

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: LINCHPIN SOLUTIONS, INC. 401(K) PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 06/01/2018
2a Plan sponsor's name, mailing address, city or town, state or province, country, and ZIP or foreign postal code.
2b Employer Identification Number (EIN): 47-2057601
2c Plan Sponsor's telephone number: 678-296-1989
2d Business code (see instructions): 541600

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

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

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

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor  GUIDELINE RK, LLC  1412 CHAPIN AVENUE BURLINGAME, CA 94010	<b>3b</b> Administrator's EIN 30-1418950  <b>3c</b> Administrator's telephone number 888-228-3491
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<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN
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<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	165
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<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).		
<b>a(1)</b> Total number of active participants at the beginning of the plan year .....	<b>6a(1)</b>	93
<b>a(2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>	119
<b>b</b> Retired or separated participants receiving benefits .....	<b>6b</b>	0
<b>c</b> Other retired or separated participants entitled to future benefits .....	<b>6c</b>	24
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>	143
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....	<b>6e</b>	0
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>	143
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....	<b>6g(1)</b>	156
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....	<b>6g(2)</b>	129
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>	0

<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	
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**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
 2E 2F 2G 2J 2K 2S 2T 3D

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

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

**a Pension Schedules**

- (1)  **R** (Retirement Plan Information)
- (2)  **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3)  **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4)  **DCG** (Individual Plan Information) – Number Attached \_\_\_\_\_
- (5)  **MEP** (Multiple-Employer Retirement Plan Information)

**b General Schedules**

- (1)  **H** (Financial Information)
- (2)  **I** (Financial Information – Small Plan)
- (3)  **A** (Insurance Information) – Number Attached \_\_\_\_\_
- (4)  **C** (Service Provider Information)
- (5)  **D** (DFE/Participating Plan Information)
- (6)  **G** (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 LINCHPIN SOLUTIONS, INC. 401(K) PLAN	<b>B</b> Three-digit plan number (PN) ▶	001
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 LINCHPIN SOLUTIONS, INC.	<b>D</b> Employer Identification Number (EIN) 47-2057601	

**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

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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)

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

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

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

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

<b>(b)</b> Service Code(s)	<b>(c)</b> Relationship to employer, employee organization, or person known to be a party-in-interest	<b>(d)</b> Enter direct compensation paid by the plan. If none, enter -0-.	<b>(e)</b> Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	<b>(f)</b> Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	<b>(g)</b> Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	<b>(h)</b> 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

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<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 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>LINCHPIN SOLUTIONS, 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>LINCHPIN SOLUTIONS, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>47-2057601</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>	2032	1568
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>		
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	0	0
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	37397	69120
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	2144605	2957929
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	2184034	3028617
<b>Liabilities</b>			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
<b>Net Assets</b>			
l Net assets (subtract line 1k from line 1f).....	1l	2184034	3028617

**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: (A) Employers.....	2a(1)(A)	290647	
(B) Participants.....	2a(1)(B)	547019	
(C) Others (including rollovers).....	2a(1)(C)	70684	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		908350
<b>b Earnings on investments:</b>			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	2400	
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		2400
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	58120	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		58120
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)		291888
<b>c</b> Other income .....	2c		1611
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d		1262369

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	2e(1)	414340	
(2) To insurance carriers for the provision of benefits .....	2e(2)		
(3) Other .....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3) .....	2e(4)		414340
<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		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	2i(1)		
(2) Contract administrator fees .....	2i(2)		
(3) Recordkeeping fees .....	2i(3)	1452	
(4) IQPA audit fees .....	2i(4)		
(5) Investment advisory and investment management fees .....	2i(5)	1994	
(6) Bank or trust company trustee/custodial fees .....	2i(6)		
(7) Actuarial fees .....	2i(7)		
(8) Legal fees .....	2i(8)		
(9) Valuation/appraisal fees .....	2i(9)		
(10) Other trustee fees and expenses .....	2i(10)		
(11) Other expenses .....	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)		3446
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j		417786

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d .....	2k		844583
<b>l</b> Transfers of assets:			
(1) To this plan .....	2l(1)		
(2) From this plan .....	2l(2)		

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name: **GROSS, MENDELSON & ASSOCIATES**

(2) EIN: **52-0982413**

**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"/>	18005
<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"/>	0
<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"/>	0
<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"/>	0
<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 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>	<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>LINCPIN SOLUTIONS, 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>LINCPIN SOLUTIONS, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>47-2057601</u>	

<b>Part I</b>	<b>Distributions</b>
---------------	----------------------

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

**1** Total value of distributions paid in property other than in cash or the forms of property specified in the instructions..... 

1		0
---	--	---

**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
 EIN(s): 04-3581074

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

**3** Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year..... 

3	
---	--

<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.)
----------------	---

**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

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

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>	
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>	
<b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	<b>6c</b>	

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

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

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

<b>Part III</b>	<b>Amendments</b>
-----------------	-------------------

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 09 / 26 / 2024 (MM/DD/YYYY) and the Opinion Letter serial number Q704210A.

