

<b>Form 5500</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Annual Return/Report of Employee Benefit Plan</b>  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).  <b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b>	OMB Nos. 1210-0110 1210-0089  <h1 style="text-align: center;">2024</h1>  <b>This Form is Open to Public Inspection</b>
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**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 (Filers checking this box must provide participating employer information in accordance with the form instructions.)  
 a single-employer plan  a DFE (specify) \_\_\_\_\_

**B** This return/report is:  the first return/report  the final return/report  
 an amended return/report  a short plan year return/report (less than 12 months)

**C** If the plan is a collectively-bargained plan, check here. . . . .

**D** Check box if filing under:  Form 5558  automatic extension  the DFVC program  
 special extension (enter description)

**E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . .

**Part II Basic Plan Information—enter all requested information**

<b>1a</b> Name of plan <u>MATTER SURFACES, INC. 401(K) PLAN</u>	<b>1b</b> Three-digit plan number (PN) ▶ <u>001</u>
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>MATTER SURFACES, INC.</u>  <u>179 CAMPANELLI PARKWAY</u> <u>STOUGHTON, MA 02072-3734</u>	<b>1c</b> Effective date of plan <u>10/01/1984</u>  <b>2b</b> Employer Identification Number (EIN) <u>04-2504157</u>  <b>2c</b> Plan Sponsor's telephone number <u>781-344-1536</u>  <b>2d</b> Business code (see instructions) <u>444190</u>

**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.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	08/25/2025	KELLY BROWN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<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	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	157
<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>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <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>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>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	135
	<b>6a(2)</b>	138
	<b>6b</b>	0
	<b>6c</b>	25
	<b>6d</b>	163
	<b>6e</b>	0
	<b>6f</b>	163
	<b>6g(1)</b>	106
<b>6g(2)</b>	111	
<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>	

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
 2F 2G 2J 2K 2T 3D 2E

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

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

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

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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 <b>MATTER SURFACES, INC. 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>MATTER SURFACES, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>04-2504157</b>	

**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

**FIDELITY INVESTMENTS INSTITUTIONAL**

**04-2647786**

**(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)

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04-2647786

(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?
37 64 65	RECORDKEEPER	35986	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

MML INVESTOR SERVICES LLC

04-1590850

(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?
27	ADVISOR	20000	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

**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>MATTER SURFACES, INC. 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>MATTER SURFACES, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>04-2504157</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>LRG CAP GRTH III R1</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY, LLC</u>		
<b>c</b> EIN-PN <u>38-7275327-001</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>1875861</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>MID CAP VALUE R1</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
<b>c</b> EIN-PN <u>38-4139822-616</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>640598</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>MID CAP GROWTH II R1</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY, LLC</u>		
<b>c</b> EIN-PN <u>38-7304118-001</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>546210</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>INTL GROWTH II R1</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
<b>c</b> EIN-PN <u>38-4139842-619</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>320554</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>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>MATTER SURFACES, INC. 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>MATTER SURFACES, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>04-2504157</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>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	0	0
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	0	0
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	0	0
<b>(3)</b> Other .....	<b>1b(3)</b>	0	0
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	947018	861657
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	0	0
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	0	0
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	0	0
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	0	0
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	0	0
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	0	0
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	0	0
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	0	0
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	185947	214381
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	2385739	3383223
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	0	0
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	0	0
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	0	0
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	13190886	14004486
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>	0	0
<b>(15)</b> Other .....	<b>1c(15)</b>	0	0

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>	0	0
(2) Employer real property.....	<b>1d(2)</b>	0	0
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>	0	0
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	16709590	18463747
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>	0	0
<b>h</b> Operating payables.....	<b>1h</b>	0	0
<b>i</b> Acquisition indebtedness.....	<b>1i</b>	0	0
<b>j</b> Other liabilities.....	<b>1j</b>	0	0
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	16709590	18463747

**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>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	386342	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	989202	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	481949	
(2) Noncash contributions.....	<b>2a(2)</b>	0	
(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>		1857493
<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>	47567	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	0	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	0	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>	0	
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	10511	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	0	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		58078
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>	0	
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	0	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	495464	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		495464
<b>(3)</b> Rents.....	<b>2b(3)</b>		0
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	0	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	0	
<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>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>	0	
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	0	
<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 .....	2b(6)	533918
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)	0
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)	0
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)	0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)	1020348
<b>c</b> Other income .....	2c	0
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d	3965301

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	2155158
(2) To insurance carriers for the provision of benefits .....	2e(2)	0
(3) Other .....	2e(3)	0
(4) Total benefit payments. Add lines 2e(1) through (3) .....	2e(4)	2155158
<b>f</b> Corrective distributions (see instructions) .....	2f	0
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	2g	0
<b>h</b> Interest expense .....	2h	0
<b>i</b> Administrative expenses:		
(1) Salaries and allowances .....	2i(1)	0
(2) Contract administrator fees .....	2i(2)	0
(3) Recordkeeping fees .....	2i(3)	35986
(4) IQPA audit fees .....	2i(4)	0
(5) Investment advisory and investment management fees .....	2i(5)	20000
(6) Bank or trust company trustee/custodial fees .....	2i(6)	0
(7) Actuarial fees .....	2i(7)	0
(8) Legal fees .....	2i(8)	0
(9) Valuation/appraisal fees .....	2i(9)	0
(10) Other trustee fees and expenses .....	2i(10)	0
(11) Other expenses .....	2i(11)	0
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)	55986
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j	2211144

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d .....	2k	1754157
<b>l</b> Transfers of assets:		
(1) To this plan .....	2l(1)	0
(2) From this plan .....	2l(2)	0

**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: CITRIN COOPERMAN & COMPANY, LLP

(2) EIN: 22-2428965

**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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	442280
<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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>e</b> Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<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.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<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?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<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.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

**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>	OMB No. 1210-0110  <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>MATTER SURFACES, INC. 401(K) PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>MATTER SURFACES, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>04-2504157</u>	

<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.....	1	
<b>2</b> Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-6568107</u>		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	3	

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

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

<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.
----------------	---

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

<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 Q702438A.

