

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

2024

Department of Labor Employee Benefits Security Administration

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

Pension Benefit Guaranty Corporation

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan, check here... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here...

Part II Basic Plan Information—enter all requested information

1a Name of plan: SYSTEMS TECHNOLOGIES, INC. 401K PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/2004
2a Plan sponsor's name (employer, if for a single-employer plan): SYSTEMS TECHNOLOGIES, INC.
2b Employer Identification Number (EIN): 22-3024504
2c Plan Sponsor's telephone number: 732-571-6400
2d Business code (see instructions): 541512

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

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

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes entries for Lawrence Dinapoli on 08/18/2025.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	122
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)	65
	6a(2)	65
	6b	3
	6c	51
	6d	119
	6e	0
	6f	119
	6g(1)	115
	6g(2)	111
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:
2E 2F 2G 2J 3D

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 checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

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

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

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

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

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

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

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

Receipt Confirmation Code _____

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p>A Name of plan SYSTEMS TECHNOLOGIES, INC. 401K PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>001</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 SYSTEMS TECHNOLOGIES, INC.</p>	<p>D Employer Identification Number (EIN) 22-3024504</p>	

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

1 Coverage Information:

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	ZH9831	119	01/01/2024	12/31/2024

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

<p>(a) Total amount of commissions paid</p> <p style="text-align: center;">0</p>	<p>(b) Total amount of fees paid</p> <p style="text-align: center;">0</p>
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	1417351
5	Current value of plan's interest under this contract in separate accounts at year end.....	19354704
6	Contracts With Allocated Funds:	
a	State the basis of premium rates ▶	
b	Premiums paid to carrier	6b
c	Premiums due but unpaid at the end of the year	6c
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment (4) <input checked="" type="checkbox"/> other ▶ GROUP PENSION FUNDING	
b	Balance at the end of the previous year	7b 1455707
c	Additions: (1) Contributions deposited during the year	7c(1) 2764
	(2) Dividends and credits.....	7c(2)
	(3) Interest credited during the year.....	7c(3) 76620
	(4) Transferred from separate account	7c(4) 99400
	(5) Other (specify below)..... ▶	7c(5)
	(6) Total additions	7c(6) 178784
d	Total of balance and additions (add lines 7b and 7c(6))	7d 1634491
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 18703
	(2) Administration charge made by carrier.....	7e(2) 49454
	(3) Transferred to separate account	7e(3)
	(4) Other (specify below)..... ▶ *	7e(4) 621
(5) Total deductions	7e(5) 68778	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 1565713

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan SYSTEMS TECHNOLOGIES, INC. 401K PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 SYSTEMS TECHNOLOGIES, INC.	D Employer Identification Number (EIN) 22-3024504	

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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)

SAIPH CAPITAL, LLC

86-2052065

(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?
99	SERVICE PROVIDER	30942	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)

WITHUM SMITH BROWN

22-2027092

(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?
99	SERVICE PROVIDER	17680	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)

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
99	SERVICE PROVIDER	1100	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 checked="" 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.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>SYSTEMS TECHNOLOGIES, INC. 401K PLAN</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>SYSTEMS TECHNOLOGIES, INC.</u>	D Employer Identification Number (EIN) <u>22-3024504</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: <u>VARIABLE ANNUITY ACCOUNT D</u>		
b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE & ANNUITY CO</u>		
c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>19354704</u>
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)
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)
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)
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)
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)
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)

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)

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)

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)

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)

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)

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)

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)

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)

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)

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)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan SYSTEMS TECHNOLOGIES, INC. 401K PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 SYSTEMS TECHNOLOGIES, INC.	D Employer Identification Number (EIN) 22-3024504

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

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(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)		
(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)	18464848	19354704
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1455707	1565713
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	19920555	20920417
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	19920555	20920417

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)	189061	
(B) Participants.....	2a(1)(B)	744854	
(C) Others (including rollovers).....	2a(1)(C)	43760	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		977675
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)	76620	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		76620
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		3073117
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		-621
d Total income. Add all income amounts in column (b) and enter total	2d		4126791

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3076575	
(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)		3076575
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)	750	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	49454	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	150	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		50354
j Total expenses. Add all expense amounts in column (b) and enter total	2j		3126929

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		999862
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: WITHUM SMITH & BROWN, PC

(2) EIN: 22-2027092

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>SYSTEMS TECHNOLOGIES, INC. 401K PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SYSTEMS TECHNOLOGIES, INC.</u>	D Employer Identification Number (EIN) <u>22-3024504</u>	

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

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>71-0294708</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702844A.

**Systems Technologies, Inc. 401(k) Plan
Financial Statements
December 31, 2024 and 2023
With Independent Auditor's Report**

Systems Technologies, Inc. 401(k) Plan
Table of Contents
December 31, 2024 and 2023

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Independent Auditor's Report

To the Trustees and Plan Participants of
Systems Technologies, Inc. 401(k) Plan:

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

We have performed audits of the financial statements of Systems Technologies, Inc. 401(k) 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 as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Systems Technologies, Inc. 401(k) 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 December 31, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with 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 Systems Technologies, Inc. 401(k) 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 Systems Technologies, Inc. 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

Withum Smith + Brown, PC

August 12, 2025

**Systems Technologies, Inc. 401(k) Plan
 Statements of Net Assets Available for Benefits
 December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Assets		
Investments at fair value		
Pooled separate accounts	\$ 19,354,704	\$ 18,464,848
Guaranteed account	1,565,713	1,455,707
Total investments	<u>20,920,417</u>	<u>19,920,555</u>
Receivables		
Employer contributions	185,102	189,061
Net assets available for benefits	<u>\$ 21,105,519</u>	<u>\$ 20,109,616</u>

The Notes to Financial Statements are an integral part of these statements.

**Systems Technologies, Inc. 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Additions		
Additions to net assets attributed to investment income		
Net appreciation in fair value of investments	\$ 3,072,547	\$ 2,974,469
Interest income	23,213	20,374
	<u>3,095,760</u>	<u>2,994,843</u>
Contributions		
Participant	744,854	742,941
Employer	185,102	189,061
Rollovers	43,760	-
	<u>973,716</u>	<u>932,002</u>
Other income		
Plan servicing credit	53,356	46,253
Total additions	<u>4,122,832</u>	<u>3,973,098</u>
Deductions from net assets		
Benefits paid to participants	(3,076,575)	(933,745)
Administrative fees	(50,354)	(45,265)
Total deductions	<u>(3,126,929)</u>	<u>(979,010)</u>
Net change in net assets available for benefits	995,903	2,994,088
Net assets available for benefits		
Beginning of year	20,109,616	17,115,528
End of year	<u>\$ 21,105,519</u>	<u>\$ 20,109,616</u>

The Notes to Financial Statements are an integral part of these statements.