**LINCHPIN SOLUTIONS, INC. 401(k) PLAN  
FINANCIAL STATEMENTS AND  
SUPPLEMENTAL SCHEDULES  
DECEMBER 31, 2024 AND 2023**

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## **Independent Auditor's Report**

To the Plan Administrator  
Linchpin Solutions, Inc. 401(k) Plan

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

We have performed audits of the accompanying financial statements of Linchpin Solutions, Inc. 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Linchpin Solutions, Inc. 401(k) Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

### **Opinion**

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

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

## **Independent Auditor's Report (Continued)**

### **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Linchpin Solutions, Inc. 401(k) Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

### **Responsibilities of Management for the Financial Statements**

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

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

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

### **Auditor's Responsibilities for the Audit of the Financial Statements**

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

## **Independent Auditor's Report (Continued)**

### **Auditor's Responsibilities for the Audit of the Financial Statements (Continued)**

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Linchpin Solutions, Inc. 401(k) Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Linchpin Solutions, Inc. 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

**Independent Auditor's Report (Continued)**

**Supplemental Schedules Required by ERISA**

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2024 and the Schedule of Delinquent Participant Contributions for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

*Gross, Mendelsohn & Associates, P.A.*

Baltimore, Maryland  
August 28, 2025

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Statements of Net Assets Available for Benefits**  
**December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
<b>Assets</b>		
Investments:		
Investments in mutual funds, at fair value	\$ 2,954,870	\$ 2,132,690
Money market funds, at fair value	3,060	11,915
Total Investments	<u>2,957,930</u>	<u>2,144,605</u>
Receivables:		
Notes receivable from participants	69,120	37,397
Participant contributions receivable	6,876	8,979
Employer contributions receivable	3,903	5,564
Total Receivables	<u>79,899</u>	<u>51,940</u>
Cash (non-interest bearing)	<u>1,568</u>	<u>2,032</u>
<b>Total Assets</b>	<b>3,039,397</b>	<b>2,198,577</b>
<b>Liabilities</b>	<u>-0-</u>	<u>-0-</u>
<b>Net Assets Available for Benefits</b>	<b><u>\$ 3,039,397</u></b>	<b><u>\$ 2,198,577</u></b>

The accompanying notes are an integral part of these financial statements.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Statements of Changes in Net Assets Available for Benefits**  
**Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
<b>Additions</b>		
Investment income:		
Net appreciation in fair value of investments	\$ 291,888	\$ 274,766
Interest and dividends	58,120	47,571
Net Investment Income	<u>350,008</u>	<u>322,337</u>
Interest income on notes receivable from participants	<u>2,400</u>	1,905
Contributions:		
Participant contributions:		
Payroll deductions	544,916	451,682
Rollover contributions	70,684	94,047
Employer contributions	<u>288,986</u>	<u>247,562</u>
Total Contributions	<u>904,586</u>	<u>793,291</u>
Other Income	<u>1,612</u>	1,139
Total Additions	<u>1,258,606</u>	1,118,672
<b>Deductions</b>		
Benefits paid to participants	414,340	466,783
Administrative expenses	<u>3,446</u>	<u>4,258</u>
Total Deductions	<u>417,786</u>	<u>471,041</u>
<b>Net Increase</b>	<b>840,820</b>	647,631
<b>Net Assets Available for Benefits - Beginning of Year</b>	<u>2,198,577</u>	1,550,946
<b>Net Assets Available for Benefits - End of Year</b>	<u>\$ 3,039,397</u>	<u>\$ 2,198,577</u>

The accompanying notes are an integral part of these financial statements.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 1: Description of Plan**

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

General: The Plan is a defined contribution retirement plan established by Linchpin Solutions, Inc. (Linchpin) under a prototype plan sponsored by Guideline, Inc. (Guideline). The Plan generally covers employees of Linchpin, except union employees, nonresident aliens, and leased employees, who are a current employee of Linchpin and who have attained the age of 21. An eligible employee who has satisfied the eligibility requirements becomes a participant in the Plan for all contribution types as of the first day of the pay period after or coincident with the date eligibility requirements are met. The Plan qualifies under Section 401(k) of the Internal Revenue Code (IRC) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Participant Contributions: The Plan generally allows eligible participants to contribute an amount not to exceed the lesser of 100% of their compensation or an amount which, when added to other additions (exclusive of earnings) to the participant's account in any Plan year, does not exceed the maximum limitation on annual additions to a participant's account under applicable provisions of the IRC. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participant contributions are made through payroll deductions. Each participant designates the percentage of their contribution which is to be invested in one or more of the available investment fund options. Participants have the opportunity to change their investment options daily. Participants are also allowed to rollover their account balances from other qualified retirement plans. The Plan has an automatic enrollment feature whereby a participant who meets eligibility requirements of the Plan will have an initial percentage of their pay withheld unless the participant elects to decline enrollment. The Plan auto enrolls all eligible participants at 1% deferral of their compensation. The Plan does not have an auto escalation feature.

Employer Contributions: The Plan has a safe-harbor match where Linchpin is required to match 100% of each employee's contributions up to 3% of the employee's eligible compensation and 50% of employee contributions that exceeds the first 3% of compensation. The maximum employee contribution eligible for matching is 5% of compensation. The Plan also allows Linchpin to make a discretionary nonelective employer contribution. For the years ended December 31, 2024 and 2023, there were no discretionary contributions.