# Matter Surfaces, Inc. 401(k) Plan

Financial Statements and  
Supplemental Schedules

December 31, 2024 and 2023

Draft Copy

# Matter Surfaces, Inc. 401(k) Plan

December 31, 2024 and 2023

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Draft Copy

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

	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
<b>Investments</b>		
Investments at fair value	\$ 18,249,366	\$ 16,523,643
<b>Receivables</b>		
Notes receivable from participants	214,381	185,947
<b>Net assets available for benefits</b>	<b>\$ 18,463,747</b>	<b>\$ 16,709,590</b>

Draft Copy

See accompanying notes to the financial statements.

## Matter Surfaces, Inc. 401(k) Plan

### Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2024

#### Additions

##### Investment income

Interest and dividends	\$ 543,031
Net appreciation in fair value of investments	1,554,267

##### Total investment income

2,097,298

Interest income on notes receivable from participants

10,511

##### Contributions

Participant	989,202
Employer	386,342
Rollovers	481,949

##### Total contributions

1,857,493

##### Total additions

3,965,302

#### Deductions

Benefits paid to participants	2,155,158
Administrative expenses	55,987

##### Total deductions

2,211,145

##### Net increase

1,754,157

Net assets available for benefits

Beginning of year

16,709,590

##### End of year

\$ 18,463,747

See accompanying notes to the financial statements.

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

### 1. DESCRIPTION OF PLAN

The following description of the Matter Surfaces, Inc. 401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

**General** - The Plan is a defined contribution plan established effective October 1, 1984, as restated April 4, 2022. The Plan covers all employees, excluding residents of Puerto Rico or covered by a collective bargaining agreement, of Matter Surfaces Inc. (the Company) who have completed three months and are age 18 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The plan administrator is responsible for oversight of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the plan administrator.

**Contributions** - Each year, participants may contribute up to 90 percent of pretax annual compensation, as defined in the plan document, up to the maximum limits of the Internal Revenue Code (IRC). Participants also may designate all or a portion of their deferral contributions as after-tax contributions into a Roth account. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Company contributes a Safe Harbor matching contribution as cash into participant-directed investments. These contributions are made on a per payroll period basis. Employer matching contributions are subject to certain limitations under the Code. For the year ended December 31, 2024, the Company matched participant contributions in an amount equal to 100 percent of the participant contributions to the Plan, up to three percent of eligible compensation, then 50 percent of the next two percent of eligible compensation.

Additional profit-sharing amounts may be contributed at the option of the Company. For the year ended December 31, 2024, there were no profit-sharing contributions to the Plan. Additional discretionary amounts may be contributed by the Company at the option of the Board of Directors. For the year ended December 31, 2024, there were no discretionary contributions to the Plan. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

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

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

**Vesting** - Participants are vested immediately in their contributions and the Company's contributions, plus actual earnings thereon.

**Notes receivable from participants** - Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50 percent of their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate, determined quarterly, is set at the local prevailing rates as determined quarterly by the Plan administrator, as defined. Principal and interest are paid ratably through monthly payroll deductions. Terms range up to five years or greater for the purchase of a primary residence.

**Payment of benefits** - On termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive a lump sum amount equal to the value of the participant's vested interest in his or her account. If a terminated participant's vested balance is less than or equal to \$5,000, the amount may be automatically distributed in the form of a lump sum payment.

**Hardship withdrawals** - The Plan allows for hardship withdrawals from participant's elective deferral contributions and from fully vested employer contributions. Participant's must exhaust all other options before financial hardship withdrawals are allowed.

## 2. SUMMARY OF ACCOUNTING POLICIES

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

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

**Investment valuation and income recognition** - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the investment advisers and custodians, as applicable. See Note 3 for discussion of fair value measurements.

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

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

**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 as incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023.

If a participant fails to make a payment when a loan is due under the terms of the loan, that participant will be in default. In the event of default, the loan shall become due and payable immediately, and interest will continue to accrue until the entire loan balance is repaid. The Plan will take all reasonable actions to collect the balance owed on the loan. Under certain circumstances, the loan in default could be considered a distribution from the Plan and could be considered income to the participant. In any event, failure to repay a loan will reduce the benefit to which a participant would otherwise be entitled from the Plan.

**Payment of benefits** - Benefits are recorded when paid.

**Expenses** - Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation in fair value of investments.

**Subsequent events** - Subsequent events were evaluated through July XX, 2025, the date the financial statements were available to be issued, and it has been determined that other than those subsequent events described in Note 9, there are no subsequent events that require disclosure under FASB ASC Topic, *Subsequent Events*.

### 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 Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurement*, are described as follows:

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

Level 2 - Inputs to the valuation technique include:

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

## Matter Surfaces, Inc. 401(k) Plan

### Notes to the Financial Statements

December 31, 2024 and 2023

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

Level 3 - Inputs to the valuation technique are unobservable and significant to the fair value measurement.

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

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

*Mutual funds and money market fund:* Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. 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/Collective trust:* The common/collective trust is valued at the NAV of units of individual mutual funds in which the account has invested. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the account less its liabilities. Common/Collective trusts are not available in an exchange and active market, however, the fair value is determined based on the underlying investments as traded in an exchange and active market. Investments which use NAV as the practical expedient valuation are not included in the fair value hierarchy.

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

## Matter Surfaces, Inc. 401(k) Plan

### Notes to the Financial Statements

December 31, 2024 and 2023

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

<b>Assets at Fair Value as of December 31, 2024</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>NAV as Practical Expedient</b>	<b>Total</b>
Money market funds	\$ 861,657	\$ -	\$ -	\$ -	\$ 861,657
Mutual funds	14,004,485	-	-	-	14,004,485
<b>Total assets in the fair value hierarchy</b>	<b>14,866,142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,866,142</b>
Investments measured at net asset value (a)	-	-	-	3,383,224	3,383,224
<b>Total investments at fair value</b>	<b>\$ 14,866,142</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,383,224</b>	<b>\$ 18,249,366</b>

  

<b>Assets at Fair Value as of December 31, 2023</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>NAV as Practical Expedient</b>	<b>Total</b>
Money market funds	\$ 947,018	\$ -	\$ -	\$ -	\$ 947,018
Mutual funds	13,190,886	-	-	-	13,190,886
<b>Total assets in the fair value hierarchy</b>	<b>14,137,904</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,137,904</b>
Investments measured at net asset value (a)	-	-	-	2,385,739	2,385,739
<b>Total investments at fair value</b>	<b>\$ 14,137,904</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,385,739</b>	<b>\$ 16,523,643</b>

(a) In accordance with FASB ASC 820, certain investments that were measured at net asset value 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.