Systems Technologies, Inc. 401(k) Plan Notes to Financial Statements December 31, 2024 and 2023

1. Description of Plan

The following description of the Systems Technologies, Inc. 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established effective January 1, 2004, as restated January 1, 2023. The Plan covers all employees, excluding union employees covered by a collective bargaining agreement and nonresident aliens, of Systems Technologies, Inc. (the "Company") who have completed 6 months of service and are age 18 or older. The entry date into the Plan is the first day of the month coinciding with or next following the date the eligibility requirements are satisfied. The Plan requires a participant to be employed as of year-end to be eligible to receive employer discretionary matching and profit-sharing contributions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Employee Contributions

Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan document, not to exceed the maximum limits of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. Contributions are subject to certain Internal Revenue Service ("IRS") limitations.

Employer Contributions

The Company may contribute to the Plan a discretionary matching contribution to each eligible participant equal to a uniform percentage of the participant's salary deferral. For the years ended December 31, 2024 and 2023, the Company contributed 50% of the first 6% of base compensation that a participant contributed to the Plan. Discretionary employer matching contributions were \$185,102 and \$189,061 for the years ended December 31, 2024 and 2023, respectively.

Under the Plan, the Company may make a discretionary profit-sharing contribution which is not limited to its current or accumulated net profit. The amount of contribution, if any, shall be determined each year by the Company according to the participants' compensation. The allocation of the contribution to participants' accounts is based on the eligible participants' wage base. For the years ended December 31, 2024 and 2023, there were no discretionary profit-sharing contributions to the Plan.

Participant Accounts

Each participant's account is credited with the participant's contributions, Company discretionary matching contributions, allocations of the Company's discretionary profit-sharing contributions, as applicable, and an allocation of the Plan's earnings (losses). Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

A participant is at all times fully vested in the portion of their account attributable to participant contributions. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant is 20% vested after 1 year of credited service and continues to vest in increments of 20% until 100% vested after 5 years of credited service.

Payment of Benefits

On termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Systems Technologies, Inc. 401(k) Plan Notes to Financial Statements December 31, 2024 and 2023

Forfeited Accounts

As of December 31, 2024 and 2023, forfeited nonvested accounts totaled \$-0- and \$1,966, respectively. These accounts will be used to reduce future employer contributions or to pay Plan administrative expenses. During 2024 and 2023, employer contributions were reduced by \$-0- and \$1,975, respectively, from forfeited nonvested accounts in accordance with Plan provisions.

2. Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates

The preparation of financial statements in accordance with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value or net asset value ("NAV"), which approximates 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 investment committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodians, and insurance company, as applicable. See Note 4 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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment-related expenses are included in net appreciation (depreciation) in fair value of investments.

Subsequent Events

The Plan's management evaluated events that occurred after December 31, 2024 through August 12, 2025, the date when the financial statements were available to be issued.

3. Information Certified by the Custodian

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, VOYA Retirement Insurance and Annuity Company ("Voya"), the custodian of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying statements of net assets available for benefits as of December 31, 2024 and 2023, and Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity reported in the statements of changes in net assets available for benefits for the years ended December 31, 2024 and 2023.

**Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023**

4. 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 under Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurement*, are described as follows:

Level 1 - Inputs to the valuation technique 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 technique 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 technique are unobservable and significant to the fair value measurement.

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

The following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the techniques used as of December 31, 2024 and 2023.

Pooled Separate Accounts: Valued based upon the unit values of such pooled accounts held by the Plan at year-end. Unit values are based on the fair value of the underlying assets of the fund derived from inputs principally from or corroborated by observable market data by correlation or other means, although they are not based upon quoted market prices in an active market. The underlying investments of the pooled separate accounts consist of mutual funds, each of which follows a separate investment strategy. Due to the nature of these pooled accounts, there are no unfunded commitments or redemption restrictions.

Guaranteed Account: The investment includes a group annuity contract with an insurance company that is valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer. The guaranteed account is reported at fair value.

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

**Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023**

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

	2024			
	Level 1	Level 2	Level 3	Total
Guaranteed account (a)	\$ -	\$ 1,565,713	\$ -	\$ 1,565,713
Investments measured at net asset value (b)	-	-	-	19,354,704
Investments at fair value	\$ -	\$ 1,565,713	\$ -	\$ 20,920,417

	2023			
	Level 1	Level 2	Level 3	Total
Guaranteed account (a)	\$ -	\$ 1,455,707	\$ -	\$ 1,455,707
Investments measured at net asset value (b)	-	-	-	18,464,848
Investments at fair value	\$ -	\$ 1,455,707	\$ -	\$ 19,920,555

(a) - The guaranteed account is a group annuity contract with Voya Retirement Insurance for 2024 and 2023.

(b) - In accordance with FASB ASC 820, 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.

Fair Value of Investments that Calculate Net Asset Value

The following tables summarize investments measured at fair value based on NAV per share as of December 31, 2024 and 2023. There are no participant redemption restrictions for these investments as the redemption notice period is applicable only to the Plan.

