

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

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

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

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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... D Check box if filing under: [X] Form 5558 [ ] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan: HALL, ESTILL PROFIT SHARING AND 401(K) PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 07/01/1973
2a Plan sponsor's name (employer, if for a single-employer plan): HALL, ESTILL, HARDWICK, GABLE, GOLDEN & NELSON, P.C.
2b Employer Identification Number (EIN): 73-0931831
2c Plan Sponsor's telephone number: 918-594-0400
2d Business code (see instructions): 541110

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, Date, Name. Rows for JASON FISCUS (plan administrator) and ROBERT MORRIS (employer/plan sponsor).

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor  PROFIT SHARING PLAN ADMINISTRATIVE COMMITTEE  521 EAST 2ND STREET, SUITE 1200 TULSA, OK 74120	<b>3b</b> Administrator's EIN 73-1026820  <b>3c</b> Administrator's telephone number 918-594-0400
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<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN
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<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	225
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<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).		
<b>a(1)</b> Total number of active participants at the beginning of the plan year .....	<b>6a(1)</b>	156
<b>a(2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>	162
<b>b</b> Retired or separated participants receiving benefits.....	<b>6b</b>	3
<b>c</b> Other retired or separated participants entitled to future benefits .....	<b>6c</b>	70
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>	235
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....	<b>6e</b>	0
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>	235
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....	<b>6g(1)</b>	214
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....	<b>6g(2)</b>	218
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>	0

<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	
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**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 2R 2T 3D

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

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

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

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

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

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

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

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

<b>A</b> Name of plan HALL, ESTILL PROFIT SHARING AND 401(K) PLAN	<b>B</b> Three-digit plan number (PN) ▶	001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 HALL, ESTILL, HARDWICK, GABLE, GOLDEN & NELSON, P.C.	<b>D</b> Employer Identification Number (EIN) 73-0931831	

**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

BOKF, NA ONE WILLIAMS CENTER TOWER  
TULSA, OK 74172

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

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

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

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

THE LEGACY FINANCIAL GROUP

2508 EAST 21ST STREET  
TULSA, OK 74114

(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?
26	NONE	34576	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)

OLISTICO WEALTH

2431 E 61ST ST SUITE 175  
TULSA, OK 74136

(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?
26	NONE	27129	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)

UBS FINANCIAL SERVICE

2431 E 61ST STE 825  
TULSA, OK 74136

(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?
33	NONE	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	11380	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

BOKF, NA

ONE WILLIAMS CENTER TOWER  
TULSA, OK 74172

(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?
19 21 25 37 52 59 60 62 63 64 68	TRUSTEE	7373	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	870	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

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

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

**Part I Service Provider Information (continued)**

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

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

**Part II Service Providers Who Fail or Refuse to Provide Information**

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

<b>A</b> Name of plan <u>HALL, ESTILL PROFIT SHARING AND 401(K) PLAN</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>HALL, ESTILL, HARDWICK, GABLE, GOLDEN &amp; NELSON, P.C.</u>	<b>D</b> Employer Identification Number (EIN) <u>73-0931831</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:	<u>MORLEY STABLE VALUE FUND</u>	
<b>b</b> Name of sponsor of entity listed in (a):	<u>UNION BOND &amp; TRUST COMPANY</u>	
<b>c</b> EIN-PN <u>93-6274329-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3652248</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> 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)



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>HALL, ESTILL PROFIT SHARING AND 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>HALL, ESTILL, HARDWICK, GABLE, GOLDEN &amp; NELSON, P.C.</b>	<b>D</b> Employer Identification Number (EIN) <b>73-0931831</b>

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

		(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	410982	279118
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	2971964	3070122
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	0	0
<b>(3)</b> Other .....	<b>1b(3)</b>	72277	71106
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	3650897	2545596
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	3228214	4045492
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	1079206	1786904
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	334117	365646
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	5695473	7695923
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	342826	392432
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	5152527	3652248
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	69717081	79191654
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>	0	0

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	9265564	103096241
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>	0	0
<b>h</b> Operating payables.....	<b>1h</b>	41277	0
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	41277	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	92614287	103096241

**Part II Income and Expense Statement**

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

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	3070122	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	1636950	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		4707072
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	31632	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	118495	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	72104	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	10165	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	9707	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		242103
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>	24825	
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	112614	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	1634070	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		1771509
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	36304151	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	34105782	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		2198369
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	8682790	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		
<b>c</b> Other income .....	<b>2c</b>		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		17601843

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	7044159	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other .....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		7044159
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		0
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		0
<b>h</b> Interest expense .....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>		
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	69132	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>	6475	
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>	123	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		75730
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		7119889

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		10481954
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name: EIDE BAILLY LLP

(2) EIN: 45-0250958

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

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

**Part IV Compliance Questions**

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

During the plan year:

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

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

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

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

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

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<b>A</b> Name of plan <b>HALL, ESTILL PROFIT SHARING AND 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>HALL, ESTILL, HARDWICK, GABLE, GOLDEN &amp; NELSON, P.C.</b>	<b>D</b> Employer Identification Number (EIN) <b>73-0931831</b>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	<b>1</b>	<b>0</b>
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**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
EIN(s): 73-6210970

**Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.**

<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	<b>3</b>	
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<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

**5** If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_  
**If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.**

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>	
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>	
<b>c</b> 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).....	<b>6c</b>	

**If you completed line 6c, skip lines 8 and 9.**

**7** Will the minimum funding amount reported on line 6c be met by the funding deadline? .....  Yes  No  N/A

**8** If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? .....  Yes  No  N/A

<b>Part III</b>	<b>Amendments</b>
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**9** If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....  Increase  Decrease  Both  No

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

**10** Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....  Yes  No

**11 a** Does the ESOP hold any preferred stock? .....  Yes  No

**b** If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) .....  Yes  No

**12** Does the ESOP hold any stock that is not readily tradable on an established securities market? .....  Yes  No

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

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

<b>a</b> 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).....	<b>14a</b>	
<b>b</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).....	<b>14b</b>	
<b>c</b> 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).....	<b>14c</b>	

**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:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

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

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</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 .....	<b>16b</b>	

**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 Q703970A.



Financial Statements

December 31, 2024 and 2023

# Hall Estill Profit Sharing and 401(k) Plan

Hall Estill Profit Sharing and 401(k) Plan

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December 31, 2024 and 2023

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## Independent Auditor's Report

401(k) Plan and Profit Sharing Investment Committee  
Hall Estill Profit Sharing and 401(k) Plan  
Tulsa, Oklahoma

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

We have performed audits of the financial statements of Hall Estill Profit Sharing and 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 statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Hall Estill Profit Sharing and 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 year ended December 31, 2024, stating that the certified investment information, as described in Note 4 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 Hall Estill Profit Sharing and 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 Hall Estill Profit Sharing and 401(k) Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

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

## **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 Hall Estill Profit Sharing and 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 Hall Estill Profit Sharing and 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 audit.

#### **Other Matters – Supplemental Schedule Required by ERISA**

The supplemental 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, is 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).