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

### Fair Value of Investments That Calculate Net Asset Value

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

			Redemption	
	Fair Value	Unfunded	Frequency (if	Redemption
December 31, 2024		Commitments	currently eligible)	Notice Period
AB Large Cap Growth III R1	\$ 1,875,861	\$ -	Daily	Daily
MFS Mid Cap Value Fund Class R1	\$ 640,599	\$ -	Daily	Daily
MFS Mid Cap Value Growth Fund II Class R1	\$ 546,210	\$ -	Daily	Daily
International Growth II R1	\$ 320,554	\$ -	Daily	Daily

  

			Redemption	
	Fair Value	Unfunded	Frequency (if	Redemption
December 31, 2023		Commitments	currently eligible)	Notice Period
AB Large Cap Growth III R1	\$ 1,517,048	\$ -	Daily	Daily
MFS Mid Cap Value Fund Class R1	\$ 557,663	\$ -	Daily	Daily
International Growth II R1	\$ 311,028	\$ -	Daily	Daily

(1) AB Large Cap Growth Fund III R1 seeks long-term growth of capital. The Fund invests in the AB US Large Cap Growth Collective Fund, a fund of the AB Collective Investment Trust. The investment team uses a bottom-up research to identify companies that they believe have the ability to deliver persistent growth.

(2) MFS Mid Cap Value Fund Class R1 seeks long-term capital gains and income by investing in the American Century Mid Cap Value Equity Trust, which invests in a diversified portfolio of equity securities of domestic and foreign companies across the capitalization spectrum with a focus on mid cap securities, and using a value investment strategy that looks for companies that are under-valued at the time of purchase. There are no participant redemption restrictions on these investments.

(3) MFS Mid Cap Value Growth Fund II Class R1 seeks growth of capital by investing in the Janus Henderson Enterprise Collective funds, which invests in long-duration sustainable-growth companies with strong competitive advantages and large addressable markets.

(4) International Growth Fund II R1 seeks long-term capital appreciation and to outperform the MSCI ACW (ex-U.S.) Growth index over full market cycles. The Fund invests entirely in the MFS International Growth CIT.

## **Matter Surfaces, Inc. 401(k) Plan**

### Notes to the Financial Statements

December 31, 2024 and 2023

#### **4. RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS**

Certain Plan investments are managed by Fidelity Management Trust Company, the Trustee of the Plan, and therefore, these transactions qualify as party in interest transactions.

Additionally, the Plan issues loans to participants, which are secured by the participant's account balances. These transactions qualify as party in interest transactions.

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

#### **5. PLAN TERMINATION**

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

#### **6. TAX STATUS**

The Plan adopted a volume submitter plan offered by Fidelity Management Trust Company. The volume submitter plan received an IRS opinion letter dated June 30, 2020, which stated that the Plan and related trust are designed in accordance with the applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the IRS Opinion Letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the Plan is qualified, and the related trust is tax exempt.

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

#### **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. 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.

## **Matter Surfaces, Inc. 401(k) Plan**

### **Notes to the Financial Statements**

**December 31, 2024 and 2023**

#### **8. INFORMATION CERTIFIED BY TRUSTEE**

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, Fidelity Management Trust Company, the Trustee of the Plan, has certified to the completeness and accuracy of all investments and notes receivable from participants reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity and interest income on notes receivable from participants reported in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024.

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information with related information included in the financial statements and supplemental schedules.

#### **9. DELINQUENT PARTICIPANT CONTRIBUTIONS**

For the years ended December 31, 2024, 2022 and 2021, the Company did not remit certain participant contributions to the Plan on a timely basis as defined by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Untimely remittances identified on the Schedule of Delinquent Participant Contributions totaled \$442,730.

During the plan year ended December 31, 2024, untimely remittances of \$36,255 from 2024, including any required lost earnings, were corrected outside of the VFCP.

Subsequent to the audit year end December 31, 2024, untimely remittances of \$406,123 for certain participant contributions and loan repayments from 2021, 2022 and 2024, including any required lost earnings, were corrected outside of the VFCP as of March and August 2025.

#### **10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500**

Schedule H, Parts I and II of Form 5500, are in substantial agreement with the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024, and there are no reconciling items.

## **Supplemental Schedules**

*Draft Copy*

**Matter Surfaces, Inc. 401(k) Plan**

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

EIN: 04-2504157 Plan Number: 001

For the Year Ended December 31, 2024

**Total that Constitute Nonexempt Prohibited Transactions**

<b>Input</b>	<b>Participant Contributions Transferred Late to Plan (1)</b>	<b>Contributions Not Corrected</b>	<b>Contributions Corrected Outside VFCP</b>	<b>Contributions Pending Correction in VFCP</b>	<b>Total Fully Corrected Under VFCP and PTE 2002-51</b>
2021	\$ 110,273	\$ 110,273	\$ -	\$ -	\$ -
2022	295,752	295,752	-	-	-
2024	36,255	-	36,255	-	-
	\$ 442,280	\$ 406,025	\$ 36,255	\$ -	\$ -

(1) Amount does include participant loan repayments.

Draft Copy

See independent auditor's report.