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
American Century Investments Mid Cap Value Fund - Class R6	\$ 184,236	N/A	Daily	12 months
American Funds American Balanced Fund - Class R6	116,162	N/A	Daily	12 months
American Funds Capital Income Builder - Class R6	59,288	N/A	Daily	12 months
American Funds New Perspective - Class R6	733,005	N/A	Daily	12 months
Brandywine GLOBAL - Global Opportunities Bond Fund - Class IS	1,163	N/A	Daily	12 months
ClearBridge Small Cap Growth Fund - Class IS	282,886	N/A	Daily	12 months
DFA Emerging Markets Portfolio - Institutional Class	2,773	N/A	Daily	12 months
DFA Real Estate Securities Portfolio - Institutional Class	33,284	N/A	Daily	12 months
DFA US Targeted Value Portfolio - Institutional Class	66,739	N/A	Daily	12 months
Eaton Vance Income Fund of Boston - Class R6	239,691	N/A	Daily	12 months
JPMorgan U.S. Value Fund - Class R6	148,212	N/A	Daily	12 months
JPMorgan Large Cap Growth Fund - Class R6	4,812,407	N/A	Daily	12 months
Neuberger Berman Mid Cap Growth Fund - Class R6	156,891	N/A	Daily	12 months
PIMCO Income Fund - Institutional Class	98,344	N/A	Daily	12 months
PIMCO Real Return Fund - Institutional Class	160,715	N/A	Daily	12 months

Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Vanguard 500 Index Fund - Admiral Shares	\$ 3,110,496	N/A	Daily	12 months
Vanguard LifeStrategy Conservative Growth Fund - Investor Shares	756,774	N/A	Daily	12 months
Vanguard LifeStrategy Growth Fund - Investor Shares	2,637,081	N/A	Daily	12 months
Vanguard LifeStrategy Income Fund - Investor Shares	85,200	N/A	Daily	12 months
Vanguard LifeStrategy Moderate Growth Fund - Investor Shares	3,457,485	N/A	Daily	12 months
Vanguard Mid-Cap Index Fund - Admiral Shares	264,667	N/A	Daily	12 months
Vanguard Small-Cap Index Fund - Admiral Shares	155,110	N/A	Daily	12 months
Vanguard Target Retirement 2020 Fund - Investor Shares	117,176	N/A	Daily	12 months
Vanguard Target Retirement 2025 Fund - Investor Shares	440,544	N/A	Daily	12 months
Vanguard Target Retirement 2030 Fund - Investor Shares	139,719	N/A	Daily	12 months
Vanguard Target Retirement 2035 Fund - Investor Shares	351,619	N/A	Daily	12 months
Vanguard Target Retirement 2040 Fund - Investor Shares	82,061	N/A	Daily	12 months
Vanguard Target Retirement 2045 Fund - Investor Shares	81,366	N/A	Daily	12 months
Vanguard Target Retirement 2050 Fund - Investor Shares	169,016	N/A	Daily	12 months
Vanguard Target Retirement 2055 Fund - Investor Shares	59,087	N/A	Daily	12 months
Vanguard Target Retirement 2060 Fund - Investor Shares	9,854	N/A	Daily	12 months
Vanguard Target Retirement 2065 Fund - Investor Shares	9,852	N/A	Daily	12 months
Vanguard Target Retirement Income Fund - Investor Shares	680	N/A	Daily	12 months
Voya Intermediate Bond Fund - Class R6	196,460	N/A	Daily	12 months
MFS International Growth Fund - Class R6	134,661	N/A	Daily	12 months
	\$ 19,354,704			

December 31, 2023	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
American Century Investments Mid Cap Value Fund - Class R6	\$ 151,710	N/A	Daily	12 months
American Funds American Balanced Fund - Class R6	92,828	N/A	Daily	12 months
American Funds Capital Income Builder - Class R6	1,379	N/A	Daily	12 months
American Funds New Perspective - Class R6	638,689	N/A	Daily	12 months
Brandywine GLOBAL - Global Opportunities Bond Fund - Class IS	34,124	N/A	Daily	12 months
ClearBridge Small Cap Growth Fund - Class IS	315,992	N/A	Daily	12 months
DFA Emerging Markets Portfolio - Institutional Class	1,649	N/A	Daily	12 months
DFA Real Estate Securities Portfolio - Institutional Class	20,814	N/A	Daily	12 months
DFA US Targeted Value Portfolio - Institutional Class	591,561	N/A	Daily	12 months
Eaton Vance Income Fund of Boston - Class R6	160,764	N/A	Daily	12 months
JPMorgan U.S. Value Fund - Class R6	56,122	N/A	Daily	12 months
JPMorgan Large Cap Growth Fund - Class R6	3,189,472	N/A	Daily	12 months
Neuberger Berman Mid Cap Growth Fund - Class R6	76,344	N/A	Daily	12 months
PIMCO Income Fund - Institutional Class	66,265	N/A	Daily	12 months
PIMCO Real Return Fund - Institutional Class	37,566	N/A	Daily	12 months

**Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023**

December 31, 2023	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Vanguard 500 Index Fund - Admiral Shares	\$ 2,524,282	N/A	Daily	12 months
Vanguard LifeStrategy Conservative Growth Fund - Investor Shares	881,585	N/A	Daily	12 months
Vanguard LifeStrategy Growth Fund - Investor Shares	3,729,588	N/A	Daily	12 months
Vanguard LifeStrategy Income Fund - Investor Shares	1,181	N/A	Daily	12 months
Vanguard LifeStrategy Moderate Growth Fund - Investor Shares	3,819,275	N/A	Daily	12 months
Vanguard Mid-Cap Index Fund - Admiral Shares	175,484	N/A	Daily	12 months
Vanguard Small-Cap Index Fund - Admiral Shares	105,801	N/A	Daily	12 months
Vanguard Target Retirement 2020 Fund - Investor Shares	89,454	N/A	Daily	12 months
Vanguard Target Retirement 2025 Fund - Investor Shares	611,290	N/A	Daily	12 months
Vanguard Target Retirement 2030 Fund - Investor Shares	101,069	N/A	Daily	12 months
Vanguard Target Retirement 2035 Fund - Investor Shares	320,886	N/A	Daily	12 months
Vanguard Target Retirement 2040 Fund - Investor Shares	226,011	N/A	Daily	12 months
Vanguard Target Retirement 2045 Fund - Investor Shares	71,679	N/A	Daily	12 months
Vanguard Target Retirement 2050 Fund - Investor Shares	119,226	N/A	Daily	12 months
Vanguard Target Retirement 2055 Fund - Investor Shares	29,129	N/A	Daily	12 months
Vanguard Target Retirement 2060 Fund - Investor Shares	5,446	N/A	Daily	12 months
Vanguard Target Retirement 2065 Fund - Investor Shares	5,446	N/A	Daily	12 months
Vanguard Target Retirement Income Fund - Investor Shares	640	N/A	Daily	12 months
Voya Intermediate Bond Fund - Class R6	105,817	N/A	Daily	12 months
Voya Government Money Market Fund - Class A	1,966	N/A	Daily	12 months
MFS International Growth Fund - Class R6	104,314	N/A	Daily	12 months
	\$ 18,464,848			

5. Plan Termination

Although it has not expressed any intent 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 of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

6. Tax Status

The Plan adopted a pre-approved plan offered by Voya. The pre-approved plan received an IRS Opinion Letter, dated June 30, 2020, that the Plan and related trust are designed in accordance with the applicable sections of the IRC. Although the Plan has been amended since receiving the IRS Opinion Letter, the Plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax exempt.