*Eide Bailly LLP*

Tulsa, Oklahoma  
July 10, 2025

Hall Estill Profit Sharing and 401(k) Plan  
 Statements of Net Assets Available for Benefits  
 December 31, 2024 and 2023

	2024	2023
Assets		
Investments, at fair value	\$ 99,283,463	\$ 88,857,515
Notes receivable from participants	392,432	342,826
Accrued interest and dividends	71,106	72,277
Contributions receivable Employer	3,070,122	2,971,964
Cash, non interest bearing	279,118	410,982
Total assets	103,096,241	92,655,564
Liabilities		
Unsettled trades due to brokers	-	41,277
Net Assets Available for Benefits	\$ 103,096,241	\$ 92,614,287

Hall Estill Profit Sharing and 401(k) Plan  
Statement of Changes in Net Assets Available for Benefits  
Year Ended December 31, 2024

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Investment Income	
Interest and dividends	\$ 2,003,447
Net appreciation in fair value of investments	10,881,159
	12,884,606
Interest Income on Notes Receivable from Participants	10,165
Contributions	
Employer	3,070,122
Participant	1,636,950
	4,707,072
Total additions	17,601,843
Deductions	
Benefits paid to participants	7,044,159
Administrative expenses	75,730
	7,119,889
Total deductions	7,119,889
Net Increase	10,481,954
Net Assets Available for Benefits	
Beginning of year	92,614,287
End of year	\$ 103,096,241

## **Note 1 - Description of Plan**

The following brief description of the Hall Estill Profit Sharing and 401(k) Plan (the Plan) is provided for general information purposes only. 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 covering qualified employees of Hall, Estill, Hardwick, Gable, Golden & Nelson, P.C. (the Firm). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The 401(k) Plan and Profit Sharing Investment Committee determines the appropriateness of the Plan's investment offerings and monitors investment performance.

### **Eligibility**

Employees are eligible to participate in the Plan if they have completed one year of service and are at least 21 years of age. Employees must have completed two years of service and be employed at the Firm at the end of the Plan year to be eligible for nonelective contributions. A year of service for purposes of eligibility is a consecutive 12-month period during which the employee has 1,000 or more hours of service.

### **Entry Date**

Employees may enter the Plan on the first day of each month coinciding with or following the date they satisfy the Plan's eligibility requirements.

### **Contributions**

Each year, participants may contribute up to 75% of their pretax annual compensation, as defined in the Plan. Contributions are subject to certain Internal Revenue Code (IRC) limitations. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. The Plan allows participants to designate contributions as Roth contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollover). The Firm may make a discretionary nonelective contribution to the Plan each year at the discretion of the Firm's Board of Directors. If contributions are made, the Firm contributes an amount from net profits, as defined by the Plan, equal to a percentage of each participant's current compensation, as defined by the Plan.

### **Participant Accounts**

Each participant's account is credited with the participant's contributions and the Firm's contributions, as well as allocations of Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant's earnings, account balances, or specific participant transactions, as defined by the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

### **Investment Options**

Upon enrollment to the Plan, a participant may direct deferrals and employer contributions in any of the funds offered by the Plan. Participants may change their investment options daily.

### **Vesting**

Participants are vested immediately in all contributions, plus actual earnings thereon.

### **Notes Receivable from Participants**

Participants may borrow from their fund accounts, a minimum of \$500 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. The notes are secured by the balance in the participant's account. The note interest is fixed at three percent above the Bank of Oklahoma one-year CD rate at the time funds are borrowed. Principal and interest is paid ratably through payroll deductions over a period not to exceed five years, unless the proceeds of the note were used to acquire the participant's residence, in which case the note period cannot exceed 10 years. A participant may have no more than 5 outstanding notes at any one time.

### **Payment of Benefits**

Participants may elect to receive either a lump-sum amount equal to the value of their vested interest or annual installments as defined in the Plan document upon retirement, termination of service, death, or disability. A terminated employee with a balance of less than \$5,000 may be automatically paid out by the Plan upon termination. Distributions may be made at the participant's election prior to termination upon attainment of age 59 ½ or hardship as defined in the Plan document.

### **Plan Termination**

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

## **Note 2 - Significant Accounting Policies**

### **Basis of Accounting**

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

### **Use of Estimates**

The preparation of the financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities, and changes therein, and disclosures of contingent assets and liabilities. Actual results may differ from those estimates.

### **Investment Valuation and Income Recognition**

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 3 for discussion of fair value measurements.

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

The classification of investment earnings reported in the statement of changes in net assets available for benefits may differ from the classification of earnings on Form 5500 due to different reporting requirements on Form 5500.

### **Contributions**

Participant contributions are recorded in the year in which the employee contributions are withheld from compensation.

### **Notes Receivable from Participants**

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred.

### **Payments of Benefits**

Benefit payments to participants are recorded upon distribution.

### **Expenses**

The Plan's expenses are paid by either the Plan or the Firm, as provided by the Plan document. Expenses that are paid directly by the Firm are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statement of changes in net asset available for benefits. In addition, certain investment related expenses are included in net appreciation in fair value of investments presented in the accompanying statement of changes in net assets available for benefits.

**Note 3 - 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 the FASB ASC 820 are described as follows:

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

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

Mutual funds (including money market mutual funds) – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common stocks and master limited partnerships – Valued at the closing price reported on the active market on which the individual securities are traded.

U.S. government securities and preferred stocks – Valued using pricing models maximizing the use of observable inputs for similar securities.

## Hall Estill Profit Sharing and 401(k) Plan

Notes to Financial Statements

December 31, 2024 and 2023

Corporate bonds and certificates of deposit – Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuer with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

Common collective trust fund – Valued at fair value based on the NAV of units held of the collective fund. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the observable market prices of the underlying investments within the fund less liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

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
Mutual funds	\$ 79,191,654	\$ -	\$ -	\$ 79,191,654
Money market mutual funds	2,395,459	150,137	-	2,545,596
Common stocks	7,686,201	-	-	7,686,201
Master limited partnerships	9,722	-	-	9,722
U.S. government securities	-	4,045,492	-	4,045,492
Corporate bonds	-	1,786,904	-	1,786,904
Preferred stocks	365,646	-	-	365,646
	<u>\$ 89,648,682</u>	<u>\$ 5,982,533</u>	<u>\$ -</u>	95,631,215
Total investments in the fair value hierarchy				
Investments at net asset value (a)				<u>3,652,248</u>
Total investments at fair value				<u>\$ 99,283,463</u>

## Hall Estill Profit Sharing and 401(k) Plan

Notes to Financial Statements

December 31, 2024 and 2023

	2023			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 69,717,081	\$ -	\$ -	\$ 69,717,081
Money market mutual funds	3,650,897	-	-	3,650,897
Negotiable certificates of deposit	5,687,304	-	-	5,687,304
Common stocks	8,169	-	-	8,169
Master limited partnerships	-	3,228,214	-	3,228,214
Corporate bonds	-	1,079,206	-	1,079,206
Preferred stocks	334,117	-	-	334,117
<b>Total investments in the fair value hierarchy</b>	<b>\$ 79,397,568</b>	<b>\$ 4,307,420</b>	<b>\$ -</b>	<b>83,704,988</b>
Investments at net asset value (a)				5,152,527
<b>Total investments at fair value</b>				<b>\$ 88,857,515</b>

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

The following table sets forth the disclosure for the fair value measurement of investments that are measured at NAV per share (or its equivalent) as a practical expedient as of December 31, 2024 and 2023:

	Fair Value December 31, 2024	Fair Value December 31, 2023	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common collective fund					
Stable value fund (I)	\$ 3,652,248	\$ 5,152,527	\$ -	Daily	12 months

- (I) The stable value fund's objective is to provide preservation of capital, relatively stable returns consistent with its comparatively low risk profile, and liquidity for benefit responsive plan or participant payments. To achieve this, the fund invests in a diversified portfolio of Stable Value Investment Contracts issued by life insurance companies, banks, and other financial institutions, the performance of which may be predicated on the underlying fixed income investments.