## Matter Surfaces, Inc. 401(k) Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

EIN: 04-2504157 Plan Number: 001

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	AB Large Cap Growth III R1	Common/collective trust	**	\$ 1,875,861
	Vanguard Target Retirement 2040 Fund Investor Shares	Mutual fund	**	1,684,214
	Vanguard Target Retirement 2025 Fund Investor Shares	Mutual fund	**	1,497,013
*	Fidelity Total Market Index Fund	Mutual fund	**	1,322,088
	Vanguard Target Retirement 2045 Fund Investor Shares	Mutual fund	**	997,356
	Vanguard Target Retirement 2050 Fund Investor Shares	Mutual fund	**	918,817
*	Fidelity Government Money Market K6	Money market fund	**	861,657
	Vanguard Target Retirement 2030 Fund Investor Shares	Mutual fund	**	824,949
*	Fidelity Balanced K6	Mutual fund	**	818,170
	Vanguard Target Retirement 2035 Fund Investor Shares	Mutual fund	**	798,337
*	Fidelity International Index	Mutual fund	**	701,792
	MFS Mid Cap Value Fund Class R1	Common/collective trust	**	640,599
	JPM Equity Income R6	Mutual fund	**	561,948
	MFS Mid Cap Value Growth Fund II Class R1	Common/collective trust	**	546,210
	Vanguard Target Retirement 2055 Fund Investor Shares	Mutual fund	**	513,553
*	Fidelity Mid Cap Index	Mutual fund	**	507,691
*	Fidelity Small Cap Growth K6	Mutual fund	**	455,664
	T. Rowe Price Dividend Growth Fund I Class	Mutual fund	**	371,608
	International Growth II R1	Common/collective trust	**	320,554
*	Fidelity Small Cap Index	Mutual fund	**	317,626
	Vanguard Target Retirement 2020 Fund Investor Shares	Mutual fund	**	300,403
	FKLN SM Cap Value R6	Mutual fund	**	265,794
*	Fidelity New Markets Income Fund	Mutual fund	**	195,320
*	Fidelity Total Bond K6	Mutual fund	**	183,727
	PIMCO Income Institutional	Mutual fund	**	163,609
*	Fidelity Asset Manager 60%	Mutual fund	**	118,084
	LD ABT SH DTN INC R6	Mutual fund	**	110,877
	Vanguard Target Retirement 2060 Fund Investor Shares	Mutual fund	**	102,486
*	Fidelity US Bond Index	Mutual fund	**	77,284
	Harbor Small Cap Value Retirement Fund	Mutual fund	**	70,033
	Vanguard Target Retirement Income Fund Investor Shares	Mutual fund	**	68,701
	AF New World R6	Mutual fund	**	57,341
*	Participant loans	Participant loans with interest rates of 5.75% - 7.75%, due at various dates through 2029		214,381
				<u>\$ 18,463,747</u>

\*Denotes a party in interest.

\*\* Cost information is not required for participant-directed investments and, therefore, it is not included.

See independent auditor's report.

# Matter Surfaces, Inc. 401(k) Plan

Financial Statements and  
Supplemental Schedules

December 31, 2024 and 2023

Draft Copy

# Matter Surfaces, Inc. 401(k) Plan

December 31, 2024 and 2023

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

	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
<b>Investments</b>		
Investments at fair value	\$ 18,249,366	\$ 16,523,643
<b>Receivables</b>		
Notes receivable from participants	214,381	185,947
<b>Net assets available for benefits</b>	<b>\$ 18,463,747</b>	<b>\$ 16,709,590</b>

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See accompanying notes to the financial statements.

## Matter Surfaces, Inc. 401(k) Plan

### Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2024

#### Additions

##### Investment income

Interest and dividends	\$ 543,031
Net appreciation in fair value of investments	1,554,267

##### Total investment income

2,097,298

Interest income on notes receivable from participants

10,511

##### Contributions

Participant	989,202
Employer	386,342
Rollovers	481,949

##### Total contributions

1,857,493

##### Total additions

3,965,302

#### Deductions

Benefits paid to participants	2,155,158
Administrative expenses	55,987

##### Total deductions

2,211,145

##### Net increase

1,754,157

Net assets available for benefits

Beginning of year 16,709,590

End of year \$ 18,463,747

See accompanying notes to the financial statements.

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

### 1. DESCRIPTION OF PLAN

The following description of the Matter Surfaces, Inc. 401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

**General** - The Plan is a defined contribution plan established effective October 1, 1984, as restated April 4, 2022. The Plan covers all employees, excluding residents of Puerto Rico or covered by a collective bargaining agreement, of Matter Surfaces Inc. (the Company) who have completed three months and are age 18 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The plan administrator is responsible for oversight of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the plan administrator.

**Contributions** - Each year, participants may contribute up to 90 percent of pretax annual compensation, as defined in the plan document, up to the maximum limits of the Internal Revenue Code (IRC). Participants also may designate all or a portion of their deferral contributions as after-tax contributions into a Roth account. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Company contributes a Safe Harbor matching contribution as cash into participant-directed investments. These contributions are made on a per payroll period basis. Employer matching contributions are subject to certain limitations under the Code. For the year ended December 31, 2024, the Company matched participant contributions in an amount equal to 100 percent of the participant contributions to the Plan, up to three percent of eligible compensation, then 50 percent of the next two percent of eligible compensation.

Additional profit-sharing amounts may be contributed at the option of the Company. For the year ended December 31, 2024, there were no profit-sharing contributions to the Plan. Additional discretionary amounts may be contributed by the Company at the option of the Board of Directors. For the year ended December 31, 2024, there were no discretionary contributions to the Plan. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

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# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

**Vesting** - Participants are vested immediately in their contributions and the Company's contributions, plus actual earnings thereon.

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**Payment of benefits** - On termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive a lump sum amount equal to the value of the participant's vested interest in his or her account. If a terminated participant's vested balance is less than or equal to \$5,000, the amount may be automatically distributed in the form of a lump sum payment.

**Hardship withdrawals** - The Plan allows for hardship withdrawals from participant's elective deferral contributions and from fully vested employer contributions. Participant's must exhaust all other options before financial hardship withdrawals are allowed.

## 2. SUMMARY OF ACCOUNTING POLICIES

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

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

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# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

**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 as incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023.

If a participant fails to make a payment when a loan is due under the terms of the loan, that participant will be in default. In the event of default, the loan shall become due and payable immediately, and interest will continue to accrue until the entire loan balance is repaid. The Plan will take all reasonable actions to collect the balance owed on the loan. Under certain circumstances, the loan in default could be considered a distribution from the Plan and could be considered income to the participant. In any event, failure to repay a loan will reduce the benefit to which a participant would otherwise be entitled from the Plan.

**Payment of benefits** - Benefits are recorded when paid.

**Expenses** - Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation in fair value of investments.

**Subsequent events** - Subsequent events were evaluated through July XX, 2025, the date the financial statements were available to be issued, and it has been determined that other than those subsequent events described in Note 9, there are no subsequent events that require disclosure under FASB ASC Topic, *Subsequent Events*.

### 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 Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurement*, are described as follows:

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

Level 2 - Inputs to the valuation technique include:

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

## Matter Surfaces, Inc. 401(k) Plan

### Notes to the Financial Statements

December 31, 2024 and 2023

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

Level 3 - Inputs to the valuation technique are unobservable and significant to the fair value measurement.