Plan management is required to evaluate tax positions taken by the Plan and to recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. As of December 31, 2024 and 2023, there were no uncertain tax provisions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

**Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023**

7. Related-Party and Party-in-Interest Transactions

All Plan investments are managed by Voya or its subsidiaries or affiliates. Voya is the custodian as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Voya received certain direct fees, which amounted to \$900 and \$750 for the years ended December 31, 2024 and 2023, respectively, that are included on the accompanying statements of changes in net assets available for benefits as administrative fees. Investment transactions and other fees incurred by the Plan are absorbed in investment income and are not readily determinable.

The Plan received a servicing credit of \$53,356 and \$46,253 during the years ended December 31, 2024 and 2023, respectively. This credit represents a return of fees that were above what the Plan administrator and recordkeeper needed to cover Plan expenses. During the years ended December 31, 2024 and 2023, \$49,454 and \$44,515, respectively, of this credit was used to pay professional fees for the Plan. The balance associated with the servicing credit account was \$11,670 and \$8,389 at December 31, 2024 and 2023, respectively.

Certain Plan investments are managed by the custodian, and therefore, these transactions qualify as party-in-interest transactions.

Certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

8. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits. For each of the years ended December 31, 2024 and 2023, four of the investments represented a concentration greater than 10% of the Plan's net assets available for benefits.

9. Reconciliation of Financial Statements to Form 5500

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

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 21,105,519	\$ 20,109,616
Employer contributions receivable	(185,102)	(189,061)
Net assets available for benefits per Form 5500	<u>\$ 20,920,417</u>	<u>\$ 19,920,555</u>

The following is a reconciliation of the change in net assets per the financial statements for the years ended December 31, 2024 and 2023 to Form 5500:

	<u>2024</u>	<u>2023</u>
Total change in net assets available for benefits per the financial statements	\$ 995,903	\$ 2,994,088
Net effect of employer contributions receivable	3,959	7,418
Increase in net assets available for benefits per Form 5500	<u>\$ 999,862</u>	<u>\$ 3,001,506</u>

Supplementary Information

Systems Technologies, Inc. 401(k) Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-3024504, Plan Number: 001
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost**	(e) Current Value
*	Voya Retirement Insurance and Annuity Company	American Century Investments Mid Cap Value Fund - Class R6	n/a	\$ 184,236
*	Voya Retirement Insurance and Annuity Company	American Funds American Balanced Fund - Class R6	n/a	116,162
*	Voya Retirement Insurance and Annuity Company	American Funds Capital Income Builder - Class R6	n/a	59,288
*	Voya Retirement Insurance and Annuity Company	American Funds New Perspective - Class R6	n/a	733,005
*	Voya Retirement Insurance and Annuity Company	Brandywine GLOBAL - Global Opportunities Bond Fund - Class IS	n/a	1,163
*	Voya Retirement Insurance and Annuity Company	ClearBridge Small Cap Growth Fund - Class IS	n/a	282,886
*	Voya Retirement Insurance and Annuity Company	DFA Emerging Markets Portfolio - Institutional Class	n/a	2,773
*	Voya Retirement Insurance and Annuity Company	DFA Real Estate Securities Portfolio - Institutional Class	n/a	33,284
*	Voya Retirement Insurance and Annuity Company	DFA US Targeted Value Portfolio - Institutional Class	n/a	66,739
*	Voya Retirement Insurance and Annuity Company	Eaton Vance Income Fund of Boston - Class R6	n/a	239,691
*	Voya Retirement Insurance and Annuity Company	JPMorgan U.S. Value Fund - Class R6	n/a	148,212
*	Voya Retirement Insurance and Annuity Company	JPMorgan Large Cap Growth Fund - Class R6	n/a	4,812,407
*	Voya Retirement Insurance and Annuity Company	Neuberger Berman Mid Cap Growth Fund - Class R6	n/a	156,891
*	Voya Retirement Insurance and Annuity Company	PIMCO Income Fund - Institutional Class	n/a	98,344
*	Voya Retirement Insurance and Annuity Company	PIMCO Real Return Fund - Institutional Class	n/a	160,715
*	Voya Retirement Insurance and Annuity Company	Vanguard 500 Index Fund - Admiral Shares	n/a	3,110,496
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrategy Conservative Growth Fund - Investor Shares	n/a	756,774
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrategy Growth Fund - Investor Shares	n/a	2,637,081
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrategy Income Fund - Investor Shares	n/a	85,200
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrategy Moderate Growth Fund - Investor Shares	n/a	3,457,485
*	Voya Retirement Insurance and Annuity Company	Vanguard Mid-Cap Index Fund - Admiral Shares	n/a	264,667
*	Voya Retirement Insurance and Annuity Company	Vanguard Small-Cap Index Fund - Admiral Shares	n/a	155,110
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2020 Fund - Investor Shares	n/a	117,176
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2025 Fund - Investor Shares	n/a	440,544
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2030 Fund - Investor Shares	n/a	139,719
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2035 Fund - Investor Shares	n/a	351,619
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2040 Fund - Investor Shares	n/a	82,061
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2045 Fund - Investor Shares	n/a	81,366

See Independent Auditor's Report.

Systems Technologies, Inc. 401(k) Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-3024504, Plan Number: 001
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost**	(e) Current Value
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2050 Fund - Investor Shares	n/a	\$ 169,016
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2055 Fund - Investor Shares	n/a	59,087
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2060 Fund - Investor Shares	n/a	9,854
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2065 Fund - Investor Shares	n/a	9,852
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement Income Fund - Investor Shares	n/a	680
*	Voya Retirement Insurance and Annuity Company	Voya Intermediate Bond Fund - Class R6	n/a	196,460
*	Voya Retirement Insurance and Annuity Company	MFS International Growth Fund - Class R6	n/a	134,661
*	Voya Retirement Insurance and Annuity Company	Voya Fixed Account	n/a	1,565,713
Total investments				\$ 20,920,417

(a) Any line with an asterisk (*) in this column represents a transaction with a person known to be a party-in-interest to the Plan.