### Note 4 - Certified Information

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedule, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by BOKF, NA (the trustee of the Plan).

**Note 5 - Tax Status**

The Plan uses a pre-approved plan document sponsored by the trustee, which received an opinion letter from the Internal Revenue Service (IRS), dated June 30, 2020, stating that the pre-approved document satisfies the applicable provisions of the IRC. The Plan's management believes that the Plan is currently designed and 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.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

**Note 6 - Related Party and Party-in-Interest Transactions**

Certain Plan investments are shares of money market mutual funds managed by the trustee as defined by the Plan. As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. These transactions are exempt party-in-interest transactions under ERISA.

**Note 7 - 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. Market risks include global events which could impact the value of investment securities, such as pandemic or global conflict. 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.

**Note 8 - Subsequent Events**

Effective January 24, 2025, the plan was amended to allow for partial withdrawals after termination of employment.

The Firm has evaluated subsequent events through July 10, 2025, the date which the financial statements were available to be issued.



Supplementary Information  
December 31, 2024

# Hall Estill Profit Sharing and 401(k) Plan

Hall Estill Profit Sharing and 401(k) Plan  
Schedule H, Line 4i – Schedule of Assets Held at End of Year  
December 31, 2024  
Plan: 001

EIN: 73-0931831

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	Morley Stable Value Fund 25bp	Common collective fund	N/A	\$ 3,652,248
	Energy Transfer, L.P.	Common Stock	N/A	17,631
	DR Horton Inc.	Common Stock	N/A	49,636
	Dow Inc.	Common Stock	N/A	8,026
	Danaher Corp	Common Stock	N/A	22,955
	GE Aerospace	Common Stock	N/A	66,882
	Thermo Fisher Scientific Inc	Common Stock	N/A	45,781
	Costco Wholesale Corp	Common Stock	N/A	66,888
	Dollar General Corp	Common Stock	N/A	17,818
	3M CO	Common Stock	N/A	6,455
	Eli Lilly Co	Common Stock	N/A	61,760
	Merck & Co Inc/NJ	Common Stock	N/A	88,040
	Lincoln National Corp	Common Stock	N/A	4,757
	Visa Inc-Class A Shares	Common Stock	N/A	57,519
	ASML Holdings NY	Common Stock	N/A	39,506
	Advanced Micro Devices	Common Stock	N/A	67,884
	Nvidia Corp	Common Stock	N/A	110,118
	Taiwan Semiconductor-SP	Common Stock	N/A	104,670
	GE Vernova Inc	Common Stock	N/A	32,893
	Berkshire Hathaway Inc-Cl B	Common Stock	N/A	1,760,993
	Apple Inc Com	Common Stock	N/A	420,706
	Microsoft Corp	Common Stock	N/A	358,275
	Diamondback Energy Inc	Common Stock	N/A	198,070
	Exxon Mobil Corp	Common Stock	N/A	219,335
	ONEOK Inc	Common Stock	N/A	200,097
	AutoZone Inc	Common Stock	N/A	160,100
	Amazon.Com Inc	Common Stock	N/A	167,833
	American Express Co	Common Stock	N/A	178,074
	Phillips 66	Common Stock	N/A	92,739
	Chevron Corp	Common Stock	N/A	107,182
	Nike Inc -Cl B	Common Stock	N/A	35,187
	Wells Fargo & Company	Common Stock	N/A	132,754
	JPMorgan Chase & Co	Common Stock	N/A	122,971
	American Electric Power	Common Stock	N/A	95,919
	Williams Cos Inc	Common Stock	N/A	120,146
	Boeing Co	Common Stock	N/A	51,330
	Xcel Energy Inc	Common Stock	N/A	81,024
	Union Pacific Corp	Common Stock	N/A	68,412
	Southern Co	Common Stock	N/A	82,320
	CenterPoint Energy Inc	Common Stock	N/A	76,152
	Entergy Corp	Common Stock	N/A	98,566
	The Walt Disney Co.	Common Stock	N/A	77,165
	AbbVie Inc	Common Stock	N/A	71,080
	Dominion Energy Inc	Common Stock	N/A	37,702
	Sanofi	Common Stock	N/A	55,465

Hall Estill Profit Sharing and 401(k) Plan  
Schedule H, Line 4i – Schedule of Assets Held at End of Year  
December 31, 2024  
Plan: 001

EIN: 73-0931831

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	General Motors	Common Stock	N/A	\$ 90,026
	Intl Business Machines Corp	Common Stock	N/A	74,742
	Procter & Gamble Co	Common Stock	N/A	59,180
	PepsiCo Inc	Common Stock	N/A	45,617
	FedEx Corp	Common Stock	N/A	56,265
	Walmart, Inc	Common Stock	N/A	127,122
	Uber Technologies Inc	Common Stock	N/A	46,145
	TJX Companies Inc	Common Stock	N/A	60,405
	Devon Energy Corporation	Common Stock	N/A	17,183
	CVS Health Corporation	Common Stock	N/A	25,363
	Ford Motor Co	Common Stock	N/A	49,005
	Meta Platforms, Inc.	Common Stock	N/A	67,334
	Slb	Common Stock	N/A	27,604
	Honeywell International Inc	Common Stock	N/A	36,142
	Bank of America Corp	Common Stock	N/A	40,654
	Halliburton Co	Common Stock	N/A	22,840
	Rocket Cos Inc	Common Stock	N/A	23,139
	Coca-Cola Co/The	Common Stock	N/A	57,902
	Palantir Technologies Inc	Common Stock	N/A	123,579
	Pinterest Inc	Common Stock	N/A	21,750
	Delta Air Lines Inc	Common Stock	N/A	41,140
	Albemarle Corp	Common Stock	N/A	15,924
	Bk of New York Mellon Corp	Common Stock	N/A	38,415
	One Gas Inc	Common Stock	N/A	27,700
	Southwest Airlines Co	Common Stock	N/A	28,912
	Molson Coors Beverage Company	Common Stock	N/A	23,215
	Dupont De Nemours Inc USD 0.01	Common Stock	N/A	22,494
	Abbott Laboratories	Common Stock	N/A	22,622
	McDonald's Corp	Common Stock	N/A	20,292
	Alaska Air Group Inc	Common Stock	N/A	32,375
	Wesco International Inc	Common Stock	N/A	19,544
	United Airlines Holdings Inc	Common Stock	N/A	43,695
	Anheuser-Busch InBev Spn	Common Stock	N/A	13,769
	Sabre Corp	Common Stock	N/A	21,791
	Intel Corp	Common Stock	N/A	6,917
	Ovintiv Inc	Common Stock	N/A	15,836
	ConocoPhillips	Common Stock	N/A	13,190
	Snap Inc	Common Stock	N/A	9,801
	Kraft Heinz Co	Common Stock	N/A	11,670
	CarMax Inc	Common Stock	N/A	12,264
	Kinder Morgan Inc/Delaware	Common Stock	N/A	16,440
	GE Healthcare Technologies Inc	Common Stock	N/A	10,398
	Hewlett Packard Enterprise Co	Common Stock	N/A	12,809
	Warner Bros Discovery Inc	Common Stock	N/A	24,290
	Alibaba Group Holding LTD	Common Stock	N/A	9,751