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

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

*Mutual funds and money market fund:* Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. 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/Collective trust:* The common/collective trust is valued at the NAV of units of individual mutual funds in which the account has invested. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the account less its liabilities. Common/Collective trusts are not available in an exchange and active market, however, the fair value is determined based on the underlying investments as traded in an exchange and active market. Investments which use NAV as the practical expedient valuation are not included in the fair value hierarchy.

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

## Matter Surfaces, Inc. 401(k) Plan

### Notes to the Financial Statements

December 31, 2024 and 2023

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

<b>Assets at Fair Value as of December 31, 2024</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>NAV as Practical Expedient</b>	<b>Total</b>
Money market funds	\$ 861,657	\$ -	\$ -	\$ -	\$ 861,657
Mutual funds	14,004,485	-	-	-	14,004,485
<b>Total assets in the fair value hierarchy</b>	<b>14,866,142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,866,142</b>
Investments measured at net asset value (a)	-	-	-	3,383,224	3,383,224
<b>Total investments at fair value</b>	<b>\$ 14,866,142</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,383,224</b>	<b>\$ 18,249,366</b>

  

<b>Assets at Fair Value as of December 31, 2023</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>NAV as Practical Expedient</b>	<b>Total</b>
Money market funds	\$ 947,018	\$ -	\$ -	\$ -	\$ 947,018
Mutual funds	13,190,886	-	-	-	13,190,886
<b>Total assets in the fair value hierarchy</b>	<b>14,137,904</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,137,904</b>
Investments measured at net asset value (a)	-	-	-	2,385,739	2,385,739
<b>Total investments at fair value</b>	<b>\$ 14,137,904</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,385,739</b>	<b>\$ 16,523,643</b>

(a) In accordance with FASB ASC 820, certain investments that were measured at net asset value 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.

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

### Fair Value of Investments That Calculate Net Asset Value

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

			<b>Redemption</b>	
	<b>Fair Value</b>	<b>Unfunded</b>	<b>Frequency (if</b>	<b>Redemption</b>
<b>December 31, 2024</b>		<b>Commitments</b>	<b>currently eligible)</b>	<b>Notice Period</b>
AB Large Cap Growth III R1	\$ 1,875,861	\$ -	Daily	Daily
MFS Mid Cap Value Fund Class R1	\$ 640,599	\$ -	Daily	Daily
MFS Mid Cap Value Growth Fund II Class R1	\$ 546,210	\$ -	Daily	Daily
International Growth II R1	\$ 320,554	\$ -	Daily	Daily

  

			<b>Redemption</b>	
	<b>Fair Value</b>	<b>Unfunded</b>	<b>Frequency (if</b>	<b>Redemption</b>
<b>December 31, 2023</b>		<b>Commitments</b>	<b>currently eligible)</b>	<b>Notice Period</b>
AB Large Cap Growth III R1	\$ 1,517,048	\$ -	Daily	Daily
MFS Mid Cap Value Fund Class R1	\$ 557,663	\$ -	Daily	Daily
International Growth II R1	\$ 311,028	\$ -	Daily	Daily

(1) AB Large Cap Growth Fund III R1 seeks long-term growth of capital. The Fund invests in the AB US Large Cap Growth Collective Fund, a fund of the AB Collective Investment Trust. The investment team uses a bottom-up research to identify companies that they believe have the ability to deliver persistent growth.

(2) MFS Mid Cap Value Fund Class R1 seeks long-term capital gains and income by investing in the American Century Mid Cap Value Equity Trust, which invests in a diversified portfolio of equity securities of domestic and foreign companies across the capitalization spectrum with a focus on mid cap securities, and using a value investment strategy that looks for companies that are under-valued at the time of purchase. There are no participant redemption restrictions on these investments.

(3) MFS Mid Cap Value Growth Fund II Class R1 seeks growth of capital by investing in the Janus Henderson Enterprise Collective funds, which invests in long-duration sustainable-growth companies with strong competitive advantages and large addressable markets.

(4) International Growth Fund II R1 seeks long-term capital appreciation and to outperform the MSCI ACW (ex-U.S.) Growth index over full market cycles. The Fund invests entirely in the MFS International Growth CIT.

## **Matter Surfaces, Inc. 401(k) Plan**

### Notes to the Financial Statements

December 31, 2024 and 2023

#### **4. RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS**

Certain Plan investments are managed by Fidelity Management Trust Company, the Trustee of the Plan, and therefore, these transactions qualify as party in interest transactions.

Additionally, the Plan issues loans to participants, which are secured by the participant's account balances. These transactions qualify as party in interest transactions.

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

#### **5. PLAN TERMINATION**

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

#### **6. TAX STATUS**

The Plan adopted a volume submitter plan offered by Fidelity Management Trust Company. The volume submitter plan received an IRS opinion letter dated June 30, 2020, which stated that the Plan and related trust are designed in accordance with the applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the IRS Opinion Letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the Plan is qualified, and the related trust is tax exempt.

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

#### **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. 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.

## **Matter Surfaces, Inc. 401(k) Plan**

### **Notes to the Financial Statements**

**December 31, 2024 and 2023**

#### **8. INFORMATION CERTIFIED BY TRUSTEE**

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, Fidelity Management Trust Company, the Trustee of the Plan, has certified to the completeness and accuracy of all investments and notes receivable from participants reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity and interest income on notes receivable from participants reported in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024.

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information with related information included in the financial statements and supplemental schedules.

#### **9. DELINQUENT PARTICIPANT CONTRIBUTIONS**

For the years ended December 31, 2024, 2022 and 2021, the Company did not remit certain participant contributions to the Plan on a timely basis as defined by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Untimely remittances identified on the Schedule of Delinquent Participant Contributions totaled \$442,730.

During the plan year ended December 31, 2024, untimely remittances of \$36,255 from 2024, including any required lost earnings, were corrected outside of the VFCP.

Subsequent to the audit year end December 31, 2024, untimely remittances of \$406,123 for certain participant contributions and loan repayments from 2021, 2022 and 2024, including any required lost earnings, were corrected outside of the VFCP as of March and August 2025.

#### **10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500**

Schedule H, Parts I and II of Form 5500, are in substantial agreement with the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024, and there are no reconciling items.