** - cost values are not required.



Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets
 (Held at End of Year)
SYSTEMS TECHNOLOGIES, INC. 401(K) PLAN
EIN#22-3024504
Plan# 001
As of December 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
	AmCen Mid Cap Value Fund R6	Registered Investment Company		\$184,236
	American Funds Am Balanced R6	Registered Investment Company		\$116,162
	American Funds Cap Inc Bld R6	Registered Investment Company		\$59,288
	American Funds Nw Prspctv R6	Registered Investment Company		\$733,005
	BrandywineGLOBAL Glb Opp Bd IS	Registered Investment Company		\$1,163
	ClrBrg SmCp Grw Fd IS	Registered Investment Company		\$282,886
	DFA Emerging Markets Pt Ins	Registered Investment Company		\$2,773
	DFA Real Estate Secs Port Ins	Registered Investment Company		\$33,284
	DFA US Targeted VI Port Ins	Registered Investment Company		\$66,739
	Eaton Vance Inc Fd of Bstn R6	Registered Investment Company		\$239,691
	JPMorgan LgCp Grw Fnd R6	Registered Investment Company		\$4,812,407
	JPMorgan US Val Fd R6	Registered Investment Company		\$148,212
	MFS International Grw Fund R6	Registered Investment Company		\$134,661
	Neuberg Berm MdCp Grw Fnd R6	Registered Investment Company		\$156,891
	PIMCO Income Fund Ins	Registered Investment Company		\$98,344
	PIMCO Real Return Fund Ins	Registered Investment Company		\$160,715
	Vangrd 500 Index Fund Adm	Registered Investment Company		\$3,110,494
	Vangrd LifeStrat Cns Gr Fd Inv	Registered Investment Company		\$756,774
	Vangrd LifeStrat Grw Fd Inv	Registered Investment Company		\$2,637,081
	Vangrd LifeStrat Inc Fd Inv	Registered Investment Company		\$85,200
	Vangrd LifeStrat Md Grw Fd Inv	Registered Investment Company		\$3,457,485
	Vangrd Mid-Cap Index Fund Adm	Registered Investment Company		\$264,667
	Vangrd Small-Cap Index Fnd Adm	Registered Investment Company		\$155,110



Attachment to 2024 Form 5500

**Schedule H, line 4i - Schedule of Assets
 (Held at End of Year)
 SYSTEMS TECHNOLOGIES, INC. 401(K) PLAN
 EIN#22-3024504
 Plan# 001**

	Vangrd Trgt Retire 2020 Fd	Registered Investment Company		\$117,176
	Vangrd Trgt Retire 2025 Fd	Registered Investment Company		\$440,544
	Vangrd Trgt Retire 2030 Fd	Registered Investment Company		\$139,719
	Vangrd Trgt Retire 2035 Fd	Registered Investment Company		\$351,619
	Vangrd Trgt Retire 2040 Fd	Registered Investment Company		\$82,061
	Vangrd Trgt Retire 2045 Fd	Registered Investment Company		\$81,366
	Vangrd Trgt Retire 2050 Fd	Registered Investment Company		\$169,016
	Vangrd Trgt Retire 2055 Fd	Registered Investment Company		\$59,087
	Vangrd Trgt Retire 2060 Fd	Registered Investment Company		\$9,854
	Vangrd Trgt Retire 2065 Fd	Registered Investment Company		\$9,852
	Vangrd Trgt Retire Inc Fd	Registered Investment Company		\$680
*	Voya Fixed Account (4062)	Insurance Company General Account		\$1,565,713
*	Voya Gv Mny Mkt F A (Hld Acct)	Registered Investment Company		\$0
*	Voya Intermediate Bond Fund R6	Registered Investment Company		\$196,460
	TOTAL			\$20,920,417

* denotes party-in-interest

Column (d) is not required as the Plan investments are totally participant directed.

**Systems Technologies, Inc. 401(k) Plan
Financial Statements
December 31, 2024 and 2023
With Independent Auditor's Report**

Systems Technologies, Inc. 401(k) Plan
Table of Contents
December 31, 2024 and 2023

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Independent Auditor's Report

To the Trustees and Plan Participants of
Systems Technologies, Inc. 401(k) Plan:

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

We have performed audits of the financial statements of Systems Technologies, Inc. 401(k) 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 as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Systems Technologies, Inc. 401(k) 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 December 31, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with 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 Systems Technologies, Inc. 401(k) 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 Systems Technologies, Inc. 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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



August 12, 2025

**Systems Technologies, Inc. 401(k) Plan
 Statements of Net Assets Available for Benefits
 December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Assets		
Investments at fair value		
Pooled separate accounts	\$ 19,354,704	\$ 18,464,848
Guaranteed account	1,565,713	1,455,707
Total investments	<u>20,920,417</u>	<u>19,920,555</u>
Receivables		
Employer contributions	185,102	189,061
Net assets available for benefits	<u>\$ 21,105,519</u>	<u>\$ 20,109,616</u>

The Notes to Financial Statements are an integral part of these statements.

**Systems Technologies, Inc. 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Additions		
Additions to net assets attributed to investment income		
Net appreciation in fair value of investments	\$ 3,072,547	\$ 2,974,469
Interest income	23,213	20,374
	<u>3,095,760</u>	<u>2,994,843</u>
Contributions		
Participant	744,854	742,941
Employer	185,102	189,061
Rollovers	43,760	-
	<u>973,716</u>	<u>932,002</u>
Other income		
Plan servicing credit	53,356	46,253
Total additions	<u>4,122,832</u>	<u>3,973,098</u>
Deductions from net assets		
Benefits paid to participants	(3,076,575)	(933,745)
Administrative fees	(50,354)	(45,265)
Total deductions	<u>(3,126,929)</u>	<u>(979,010)</u>
Net change in net assets available for benefits	995,903	2,994,088
Net assets available for benefits		
Beginning of year	20,109,616	17,115,528
End of year	<u>\$ 21,105,519</u>	<u>\$ 20,109,616</u>

The Notes to Financial Statements are an integral part of these statements.