Hall Estill Profit Sharing and 401(k) Plan  
Schedule H, Line 4i – Schedule of Assets Held at End of Year  
December 31, 2024  
Plan: 001

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	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	US Bancorp	Common Stock	N/A	\$ 9,566
	Alphabet Inc Cl A	Common Stock	N/A	11,358
	Hanesbrands Inc	Common Stock	N/A	15,100
	Williams-Sonoma Inc	Common Stock	N/A	14,814
	Verizon Communications Inc	Common Stock	N/A	7,998
	Nov Inc	Common Stock	N/A	5,402
	Sirius Xm Holdings Inc	Common Stock	N/A	3,124
	Nordstrom Inc	Common Stock	N/A	9,660
	American Airlines Group Inc	Common Stock	N/A	9,238
	Adobe Inc	Common Stock	N/A	4,891
	Paramount Global	Common Stock	N/A	4,498
	Carnival PLC	Common Stock	N/A	13,281
	Prudential Financial Inc	Common Stock	N/A	5,927
	Masco Corp	Common Stock	N/A	4,717
	PayPal Holdings Inc	Common Stock	N/A	5,975
	Clorox Company	Common Stock	N/A	4,060
	Tripadvisor Inc	Common Stock	N/A	2,437
	Norwegian Cruise Line Holdings	Common Stock	N/A	3,988
	AT&T Inc	Common Stock	N/A	4,099
	Amc Networks Inc	Common Stock	N/A	1,535
	Walgreens Boots Alliance Inc	Common Stock	N/A	1,026
	Tyson Foods Inc-Cl A	Common Stock	N/A	2,872
	Citigroup Inc	Common Stock	N/A	2,816
	Lumen Technologies Inc	Common Stock	N/A	4,779
	Kyndryl Holdings Inc	Common Stock	N/A	2,214
	Advance Auto Parts	Common Stock	N/A	946
	Wabtec Corp	Common Stock	N/A	1,706
	Resideo Technologies Inc	Common Stock	N/A	599
	American Int'L Group Inc	Common Stock	N/A	510
	Amc Entertainment Holdings Inc	Common Stock	N/A	852
	Garrett Motion Inc	Common Stock	N/A	145
	Noble Corp PLC	Common Stock	N/A	1
	Enterprise Products Partners LP	Master limited partnership	N/A	9,722
	iShares 0-3 Month Treasury Bond	Mutual Fund	N/A	500,597
	Vanguard 500 Indx-Adm #0540	Mutual fund	N/A	15,582,478
	American Grwth Fd of Amer-R6 #2605	Mutual fund	N/A	8,774,117
	Dodge & Cox Bal-X #4146	Mutual fund	N/A	3,894,001
	Vanguard Tgt Rtmt 2020-Inv #0682	Mutual fund	N/A	3,862,840
	Goldman Sachs M/C Grwth-R6 #4655	Mutual fund	N/A	3,672,508
	Vanguard Tgt Rtmt 2035-Inv #0305	Mutual fund	N/A	2,194,275
	Amer Beacon L/C Val-R6 #4868	Mutual fund	N/A	4,632,235
	Amer Europacific Grwth-R6 #2616	Mutual fund	N/A	2,416,588
	Amer Beacon S/C Val-R6 #4869	Mutual fund	N/A	2,405,345
	Vanguard Tgt Rtmt Inc-Inv #0308	Mutual fund	N/A	2,173,760
	Vanguard Tgt Rtmt 2030-Inv #0695	Mutual fund	N/A	2,427,987

Hall Estill Profit Sharing and 401(k) Plan  
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	Victory Sycamore Est Val-R6 #0308	Mutual fund	N/A	\$ 2,092,426
	Loomis Sayles Bd-N #2660	Mutual fund	N/A	2,001,086
	Vanguard Tgt Rtmt 2045-Inv #0306	Mutual fund	N/A	2,001,548
	Lord Abbett Dev Grwth-R6 #8766	Mutual fund	N/A	1,313,808
	NYLI MacKay Hi Yld Corp Bd-R6 #2684	Mutual fund	N/A	1,523,830
	Vanguard Tgt Rtmt 2025-Inv #0304	Mutual fund	N/A	1,258,956
	DFA US Core Eq 2-Inst #5304	Mutual fund	N/A	599,356
	Vanguard Tgt Rtmt 2040-Inv #0696	Mutual fund	N/A	931,227
	Causeway Intl Val-Inst #1271	Mutual fund	N/A	964,948
	Baird Aggregate Bd-Inst #0072	Mutual fund	N/A	2,020,479
	Vanguard Tgt Rtmt 2055-Inv #1487	Mutual fund	N/A	927,325
	Vanguard Infl Prot Secs-Adm #5119	Mutual fund	N/A	702,056
	Vanguard Growth Fd	Mutual fund	N/A	1,092,181
	Goldman Sachs Intl S/C-R6 #4659	Mutual fund	N/A	559,236
	Vanguard Tgt Rtmt 2050-Inv #0699	Mutual fund	N/A	805,003
	DFA US S/C Val-Inst #5034	Mutual fund	N/A	264,261
	Vanguard Tot Stk Mkt Indx-Adm #0585	Mutual fund	N/A	315,230
	DFA Intl Core Eq-Inst #5306	Mutual fund	N/A	195,465
	Vanguard Totl Stck Mkt Fd	Mutual fund	N/A	581,069
	Vanguard Information Technology	Mutual fund	N/A	264,265
	Vanguard S&P 500	Mutual fund	N/A	107,762
	Ab L/C Grwth-Adv #0478	Mutual fund	N/A	383,085
	DFA Emerging Mkts Core Eq #5272	Mutual fund	N/A	151,203
	DFA Five-Year Gbl Fixed Inc-I #5024	Mutual fund	N/A	175,224
	Vanguard Intrmd Bd Indx-Adm #5314	Mutual fund	N/A	169,736
	Vanguard Tgt Rtmt 2060-Inv #1691	Mutual fund	N/A	440,124
	DFA US L/C Val-Inst #5035	Mutual fund	N/A	103,601
	Smead Value-Inst #1782	Mutual fund	N/A	234,943
	Parnassus M/C #1006	Mutual fund	N/A	206,782
	Vanguard High Dvd Yield	Mutual fund	N/A	295,371
	iShares Select Dividend	Mutual fund	N/A	157,548
	DFA Real Estate Securities #5036	Mutual fund	N/A	73,904
	Invesco Senior Loan	Mutual fund	N/A	52,675
	Vanguard Value Fd	Mutual fund	N/A	248,025
	Vanguard Sht Term Bond	Mutual fund	N/A	76,111
	Oakmark Intl-Inv #0109	Mutual fund	N/A	123,101
	Vanguard S/T Invmt Grade-Inv #0039	Mutual fund	N/A	54,859
	Catalyst/Millburn Hedge Strat-I #056	Mutual fund	N/A	138,440
	DFA Gbl R/E Securities-I #5416	Mutual fund	N/A	64,082
	Vanguard Grwth Indx-Adm #0509	Mutual fund	N/A	156,334
	Vanguard Windsor II-Inv #0073	Mutual fund	N/A	132,594
	SPDR S&P Aerospace & Defense	Mutual fund	N/A	140,947
	Touchstone Div Eq-A #6410	Mutual fund	N/A	122,250
	Pimco Inc-I2 #1907	Mutual fund	N/A	108,068
	iShares High Dividend	Mutual fund	N/A	111,699