Participant Accounts: Each participant's account is credited with the participant's contributions, allocations of Linchpin's contributions, and Plan earnings, losses and administrative expenses. Plan earnings and losses are allocated based on the account balances of the participants. Allocation of Linchpin's contributions not based upon participant contributions are based on the compensation of the eligible employees. Administrative expenses are allocated based on participant account balances or specific participant transactions. The benefit to which a participant is entitled is that which can be provided from the participant's vested account balance. All Plan assets as of December 31, 2024 and 2023 have been allocated to participant's accounts, except for participant and employer contributions receivables.

Vesting: Participants are immediately vested in all of their contributions and investment earnings, thereon. Employer safe harbor and discretionary nonelective contributions are fully vested and non-forfeitable when such contributions are made to a participant's account.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 1: Description of Plan (Continued)**

Notes Receivable from Participants: Participants may borrow from their accounts, a minimum of \$1,000 and up to a maximum of the lesser of \$50,000 reduced by the excess of the highest outstanding balance of loans during the one year period ending on the day before the loan is made or 50% of the present value of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at 1% above the prime rate at the time of issuance. Principal and interest are paid through payroll deductions. A participant may have only one loan outstanding at any given time.

Payment of Benefits: Upon termination of employment, a participant may elect to have vested Plan benefits distributed as a lump-sum payment. Disbursements may be made as soon as administratively feasible following severance of employment. Distributions upon the death of a participant will be made within five years of the death for all beneficiaries. Participants are generally required to take minimum distributions upon reaching the age of 73. In-service withdrawals of a participant's vested account balance are permitted after a participant has attained 59½ years of age. Hardship withdrawals by a participant are also permitted under certain circumstances.

**Note 2: Summary of Significant Accounting Policies**

Following is a description of significant accounting and reporting policies of the Plan:

Basis of Presentation: The financial statements of the Plan are prepared under the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates: The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Investment Valuation and Income Recognition: The Plan trustees are responsible for oversight of the Plan, determine the appropriateness of the Plan's investment offerings and monitor investment performance. 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.

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 in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based on the terms of the Plan document. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 2: Summary of Significant Accounting Policies (Continued)**

Contributions: Contributions from participants, along with any related employer matching contributions, are recorded in the period the employer withholds payroll deductions from Plan participants. Linchpin's discretionary nonelective employer contribution is recorded when approved by Linchpin's management and collectability is reasonably assured to participants.

Payment of Benefits: Benefits are recorded when paid to participants.

Subsequent Events: In preparing these financial statements, the Plan has evaluated events and transactions for potential recognition or disclosure through August 28, 2025, the date the financial statements were available to be issued. During the period January 1, 2025 through August 28, 2025, the Plan did not have any material recognizable subsequent events.

**Note 3: Information Certified by the Plan's Custodian**

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Plan administrator has instructed the Plan's independent auditors not to perform any auditing procedures with respect to information certified as complete and accurate by Benefit Trust Company, the custodian of the Plan, except to compare such information to information included in the Plan's financial statements and supplemental schedules.

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and supplemental schedules, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2024 and 2023, was obtained or derived from information certified as complete and accurate by the Plan's custodian.

**Note 4: Fair Value Measurements**

GAAP establishes a framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described below:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 Inputs to the valuation methodology include:
  - Quoted prices for similar assets or liabilities in active markets;
  - Quoted prices for identical or similar assets or liabilities in inactive markets;
  - Inputs other than quoted prices that are observable for the assets or liabilities;
  - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 4: Fair Value Measurements (Continued)**

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

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

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

Following is a description of the valuation methodologies used for measuring Plan investments:

Mutual Funds and Money Market Funds: The fair value of mutual funds and money market funds is based on the closing price at year end as reported by the fund. Mutual funds and money market funds are required to publish their daily net asset value and to transact at that price. The mutual and money market funds held by the Plan are deemed to be actively traded.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. There have been no changes in the methodologies used at December 31, 2024 and 2023.

In determining the appropriate levels, the Plan performs a detailed analysis of the assets and liabilities that are to be reported at fair value. The table below presents the assets that are to be measured at fair value on a recurring basis by level within the hierarchy as of December 31, 2024 and 2023:

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 2,954,870	\$ -0-	\$ -0-	\$ 2,954,870
Money market funds	3,060	-0-	-0-	3,060
<b>Total Investments at Fair Value</b>	<b>\$ 2,957,930</b>	<b>\$ -0-</b>	<b>\$ -0-</b>	<b>\$ 2,957,930</b>

  

	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 2,132,690	\$ -0-	\$ -0-	\$ 2,132,690
Money market funds	11,915	-0-	-0-	11,915
<b>Total Investments at Fair Value</b>	<b>\$ 2,144,605</b>	<b>\$ -0-</b>	<b>\$ -0-</b>	<b>\$ 2,144,605</b>

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 5: Notes Receivable from Participants**

As of December 31, 2024 and 2023, 8 and 6 participants, were indebted to the Plan in the total amount of \$69,120 and \$37,397, respectively, as the result of loans made to them by the Plan. The loans are evidenced by promissory notes bearing interest at rates varying from 4.25% to 9.50% per annum, and are payable in installments, the latest of which is due in December 2029. The notes are fully secured by the participants' vested account balances.

**Note 6: Plan Termination**

Linchpin has the right under the Plan agreement to discontinue its contributions and to terminate the Plan, subject to applicable statutory provisions. Linchpin has not indicated any intention to terminate the Plan.

