		- 4,185	4,185	
Total For Direct From Issuer				0	31,638,014	30,655,029	982,987
GRAND TOTAL				0	31,638,014	30,655,029	982,987

CATEGORY 3 - SERIES OF TRANSACTIONS IN SAME SECURITY EXCEEDS 5% OF VALUE

Issue: 31846V542 - First Am Treas Ob Fd Cl Z							
11/02/2023	B	641.540	1.0000		- 642	642	
11/03/2023	B	2,000.000	1.0000		- 2,000	2,000	
11/17/2023	B	169,664.770	1.0000		- 169,665	169,665	
11/27/2023	B	25,702.460	1.0000		- 25,702	25,702	
12/04/2023	B	859.350	1.0000		- 859	859	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST



SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
12/11/2023	B	339.580	1.0000		- 340	340	
12/21/2023	B	.140	1.0000				
12/27/2023	B	149,968.430	1.0000		- 149,968	149,968	
01/03/2024	B	706.790	1.0000		- 707	707	
01/23/2024	B	159,130.730	1.0000		- 159,131	159,131	
02/02/2024	B	848.420	1.0000		- 848	848	
02/22/2024	B	516,112.740	1.0000		- 516,113	516,113	
03/04/2024	B	1,137.630	1.0000		- 1,138	1,138	
03/15/2024	B	36,830.770	1.0000		- 36,831	36,831	
03/19/2024	B	1,020.230	1.0000		- 1,020	1,020	
03/25/2024	B	2,539,883.600	1.0000		- 2,539,884	2,539,884	
04/02/2024	B	2,655.170	1.0000		- 2,655	2,655	
04/09/2024	B	59,178.620	1.0000		- 59,179	59,179	
04/11/2024	B	349.170	1.0000		- 349	349	
04/25/2024	B	234,462.080	1.0000		- 234,462	234,462	
05/02/2024	B	450.270	1.0000		- 450	450	
05/02/2024	B	10,000,000.000	1.0000		- 10,000,000 *	10,000,000	
05/21/2024	B	181,472.150	1.0000		- 181,472	181,472	
06/03/2024	B	87,336.560	1.0000		- 87,337	87,337	
06/04/2024	B	2,713.140	1.0000		- 2,713	2,713	
06/28/2024	B	237,952.980	1.0000		- 237,953	237,953	
07/02/2024	B	496.650	1.0000		- 497	497	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST



SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
07/23/2024	B	286,383.350	1.0000		- 286,383	286,383	
07/31/2024	B	494.760	1.0000		- 495	495	
08/02/2024	B	606.000	1.0000		- 606	606	
08/20/2024	B	696,265.860	1.0000		- 696,266	696,266	
09/04/2024	B	1,364.130	1.0000		- 1,364	1,364	
09/10/2024	B	53,139.530	1.0000		- 53,140	53,140	
09/23/2024	B	225,148.100	1.0000		- 225,148	225,148	
09/30/2024	B	349.170	1.0000		- 349	349	
10/02/2024	B	599.850	1.0000		- 600	600	
10/18/2024	B	410,515.950	1.0000		- 410,516	410,516	
Total For Buys				0	16,086,782	16,086,782	0
11/01/2023	S	- 132,356.680	1.0000		132,357	132,357	
11/03/2023	S	- 2,000.000	1.0000		2,000	2,000	
11/17/2023	S	- 28,685.800	1.0000		28,686	28,686	
11/21/2023	S	- 32,493.560	1.0000		32,494	32,494	
12/01/2023	S	- 132,356.680	1.0000		132,357	132,357	
12/11/2023	S	- 12,019.580	1.0000		12,020	12,020	
12/28/2023	S	- 9,308.000	1.0000		9,308	9,308	
01/02/2024	S	- 132,356.680	1.0000		132,357	132,357	
02/01/2024	S	- 150,529.660	1.0000		150,530	150,530	
02/16/2024	S	- 10,258.000	1.0000		10,258	10,258	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST



SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
02/20/2024	S	- 24,760.950	1.0000		24,761	24,761	
02/23/2024	S	- 6,863.730	1.0000		6,864	6,864	
02/26/2024	S	- 14,017.000	1.0000		14,017	14,017	
03/01/2024	S	- 492,200.210	1.0000		492,200	492,200	
03/01/2024	S	- 70,608.740	1.0000		70,609	70,609	
03/22/2024	S	- 87,241.160	1.0000		87,241	87,241	
03/28/2024	S	- 93,477.250	1.0000		93,477	93,477	
04/01/2024	S	- 2,389,882.900	1.0000		2,389,883	2,389,883	
04/09/2024	S	- 59,178.620	1.0000		59,179	59,179	
04/11/2024	S	- 349.170	1.0000		349	349	
05/01/2024	S	- 140,982.350	1.0000		140,982	140,982	
05/03/2024	S	- 9,214,242.000	1.0000		9,214,242 *	9,214,242	
05/07/2024	S	- 785,758.000	1.0000		785,758	785,758	
05/17/2024	S	- 6,523.650	1.0000		6,524	6,524	
05/20/2024	S	- 24,179.000	1.0000		24,179	24,179	
05/24/2024	S	- 7,183.610	1.0000		7,184	7,184	
05/31/2024	S	- 265,393.680	1.0000		265,394	265,394	
06/18/2024	S	- 51,025.000	1.0000		51,025	51,025	
07/01/2024	S	- 158,278.510	1.0000		158,279	158,279	
07/01/2024	S	- 76,718.060	1.0000		76,718	76,718	
07/22/2024	S	- 46,201.000	1.0000		46,201	46,201	
07/25/2024	S	- 16,772.000	1.0000		16,772	16,772	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST



SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
08/01/2024	S	- 210,161.940	1.0000		210,162	210,162	
08/08/2024	S	- 10,800.000	1.0000		10,800	10,800	
08/09/2024	S	- 29,243.000	1.0000		29,243	29,243	
08/23/2024	S	- 7,400.960	1.0000		7,401	7,401	
08/27/2024	S	- 79,948.640	1.0000		79,949	79,949	
09/03/2024	S	- 594,350.620	1.0000		594,351	594,351	
09/05/2024	S	- 10,875.000	1.0000		10,875	10,875	
09/10/2024	S	- 53,139.530	1.0000		53,140	53,140	
09/19/2024	S	- 15,892.000	1.0000		15,892	15,892	
10/01/2024	S	- 128,287.630	1.0000		128,288	128,288	
10/22/2024	S	- 9,308.000	1.0000		9,308	9,308	
Total For Sells				0	15,823,614	15,823,614	0
Total First Am Treas Ob Fd Cl Z				0	31,910,396	31,910,396	0
Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410)							
02/29/2024	B	73,477.221	59.5600		- 4,376,303	4,376,303	
05/31/2024	B	30,169.654	60.3700		- 1,821,342	1,821,342	
07/31/2024	B	45,278.876	65.0200		- 2,944,033	2,944,033	
Total For Buys				0	9,141,678	9,141,678	0
11/15/2023	S	- 3,221.279	52.6700		169,665	167,531	2,134



SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
11/20/2023	S	- 118.575	53.2101		6,309	6,167	143
01/19/2024	S	- 1,420.455	56.7700		80,639	73,875	6,765
01/25/2024	S	- 7,532.141	57.4100		432,420	391,729	40,691
02/20/2024	S	- 6,423.331	58.7900		377,628	334,062	43,565
03/21/2024	S	- 18,153.037	61.6400		1,118,953	974,315	144,638
05/31/2024	S	- 4,299.962	61.7200		265,394	230,789	34,605
05/31/2024	S	- 1,931.939	62.5600		120,862	104,836	16,026
10/17/2024	S	- 5,785.381	69.2400		400,580	321,271	79,309
Total For Sells				0	2,972,450	2,604,575	367,876
Total Mercer US Large Cap Passive Eq (410)				0	12,114,128	11,746,253	367,876
GRAND TOTAL				0	44,024,524	43,656,649	367,876

CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE

NO TRANSACTIONS QUALIFIED FOR THIS SECTION

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 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 LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF LUCK STONE CORPORATION	D Employer Identification Number (EIN) 54-0630628	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> 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	101,647,773	
b Actuarial value	2b	111,812,550	
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	108	15,052,764	15,052,764
b For terminated vested participants.....	250	11,798,605	11,798,605
c For active participants.....	876	61,972,993	63,605,233
d Total	1,234	88,824,362	90,456,602
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions.....	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate.....	5	5.40%	
6 Target normal cost			
a Present value of current plan year accruals.....	6a	7,111,546	
b Expected plan-related expenses	6b	270,000	
c Target normal cost.....	6c	7,381,546	

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>Chris Graham CRG</u> Signature of actuary	<u>8/7/2025</u> Date
	CHRIS GRAHAM, ASA, EA Type or print name of actuary	2308367 Most recent enrollment number
	MERCER Firm name	609-520-2266 Telephone number (including area code)
	ONE UNIVERSITY SQUARE DRIVE SUITE 100 PRINCETON NJ 08540 Address of the firm	

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.00 %	3rd segment: 5.74 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	7,381,546	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	13,710,303	1,352,455	
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	8,734,001	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement.....		8,734,174	8,734,174
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	7,855,780	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	7,855,780	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	7,855,780	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years.....	40	0	

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input checked="" type="checkbox"/> 2020 <input type="checkbox"/> 2021
--

Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A) Retirement age	(B) Retirement percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	4.00%	10,000	400.00	22,000
56	4.00%	9,600	384.00	21,504
57	4.00%	9,216	368.64	21,012
58	4.00%	8,847	353.89	20,525
59	4.00%	8,493	339.74	20,044
60	4.00%	8,154	326.15	19,568
61	4.00%	7,828	313.10	19,099
62	40.00%	7,514	3,005.79	186,359
63	15.00%	4,509	676.30	42,607
64	30.00%	3,832	1,149.71	73,582
65	30.00%	2,683	804.80	52,312
66	30.00%	1,878	563.36	37,182
67	30.00%	1,315	394.35	26,422
68	30.00%	920	276.05	18,771
69	30.00%	644	193.23	13,333
70	100.00%	451	450.88	31,561
Total			10,000.00	625,883
Average				62.59

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2023	389,107	298,381	1,551,941	2,239,429
2024	866,467	425,722	1,521,852	2,814,041
2025	1,283,832	488,555	1,456,931	3,229,318
2026	1,671,013	536,416	1,308,212	3,515,641
2027	2,186,935	552,089	1,282,073	4,021,097
2028	2,595,680	600,462	1,238,608	4,434,750
2029	3,010,217	622,069	1,123,556	4,755,842
2030	3,409,318	662,467	1,074,045	5,145,830
2031	3,738,267	706,972	1,020,265	5,465,504
2032	4,054,668	739,514	969,857	5,764,039
2033	4,313,957	786,837	914,065	6,014,859
2034	4,535,417	838,832	883,091	6,257,340
2035	4,777,532	894,911	851,065	6,523,508
2036	4,961,665	905,932	817,832	6,685,429
2037	5,228,028	916,107	783,247	6,927,382
2038	5,365,206	929,688	747,202	7,042,096
2039	5,527,178	949,439	709,644	7,186,261
2040	5,616,657	938,281	670,596	7,225,534
2041	5,675,967	929,935	630,168	7,236,070
2042	5,749,763	937,117	588,562	7,275,442
2043	5,787,622	920,471	546,074	7,254,167
2044	5,792,066	903,725	503,094	7,198,885
2045	5,810,213	879,771	460,068	7,150,052
2046	5,735,188	856,986	417,477	7,009,651
2047	5,666,949	843,635	375,802	6,886,386
2048	5,570,110	810,559	335,486	6,716,155
2049	5,443,588	786,796	296,914	6,527,298
2050	5,312,526	752,556	260,413	6,325,495
2051	5,165,522	731,237	226,229	6,122,988
2052	4,982,803	694,241	194,555	5,871,599
2053	4,789,745	658,049	165,524	5,613,318
2054	4,571,195	634,217	139,209	5,344,621
2055	4,377,720	604,068	115,638	5,097,426
2056	4,155,286	574,629	94,799	4,824,714
2057	3,945,462	541,894	76,641	4,563,997
2058	3,722,217	502,697	61,067	4,285,981
2059	3,508,203	470,996	47,924	4,027,123
2060	3,299,684	434,262	37,017	3,770,963
2061	3,077,110	403,206	28,123	3,508,439
2062	2,858,415	370,867	21,005	3,250,287
2063	2,647,311	338,945	15,421	3,001,677
2064	2,445,372	308,850	11,130	2,765,352
2065	2,251,897	280,650	7,905	2,540,452
2066	2,065,939	254,378	5,533	2,325,850
2067	1,889,885	230,034	3,829	2,123,748
2068	1,724,303	207,587	2,629	1,934,519
2069	1,568,751	186,975	1,799	1,757,525
2070	1,423,277	168,113	1,234	1,592,624
2071	1,287,576	150,902	852	1,439,330
2072	1,161,284	135,227	595	1,297,106