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	Nuveen Flt Rt-I #5066	Mutual fund	N/A	\$ 108,875
	SPDR Portfolio S&P 500 High Dividend	Mutual fund	N/A	108,100
	Cohen & Steers Pref Sec & Inc-I 2118	Mutual fund	N/A	62,550
	NYLI Inc Builder-A #0657	Mutual fund	N/A	102,868
	NYLI Balanced-A #1523	Mutual fund	N/A	92,360
	First Eagle Gbl-I #0801	Mutual fund	N/A	94,006
	First Eagle Gbl-I #0901	Mutual fund	N/A	93,803
	Vanguard Health Care Fd	Mutual fund	N/A	83,718
	SPDR Dow Jones Ind Avg Trust	Mutual fund	N/A	85,100
	Vanguard Consumer Staples Fd	Mutual fund	N/A	82,438
	NYLI Moderate Alloc-A #1928	Mutual fund	N/A	68,979
	iShares S&P Midcap 400/Value Fd	Mutual fund	N/A	68,728
	Natixis Loomis Strat Inc-A #1469	Mutual fund	N/A	64,862
	SPDR Financial Select Sector	Mutual fund	N/A	76,458
	NYLI Cnsrv Alloc-A #1940	Mutual fund	N/A	56,122
	T Rowe S/T Bd-Inv #0055	Mutual fund	N/A	54,577
	Schwab S/T Bd Indx #5024	Mutual fund	N/A	53,405
	iShares Russell 2000 Value	Mutual fund	N/A	54,176
	iShares MSCI ACWI Index Fund	Mutual fund	N/A	52,288
	Dodge & Cox Inc-I #0147	Mutual fund	N/A	57,388
	DFA S/T Extended Quality-Inst #5434	Mutual fund	N/A	52,067
	Vanguard Utilities Fd	Mutual fund	N/A	56,380
	Invesco Leisure and Entertainment	Mutual fund	N/A	52,200
	NYLI Mackay Convertible-A #0642	Mutual fund	N/A	45,105
	Columbia Select L/C Grwth-A #2748	Mutual fund	N/A	44,231
	Columbia Select L/C Grwth-S #7027	Mutual fund	N/A	44,398
	Touchstone Div Eq-Y #6412	Mutual fund	N/A	41,540
	DFA US Micro Cap-Inst #5001	Mutual fund	N/A	34,600
	Invesco Dev Mkt-Y #8138	Mutual fund	N/A	29,627
	DFA Infl-Prot Sec #5330	Mutual fund	N/A	26,827
	iShares Silver Trust	Mutual fund	N/A	26,330
	SPDR Materials Select Sector	Mutual fund	N/A	21,035
	Natixis Loomis Strat Inc-Y #1472	Mutual fund	N/A	19,699
	NYLI Mackay HI Yld Corp Bd-A #0643	Mutual fund	N/A	18,852
	Dimensional International Core	Mutual fund	N/A	17,520
	Dimensional US Equity Market ETF	Mutual fund	N/A	30,919
	SPDR Energy Select Sector	Mutual fund	N/A	17,132
	Vanguard Tgt Rtmt 2065-Inv #1791	Mutual fund	N/A	49,526
	Vanguard S/C Indx-Adm #0548	Mutual fund	N/A	12,868
	Dimensional Core Fixed Income	Mutual fund	N/A	23,318
	Virtus Nfj S/C Val-Inst #4630	Mutual fund	N/A	4,345
	Advisorshares Pure Cannabis	Mutual fund	N/A	1,210
	Blackrock Munivest Fund Inc	Mutual fund	N/A	28
	Pimco HI Yld-A #4006	Mutual fund	N/A	7
	Tradr 2X Short Innovation Dail	Mutual fund	N/A	1,388

Hall Estill Profit Sharing and 401(k) Plan  
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	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	Bitwise Bitcoin	Mutual fund	N/A	\$ 20,747
	Morgan Stanley Pfd	Preferred stock	N/A	102,340
	US Bancorp Pfd	Preferred stock	N/A	90,405
	MetLife Inc Pfd	Preferred stock	N/A	87,500
	Goldman Sachs Group Inc Pfd	Preferred stock	N/A	84,840
	Wesco International Inc	Preferred stock	N/A	561
	Morgan Stanley Bank NA CD	Money market fund	N/A	50,130
	JP Morgan Chase Bank NA CD	Money market fund	N/A	100,007
*	Caval Hill Govt Sec Mmkt-Admin 001	Money market fund	N/A	469,901
*	Flexinsured Account MMF Cfid FDIC	Money market fund	N/A	1,899,718
*	Caval Hill US Treasury-Admin #0002	Money market fund	N/A	22,836
*	Caval Hill Govt Sec Mmkt-Sel #0084	Money market fund	N/A	3,004
*	Notes receivable from participants	Maturing 2024-2029 at interest rates ranging from 3.08% to 4.05%		<u>392,432</u>
				<u>93,843,499</u>