**Note 7: Reconciliation of Financial Statements to Form 5500**

The financial statements of the Plan for the years ended December 31, 2024 and 2023 differ from the amounts reported on Schedule H (Financial Information) of Form 5500 (Annual Return/Report of Employee Benefit Plan) filed with the Internal Revenue Service (IRS). The significant differences for the year ended December 31, 2024, are as follows:

	<u>Form 5500, Schedule H</u>		Financial
	<u>Line No.</u>	<u>Amount</u>	<u>Statements</u>
Net assets available for benefits	11(b)	\$ 3,028,618	\$ 3,039,397
Participant contributions receivable - December 31, 2024		-0-	(6,876)
Employer contributions receivable - December 31, 2024		-0-	(3,903)
		<u>\$ 3,028,618</u>	<u>\$ 3,028,618</u>
Participants contributions	2a(1)(b)	\$ 547,019	\$ 544,916
Employers contributions	2a(1)(a)	290,647	288,986
Participant contributions receivable - December 31, 2023		-0-	8,979
Employer contributions receivable - December 31, 2023		-0-	5,564
Participant contributions receivable - December 31, 2024		-0-	(6,876)
Employer contributions receivable - December 31, 2024		-0-	(3,903)
		<u>\$ 837,666</u>	<u>\$ 837,666</u>

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 7: Reconciliation of Financial Statements to Form 5500 (Continued)**

The significant differences between the financial statements and Schedule H of Form 5500 for the year ended December 31, 2023 are as follows:

	<u>Form 5500, Schedule H</u>		
	Line No.	Amount	Financial Statements
Net assets available for benefits	7a	\$ 2,184,034	\$ 2,198,577
Participant contributions receivable - December 31, 2023		-0-	(8,979)
Employer contributions receivable - December 31, 2023		-0-	(5,564)
		<u>\$ 2,184,034</u>	<u>\$ 2,184,034</u>
Participants contributions	2a(1)(b)	\$ 447,827	\$ 451,682
Employers contributions	2a(1)(a)	245,185	247,562
Participant contributions receivable - December 31, 2022		-0-	4,811
Employer contributions receivable - December 31, 2022		-0-	3,500
Participant contributions receivable - December 31, 2023		-0-	(8,979)
Employer contributions receivable - December 31, 2023		-0-	(5,564)
		<u>\$ 693,012</u>	<u>\$ 693,012</u>

**Note 8: Income Tax Status**

The IRS has ruled, in an opinion letter dated September 26, 2024, that the Non-standardized Pre-approved Profit Sharing/Money Purchase/CODA Plan, established by Guideline, Inc., qualifies under applicable sections of the IRC. An employer who adopts this plan is generally considered to have a plan that is also qualified. The Plan administrator/sponsor believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC; therefore, the Plan is currently exempt from federal income tax. The Plan's federal tax returns are subject to examination by the IRS generally for a period of three years after the returns are filed.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator does not believe that the Plan has any uncertain tax positions. The Plan is subject to routine audits by taxing authorities; however, there are currently no audits for any tax periods in progress.

**Note 9: Parties-in-Interest**

The Plan offers various investment options to the participants which are managed by Benefit Trust Company, the custodian of the Plan. In addition, Guideline provides various recordkeeping services for which it is compensated. During the years ended December 31, 2024 and 2023, the Plan paid administrative fees in the amount of \$3,446 and \$4,258, respectively. Certain officers and employees of the Plan sponsor are administrators of the Plan acting as fiduciaries and are participants in the Plan.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 10: 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.

**Note 11: Administrative Expenses**

The Plan provides that Linchpin, at its discretion, can agree to pay administrative expenses of the Plan. Expenses paid directly by Linchpin are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment-related expenses are included in net appreciation in fair value of investments.

**Note 12: Non-Exempt Prohibited Transactions**

During 2023, Linchpin failed to remit to the Plan's custodian certain employee contributions totaling \$54,314 within the period prescribed by the Department of Labor (DOL) regulations. Linchpin fully corrected \$36,309 of the late remittances as required by the DOL through the Voluntary Fiduciary Correction Program (VFCP). Linchpin made the required contributions to the affected participants' accounts to compensate those participants for potential lost income due to the delays during the year ended December 31, 2023. No such instances were noted for the year ended December 31, 2024, however, the lost earnings on the remaining late remittances from the prior year were corrected during the year ended December 31, 2025.

