

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

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

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE (specify) P, B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, C If the plan is a collectively-bargained plan, check here, D Check box if filing under: Form 5558, automatic extension, the DFVC program, special extension, E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here

Part II Basic Plan Information—enter all requested information

1a Name of plan: AMERICAN CENTURY ONE CHOICE 2045 RET OPT
1b Three-digit plan number (PN): 362
1c Effective date of plan
2a Plan sponsor's name (employer, if for a single-employer plan): TRANSAMERICA LIFE INSURANCE COMPANY
2b Employer Identification Number (EIN): 39-0989781
2c Plan Sponsor's telephone number: 319-355-6449
2d Business code (see instructions)

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

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

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes entries for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a(1) 6a(2) 6b 6c 6d 6e 6f 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

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

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

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

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

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

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

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

Receipt Confirmation Code _____

**SCHEDULE D
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

2024

This Form is Open to Public Inspection.

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

A Name of plan <u>AMERICAN CENTURY ONE CHOICE 2045 RET OPT</u>		B Three-digit plan number (PN) ▶	<u>362</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>TRANSAMERICA LIFE INSURANCE COMPANY</u>		D Employer Identification Number (EIN) <u>39-0989781</u>	

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)
(Complete as many entries as needed to report all interests in DFEs)

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)
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d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
	(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)	
a	Plan name LAW OFFICES OF CHARLES WEBB, P.C. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor WEBB, CASON, COVICH P.C.	c EIN-PN 74-2387856-001
a	Plan name LAW OFFICES OF JOHN J. LACAVA, LLC 401(K) PLAN	
b	Name of plan sponsor LAW OFFICES OF JOHN J. LACAVA, LLC	c EIN-PN 06-1362191-001
a	Plan name METAL CONSTRUCTION MATERIALS, LLC. PROFIT SHARING PLAN & TRUST	
b	Name of plan sponsor METAL CONSTRUCTION MATERIALS, LLC.	c EIN-PN 74-2064793-001
a	Plan name PACIFIC DESIGN AND SOURCING 401(K) PLAN	
b	Name of plan sponsor PACIFIC DESIGN AND SOURCING	c EIN-PN 27-2403668-001
a	Plan name PACIFIC MEDICAL 401(K) PLAN	
b	Name of plan sponsor PACIFIC MEDICAL MANAGEMENT SERVICES, INC.	c EIN-PN 56-2321193-001
a	Plan name PHOENIX INTERNATIONAL PUBLICATIONS, INC. SAVINGS PLAN	
b	Name of plan sponsor PHOENIX INTERNATIONAL PUBLICATIONS, INC.	c EIN-PN 47-1100568-001
a	Plan name PHYSICIANS MANAGEMENT - EMPLOYEE LEASING COMPANY, LLC 401(K) PLAN	
b	Name of plan sponsor PHYSICIANS MANAGEMENT - EMPLOYEE LEASING COMPANY LLC	c EIN-PN 26-1612259-001
a	Plan name WULCO, INC. RETIREMENT SAVINGS PLAN	
b	Name of plan sponsor WULCO, INC.	c EIN-PN 61-1171211-222
a	Plan name XP SERVICES, INC. PROFIT SHARING AND 401(K) PLAN	
b	Name of plan sponsor XP SERVICES, INC.	c EIN-PN 80-0316734-001
a	Plan name FROST ROOFING, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor FROST ROOFING, INC.	c EIN-PN 34-4493960-001
a	Plan name GRABER ANIMAL HOSPITAL, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor GRABER ANIMAL HOSPITAL, INC.	c EIN-PN 34-1903123-001
a	Plan name HEARTLIGHT PHARMACY SERVICES 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor SCHAAF DRUGS, LLC.	c EIN-PN 20-0329214-001