## **Supplemental Schedules**

*Draft Copy*

**Matter Surfaces, Inc. 401(k) Plan**

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

EIN: 04-2504157 Plan Number: 001

For the Year Ended December 31, 2024

**Total that Constitute Nonexempt Prohibited Transactions**

<b>Input</b>	<b>Participant Contributions Transferred Late to Plan (1)</b>	<b>Contributions Not Corrected</b>	<b>Contributions Corrected Outside VFCP</b>	<b>Contributions Pending Correction in VFCP</b>	<b>Total Fully Corrected Under VFCP and PTE 2002-51</b>
2021	\$ 110,273	\$ 110,273	\$ -	\$ -	\$ -
2022	295,752	295,752	-	-	-
2024	36,255	-	36,255	-	-
	\$ 442,280	\$ 406,025	\$ 36,255	\$ -	\$ -

(1) Amount does include participant loan repayments.

Draft Copy

See independent auditor's report.

## Matter Surfaces, Inc. 401(k) Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

EIN: 04-2504157 Plan Number: 001

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	AB Large Cap Growth III R1	Common/collective trust	**	\$ 1,875,861
	Vanguard Target Retirement 2040 Fund Investor Shares	Mutual fund	**	1,684,214
	Vanguard Target Retirement 2025 Fund Investor Shares	Mutual fund	**	1,497,013
*	Fidelity Total Market Index Fund	Mutual fund	**	1,322,088
	Vanguard Target Retirement 2045 Fund Investor Shares	Mutual fund	**	997,356
	Vanguard Target Retirement 2050 Fund Investor Shares	Mutual fund	**	918,817
*	Fidelity Government Money Market K6	Money market fund	**	861,657
	Vanguard Target Retirement 2030 Fund Investor Shares	Mutual fund	**	824,949
*	Fidelity Balanced K6	Mutual fund	**	818,170
	Vanguard Target Retirement 2035 Fund Investor Shares	Mutual fund	**	798,337
*	Fidelity International Index	Mutual fund	**	701,792
	MFS Mid Cap Value Fund Class R1	Common/collective trust	**	640,599
	JPM Equity Income R6	Mutual fund	**	561,948
	MFS Mid Cap Value Growth Fund II Class R1	Common/collective trust	**	546,210
	Vanguard Target Retirement 2055 Fund Investor Shares	Mutual fund	**	513,553
*	Fidelity Mid Cap Index	Mutual fund	**	507,691
*	Fidelity Small Cap Growth K6	Mutual fund	**	455,664
	T. Rowe Price Dividend Growth Fund I Class	Mutual fund	**	371,608
	International Growth II R1	Common/collective trust	**	320,554
*	Fidelity Small Cap Index	Mutual fund	**	317,626
	Vanguard Target Retirement 2020 Fund Investor Shares	Mutual fund	**	300,403
	FKLN SM Cap Value R6	Mutual fund	**	265,794
*	Fidelity New Markets Income Fund	Mutual fund	**	195,320
*	Fidelity Total Bond K6	Mutual fund	**	183,727
	PIMCO Income Institutional	Mutual fund	**	163,609
*	Fidelity Asset Manager 60%	Mutual fund	**	118,084
	LD ABT SH DTN INC R6	Mutual fund	**	110,877
	Vanguard Target Retirement 2060 Fund Investor Shares	Mutual fund	**	102,486
*	Fidelity US Bond Index	Mutual fund	**	77,284
	Harbor Small Cap Value Retirement Fund	Mutual fund	**	70,033
	Vanguard Target Retirement Income Fund Investor Shares	Mutual fund	**	68,701
	AF New World R6	Mutual fund	**	57,341
*	Participant loans	Participant loans with interest rates of 5.75% - 7.75%, due at various dates through 2029		214,381
				\$ 18,463,747

\*Denotes a party in interest.

\*\* Cost information is not required for participant-directed investments and, therefore, it is not included.

See independent auditor's report.

# Matter Surfaces, Inc. 401(k) Plan

Financial Statements and  
Supplemental Schedules

December 31, 2024 and 2023

Draft Copy

# Matter Surfaces, Inc. 401(k) Plan

December 31, 2024 and 2023

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

	<b>2024</b>	<b>2023</b>
<b>Assets</b>		
<b>Investments</b>		
Investments at fair value	\$ 18,249,366	\$ 16,523,643
<b>Receivables</b>		
Notes receivable from participants	214,381	185,947
<b>Net assets available for benefits</b>	<b>\$ 18,463,747</b>	<b>\$ 16,709,590</b>

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See accompanying notes to the financial statements.

## Matter Surfaces, Inc. 401(k) Plan

### Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2024

#### Additions

##### Investment income

Interest and dividends	\$ 543,031
Net appreciation in fair value of investments	1,554,267

##### Total investment income

2,097,298

Interest income on notes receivable from participants

10,511

##### Contributions

Participant	989,202
Employer	386,342
Rollovers	481,949

##### Total contributions

1,857,493

##### Total additions

3,965,302

#### Deductions

Benefits paid to participants	2,155,158
Administrative expenses	55,987

##### Total deductions

2,211,145

##### Net increase

1,754,157

Net assets available for benefits

Beginning of year 16,709,590

End of year \$ 18,463,747

See accompanying notes to the financial statements.

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

### 1. DESCRIPTION OF PLAN

The following description of the Matter Surfaces, Inc. 401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

**General** - The Plan is a defined contribution plan established effective October 1, 1984, as restated April 4, 2022. The Plan covers all employees, excluding residents of Puerto Rico or covered by a collective bargaining agreement, of Matter Surfaces Inc. (the Company) who have completed three months and are age 18 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The plan administrator is responsible for oversight of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the plan administrator.

**Contributions** - Each year, participants may contribute up to 90 percent of pretax annual compensation, as defined in the plan document, up to the maximum limits of the Internal Revenue Code (IRC). Participants also may designate all or a portion of their deferral contributions as after-tax contributions into a Roth account. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Company contributes a Safe Harbor matching contribution as cash into participant-directed investments. These contributions are made on a per payroll period basis. Employer matching contributions are subject to certain limitations under the Code. For the year ended December 31, 2024, the Company matched participant contributions in an amount equal to 100 percent of the participant contributions to the Plan, up to three percent of eligible compensation, then 50 percent of the next two percent of eligible compensation.

Additional profit-sharing amounts may be contributed at the option of the Company. For the year ended December 31, 2024, there were no profit-sharing contributions to the Plan. Additional discretionary amounts may be contributed by the Company at the option of the Board of Directors. For the year ended December 31, 2024, there were no discretionary contributions to the Plan. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

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

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

**Vesting** - Participants are vested immediately in their contributions and the Company's contributions, plus actual earnings thereon.