**LINCHPIN SOLUTIONS, INC. 401(k) PLAN**

**SUPPLEMENTAL SCHEDULES**

**DECEMBER 31, 2024**

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**

**EIN: 47-2057601; Plan #001**

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

**December 31, 2024**

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
<b>Investments in Mutual Funds:</b>				
	Vanguard Group	Total Stock Market Index Fund Admiral Shares		\$ 1,165,811
	Vanguard Group	Developed Markets Index Fund Admiral Shares		451,953
	Vanguard Group	Total Bond Market Index Fund Admiral Shares		345,476
	Vanguard Group	Information Technology Index Fund Admiral Shares		268,416
	Vanguard Group	Emerging Markets Stock Index Fund Admiral Shares		239,816
	Vanguard Group	Real Estate Index Fund Admiral Shares		121,106
	Vanguard Group	Growth Index Fund Admiral Shares		120,885
	Vanguard Group	Total International Bond Index Fund Admiral Shares		116,235
	Vanguard Group	Value Index Fund Admiral Shares		25,285
	Vanguard Group	Extended Market Index Fund Admiral Shares		20,658
	Vanguard Group	Total International Stock Index Fund Admiral Shares		20,592
	Vanguard Group	500 Index Fund Admiral Shares		20,526
	Vanguard Group	Small-Cap Value Index Fund Admiral Shares		13,917
	Vanguard Group	Intermediate-Term Bond Index Fund Admiral Shares		7,691
	Vanguard Group	Short-Term Inflation-Protected Securities Index Fund Admiral Shares		3,161
	Vanguard Group	Mid-Cap Growth Index Fund Admiral Shares		2,874
	Vanguard Group	Long-Term Bond Index Fund Admiral Shares		2,356
	Vanguard Group	Mid-Cap Value Index Fund Admiral Shares		2,332
	Vanguard Group	Small-Cap Growth Index Fund Admiral Shares		2,301
	Vanguard Group	Short-Term Bond Index Fund Admiral Shares		1,776
	Vanguard Group	Dividend Appreciation Index Fund Admiral Shares		681
	Vanguard Group	Mid-Cap Index Fund Admiral Shares		511
	Vanguard Group	Small-Cap Index Fund Admiral Shares		511
				<u><u>\$ 2,954,870</u></u>
<b>Money Market Fund:</b>				
	Vanguard Group	Federal Money Market Fund		<u><u>\$ 3,060</u></u>
<b>Non-Interest Bearing Cash</b>				
				<u><u>\$ 1,568</u></u>
*	<b>Participant Loans</b>	Interest at varying rates of 4.25% to 9.50% payable in installments the latest of which is due in December 2029	<u><u>\$ -0-</u></u>	<u><u>\$ 69,120</u></u>

Notes: (1) \* Party-in-Interest

(2) Column (d) is blank as all investments are participant-directed.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**

**EIN: 47-2057601; Plan #001**

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

**For the Year Ended December 31, 2024**

<b>Total that Constitute Nonexempt Prohibited Transactions</b>				
<b>Participant Contributions Transferred Late to Plan</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>
\$ 18,005	\$ -0-	\$ -0-	\$ 18,005	\$ -0-



**LINCHPIN SOLUTIONS, INC. 401(k) PLAN  
FINANCIAL STATEMENTS AND  
SUPPLEMENTAL SCHEDULES  
DECEMBER 31, 2024 AND 2023**

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## **Independent Auditor's Report**

To the Plan Administrator  
Linchpin Solutions, Inc. 401(k) Plan

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

We have performed audits of the accompanying financial statements of Linchpin Solutions, Inc. 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Linchpin Solutions, Inc. 401(k) Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

### **Opinion**

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

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

## **Independent Auditor's Report (Continued)**

### **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Linchpin Solutions, Inc. 401(k) Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

### **Responsibilities of Management for the Financial Statements**

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

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

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

### **Auditor's Responsibilities for the Audit of the Financial Statements**

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

## **Independent Auditor's Report (Continued)**

### **Auditor's Responsibilities for the Audit of the Financial Statements (Continued)**

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Linchpin Solutions, Inc. 401(k) Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Linchpin Solutions, Inc. 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

**Independent Auditor's Report (Continued)**

**Supplemental Schedules Required by ERISA**

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2024 and the Schedule of Delinquent Participant Contributions for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

- the form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

*Gross, Mendelsohn & Associates, P.A.*

Baltimore, Maryland  
August 28, 2025

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Statements of Net Assets Available for Benefits**  
**December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
<b>Assets</b>		
Investments:		
Investments in mutual funds, at fair value	\$ 2,954,870	\$ 2,132,690
Money market funds, at fair value	3,060	11,915
Total Investments	<u>2,957,930</u>	<u>2,144,605</u>
Receivables:		
Notes receivable from participants	69,120	37,397
Participant contributions receivable	6,876	8,979
Employer contributions receivable	3,903	5,564
Total Receivables	<u>79,899</u>	<u>51,940</u>
Cash (non-interest bearing)	<u>1,568</u>	<u>2,032</u>
<b>Total Assets</b>	<b>3,039,397</b>	<b>2,198,577</b>
<b>Liabilities</b>	<u>-0-</u>	<u>-0-</u>
<b>Net Assets Available for Benefits</b>	<b><u>\$ 3,039,397</u></b>	<b><u>\$ 2,198,577</u></b>

The accompanying notes are an integral part of these financial statements.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Statements of Changes in Net Assets Available for Benefits**  
**Years Ended December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
<b>Additions</b>		
Investment income:		
Net appreciation in fair value of investments	\$ 291,888	\$ 274,766
Interest and dividends	58,120	47,571
Net Investment Income	<u>350,008</u>	<u>322,337</u>
Interest income on notes receivable from participants	<u>2,400</u>	1,905
Contributions:		
Participant contributions:		
Payroll deductions	544,916	451,682
Rollover contributions	70,684	94,047
Employer contributions	<u>288,986</u>	247,562
Total Contributions	<u>904,586</u>	<u>793,291</u>
Other Income	<u>1,612</u>	1,139
Total Additions	<u>1,258,606</u>	1,118,672
<b>Deductions</b>		
Benefits paid to participants	414,340	466,783
Administrative expenses	<u>3,446</u>	4,258
Total Deductions	<u>417,786</u>	<u>471,041</u>
<b>Net Increase</b>	<b>840,820</b>	647,631
<b>Net Assets Available for Benefits - Beginning of Year</b>	<u>2,198,577</u>	1,550,946
<b>Net Assets Available for Benefits - End of Year</b>	<u>\$ 3,039,397</u>	<u>\$ 2,198,577</u>