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)		
<small>(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)</small>		
a	Plan name	LEADER ENTERPRISES, INC. 401(K) PLAN
b	Name of plan sponsor	LEADER ENTERPRISES, INC.
c	EIN-PN	59-3754529-001
a	Plan name	THE ARGUS - PRESS 401(K) PLAN
b	Name of plan sponsor	THE ARGUS - PRESS
c	EIN-PN	38-0306980-002
a	Plan name	ZAHARONI INDUSTRIES, INC. 401(K) PLAN
b	Name of plan sponsor	ZAHARONI INDUSTRIES, INC.
c	EIN-PN	95-3768219-001
a	Plan name	A BETTER CONTRACTOR, LLC 401(K) PROFIT SHARING PLAN
b	Name of plan sponsor	A BETTER CONTRACTOR, LLC
c	EIN-PN	46-4885039-002
a	Plan name	BAKERSFIELD CITY EMPLOYEES FEDERAL CREDIT UNION 401(K) PROFIT SHARING PLAN
b	Name of plan sponsor	BAKERSFIELD CITY EMPLOYEES FEDERAL CREDIT UNION
c	EIN-PN	95-1680700-002
a	Plan name	AMERICAN STEEL TREATING, INC. 401(K) PLAN
b	Name of plan sponsor	AMERICAN STEEL TREATING, INC.
c	EIN-PN	34-1614413-001
a	Plan name	BULVERDE GLASS 401(K) PLAN
b	Name of plan sponsor	BULVERDE GLASS, INC
c	EIN-PN	74-2941775-001
a	Plan name	DONWAS INC. 401(K) PLAN & TRUST
b	Name of plan sponsor	DONWAS INC.
c	EIN-PN	45-4958843-001
a	Plan name	ESSNER MANUFACTURING, L.P. 401(K) PLAN
b	Name of plan sponsor	ESSNER MANUFACTURING, L.P.
c	EIN-PN	52-2439789-001
a	Plan name	ETNA STAFFING SOLUTIONS (ESS) LLC 401(K) PLAN
b	Name of plan sponsor	ETNA STAFFING SOLUTIONS (ESS) LLC
c	EIN-PN	26-2379410-001
a	Plan name	MT SPOKANE 2000 401(K) PLAN
b	Name of plan sponsor	MT SPOKANE 2000
c	EIN-PN	91-1553730-001
a	Plan name	WATER-WAYS IRRIGATION ENGINEERS, INC. 401(K) PLAN
b	Name of plan sponsor	WATER-WAYS IRRIGATION ENGINEERS, INC.
c	EIN-PN	95-2404132-001

Part II		Information on Participating Plans (to be completed by DFEs, other than DCGs)	
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)			
a	Plan name	ABEL'S EXPRESS, INC. 401(K) PLAN	
b	Name of plan sponsor	ABEL'S EXPRESS, INC.	c EIN-PN 23-2245413-001
a	Plan name	ARISE HIGH SCHOOL 401(K) PROFIT SHARING PLAN & TRUST	
b	Name of plan sponsor	ARISE HIGH SCHOOL	c EIN-PN 20-8887944-001
a	Plan name	ARROW HOLDINGS, INC 401(K) PLAN	
b	Name of plan sponsor	ARROW HOLDINGS, INC	c EIN-PN 98-0381410-001
a	Plan name	BOW CONSTRUCTION MANAGEMENT SERVICES, INC. 401(K) RETIREMENT SAVINGS PLAN (001)	
b	Name of plan sponsor	BOW CONSTRUCTION MANAGEMENT SERVICE, INC.	c EIN-PN 26-3709796-001
a	Plan name	CARDIOVASCULAR CONSULTANTS 401(K) PROFIT SHARING PLAN AND TRUST	
b	Name of plan sponsor	CARDIOVASCULAR CONSULTANTS PA	c EIN-PN 59-1923037-001
a	Plan name	GRAY SERVICES, LLC RETIREMENT PLAN	
b	Name of plan sponsor	GRAY SERVICES, LLC	c EIN-PN 27-0480631-001
a	Plan name	HERSH FAMILY LAW PRACTICE, A PROFESSIONAL CORPORATION 401(K) AND PROFIT SHARING PLAN	
b	Name of plan sponsor	HERSH FAMILY LAW PRACTICE, A PROFESSIONAL CORPORATION	c EIN-PN 94-2418593-002
a	Plan name	INDUSTRIA LECHERA DE PUERTO RICO NON UNION RETIREMENT PLAN	
b	Name of plan sponsor	INDUSTRIA LECHERA DE PUERTO RICO	c EIN-PN 66-0211588-002
a	Plan name	MICHAEL STARS, INC. 401(K) PLAN	
b	Name of plan sponsor	MICHAEL STARS	c EIN-PN 35-3962410-222
a	Plan name	OAHU METAL & GLAZING, LLC 401(K) RETIREMENT PLAN	
b	Name of plan sponsor	OAHU METAL & GLAZING, LLC	c EIN-PN 84-3089701-001
a	Plan name	WDI COMPANIES, INC. 401(K) RETIREMENT PLAN	
b	Name of plan sponsor	WDI COMPANIES, INC.	c EIN-PN 93-0696596-001
a	Plan name	ZOULAS 401(K) PLAN	
b	Name of plan sponsor	KRISTINA ZOULAS, DDS, INC.	c EIN-PN 74-1856936-001

Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)		
a	Plan name FONDO FOMENTO INDUSTRIA LECHERA DE P.R. RETIREMENT PLAN	
b	Name of plan sponsor FONDO FORMENTO INDUSTRIA LECHERA	c EIN-PN 66-0220036-001
a	Plan name GENE V. DUGAN, DDS & BRAD PLACE, DDS, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor GENE V. DUGAN, DDS & BRAD PLACE, DDS, INC.	c EIN-PN 20-0481533-002
a	Plan name PRECISION INDUSTRIAL CONTRACTORS, INC. 401(K) PLAN	
b	Name of plan sponsor PRECISION INDUSTRIAL CONTRACTORS, INC.	c EIN-PN 91-2139290-001
a	Plan name THE FLAH 401(K) PLAN	
b	Name of plan sponsor CORPORATE PLAN SERVICES, INC.	c EIN-PN 59-2832682-002
a	Plan name COBRA MOTO LLC 401(K) PLAN	
b	Name of plan sponsor COBRA MOTO, LLC	c EIN-PN 27-1784830-001
a	Plan name PRISM TECH 401(K) PLAN	
b	Name of plan sponsor PRISM TECH, INC.	c EIN-PN 82-3966297-001
a	Plan name AMPLIFIED BY DESIGN 401(K) PLAN	
b	Name of plan sponsor AMPLIFIED BY DESIGN, INC.	c EIN-PN 73-1648552-001
a	Plan name MCZ CONSTRUCTION, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor MCZ CONSTRUCTION, INC.	c EIN-PN 20-0634943-001
a	Plan name RNR CONTRACTORS, INC. 401(K) PLAN	
b	Name of plan sponsor RNR CONTRACTORS, INC.	c EIN-PN 22-3177714-001
a	Plan name ASCENT CONSTRUCTION, INC. 401(K) PLAN	
b	Name of plan sponsor ASCENT CONSTRUCTION, INC.	c EIN-PN 87-0645924-002
a	Plan name AUGUSTA ONCOLOGY ASSOCIATES, P.C. PROFIT SHARING PLAN	
b	Name of plan sponsor AUGUSTA ONCOLOGY ASSOCIATES, P.C.	c EIN-PN 58-1481590-002
a	Plan name DEL AMO MOTORSPORTS 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor TOO FAST INC. DBA DEL AMO MOTORSPORTS OF REDONDO BEACH	c EIN-PN 33-0546509-001

Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
	(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)	
a	Plan name HLN CONSULTING, LLC 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor HLN CONSULTING, LLC	c EIN-PN 22-3516344-001
a	Plan name BEEF O'BRADY'S HUDSON, INC. 401(K) PROFIT SHARING PLAN AND TRUST	
b	Name of plan sponsor BEEF O'BRADY'S HUDSON, INC.	c EIN-PN 45-1669694-001
a	Plan name INDUSTRIA LECHERA DE PUERTO RICO UNION RETIREMENT PLAN	
b	Name of plan sponsor INDUSTRIA LECHERA DE PUERTO RICO	c EIN-PN 66-0211588-001
a	Plan name SEW MANY PARTS, INC. SAFE HARBOR 401(K) PLAN	
b	Name of plan sponsor SEW MANY PARTS	c EIN-PN 27-0130750-001
a	Plan name SEWINGMACHINESPLUS.COM, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor SEWINGMACHINESPLUS.COM, INC.	c EIN-PN 26-4413184-001
a	Plan name BI-QEM INC. 401(K) PLAN	
b	Name of plan sponsor BI-QEM INC.	c EIN-PN 04-2783625-001
a	Plan name WILBURN HOLDING COMPANY, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor WILBURN HOLDING COMPANY, INC.	c EIN-PN 46-1294150-001
a	Plan name WILLIAM J.T. COULMAN, D.D.S. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor DR. BILL COULMAN, D.D.S., INC.	c EIN-PN 31-1643764-001
a	Plan name EXCEL DRYWALL, INC. 401(K) PLAN	
b	Name of plan sponsor EXCEL DRYWALL, INC.	c EIN-PN 91-1668339-001
a	Plan name SUNBELT GRAPHICS INC. 401(K) SAVINGS PLAN	
b	Name of plan sponsor SUNBELT GRAPHICS, INC.	c EIN-PN 59-1756030-002
a	Plan name MAKETEWAH COUNTRY CLUB 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor MAKETEWAH COUNTRY CLUB	c EIN-PN 31-0308478-001
a	Plan name COD & CAPERS SEAFOOD EMPLOYEES SAVINGS PLAN	
b	Name of plan sponsor COD & CAPERS SEAFOOD	c EIN-PN 59-2349811-001