Hall Estill Profit Sharing and 401(k) Plan  
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		Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value				
	Identity of Issue, Borrower, Lessor, or Similar Party	Rate	Maturity Date	Shares	Cost	Current Value
			Amgen Inc	5.15%	3/2/2028	100,000
	Wells Fargo & Company	Flat	Perpetual	140,000	N/A	139,747
	Wells Fargo & Company	4.30%	7/22/2027	200,000	N/A	197,324
	Cisco Systems Inc	5.05%	2/26/2034	50,000	N/A	49,820
	Florida Power & Light Co	5.15%	6/15/2029	50,000	N/A	50,628
	Royal Bank of Canada	3.38%	4/14/2025	100,000	N/A	99,667
	Goldman Sachs Group Inc	Variable	Perpetual	80,000	N/A	79,398
	McDonalds Corp	4.80%	8/14/2028	195,000	N/A	195,363
	Philip Morris Intl Inc	5.13%	11/17/2027	200,000	N/A	202,406
	Dow Chemical Co	4.80%	11/30/2028	195,000	N/A	193,902
	United Health Group Inc	4.80%	1/15/2030	200,000	N/A	198,981
	Bank of America Corp	5.80%	5/3/2027	200,000	N/A	199,011
	AbbVie Inc	3.60%	5/14/2025	30,000	N/A	29,876
	FFCB	5.37%	4/2/2029	250,000	N/A	49,894
	US Treasury Bond	6.50%	11/15/2026	129,000	N/A	134,875
	US Treasury Bill	Flat	2/20/2025	250,000	N/A	248,580
	US Treasury Bill	Flat	4/17/2025	250,000	N/A	246,968
	US Treasury Bill	Flat	5/15/2025	250,000	N/A	246,178
	US Treasury Bill	Flat	6/12/2025	250,000	N/A	245,373
	US Treasury Bill	Flat	3/27/2025	250,000	N/A	247,554
	US Treasury Bill	Flat	1/14/2025	250,000	N/A	249,650
	US Treasury Bill	Flat	6/20/2025	250,000	N/A	245,163
	US Treasury Note	3.63%	8/31/2029	200,000	N/A	193,650
	US Treasury Note	3.88%	8/15/2034	160,000	N/A	151,286
	US Treasury Note	4.38%	7/31/2026	99,000	N/A	99,163
	US Treasury Note	4.25%	3/15/2027	200,000	N/A	199,948
	US Treasury Note	4.38%	12/15/2026	200,000	N/A	200,454
	US Treasury Note	4.63%	9/30/2028	100,000	N/A	100,935
	US Treasury Note	4.63%	9/30/2030	100,000	N/A	100,929
	US Treasury Note	4.38%	8/15/2026	159,000	N/A	159,294
	US Treasury Note	4.13%	6/15/2026	525,000	N/A	524,097
	US Treasury Note	1.50%	2/15/2025	52,000	N/A	51,818
	US Treasury Note	4.25%	11/30/2026	200,000	N/A	199,960
	US Treasury Note	2.00%	11/15/2026	156,000	N/A	149,723
	National Bank of Canada	5.80%	4/30/2029	50,000	N/A	50,053
						5,832,396
	Total assets held for investment at end of year					\$ 99,675,895

\*A party-in-interest as defined by ERISA.  
N/A - Not applicable for participant-directed plan.

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	Morley Stable Value Fund 25bp	Common collective fund	N/A	\$ 3,652,248
	Energy Transfer, L.P.	Common Stock	N/A	17,631
	DR Horton Inc.	Common Stock	N/A	49,636
	Dow Inc.	Common Stock	N/A	8,026
	Danaher Corp	Common Stock	N/A	22,955
	GE Aerospace	Common Stock	N/A	66,882
	Thermo Fisher Scientific Inc	Common Stock	N/A	45,781
	Costco Wholesale Corp	Common Stock	N/A	66,888
	Dollar General Corp	Common Stock	N/A	17,818
	3M CO	Common Stock	N/A	6,455
	Eli Lilly Co	Common Stock	N/A	61,760
	Merck & Co Inc/NJ	Common Stock	N/A	88,040
	Lincoln National Corp	Common Stock	N/A	4,757
	Visa Inc-Class A Shares	Common Stock	N/A	57,519
	ASML Holdings NY	Common Stock	N/A	39,506
	Advanced Micro Devices	Common Stock	N/A	67,884
	Nvidia Corp	Common Stock	N/A	110,118
	Taiwan Semiconductor-SP	Common Stock	N/A	104,670
	GE Vernova Inc	Common Stock	N/A	32,893
	Berkshire Hathaway Inc-Cl B	Common Stock	N/A	1,760,993
	Apple Inc Com	Common Stock	N/A	420,706
	Microsoft Corp	Common Stock	N/A	358,275
	Diamondback Energy Inc	Common Stock	N/A	198,070
	Exxon Mobil Corp	Common Stock	N/A	219,335
	ONEOK Inc	Common Stock	N/A	200,097
	AutoZone Inc	Common Stock	N/A	160,100
	Amazon.Com Inc	Common Stock	N/A	167,833
	American Express Co	Common Stock	N/A	178,074
	Phillips 66	Common Stock	N/A	92,739
	Chevron Corp	Common Stock	N/A	107,182
	Nike Inc -Cl B	Common Stock	N/A	35,187
	Wells Fargo & Company	Common Stock	N/A	132,754
	JPMorgan Chase & Co	Common Stock	N/A	122,971
	American Electric Power	Common Stock	N/A	95,919
	Williams Cos Inc	Common Stock	N/A	120,146
	Boeing Co	Common Stock	N/A	51,330
	Xcel Energy Inc	Common Stock	N/A	81,024
	Union Pacific Corp	Common Stock	N/A	68,412
	Southern Co	Common Stock	N/A	82,320
	CenterPoint Energy Inc	Common Stock	N/A	76,152
	Entergy Corp	Common Stock	N/A	98,566
	The Walt Disney Co.	Common Stock	N/A	77,165
	AbbVie Inc	Common Stock	N/A	71,080
	Dominion Energy Inc	Common Stock	N/A	37,702
	Sanofi	Common Stock	N/A	55,465

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	Kraft Heinz Co	Common Stock	N/A	11,670
	CarMax Inc	Common Stock	N/A	12,264
	Kinder Morgan Inc/Delaware	Common Stock	N/A	16,440
	GE Healthcare Technologies Inc	Common Stock	N/A	10,398
	Hewlett Packard Enterprise Co	Common Stock	N/A	12,809
	Warner Bros Discovery Inc	Common Stock	N/A	24,290
	Alibaba Group Holding LTD	Common Stock	N/A	9,751