The accompanying notes are an integral part of these financial statements.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 1: Description of Plan**

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

General: The Plan is a defined contribution retirement plan established by Linchpin Solutions, Inc. (Linchpin) under a prototype plan sponsored by Guideline, Inc. (Guideline). The Plan generally covers employees of Linchpin, except union employees, nonresident aliens, and leased employees, who are a current employee of Linchpin and who have attained the age of 21. An eligible employee who has satisfied the eligibility requirements becomes a participant in the Plan for all contribution types as of the first day of the pay period after or coincident with the date eligibility requirements are met. The Plan qualifies under Section 401(k) of the Internal Revenue Code (IRC) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Participant Contributions: The Plan generally allows eligible participants to contribute an amount not to exceed the lesser of 100% of their compensation or an amount which, when added to other additions (exclusive of earnings) to the participant's account in any Plan year, does not exceed the maximum limitation on annual additions to a participant's account under applicable provisions of the IRC. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participant contributions are made through payroll deductions. Each participant designates the percentage of their contribution which is to be invested in one or more of the available investment fund options. Participants have the opportunity to change their investment options daily. Participants are also allowed to rollover their account balances from other qualified retirement plans. The Plan has an automatic enrollment feature whereby a participant who meets eligibility requirements of the Plan will have an initial percentage of their pay withheld unless the participant elects to decline enrollment. The Plan auto enrolls all eligible participants at 1% deferral of their compensation. The Plan does not have an auto escalation feature.

Employer Contributions: The Plan has a safe-harbor match where Linchpin is required to match 100% of each employee's contributions up to 3% of the employee's eligible compensation and 50% of employee contributions that exceeds the first 3% of compensation. The maximum employee contribution eligible for matching is 5% of compensation. The Plan also allows Linchpin to make a discretionary nonelective employer contribution. For the years ended December 31, 2024 and 2023, there were no discretionary contributions.

Participant Accounts: Each participant's account is credited with the participant's contributions, allocations of Linchpin's contributions, and Plan earnings, losses and administrative expenses. Plan earnings and losses are allocated based on the account balances of the participants. Allocation of Linchpin's contributions not based upon participant contributions are based on the compensation of the eligible employees. Administrative expenses are allocated based on participant account balances or specific participant transactions. The benefit to which a participant is entitled is that which can be provided from the participant's vested account balance. All Plan assets as of December 31, 2024 and 2023 have been allocated to participant's accounts, except for participant and employer contributions receivables.

Vesting: Participants are immediately vested in all of their contributions and investment earnings, thereon. Employer safe harbor and discretionary nonelective contributions are fully vested and non-forfeitable when such contributions are made to a participant's account.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 1: Description of Plan (Continued)**

Notes Receivable from Participants: Participants may borrow from their accounts, a minimum of \$1,000 and up to a maximum of the lesser of \$50,000 reduced by the excess of the highest outstanding balance of loans during the one year period ending on the day before the loan is made or 50% of the present value of their vested account balance. The loans are secured by the balance in the participant's account and bear interest at 1% above the prime rate at the time of issuance. Principal and interest are paid through payroll deductions. A participant may have only one loan outstanding at any given time.

Payment of Benefits: Upon termination of employment, a participant may elect to have vested Plan benefits distributed as a lump-sum payment. Disbursements may be made as soon as administratively feasible following severance of employment. Distributions upon the death of a participant will be made within five years of the death for all beneficiaries. Participants are generally required to take minimum distributions upon reaching the age of 73. In-service withdrawals of a participant's vested account balance are permitted after a participant has attained 59½ years of age. Hardship withdrawals by a participant are also permitted under certain circumstances.

**Note 2: Summary of Significant Accounting Policies**

Following is a description of significant accounting and reporting policies of the Plan:

Basis of Presentation: The financial statements of the Plan are prepared under the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates: The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the amounts reported in the financial statements and accompanying notes. Actual results could differ from those estimates.

Investment Valuation and Income Recognition: The Plan trustees are responsible for oversight of the Plan, determine the appropriateness of the Plan's investment offerings and monitor investment performance. 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.

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 in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants: Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based on the terms of the Plan document. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 2: Summary of Significant Accounting Policies (Continued)**

Contributions: Contributions from participants, along with any related employer matching contributions, are recorded in the period the employer withholds payroll deductions from Plan participants. Linchpin's discretionary nonelective employer contribution is recorded when approved by Linchpin's management and collectability is reasonably assured to participants.

Payment of Benefits: Benefits are recorded when paid to participants.

Subsequent Events: In preparing these financial statements, the Plan has evaluated events and transactions for potential recognition or disclosure through August 28, 2025, the date the financial statements were available to be issued. During the period January 1, 2025 through August 28, 2025, the Plan did not have any material recognizable subsequent events.