**Notes receivable from participants** - Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50 percent of their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate, determined quarterly, is set at the local prevailing rates as determined quarterly by the Plan administrator, as defined. Principal and interest are paid ratably through monthly payroll deductions. Terms range up to five years or greater for the purchase of a primary residence.

**Payment of benefits** - On termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive a lump sum amount equal to the value of the participant's vested interest in his or her account. If a terminated participant's vested balance is less than or equal to \$5,000, the amount may be automatically distributed in the form of a lump sum payment.

**Hardship withdrawals** - The Plan allows for hardship withdrawals from participant's elective deferral contributions and from fully vested employer contributions. Participant's must exhaust all other options before financial hardship withdrawals are allowed.

## 2. SUMMARY OF ACCOUNTING POLICIES

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

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

**Investment valuation and income recognition** - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the investment advisers and custodians, as applicable. See Note 3 for discussion of fair value measurements.

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

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

**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 as incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023.

If a participant fails to make a payment when a loan is due under the terms of the loan, that participant will be in default. In the event of default, the loan shall become due and payable immediately, and interest will continue to accrue until the entire loan balance is repaid. The Plan will take all reasonable actions to collect the balance owed on the loan. Under certain circumstances, the loan in default could be considered a distribution from the Plan and could be considered income to the participant. In any event, failure to repay a loan will reduce the benefit to which a participant would otherwise be entitled from the Plan.

**Payment of benefits** - Benefits are recorded when paid.

**Expenses** - Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation in fair value of investments.

**Subsequent events** - Subsequent events were evaluated through July XX, 2025, the date the financial statements were available to be issued, and it has been determined that other than those subsequent events described in Note 9, there are no subsequent events that require disclosure under FASB ASC Topic, *Subsequent Events*.

### 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 Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) Topic 820, *Fair Value Measurement*, are described as follows:

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

Level 2 - Inputs to the valuation technique include:

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

## Matter Surfaces, Inc. 401(k) Plan

### Notes to the Financial Statements

December 31, 2024 and 2023

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

Level 3 - Inputs to the valuation technique are unobservable and significant to the fair value measurement.

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

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

*Mutual funds and money market fund:* Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S 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/Collective trust:* The common/collective trust is valued at the NAV of units of individual mutual funds in which the account has invested. The NAV is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the account less its liabilities. Common/Collective trusts are not available in an exchange and active market, however, the fair value is determined based on the underlying investments as traded in an exchange and active market. Investments which use NAV as the practical expedient valuation are not included in the fair value hierarchy.

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

## Matter Surfaces, Inc. 401(k) Plan

### Notes to the Financial Statements

December 31, 2024 and 2023

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

<b>Assets at Fair Value as of December 31, 2024</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>NAV as Practical Expedient</b>	<b>Total</b>
Money market funds	\$ 861,657	\$ -	\$ -	\$ -	\$ 861,657
Mutual funds	14,004,485	-	-	-	14,004,485
<b>Total assets in the fair value hierarchy</b>	<b>14,866,142</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,866,142</b>
Investments measured at net asset value (a)	-	-	-	3,383,224	3,383,224
<b>Total investments at fair value</b>	<b>\$ 14,866,142</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 3,383,224</b>	<b>\$ 18,249,366</b>

  

<b>Assets at Fair Value as of December 31, 2023</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	<b>NAV as Practical Expedient</b>	<b>Total</b>
Money market funds	\$ 947,018	\$ -	\$ -	\$ -	\$ 947,018
Mutual funds	13,190,886	-	-	-	13,190,886
<b>Total assets in the fair value hierarchy</b>	<b>14,137,904</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>14,137,904</b>
Investments measured at net asset value (a)	-	-	-	2,385,739	2,385,739
<b>Total investments at fair value</b>	<b>\$ 14,137,904</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 2,385,739</b>	<b>\$ 16,523,643</b>

(a) In accordance with FASB ASC 820, certain investments that were measured at net asset value 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.

# Matter Surfaces, Inc. 401(k) Plan

## Notes to the Financial Statements

December 31, 2024 and 2023

### Fair Value of Investments That Calculate Net Asset Value

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

			<b>Redemption</b>	
	<b>Fair Value</b>	<b>Unfunded</b>	<b>Frequency (if</b>	<b>Redemption</b>
<b>December 31, 2024</b>		<b>Commitments</b>	<b>currently eligible)</b>	<b>Notice Period</b>
AB Large Cap Growth III R1	\$ 1,875,861	\$ -	Daily	Daily
MFS Mid Cap Value Fund Class R1	\$ 640,599	\$ -	Daily	Daily
MFS Mid Cap Value Growth Fund II Class R1	\$ 546,210	\$ -	Daily	Daily
International Growth II R1	\$ 320,554	\$ -	Daily	Daily

  

			<b>Redemption</b>	
	<b>Fair Value</b>	<b>Unfunded</b>	<b>Frequency (if</b>	<b>Redemption</b>
<b>December 31, 2023</b>		<b>Commitments</b>	<b>currently eligible)</b>	<b>Notice Period</b>
AB Large Cap Growth III R1	\$ 1,517,048	\$ -	Daily	Daily
MFS Mid Cap Value Fund Class R1	\$ 557,663	\$ -	Daily	Daily
International Growth II R1	\$ 311,028	\$ -	Daily	Daily

(1) AB Large Cap Growth Fund III R1 seeks long-term growth of capital. The Fund invests in the AB US Large Cap Growth Collective Fund, a fund of the AB Collective Investment Trust. The investment team uses a bottom-up research to identify companies that they believe have the ability to deliver persistent growth.

(2) MFS Mid Cap Value Fund Class R1 seeks long-term capital gains and income by investing in the American Century Mid Cap Value Equity Trust, which invests in a diversified portfolio of equity securities of domestic and foreign companies across the capitalization spectrum with a focus on mid cap securities, and using a value investment strategy that looks for companies that are under-valued at the time of purchase. There are no participant redemption restrictions on these investments.

(3) MFS Mid Cap Value Growth Fund II Class R1 seeks growth of capital by investing in the Janus Henderson Enterprise Collective funds, which invests in long-duration sustainable-growth companies with strong competitive advantages and large addressable markets.