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(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	Cost	Current Value
	US Bancorp	Common Stock	N/A	\$ 9,566
	Alphabet Inc Cl A	Common Stock	N/A	11,358
	Hanesbrands Inc	Common Stock	N/A	15,100
	Williams-Sonoma Inc	Common Stock	N/A	14,814
	Verizon Communications Inc	Common Stock	N/A	7,998
	Nov Inc	Common Stock	N/A	5,402
	Sirius Xm Holdings Inc	Common Stock	N/A	3,124
	Nordstrom Inc	Common Stock	N/A	9,660
	American Airlines Group Inc	Common Stock	N/A	9,238
	Adobe Inc	Common Stock	N/A	4,891
	Paramount Global	Common Stock	N/A	4,498
	Carnival PLC	Common Stock	N/A	13,281
	Prudential Financial Inc	Common Stock	N/A	5,927
	Masco Corp	Common Stock	N/A	4,717
	PayPal Holdings Inc	Common Stock	N/A	5,975
	Clorox Company	Common Stock	N/A	4,060
	Tripadvisor Inc	Common Stock	N/A	2,437
	Norwegian Cruise Line Holdings	Common Stock	N/A	3,988
	AT&T Inc	Common Stock	N/A	4,099
	Amc Networks Inc	Common Stock	N/A	1,535
	Walgreens Boots Alliance Inc	Common Stock	N/A	1,026
	Tyson Foods Inc-Cl A	Common Stock	N/A	2,872
	Citigroup Inc	Common Stock	N/A	2,816
	Lumen Technologies Inc	Common Stock	N/A	4,779
	Kyndryl Holdings Inc	Common Stock	N/A	2,214
	Advance Auto Parts	Common Stock	N/A	946
	Wabtec Corp	Common Stock	N/A	1,706
	Resideo Technologies Inc	Common Stock	N/A	599
	American Int'L Group Inc	Common Stock	N/A	510
	Amc Entertainment Holdings Inc	Common Stock	N/A	852
	Garrett Motion Inc	Common Stock	N/A	145
	Noble Corp PLC	Common Stock	N/A	1
	Enterprise Products Partners LP	Master limited partnership	N/A	9,722
	iShares 0-3 Month Treasury Bond	Mutual Fund	N/A	500,597
	Vanguard 500 Indx-Adm #0540	Mutual fund	N/A	15,582,478
	American Grwth Fd of Amer-R6 #2605	Mutual fund	N/A	8,774,117
	Dodge & Cox Bal-X #4146	Mutual fund	N/A	3,894,001
	Vanguard Tgt Rtmt 2020-Inv #0682	Mutual fund	N/A	3,862,840
	Goldman Sachs M/C Grwth-R6 #4655	Mutual fund	N/A	3,672,508
	Vanguard Tgt Rtmt 2035-Inv #0305	Mutual fund	N/A	2,194,275
	Amer Beacon L/C Val-R6 #4868	Mutual fund	N/A	4,632,235
	Amer Europacific Grwth-R6 #2616	Mutual fund	N/A	2,416,588
	Amer Beacon S/C Val-R6 #4869	Mutual fund	N/A	2,405,345
	Vanguard Tgt Rtmt Inc-Inv #0308	Mutual fund	N/A	2,173,760
	Vanguard Tgt Rtmt 2030-Inv #0695	Mutual fund	N/A	2,427,987

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	Victory Sycamore Est Val-R6 #0308	Mutual fund	N/A	\$ 2,092,426
	Loomis Sayles Bd-N #2660	Mutual fund	N/A	2,001,086
	Vanguard Tgt Rtmt 2045-Inv #0306	Mutual fund	N/A	2,001,548
	Lord Abbett Dev Grwth-R6 #8766	Mutual fund	N/A	1,313,808
	NYLI MacKay Hi Yld Corp Bd-R6 #2684	Mutual fund	N/A	1,523,830
	Vanguard Tgt Rtmt 2025-Inv #0304	Mutual fund	N/A	1,258,956
	DFA US Core Eq 2-Inst #5304	Mutual fund	N/A	599,356
	Vanguard Tgt Rtmt 2040-Inv #0696	Mutual fund	N/A	931,227
	Causeway Intl Val-Inst #1271	Mutual fund	N/A	964,948
	Baird Aggregate Bd-Inst #0072	Mutual fund	N/A	2,020,479
	Vanguard Tgt Rtmt 2055-Inv #1487	Mutual fund	N/A	927,325
	Vanguard Infl Prot Secs-Adm #5119	Mutual fund	N/A	702,056
	Vanguard Growth Fd	Mutual fund	N/A	1,092,181
	Goldman Sachs Intl S/C-R6 #4659	Mutual fund	N/A	559,236
	Vanguard Tgt Rtmt 2050-Inv #0699	Mutual fund	N/A	805,003
	DFA US S/C Val-Inst #5034	Mutual fund	N/A	264,261
	Vanguard Tot Stk Mkt Indx-Adm #0585	Mutual fund	N/A	315,230
	DFA Intl Core Eq-Inst #5306	Mutual fund	N/A	195,465
	Vanguard Totl Stck Mkt Fd	Mutual fund	N/A	581,069
	Vanguard Information Technology	Mutual fund	N/A	264,265
	Vanguard S&P 500	Mutual fund	N/A	107,762
	Ab L/C Grwth-Adv #0478	Mutual fund	N/A	383,085
	DFA Emerging Mkts Core Eq #5272	Mutual fund	N/A	151,203
	DFA Five-Year Gbl Fixed Inc-I #5024	Mutual fund	N/A	175,224
	Vanguard Intrmd Bd Indx-Adm #5314	Mutual fund	N/A	169,736
	Vanguard Tgt Rtmt 2060-Inv #1691	Mutual fund	N/A	440,124
	DFA US L/C Val-Inst #5035	Mutual fund	N/A	103,601
	Smead Value-Inst #1782	Mutual fund	N/A	234,943
	Parnassus M/C #1006	Mutual fund	N/A	206,782
	Vanguard High Dvd Yield	Mutual fund	N/A	295,371
	iShares Select Dividend	Mutual fund	N/A	157,548
	DFA Real Estate Securities #5036	Mutual fund	N/A	73,904
	Invesco Senior Loan	Mutual fund	N/A	52,675
	Vanguard Value Fd	Mutual fund	N/A	248,025
	Vanguard Sht Term Bond	Mutual fund	N/A	76,111
	Oakmark Intl-Inv #0109	Mutual fund	N/A	123,101
	Vanguard S/T Invmt Grade-Inv #0039	Mutual fund	N/A	54,859
	Catalyst/Millburn Hedge Strat-I #056	Mutual fund	N/A	138,440
	DFA Gbl R/E Securities-I #5416	Mutual fund	N/A	64,082
	Vanguard Grwth Indx-Adm #0509	Mutual fund	N/A	156,334
	Vanguard Windsor II-Inv #0073	Mutual fund	N/A	132,594
	SPDR S&P Aerospace & Defense	Mutual fund	N/A	140,947
	Touchstone Div Eq-A #6410	Mutual fund	N/A	122,250
	Pimco Inc-I2 #1907	Mutual fund	N/A	108,068
	iShares High Dividend	Mutual fund	N/A	111,699