**Note 3: Information Certified by the Plan's Custodian**

The Plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Plan administrator has instructed the Plan's independent auditors not to perform any auditing procedures with respect to information certified as complete and accurate by Benefit Trust Company, the custodian of the Plan, except to compare such information to information included in the Plan's financial statements and supplemental schedules.

Certain information related to investments and notes receivable from participants disclosed in the accompanying financial statements and supplemental schedules, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the years ended December 31, 2024 and 2023, was obtained or derived from information certified as complete and accurate by the Plan's custodian.

**Note 4: Fair Value Measurements**

GAAP establishes a framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy are described below:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 Inputs to the valuation methodology include:
  - Quoted prices for similar assets or liabilities in active markets;
  - Quoted prices for identical or similar assets or liabilities in inactive markets;
  - Inputs other than quoted prices that are observable for the assets or liabilities;
  - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 4: Fair Value Measurements (Continued)**

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

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

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

Following is a description of the valuation methodologies used for measuring Plan investments:

Mutual Funds and Money Market Funds: The fair value of mutual funds and money market funds is based on the closing price at year end as reported by the fund. Mutual funds and money market funds are required to publish their daily net asset value and to transact at that price. The mutual and money market funds held by the Plan are deemed to be actively traded.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. There have been no changes in the methodologies used at December 31, 2024 and 2023.

In determining the appropriate levels, the Plan performs a detailed analysis of the assets and liabilities that are to be reported at fair value. The table below presents the assets that are to be measured at fair value on a recurring basis by level within the hierarchy as of December 31, 2024 and 2023:

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 2,954,870	\$ -0-	\$ -0-	\$ 2,954,870
Money market funds	3,060	-0-	-0-	3,060
<b>Total Investments at Fair Value</b>	<b>\$ 2,957,930</b>	<b>\$ -0-</b>	<b>\$ -0-</b>	<b>\$ 2,957,930</b>

  

	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 2,132,690	\$ -0-	\$ -0-	\$ 2,132,690
Money market funds	11,915	-0-	-0-	11,915
<b>Total Investments at Fair Value</b>	<b>\$ 2,144,605</b>	<b>\$ -0-</b>	<b>\$ -0-</b>	<b>\$ 2,144,605</b>

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 5: Notes Receivable from Participants**

As of December 31, 2024 and 2023, 8 and 6 participants, were indebted to the Plan in the total amount of \$69,120 and \$37,397, respectively, as the result of loans made to them by the Plan. The loans are evidenced by promissory notes bearing interest at rates varying from 4.25% to 9.50% per annum, and are payable in installments, the latest of which is due in December 2029. The notes are fully secured by the participants' vested account balances.

**Note 6: Plan Termination**

Linchpin has the right under the Plan agreement to discontinue its contributions and to terminate the Plan, subject to applicable statutory provisions. Linchpin has not indicated any intention to terminate the Plan.

**Note 7: Reconciliation of Financial Statements to Form 5500**

The financial statements of the Plan for the years ended December 31, 2024 and 2023 differ from the amounts reported on Schedule H (Financial Information) of Form 5500 (Annual Return/Report of Employee Benefit Plan) filed with the Internal Revenue Service (IRS). The significant differences for the year ended December 31, 2024, are as follows:

	<u>Form 5500, Schedule H</u>		
	<u>Line No.</u>	<u>Amount</u>	<u>Financial Statements</u>
Net assets available for benefits	11(b)	\$ 3,028,618	\$ 3,039,397
Participant contributions receivable - December 31, 2024		-0-	(6,876)
Employer contributions receivable - December 31, 2024		-0-	(3,903)
		<u>\$ 3,028,618</u>	<u>\$ 3,028,618</u>
Participants contributions	2a(1)(b)	\$ 547,019	\$ 544,916
Employers contributions	2a(1)(a)	290,647	288,986
Participant contributions receivable - December 31, 2023		-0-	8,979
Employer contributions receivable - December 31, 2023		-0-	5,564
Participant contributions receivable - December 31, 2024		-0-	(6,876)
Employer contributions receivable - December 31, 2024		-0-	(3,903)
		<u>\$ 837,666</u>	<u>\$ 837,666</u>

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 7: Reconciliation of Financial Statements to Form 5500 (Continued)**

The significant differences between the financial statements and Schedule H of Form 5500 for the year ended December 31, 2023 are as follows:

	<u>Form 5500, Schedule H</u>		
	Line No.	Amount	Financial Statements
Net assets available for benefits	7a	\$ 2,184,034	\$ 2,198,577
Participant contributions receivable - December 31, 2023		-0-	(8,979)
Employer contributions receivable - December 31, 2023		-0-	(5,564)
		<u>\$ 2,184,034</u>	<u>\$ 2,184,034</u>
Participants contributions	2a(1)(b)	\$ 447,827	\$ 451,682
Employers contributions	2a(1)(a)	245,185	247,562
Participant contributions receivable - December 31, 2022		-0-	4,811
Employer contributions receivable - December 31, 2022		-0-	3,500
Participant contributions receivable - December 31, 2023		-0-	(8,979)
Employer contributions receivable - December 31, 2023		-0-	(5,564)
		<u>\$ 693,012</u>	<u>\$ 693,012</u>

**Note 8: Income Tax Status**

The IRS has ruled, in an opinion letter dated September 26, 2024, that the Non-standardized Pre-approved Profit Sharing/Money Purchase/CODA Plan, established by Guideline, Inc., qualifies under applicable sections of the IRC. An employer who adopts this plan is generally considered to have a plan that is also qualified. The Plan administrator/sponsor believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC; therefore, the Plan is currently exempt from federal income tax. The Plan's federal tax returns are subject to examination by the IRS generally for a period of three years after the returns are filed.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator does not believe that the Plan has any uncertain tax positions. The Plan is subject to routine audits by taxing authorities; however, there are currently no audits for any tax periods in progress.