Schedule SB, Part V — Summary of Plan Provisions

Summary of major plan provisions

Effective date and plan year	Original plan: September 1, 1963 Amended and restated plan: November 1, 2019 Plan year: November 1 - October 31
Status of the plan	The plan has ongoing benefit accruals and new employees are eligible to participate in the plan once they satisfy the participation requirements. Any newly hired or rehired employees after October 31, 2011 will accrue benefits under a new cash balance plan formula.
Significant events that occurred during the year	None
Definitions (provisions related to employees hired prior to October 31,2011)	
• Participation	Employees will become participants on the last day of the plan year in which they are credited with at least 1,000 hours worked.
• Vesting service	A participant shall receive credit for one year of vesting service if they work a) at least 1,000 hours or b) at least 750 hours during a year in which a termination occurs.
• Benefit service	A participant shall receive credit for one year of benefit service if they work a) at least 1,000 hours or b) at least 750 hours during a year in which a termination occurs.
• Compensation	Compensation received, includes wages, salary, overtime, bonuses, shift differentials, and incentive payments. For purposes of the plan, compensation is limited by IRS limits.
• Final average Compensation	Average of total compensation for the five consecutive calendar years which produce the highest average out of the last 10 calendar years.
• Social Security Covered Compensation	An Employee's "Covered Compensation" for a Plan Year is the average (without indexing) of the taxable wage bases under the Federal Social Security Act in effect during the thirty-five year period ending with the calendar year in which the Employee attains or will attain his Social Security Retirement Age.
• Accrued benefit	A participant's accrued benefit is equal to the normal retirement benefit accrued as of the date of termination.
Normal retirement	
• Eligibility	First of month coincident with or next following attainment of age 65 and completion of five years of vesting service.
• Benefit	The larger of (a) and (b) below, multiplied by (c): (a) 35% of final average compensation plus 10% of final average compensation in excess of Social Security covered compensation, all reduced prorate for benefit service less than 20 years. (b) The accrued benefit as of October 31, 1994, plus the formula in (a) applied to years of benefit service after October 31, 1994. (c) The ratio of benefit service at date of determination to projected benefit service at normal retirement date. For participants who are age 62 or more