(4) International Growth Fund II R1 seeks long-term capital appreciation and to outperform the MSCI ACW (ex-U.S.) Growth index over full market cycles. The Fund invests entirely in the MFS International Growth CIT.

## **Matter Surfaces, Inc. 401(k) Plan**

### Notes to the Financial Statements

December 31, 2024 and 2023

#### **4. RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS**

Certain Plan investments are managed by Fidelity Management Trust Company, the Trustee of the Plan, and therefore, these transactions qualify as party in interest transactions.

Additionally, the Plan issues loans to participants, which are secured by the participant's account balances. These transactions qualify as party in interest transactions.

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

#### **5. PLAN TERMINATION**

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

#### **6. TAX STATUS**

The Plan adopted a volume submitter plan offered by Fidelity Management Trust Company. The volume submitter plan received an IRS opinion letter dated June 30, 2020, which stated that the Plan and related trust are designed in accordance with the applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the IRS Opinion Letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the Plan is qualified, and the related trust is tax exempt.

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

#### **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. 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.

## **Matter Surfaces, Inc. 401(k) Plan**

### **Notes to the Financial Statements**

**December 31, 2024 and 2023**

#### **8. INFORMATION CERTIFIED BY TRUSTEE**

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, Fidelity Management Trust Company, the Trustee of the Plan, has certified to the completeness and accuracy of all investments and notes receivable from participants reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity and interest income on notes receivable from participants reported in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024.

The Plan's independent auditors did not perform auditing procedures with respect to this information, except for comparing such information with related information included in the financial statements and supplemental schedules.

#### **9. DELINQUENT PARTICIPANT CONTRIBUTIONS**

For the years ended December 31, 2024, 2022 and 2021, the Company did not remit certain participant contributions to the Plan on a timely basis as defined by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Untimely remittances identified on the Schedule of Delinquent Participant Contributions totaled \$442,730.

During the plan year ended December 31, 2024, untimely remittances of \$36,255 from 2024, including any required lost earnings, were corrected outside of the VFCP.

Subsequent to the audit year end December 31, 2024, untimely remittances of \$406,123 for certain participant contributions and loan repayments from 2021, 2022 and 2024, including any required lost earnings, were corrected outside of the VFCP as of March and August 2025.

#### **10. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500**

Schedule H, Parts I and II of Form 5500, are in substantial agreement with the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024, and there are no reconciling items.

## **Supplemental Schedules**

*Draft Copy*

**Matter Surfaces, Inc. 401(k) Plan**

Schedule H, Line 4a - Schedule of Delinquent Participant Contributions

EIN: 04-2504157 Plan Number: 001

For the Year Ended December 31, 2024

**Total that Constitute Nonexempt Prohibited Transactions**

<b>Input</b>	<b>Participant Contributions Transferred Late to Plan (1)</b>	<b>Contributions Not Corrected</b>	<b>Contributions Corrected Outside VFCP</b>	<b>Contributions Pending Correction in VFCP</b>	<b>Total Fully Corrected Under VFCP and PTE 2002-51</b>
2021	\$ 110,273	\$ 110,273	\$ -	\$ -	\$ -
2022	295,752	295,752	-	-	-
2024	36,255	-	36,255	-	-
	\$ 442,280	\$ 406,025	\$ 36,255	\$ -	\$ -

(1) Amount does include participant loan repayments.

Draft Copy

See independent auditor's report.

## Matter Surfaces, Inc. 401(k) Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

EIN: 04-2504157 Plan Number: 001

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	AB Large Cap Growth III R1	Common/collective trust	**	\$ 1,875,861
	Vanguard Target Retirement 2040 Fund Investor Shares	Mutual fund	**	1,684,214
	Vanguard Target Retirement 2025 Fund Investor Shares	Mutual fund	**	1,497,013
*	Fidelity Total Market Index Fund	Mutual fund	**	1,322,088
	Vanguard Target Retirement 2045 Fund Investor Shares	Mutual fund	**	997,356
	Vanguard Target Retirement 2050 Fund Investor Shares	Mutual fund	**	918,817
*	Fidelity Government Money Market K6	Money market fund	**	861,657
	Vanguard Target Retirement 2030 Fund Investor Shares	Mutual fund	**	824,949
*	Fidelity Balanced K6	Mutual fund	**	818,170
	Vanguard Target Retirement 2035 Fund Investor Shares	Mutual fund	**	798,337
*	Fidelity International Index	Mutual fund	**	701,792
	MFS Mid Cap Value Fund Class R1	Common/collective trust	**	640,599
	JPM Equity Income R6	Mutual fund	**	561,948
	MFS Mid Cap Value Growth Fund II Class R1	Common/collective trust	**	546,210
	Vanguard Target Retirement 2055 Fund Investor Shares	Mutual fund	**	513,553
*	Fidelity Mid Cap Index	Mutual fund	**	507,691
*	Fidelity Small Cap Growth K6	Mutual fund	**	455,664
	T. Rowe Price Dividend Growth Fund I Class	Mutual fund	**	371,608
	International Growth II R1	Common/collective trust	**	320,554
*	Fidelity Small Cap Index	Mutual fund	**	317,626
	Vanguard Target Retirement 2020 Fund Investor Shares	Mutual fund	**	300,403
	FKLN SM Cap Value R6	Mutual fund	**	265,794
*	Fidelity New Markets Income Fund	Mutual fund	**	195,320
*	Fidelity Total Bond K6	Mutual fund	**	183,727
	PIMCO Income Institutional	Mutual fund	**	163,609
*	Fidelity Asset Manager 60%	Mutual fund	**	118,084
	LD ABT SH DTN INC R6	Mutual fund	**	110,877
	Vanguard Target Retirement 2060 Fund Investor Shares	Mutual fund	**	102,486
*	Fidelity US Bond Index	Mutual fund	**	77,284
	Harbor Small Cap Value Retirement Fund	Mutual fund	**	70,033
	Vanguard Target Retirement Income Fund Investor Shares	Mutual fund	**	68,701
	AF New World R6	Mutual fund	**	57,341
*	Participant loans	Participant loans with interest rates of 5.75% - 7.75%, due at various dates through 2029		214,381
				\$ 18,463,747

\*Denotes a party in interest.

\*\* Cost information is not required for participant-directed investments and, therefore, it is not included.

See independent auditor's report.