**Note 9: Parties-in-Interest**

The Plan offers various investment options to the participants which are managed by Benefit Trust Company, the custodian of the Plan. In addition, Guideline provides various recordkeeping services for which it is compensated. During the years ended December 31, 2024 and 2023, the Plan paid administrative fees in the amount of \$3,446 and \$4,258, respectively. Certain officers and employees of the Plan sponsor are administrators of the Plan acting as fiduciaries and are participants in the Plan.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**  
**Notes to Financial Statements**  
**December 31, 2024 and 2023**

**Note 10: 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.

**Note 11: Administrative Expenses**

The Plan provides that Linchpin, at its discretion, can agree to pay administrative expenses of the Plan. Expenses paid directly by Linchpin are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment-related expenses are included in net appreciation in fair value of investments.

**Note 12: Non-Exempt Prohibited Transactions**

During 2023, Linchpin failed to remit to the Plan's custodian certain employee contributions totaling \$54,314 within the period prescribed by the Department of Labor (DOL) regulations. Linchpin fully corrected \$36,309 of the late remittances as required by the DOL through the Voluntary Fiduciary Correction Program (VFCP). Linchpin made the required contributions to the affected participants' accounts to compensate those participants for potential lost income due to the delays during the year ended December 31, 2023. No such instances were noted for the year ended December 31, 2024, however, the lost earnings on the remaining late remittances from the prior year were corrected during the year ended December 31, 2025.

**LINCHPIN SOLUTIONS, INC. 401(k) PLAN**

**SUPPLEMENTAL SCHEDULES**

**DECEMBER 31, 2024**

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**

**EIN: 47-2057601; Plan #001**

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

**December 31, 2024**

(a)	(b) Identity of Issue, Borrower, or Similar Party	(c) Description of Investment	(d) Cost	(e) Current Value
<b>Investments in Mutual Funds:</b>				
	Vanguard Group	Total Stock Market Index Fund Admiral Shares		\$ 1,165,811
	Vanguard Group	Developed Markets Index Fund Admiral Shares		451,953
	Vanguard Group	Total Bond Market Index Fund Admiral Shares		345,476
	Vanguard Group	Information Technology Index Fund Admiral Shares		268,416
	Vanguard Group	Emerging Markets Stock Index Fund Admiral Shares		239,816
	Vanguard Group	Real Estate Index Fund Admiral Shares		121,106
	Vanguard Group	Growth Index Fund Admiral Shares		120,885
	Vanguard Group	Total International Bond Index Fund Admiral Shares		116,235
	Vanguard Group	Value Index Fund Admiral Shares		25,285
	Vanguard Group	Extended Market Index Fund Admiral Shares		20,658
	Vanguard Group	Total International Stock Index Fund Admiral Shares		20,592
	Vanguard Group	500 Index Fund Admiral Shares		20,526
	Vanguard Group	Small-Cap Value Index Fund Admiral Shares		13,917
	Vanguard Group	Intermediate-Term Bond Index Fund Admiral Shares		7,691
	Vanguard Group	Short-Term Inflation-Protected Securities Index Fund Admiral Shares		3,161
	Vanguard Group	Mid-Cap Growth Index Fund Admiral Shares		2,874
	Vanguard Group	Long-Term Bond Index Fund Admiral Shares		2,356
	Vanguard Group	Mid-Cap Value Index Fund Admiral Shares		2,332
	Vanguard Group	Small-Cap Growth Index Fund Admiral Shares		2,301
	Vanguard Group	Short-Term Bond Index Fund Admiral Shares		1,776
	Vanguard Group	Dividend Appreciation Index Fund Admiral Shares		681
	Vanguard Group	Mid-Cap Index Fund Admiral Shares		511
	Vanguard Group	Small-Cap Index Fund Admiral Shares		511
				<u>\$ 2,954,870</u>
<b>Money Market Fund:</b>				
	Vanguard Group	Federal Money Market Fund		<u>\$ 3,060</u>
<b>Non-Interest Bearing Cash</b>				
				<u>\$ 1,568</u>
*	<b>Participant Loans</b>	Interest at varying rates of 4.25% to 9.50% payable in installments the latest of which is due in December 2029	<u>\$ -0-</u>	<u>\$ 69,120</u>

Notes: (1) \* Party-in-Interest

(2) Column (d) is blank as all investments are participant-directed.

**LINCHPIN SOLUTIONS, INC. 401(K) PLAN**

**EIN: 47-2057601; Plan #001**

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

**For the Year Ended December 31, 2024**

<b>Total that Constitute Nonexempt Prohibited Transactions</b>				
<b>Participant Contributions Transferred Late to Plan</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>
\$ 18,005	\$ -0-	\$ -0-	\$ 18,005	\$ -0-