Schedule SB, Part V — Summary of Plan Provisions

	and have at least 25 years of benefit service, the ratio will be set equal to one.
Early retirement	
• Eligibility	Retirement before normal retirement date and on or after both attaining age 55 and completing five years of vesting service.
• Benefit	Monthly accrued pension benefit determined as of a participant's early retirement date, reduced by 5/9% for the first 60 months and 5/18% for the next 60 months before normal retirement date. No reduction applies to a Participant who has attained age 62 and completed 25 years of benefit service.
Delayed retirement	
• Eligibility	Retirement on the first day of any month following the actual date the participant retires after Normal Retirement Date.
• Benefit	Greater of the benefit that would have been paid at Normal Retirement, increased at 12% per annum to the Delayed Retirement Date, or the benefit determined using all pay and service through the Delayed Retirement Date.
Deferred vested	
• Eligibility	Termination for reasons other than death or retirement after completing five years of vesting service.
• Benefit	Monthly accrued pension benefit determined as of the participant's deferred vested termination date and is payable at age 65.
Pre-retirement death	
• Eligibility	Death while eligible for normal, early, postponed, or deferred spouse benefit vested retirement benefits, with a surviving spouse.
• Benefit prior to early retirement	The surviving spouse's benefit required by the Retirement Equity Act, which is the spouse's portion of the 50% joint and survivor annuity that would have been payable had the participant terminated employment on his date of death, survived to his earliest possible retirement date and begun receiving benefits as a 50% joint and survivor annuity. This benefit is payable at the earliest date the participant could have retired under the plan.
Cash Balance	
• Eligibility	Individuals hired as Employees on and after November 1, 2011, and individuals who are credited with their first Hour of Service as an Employee on and after November 1, 2011, and who become a Participant shall accrue benefits under the Cash Balance benefit. Further, any non-vested former Participant who is rehired as an Employee or again becomes an Employee on or after November 1, 2011, and before the participant incurs a five consecutive Years of Broken Service and any vested former Participant rehired on or after November 1, 2011, shall also accrue Cash Balance benefits. Individuals transferred or promoted from a position not eligible for coverage under the Plan to a position eligible for coverage on or after November 1, 2011, and become a Participant shall also accrue Cash Balance benefits.
• Benefit	The Cash Balance Account shall be equal to the sum of a Participant's Pay Credits and Interest Credits. Pay Credits and Interest Credits shall be made to the Cash Balance Account of each eligible Participant as follows:

Schedule SB, Part V — Summary of Plan Provisions

	<p>(i) Pay Credits shall be credited to the Cash Balance Account of each eligible Participant who is credited with a Year of Benefit Service for the Plan Year as of (1) the last day of the Plan Year for a Participant who is an Eligible Employee on such date or (2) the date of termination for a Participant who ceased to be an Eligible Employee during the Plan Year.</p> <p>(ii) Interest Credits shall be credited to the Cash Balance Account of each Participant as of the last day of each Plan Year based on the amount of the Participant's Account Balance as of the beginning of such Plan Year. Notwithstanding the foregoing, a Participant shall receive a prorated Interest Credit in the Plan Year in which the Participant's Annuity Starting Date occurs, equal to the Interest Credit that would otherwise apply for such Plan Year multiplied by a fraction, the numerator of which is the number of full calendar months prior to the Annuity Starting Date and the denominator of which is twelve. No additional Interest Credits shall be credited to a Participant's Cash Balance Account after his Annuity Starting Date.</p>
<ul style="list-style-type: none"> • Pay Credit 	<p>An annual credit to a Participant's Cash Balance Account equal to 5% of the Participant's Compensation for the Plan Year to which the Pay Credit relates, taking into account only that Compensation earned while he was accruing benefits</p>
<ul style="list-style-type: none"> • Interest Credit 	<p>The 10-year Treasury Constant Maturities for the first calendar month preceding the plan year, not less than 3% and not greater than 5%.</p>
<ul style="list-style-type: none"> • Vesting 	<p>3 years</p>
<ul style="list-style-type: none"> • Cash Balance Normal Retirement Benefit 	<p>A Participant with an Account Balance who retires from service at his Normal Retirement Age shall receive the accumulated Account Balance in a lump sum or a Pension beginning on his or her Normal Retirement Date.</p>
<ul style="list-style-type: none"> • Cash Balance Death benefit 	<p>Effective November 1, 2011, if a Participant with an Account Balance dies after completing three Years of Vesting Service and before his benefit has commenced, except as otherwise provided:</p> <p>(i) the Participant's Beneficiary shall receive, in a lump sum, a death benefit equal to the Participant's accumulated Account Balance as soon as practicable after the Administrator receives notice of the Participant's death and any required election forms.</p> <p>(ii) A Beneficiary who is a surviving Spouse may elect to receive such distribution as a Joint and 50% Spouse Survivor Annuity commencing on the first day of the month on or after the date the deceased Participant would have attained age 55.</p>
Form of benefits	
<ul style="list-style-type: none"> • Automatic form for unmarried participants 	<p>Life annuity.</p>
<ul style="list-style-type: none"> • Automatic form for married participants 	<p>50% joint and survivor annuity.</p>
<ul style="list-style-type: none"> • Optional forms 	<p>50%, 75%, and 100% joint and survivor annuities, 10-year certain annuity, life annuity and lump sum</p>
Miscellaneous	
<ul style="list-style-type: none"> • Maximum compensation 	<p>Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in</p>