Part II		Information on Participating Plans (to be completed by DFEs, other than DCGs)	
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)			
a	Plan name	PROACTIVE WEST 401(K) PLAN	
b	Name of plan sponsor	PROACTIVE ENGINEERING CONSULTANTS WEST, INC.	c EIN-PN 45-1479995-001
a	Plan name	THE SCOTT GROUP BENEFIT SPECIALISTS, LLC 401(K) SAVINGS PLAN	
b	Name of plan sponsor	THE SCOTT GROUP BENEFIT SPECIALISTS, LLC	c EIN-PN 20-2819811-001
a	Plan name	THE SHELTERING ARMS SAFE HARBOR 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	THE SHELTERING ARMS	c EIN-PN 58-0566236-777
a	Plan name	CONTACTUS 401(K) PLAN	
b	Name of plan sponsor	CONTACTUS,LLC	c EIN-PN 45-4001073-001
a	Plan name	ANTIQUE SILVER 401(K) RETIREMENT PLAN	
b	Name of plan sponsor	ANTIQUE SILVER OF WAUKESHA, INC.	c EIN-PN 39-2044240-001
a	Plan name	HARPER OPERATING COMPANY, INC. 401(K) PLAN	
b	Name of plan sponsor	HARPER OPERATING COMPANY, INC.	c EIN-PN 31-0855493-001
a	Plan name	RELIABLE INDUSTRIES, INC. EMPLOYEES 401(K) PLAN	
b	Name of plan sponsor	RELIABLE INDUSTRIES INC. OF NEW ORLEANS	c EIN-PN 72-0936490-001
a	Plan name	MIKE COUNCIL PLUMBING, INC. 401(K) PLAN	
b	Name of plan sponsor	MIKE COUNCIL PLUMBING, INC.	c EIN-PN 77-0547651-001
a	Plan name	VELOCITY STAFF 401(K) PLAN	
b	Name of plan sponsor	VELOCITY STAFF, INC.	c EIN-PN 20-1745461-001
a	Plan name	HOME GUARD INDUSTRIES, INC. PROFIT SHARING PLAN	
b	Name of plan sponsor	HOME GUARD INDUSTRIES, INC.	c EIN-PN 35-1568735-001
a	Plan name	MJD TRUCKING, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	MJD TRUCKING, INC.	c EIN-PN 65-0831291-001
a	Plan name	INNOVATIVE INTEGRATION, INC. RETIREMENT PLAN	
b	Name of plan sponsor	INNOVATIVE INTEGRATION, INC.	c EIN-PN 20-3393992-001