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	Nuveen Flt Rt-I #5066	Mutual fund	N/A	\$ 108,875
	SPDR Portfolio S&P 500 High Dividend	Mutual fund	N/A	108,100
	Cohen & Steers Pref Sec & Inc-I 2118	Mutual fund	N/A	62,550
	NYLI Inc Builder-A #0657	Mutual fund	N/A	102,868
	NYLI Balanced-A #1523	Mutual fund	N/A	92,360
	First Eagle Gbl-I #0801	Mutual fund	N/A	94,006
	First Eagle Gbl-I #0901	Mutual fund	N/A	93,803
	Vanguard Health Care Fd	Mutual fund	N/A	83,718
	SPDR Dow Jones Ind Avg Trust	Mutual fund	N/A	85,100
	Vanguard Consumer Staples Fd	Mutual fund	N/A	82,438
	NYLI Moderate Alloc-A #1928	Mutual fund	N/A	68,979
	iShares S&P Midcap 400/Value Fd	Mutual fund	N/A	68,728
	Natixis Loomis Strat Inc-A #1469	Mutual fund	N/A	64,862
	SPDR Financial Select Sector	Mutual fund	N/A	76,458
	NYLI Cnsrv Alloc-A #1940	Mutual fund	N/A	56,122
	T Rowe S/T Bd-Inv #0055	Mutual fund	N/A	54,577
	Schwab S/T Bd Indx #5024	Mutual fund	N/A	53,405
	iShares Russell 2000 Value	Mutual fund	N/A	54,176
	iShares MSCI ACWI Index Fund	Mutual fund	N/A	52,288
	Dodge & Cox Inc-I #0147	Mutual fund	N/A	57,388
	DFA S/T Extended Quality-Inst #5434	Mutual fund	N/A	52,067
	Vanguard Utilities Fd	Mutual fund	N/A	56,380
	Invesco Leisure and Entertainment	Mutual fund	N/A	52,200
	NYLI Mackay Convertible-A #0642	Mutual fund	N/A	45,105
	Columbia Select L/C Grwth-A #2748	Mutual fund	N/A	44,231
	Columbia Select L/C Grwth-S #7027	Mutual fund	N/A	44,398
	Touchstone Div Eq-Y #6412	Mutual fund	N/A	41,540
	DFA US Micro Cap-Inst #5001	Mutual fund	N/A	34,600
	Invesco Dev Mkt-Y #8138	Mutual fund	N/A	29,627
	DFA Infl-Prot Sec #5330	Mutual fund	N/A	26,827
	iShares Silver Trust	Mutual fund	N/A	26,330
	SPDR Materials Select Sector	Mutual fund	N/A	21,035
	Natixis Loomis Strat Inc-Y #1472	Mutual fund	N/A	19,699
	NYLI Mackay HI Yld Corp Bd-A #0643	Mutual fund	N/A	18,852
	Dimensional International Core	Mutual fund	N/A	17,520
	Dimensional US Equity Market ETF	Mutual fund	N/A	30,919
	SPDR Energy Select Sector	Mutual fund	N/A	17,132
	Vanguard Tgt Rtmt 2065-Inv #1791	Mutual fund	N/A	49,526
	Vanguard S/C Indx-Adm #0548	Mutual fund	N/A	12,868
	Dimensional Core Fixed Income	Mutual fund	N/A	23,318
	Virtus Nfj S/C Val-Inst #4630	Mutual fund	N/A	4,345
	Advisorshares Pure Cannabis	Mutual fund	N/A	1,210
	Blackrock Munivest Fund Inc	Mutual fund	N/A	28
	Pimco HI Yld-A #4006	Mutual fund	N/A	7
	Tradr 2X Short Innovation Dail	Mutual fund	N/A	1,388

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	Bitwise Bitcoin	Mutual fund	N/A	\$ 20,747
	Morgan Stanley Pfd	Preferred stock	N/A	102,340
	US Bancorp Pfd	Preferred stock	N/A	90,405
	MetLife Inc Pfd	Preferred stock	N/A	87,500
	Goldman Sachs Group Inc Pfd	Preferred stock	N/A	84,840
	Wesco International Inc	Preferred stock	N/A	561
	Morgan Stanley Bank NA CD	Money market fund	N/A	50,130
	JP Morgan Chase Bank NA CD	Money market fund	N/A	100,007
*	Caval Hill Govt Sec Mmkt-Admin 001	Money market fund	N/A	469,901
*	Flexinsured Account MMF Cfid FDIC	Money market fund	N/A	1,899,718
*	Caval Hill US Treasury-Admin #0002	Money market fund	N/A	22,836
*	Caval Hill Govt Sec Mmkt-Sel #0084	Money market fund	N/A	3,004
*	Notes receivable from participants	Maturing 2024-2029 at interest rates ranging from 3.08% to 4.05%		<u>392,432</u>
				<u>93,843,499</u>

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		Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value				
	Identity of Issue, Borrower, Lessor, or Similar Party	Rate	Maturity Date	Shares	Cost	Current Value
			Amgen Inc	5.15%	3/2/2028	100,000
	Wells Fargo & Company	Flat	Perpetual	140,000	N/A	139,747
	Wells Fargo & Company	4.30%	7/22/2027	200,000	N/A	197,324
	Cisco Systems Inc	5.05%	2/26/2034	50,000	N/A	49,820
	Florida Power & Light Co	5.15%	6/15/2029	50,000	N/A	50,628
	Royal Bank of Canada	3.38%	4/14/2025	100,000	N/A	99,667
	Goldman Sachs Group Inc	Variable	Perpetual	80,000	N/A	79,398
	McDonalds Corp	4.80%	8/14/2028	195,000	N/A	195,363
	Philip Morris Intl Inc	5.13%	11/17/2027	200,000	N/A	202,406
	Dow Chemical Co	4.80%	11/30/2028	195,000	N/A	193,902
	United Health Group Inc	4.80%	1/15/2030	200,000	N/A	198,981
	Bank of America Corp	5.80%	5/3/2027	200,000	N/A	199,011
	AbbVie Inc	3.60%	5/14/2025	30,000	N/A	29,876
	FFCB	5.37%	4/2/2029	250,000	N/A	49,894
	US Treasury Bond	6.50%	11/15/2026	129,000	N/A	134,875
	US Treasury Bill	Flat	2/20/2025	250,000	N/A	248,580
	US Treasury Bill	Flat	4/17/2025	250,000	N/A	246,968
	US Treasury Bill	Flat	5/15/2025	250,000	N/A	246,178
	US Treasury Bill	Flat	6/12/2025	250,000	N/A	245,373
	US Treasury Bill	Flat	3/27/2025	250,000	N/A	247,554
	US Treasury Bill	Flat	1/14/2025	250,000	N/A	249,650
	US Treasury Bill	Flat	6/20/2025	250,000	N/A	245,163
	US Treasury Note	3.63%	8/31/2029	200,000	N/A	193,650
	US Treasury Note	3.88%	8/15/2034	160,000	N/A	151,286
	US Treasury Note	4.38%	7/31/2026	99,000	N/A	99,163
	US Treasury Note	4.25%	3/15/2027	200,000	N/A	199,948
	US Treasury Note	4.38%	12/15/2026	200,000	N/A	200,454
	US Treasury Note	4.63%	9/30/2028	100,000	N/A	100,935
	US Treasury Note	4.63%	9/30/2030	100,000	N/A	100,929
	US Treasury Note	4.38%	8/15/2026	159,000	N/A	159,294
	US Treasury Note	4.13%	6/15/2026	525,000	N/A	524,097
	US Treasury Note	1.50%	2/15/2025	52,000	N/A	51,818
	US Treasury Note	4.25%	11/30/2026	200,000	N/A	199,960
	US Treasury Note	2.00%	11/15/2026	156,000	N/A	149,723
	National Bank of Canada	5.80%	4/30/2029	50,000	N/A	50,053
						5,832,396
	Total assets held for investment at end of year					\$ 99,675,895

\*A party-in-interest as defined by ERISA.  
N/A - Not applicable for participant-directed plan.