Schedule SB, Part V — Summary of Plan Provisions

	which the 12-month period begins. This limit is indexed annually. For 2023 the limit is \$330,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2023 the limit is \$265,000.
• Actuarial equivalence for lump sum	Lump sum determined using the October 417(e) interest rate and 417(e) mortality
• Actuarial equivalence for conversion of LA to J&S form of payment	Where X is the participant's age and Y is the beneficiary's age: 10-Year Certain Annuity: $1.17 + (65 - X)(.027)$ 50% Joint and Survivor Annuity: $.91 + (.0044)(Y - X) + (.0030)(65 - X)$ 75% Joint and Survivor Annuity: $.87 + (.0060)(Y - X) + (.0040)(65 - X)$ 100% Joint and Survivor Annuity: $.83 + (.0070)(Y - X) + (.0050)(65 - X)$

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as restated and amended through November 1, 2023 are included in this valuation:

- **Most recent plan amendments included:** The Fourth Amendment, clarified the plans in-service distribution rules.
- **Plan amendments excluded:** None
- **Late retirement increases:**
 - *Active participants:* The plan applies late retirement actuarial increases for all participants who defer retirement beyond their normal retirement date and this valuation includes those increases.
 - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan provisions specific to funding**Additional benefits included or excluded**

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.

Schedule SB, Part V — Summary of Plan Provisions

- *Plan amendments:* See above.
- *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
- *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- *Unpredictable contingent event benefits:* The plan does not have any unpredictable contingent event benefits..

Plan provision changes since prior valuation

Maximum compensation amounts and maximum benefit amounts were updated from 2022 to 2023.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

October 31, 2024

EIN: 54-0630628 PN: 001

(a)	(b)	(c)	(d)	(e)
Identity of issue, borrower, lessor, or similar party	Description of investment including maturity date, rate of interest, collateral, par, maturity value	Cost	Current value	
First American	Interest-bearing cash	\$ 537,533	\$ 537,533	
	Collective investment trusts:			
Cohen & Steers	Cohen & Steers Global Realty Shares	5,083,309	5,828,194	
Wellington	Wellington Enduring Assets Fund	4,952,427	5,863,351	
SSgA	SSgA S&P Global Natural Resource Index	5,012,757	5,089,843	
* Mercer	Mercer US Small Mid Cap Equity Fund	3,411,904	3,941,663	
* Mercer	Mercer Non-US Core Equity Fund	10,920,702	12,417,518	
* Mercer	Mercer Global Low Volatility Equity	1,696,626	1,989,200	
* Mercer	Mercer US Large Cap Core Passive Equity	21,026,619	25,607,635	
* Mercer	Mercer Emerging Markets Equity Fund	4,984,681	5,274,670	
* Mercer	Mercer Active Long Corporate Fixed Income	18,083,298	19,641,338	
* Mercer	Mercer Long STRIPS Fixed Income	14,444,663	14,295,468	
* Mercer	Mercer Opportunistic Fixed Income	14,854,014	16,042,168	
		<u>104,471,000</u>	<u>115,991,048</u>	
JPMorgan	Multi-Strategy Fund II	161,376	187,555	
		<u>209,103,376</u>	<u>232,169,651</u>	
		<u>\$ 105,169,909</u>	<u>\$ 116,716,136</u>	

* Party-in-interest

Schedule SB, line 32 — Schedule of Amortization Bases

The total shortfall amortization charge is the sum of the individual shortfall amortization installments for each plan year since the IRC Section 430 changes made by ARPA took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than \$0.

Shortfall bases					
Year established		Outstanding balance	Years remaining		2023 installment
2020	\$	9,998,054	12	\$	1,071,936
2021		(10,011,334)	13		(1,012,889)
2022		8,238,919	14		791,119
2023		5,484,664	15		502,289
Total	\$	13,710,303		\$	1,352,455

Schedule SB, line 24 — Change in Actuarial Assumptions

Actuarial assumption changes since prior valuation

- The expense component of normal cost changed from \$210,000 to \$270,000.
- Withdrawal rates, retirement rates, form of payment and salary scale assumptions were updated as part of an experience study completed in 2023.