Systems Technologies, Inc. 401(k) Plan Notes to Financial Statements December 31, 2024 and 2023

1. Description of Plan

The following description of the Systems Technologies, Inc. 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan established effective January 1, 2004, as restated January 1, 2023. The Plan covers all employees, excluding union employees covered by a collective bargaining agreement and nonresident aliens, of Systems Technologies, Inc. (the "Company") who have completed 6 months of service and are age 18 or older. The entry date into the Plan is the first day of the month coinciding with or next following the date the eligibility requirements are satisfied. The Plan requires a participant to be employed as of year-end to be eligible to receive employer discretionary matching and profit-sharing contributions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

Employee Contributions

Each year, participants may contribute up to 100% of pretax annual compensation, as defined in the Plan document, not to exceed the maximum limits of the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. Contributions are subject to certain Internal Revenue Service ("IRS") limitations.

Employer Contributions

The Company may contribute to the Plan a discretionary matching contribution to each eligible participant equal to a uniform percentage of the participant's salary deferral. For the years ended December 31, 2024 and 2023, the Company contributed 50% of the first 6% of base compensation that a participant contributed to the Plan. Discretionary employer matching contributions were \$185,102 and \$189,061 for the years ended December 31, 2024 and 2023, respectively.

Under the Plan, the Company may make a discretionary profit-sharing contribution which is not limited to its current or accumulated net profit. The amount of contribution, if any, shall be determined each year by the Company according to the participants' compensation. The allocation of the contribution to participants' accounts is based on the eligible participants' wage base. For the years ended December 31, 2024 and 2023, there were no discretionary profit-sharing contributions to the Plan.

Participant Accounts

Each participant's account is credited with the participant's contributions, Company discretionary matching contributions, allocations of the Company's discretionary profit-sharing contributions, as applicable, and an allocation of the Plan's earnings (losses). Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

A participant is at all times fully vested in the portion of their account attributable to participant contributions. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant is 20% vested after 1 year of credited service and continues to vest in increments of 20% until 100% vested after 5 years of credited service.

Payment of Benefits

On termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive a lump-sum amount equal to the value of the participant's vested interest in his or her account. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Systems Technologies, Inc. 401(k) Plan Notes to Financial Statements December 31, 2024 and 2023

Forfeited Accounts

As of December 31, 2024 and 2023, forfeited nonvested accounts totaled \$-0- and \$1,966, respectively. These accounts will be used to reduce future employer contributions or to pay Plan administrative expenses. During 2024 and 2023, employer contributions were reduced by \$-0- and \$1,975, respectively, from forfeited nonvested accounts in accordance with Plan provisions.

2. Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of Estimates

The preparation of financial statements in accordance with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value or net asset value ("NAV"), which approximates 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 investment committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodians, and insurance company, as applicable. See Note 4 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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment-related expenses are included in net appreciation (depreciation) in fair value of investments.

Subsequent Events

The Plan's management evaluated events that occurred after December 31, 2024 through August 12, 2025, the date when the financial statements were available to be issued.

3. Information Certified by the Custodian

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, VOYA Retirement Insurance and Annuity Company ("Voya"), the custodian of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying statements of net assets available for benefits as of December 31, 2024 and 2023, and Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity reported in the statements of changes in net assets available for benefits for the years ended December 31, 2024 and 2023.

**Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023**

4. 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 under Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") 820, *Fair Value Measurement*, are described as follows:

Level 1 - Inputs to the valuation technique 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 technique 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 technique are unobservable and significant to the fair value measurement.

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

The following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the techniques used as of December 31, 2024 and 2023.

Pooled Separate Accounts: Valued based upon the unit values of such pooled accounts held by the Plan at year-end. Unit values are based on the fair value of the underlying assets of the fund derived from inputs principally from or corroborated by observable market data by correlation or other means, although they are not based upon quoted market prices in an active market. The underlying investments of the pooled separate accounts consist of mutual funds, each of which follows a separate investment strategy. Due to the nature of these pooled accounts, there are no unfunded commitments or redemption restrictions.

Guaranteed Account: The investment includes a group annuity contract with an insurance company that is valued at fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the creditworthiness of the issuer. The guaranteed account is reported at fair value.

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

Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023

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

	2024			
	Level 1	Level 2	Level 3	Total
Guaranteed account (a)	\$ -	\$ 1,565,713	\$ -	\$ 1,565,713
Investments measured at net asset value (b)	-	-	-	19,354,704
Investments at fair value	\$ -	\$ 1,565,713	\$ -	\$ 20,920,417

	2023			
	Level 1	Level 2	Level 3	Total
Guaranteed account (a)	\$ -	\$ 1,455,707	\$ -	\$ 1,455,707
Investments measured at net asset value (b)	-	-	-	18,464,848
Investments at fair value	\$ -	\$ 1,455,707	\$ -	\$ 19,920,555

(a) - The guaranteed account is a group annuity contract with Voya Retirement Insurance for 2024 and 2023.

(b) - In accordance with FASB ASC 820, 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.

Fair Value of Investments that Calculate Net Asset Value

The following tables summarize investments measured at fair value based on NAV per share as of December 31, 2024 and 2023. There are no participant redemption restrictions for these investments as the redemption notice period is applicable only to the Plan.

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
American Century Investments Mid Cap Value Fund - Class R6	\$ 184,236	N/A	Daily	12 months
American Funds American Balanced Fund - Class R6	116,162	N/A	Daily	12 months
American Funds Capital Income Builder - Class R6	59,288	N/A	Daily	12 months
American Funds New Perspective - Class R6	733,005	N/A	Daily	12 months
Brandywine GLOBAL - Global Opportunities Bond Fund - Class IS	1,163	N/A	Daily	12 months
ClearBridge Small Cap Growth Fund - Class IS	282,886	N/A	Daily	12 months
DFA Emerging Markets Portfolio - Institutional Class	2,773	N/A	Daily	12 months
DFA Real Estate Securities Portfolio - Institutional Class	33,284	N/A	Daily	12 months
DFA US Targeted Value Portfolio - Institutional Class	66,739	N/A	Daily	12 months
Eaton Vance Income Fund of Boston - Class R6	239,691	N/A	Daily	12 months
JPMorgan U.S. Value Fund - Class R6	148,212	N/A	Daily	12 months
JPMorgan Large Cap Growth Fund - Class R6	4,812,407	N/A	Daily	12 months
Neuberger Berman Mid Cap Growth Fund - Class R6	156,891	N/A	Daily	12 months
PIMCO Income Fund - Institutional Class	98,344	N/A	Daily	12 months
PIMCO Real Return Fund - Institutional Class	160,715	N/A	Daily	12 months

Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Vanguard 500 Index Fund - Admiral Shares	\$ 3,110,496	N/A	Daily	12 months
Vanguard LifeStrategy Conservative Growth Fund - Investor Shares	756,774	N/A	Daily	12 months
Vanguard LifeStrategy Growth Fund - Investor Shares	2,637,081	N/A	Daily	12 months
Vanguard LifeStrategy Income Fund - Investor Shares	85,200	N/A	Daily	12 months
Vanguard LifeStrategy Moderate Growth Fund - Investor Shares	3,457,485	N/A	Daily	12 months
Vanguard Mid-Cap Index Fund - Admiral Shares	264,667	N/A	Daily	12 months
Vanguard Small-Cap Index Fund - Admiral Shares	155,110	N/A	Daily	12 months
Vanguard Target Retirement 2020 Fund - Investor Shares	117,176	N/A	Daily	12 months
Vanguard Target Retirement 2025 Fund - Investor Shares	440,544	N/A	Daily	12 months
Vanguard Target Retirement 2030 Fund - Investor Shares	139,719	N/A	Daily	12 months
Vanguard Target Retirement 2035 Fund - Investor Shares	351,619	N/A	Daily	12 months
Vanguard Target Retirement 2040 Fund - Investor Shares	82,061	N/A	Daily	12 months
Vanguard Target Retirement 2045 Fund - Investor Shares	81,366	N/A	Daily	12 months
Vanguard Target Retirement 2050 Fund - Investor Shares	169,016	N/A	Daily	12 months
Vanguard Target Retirement 2055 Fund - Investor Shares	59,087	N/A	Daily	12 months
Vanguard Target Retirement 2060 Fund - Investor Shares	9,854	N/A	Daily	12 months
Vanguard Target Retirement 2065 Fund - Investor Shares	9,852	N/A	Daily	12 months
Vanguard Target Retirement Income Fund - Investor Shares	680	N/A	Daily	12 months
Voya Intermediate Bond Fund - Class R6	196,460	N/A	Daily	12 months
MFS International Growth Fund - Class R6	134,661	N/A	Daily	12 months
	\$ 19,354,704			

December 31, 2023	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
American Century Investments Mid Cap Value Fund - Class R6	\$ 151,710	N/A	Daily	12 months
American Funds American Balanced Fund - Class R6	92,828	N/A	Daily	12 months
American Funds Capital Income Builder - Class R6	1,379	N/A	Daily	12 months
American Funds New Perspective - Class R6	638,689	N/A	Daily	12 months
Brandywine GLOBAL - Global Opportunities Bond Fund - Class IS	34,124	N/A	Daily	12 months
ClearBridge Small Cap Growth Fund - Class IS	315,992	N/A	Daily	12 months
DFA Emerging Markets Portfolio - Institutional Class	1,649	N/A	Daily	12 months
DFA Real Estate Securities Portfolio - Institutional Class	20,814	N/A	Daily	12 months
DFA US Targeted Value Portfolio - Institutional Class	591,561	N/A	Daily	12 months
Eaton Vance Income Fund of Boston - Class R6	160,764	N/A	Daily	12 months
JPMorgan U.S. Value Fund - Class R6	56,122	N/A	Daily	12 months
JPMorgan Large Cap Growth Fund - Class R6	3,189,472	N/A	Daily	12 months
Neuberger Berman Mid Cap Growth Fund - Class R6	76,344	N/A	Daily	12 months
PIMCO Income Fund - Institutional Class	66,265	N/A	Daily	12 months
PIMCO Real Return Fund - Institutional Class	37,566	N/A	Daily	12 months

**Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023**

December 31, 2023	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
Vanguard 500 Index Fund - Admiral Shares	\$ 2,524,282	N/A	Daily	12 months
Vanguard LifeStrategy Conservative Growth Fund - Investor Shares	881,585	N/A	Daily	12 months
Vanguard LifeStrategy Growth Fund - Investor Shares	3,729,588	N/A	Daily	12 months
Vanguard LifeStrategy Income Fund - Investor Shares	1,181	N/A	Daily	12 months
Vanguard LifeStrategy Moderate Growth Fund - Investor Shares	3,819,275	N/A	Daily	12 months
Vanguard Mid-Cap Index Fund - Admiral Shares	175,484	N/A	Daily	12 months
Vanguard Small-Cap Index Fund - Admiral Shares	105,801	N/A	Daily	12 months
Vanguard Target Retirement 2020 Fund - Investor Shares	89,454	N/A	Daily	12 months
Vanguard Target Retirement 2025 Fund - Investor Shares	611,290	N/A	Daily	12 months
Vanguard Target Retirement 2030 Fund - Investor Shares	101,069	N/A	Daily	12 months
Vanguard Target Retirement 2035 Fund - Investor Shares	320,886	N/A	Daily	12 months
Vanguard Target Retirement 2040 Fund - Investor Shares	226,011	N/A	Daily	12 months
Vanguard Target Retirement 2045 Fund - Investor Shares	71,679	N/A	Daily	12 months
Vanguard Target Retirement 2050 Fund - Investor Shares	119,226	N/A	Daily	12 months
Vanguard Target Retirement 2055 Fund - Investor Shares	29,129	N/A	Daily	12 months
Vanguard Target Retirement 2060 Fund - Investor Shares	5,446	N/A	Daily	12 months
Vanguard Target Retirement 2065 Fund - Investor Shares	5,446	N/A	Daily	12 months
Vanguard Target Retirement Income Fund - Investor Shares	640	N/A	Daily	12 months
Voya Intermediate Bond Fund - Class R6	105,817	N/A	Daily	12 months
Voya Government Money Market Fund - Class A	1,966	N/A	Daily	12 months
MFS International Growth Fund - Class R6	104,314	N/A	Daily	12 months
	\$ 18,464,848			

5. Plan Termination

Although it has not expressed any intent 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 of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

6. Tax Status

The Plan adopted a pre-approved plan offered by Voya. The pre-approved plan received an IRS Opinion Letter, dated June 30, 2020, that the Plan and related trust are designed in accordance with the applicable sections of the IRC. Although the Plan has been amended since receiving the IRS Opinion Letter, the Plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and therefore believes that the Plan is qualified and the related trust is tax exempt.