Part II		Information on Participating Plans (to be completed by DFEs, other than DCGs)	
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)			
a	Plan name	CABERY FERTILIZER, INC. PROFIT SHARING PLAN AND TRUST	
b	Name of plan sponsor	CABERY FERTILIZER, INC.	c EIN-PN 37-0909029-001
a	Plan name	K. BERMUDEZ MEDICAL CORPORATION 401(K) PLAN	
b	Name of plan sponsor	K. BERMUDEZ MEDICAL CORPORATION	c EIN-PN 20-5781080-001
a	Plan name	OVERLAKE GOLF & COUNTRY CLUB 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	OVERLAKE GOLF & COUNTRY CLUB	c EIN-PN 91-0588580-002
a	Plan name	CARRION, LAFFITTE & CASELLAS RETIREMENT PLAN	
b	Name of plan sponsor	CARRION, LAFFITTE & CASELLAS, INC.	c EIN-PN 66-0635623-001
a	Plan name	PAUL HEATH AUDIO, LTD. PROFIT SHARING PLAN AND TRUST	
b	Name of plan sponsor	PAUL HEATH AUDIO, LTD.	c EIN-PN 36-2838514-003
a	Plan name	PBD 401(K) RETIREMENT PLAN	
b	Name of plan sponsor	THREE PIRATES, LLC DBA POINT BLANK DISTRIBUTING	c EIN-PN 76-0736584-001
a	Plan name	CATALYST RETIREMENT PLAN	
b	Name of plan sponsor	CATALYST COMMUNICATIONS NETWORK LLC	c EIN-PN 92-1890010-001
a	Plan name	CERIC FABRICATION COMPANY 401(K)/PROFIT SHARING PLAN	
b	Name of plan sponsor	CERIC FABRICATION COMPANY, INC.	c EIN-PN 04-2838553-001
a	Plan name	CLEAN FUELS RETIREMENT PLAN	
b	Name of plan sponsor	CLEAN FUELS OF INDIANA, INC. DBA CLEAN FUELS NATIONAL	c EIN-PN 35-2144332-001
a	Plan name	COOPER CONSULTING COMPANY 401(K) PLAN	
b	Name of plan sponsor	COOPER CONSULTING COMPANY	c EIN-PN 74-2723942-001
a	Plan name	F.A. PEINADO, LLC 401(K) PLAN	
b	Name of plan sponsor	F.A. PEINADO, LLC	c EIN-PN 77-0647820-001
a	Plan name	GIBSON WINE COMPANY EMPLOYEE SAVINGS & RETIREMENT PLAN	
b	Name of plan sponsor	GIBSON WINE COMPANY	c EIN-PN 94-0840555-002

Part II		Information on Participating Plans (to be completed by DFEs, other than DCGs)	
<small>(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)</small>			
a	Plan name	KURTZ, ANDERSON & ASSOCIATES 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	KURTZ, ANDERSON & ASSOCIATES	c EIN-PN 33-0320621-001
a	Plan name	LUX GLOBAL LABEL PR LLC 1081.01(D) RETIREMENT PLAN & TRUST	
b	Name of plan sponsor	LUX GLOBAL LABEL PR LLC	c EIN-PN 66-0881458-001
a	Plan name	PACIFIC CONCRETE SAFE HARBOR 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	PACIFIC CONCRETE CUTTING & CORING, INC.	c EIN-PN 99-0356925-001
a	Plan name	PREMIERE BUILDING MAINTENANCE CORPORATION 401(K) PROFIT SHARING PLAN & TRUST	
b	Name of plan sponsor	PREMIERE BUILDING MAINTENANCE CORPORATION	c EIN-PN 62-1643357-001
a	Plan name	SOUTHEASTERN WINDOW CONCEPTS, LLC 401(K) PLAN	
b	Name of plan sponsor	SOUTHEASTERN WINDOW CONCEPTS, LLC	c EIN-PN 58-2620660-001
a	Plan name	THIESSEN TEAM USA, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	THIESSEN TEAM USA, INC.	c EIN-PN 88-0339024-001
a	Plan name	AME COMMUNITY SERVICES 401 K PLAN	
b	Name of plan sponsor	AME COMMUNITY SERVICES, INC.	c EIN-PN 41-1713577-001
a	Plan name	UNISA, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	UNISA, INC.	c EIN-PN 84-1235301-001
a	Plan name	VON'S JEWELRY, INC. 401(K) PLAN	
b	Name of plan sponsor	VON'S JEWELRY, INC.	c EIN-PN 34-1162214-001
a	Plan name		
b	Name of plan sponsor		c EIN-PN
a	Plan name		
b	Name of plan sponsor		c EIN-PN
a	Plan name		
b	Name of plan sponsor		c EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan AMERICAN CENTURY ONE CHOICE 2045 RET OPT	B Three-digit plan number (PN) ▶ 362
C Plan sponsor's name as shown on line 2a of Form 5500 TRANSAMERICA LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 39-0989781

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

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	11516888
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	11862218
(15) Other.....	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	11516888	11862218
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	11516888	11862218

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	1145865	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1145865

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)		
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	54440	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		54440
j Total expenses. Add all expense amounts in column (b) and enter total	2j		54440

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1091425
l Transfers of assets:			
(1) To this plan	2l(1)		1425417
(2) From this plan	2l(2)		2171512

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:

(2) EIN:

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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