Plan management is required to evaluate tax positions taken by the Plan and to recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. As of December 31, 2024 and 2023, there were no uncertain tax provisions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

**Systems Technologies, Inc. 401(k) Plan
Notes to Financial Statements
December 31, 2024 and 2023**

7. Related-Party and Party-in-Interest Transactions

All Plan investments are managed by Voya or its subsidiaries or affiliates. Voya is the custodian as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Voya received certain direct fees, which amounted to \$900 and \$750 for the years ended December 31, 2024 and 2023, respectively, that are included on the accompanying statements of changes in net assets available for benefits as administrative fees. Investment transactions and other fees incurred by the Plan are absorbed in investment income and are not readily determinable.

The Plan received a servicing credit of \$53,356 and \$46,253 during the years ended December 31, 2024 and 2023, respectively. This credit represents a return of fees that were above what the Plan administrator and recordkeeper needed to cover Plan expenses. During the years ended December 31, 2024 and 2023, \$49,454 and \$44,515, respectively, of this credit was used to pay professional fees for the Plan. The balance associated with the servicing credit account was \$11,670 and \$8,389 at December 31, 2024 and 2023, respectively.

Certain Plan investments are managed by the custodian, and therefore, these transactions qualify as party-in-interest transactions.

Certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

8. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits. For each of the years ended December 31, 2024 and 2023, four of the investments represented a concentration greater than 10% of the Plan's net assets available for benefits.

9. Reconciliation of Financial Statements to Form 5500

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

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 21,105,519	\$ 20,109,616
Employer contributions receivable	(185,102)	(189,061)
Net assets available for benefits per Form 5500	<u>\$ 20,920,417</u>	<u>\$ 19,920,555</u>

The following is a reconciliation of the change in net assets per the financial statements for the years ended December 31, 2024 and 2023 to Form 5500:

	<u>2024</u>	<u>2023</u>
Total change in net assets available for benefits per the financial statements	\$ 995,903	\$ 2,994,088
Net effect of employer contributions receivable	3,959	7,418
Increase in net assets available for benefits per Form 5500	<u>\$ 999,862</u>	<u>\$ 3,001,506</u>

Supplementary Information

Systems Technologies, Inc. 401(k) Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-3024504, Plan Number: 001
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost**	(e) Current Value
*	Voya Retirement Insurance and Annuity Company	American Century Investments Mid Cap Value Fund - Class R6	n/a	\$ 184,236
*	Voya Retirement Insurance and Annuity Company	American Funds American Balanced Fund - Class R6	n/a	116,162
*	Voya Retirement Insurance and Annuity Company	American Funds Capital Income Builder - Class R6	n/a	59,288
*	Voya Retirement Insurance and Annuity Company	American Funds New Perspective - Class R6	n/a	733,005
*	Voya Retirement Insurance and Annuity Company	Brandywine GLOBAL - Global Opportunities Bond Fund - Class IS	n/a	1,163
*	Voya Retirement Insurance and Annuity Company	ClearBridge Small Cap Growth Fund - Class IS	n/a	282,886
*	Voya Retirement Insurance and Annuity Company	DFA Emerging Markets Portfolio - Institutional Class	n/a	2,773
*	Voya Retirement Insurance and Annuity Company	DFA Real Estate Securities Portfolio - Institutional Class	n/a	33,284
*	Voya Retirement Insurance and Annuity Company	DFA US Targeted Value Portfolio - Institutional Class	n/a	66,739
*	Voya Retirement Insurance and Annuity Company	Eaton Vance Income Fund of Boston - Class R6	n/a	239,691
*	Voya Retirement Insurance and Annuity Company	JPMorgan U.S. Value Fund - Class R6	n/a	148,212
*	Voya Retirement Insurance and Annuity Company	JPMorgan Large Cap Growth Fund - Class R6	n/a	4,812,407
*	Voya Retirement Insurance and Annuity Company	Neuberger Berman Mid Cap Growth Fund - Class R6	n/a	156,891
*	Voya Retirement Insurance and Annuity Company	PIMCO Income Fund - Institutional Class	n/a	98,344
*	Voya Retirement Insurance and Annuity Company	PIMCO Real Return Fund - Institutional Class	n/a	160,715
*	Voya Retirement Insurance and Annuity Company	Vanguard 500 Index Fund - Admiral Shares	n/a	3,110,496
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrategy Conservative Growth Fund - Investor Shares	n/a	756,774
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrategy Growth Fund - Investor Shares	n/a	2,637,081
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrategy Income Fund - Investor Shares	n/a	85,200
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrategy Moderate Growth Fund - Investor Shares	n/a	3,457,485
*	Voya Retirement Insurance and Annuity Company	Vanguard Mid-Cap Index Fund - Admiral Shares	n/a	264,667
*	Voya Retirement Insurance and Annuity Company	Vanguard Small-Cap Index Fund - Admiral Shares	n/a	155,110
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2020 Fund - Investor Shares	n/a	117,176
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2025 Fund - Investor Shares	n/a	440,544
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2030 Fund - Investor Shares	n/a	139,719
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2035 Fund - Investor Shares	n/a	351,619
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2040 Fund - Investor Shares	n/a	82,061
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2045 Fund - Investor Shares	n/a	81,366

See Independent Auditor's Report.

Systems Technologies, Inc. 401(k) Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-3024504, Plan Number: 001
December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost**	(e) Current Value
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2050 Fund - Investor Shares	n/a	\$ 169,016
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2055 Fund - Investor Shares	n/a	59,087
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2060 Fund - Investor Shares	n/a	9,854
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement 2065 Fund - Investor Shares	n/a	9,852
*	Voya Retirement Insurance and Annuity Company	Vanguard Target Retirement Income Fund - Investor Shares	n/a	680
*	Voya Retirement Insurance and Annuity Company	Voya Intermediate Bond Fund - Class R6	n/a	196,460
*	Voya Retirement Insurance and Annuity Company	MFS International Growth Fund - Class R6	n/a	134,661
*	Voya Retirement Insurance and Annuity Company	Voya Fixed Account	n/a	1,565,713
Total investments				\$ 20,920,417

(a) Any line with an asterisk (*) in this column represents a transaction with a person known to be a party-in-interest to the Plan.

** - cost values are not required.