

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: HARTFORD INTERNATIONAL OPPORTUNITIES RET OPT
1b Three-digit plan number (PN): 946
1c Effective date of plan
2a Plan sponsor's name (employer, if for a single-employer plan): TRANSAMERICA LIFE INSURANCE COMPANY
2b Employer Identification Number (EIN): 39-0989781
2c Plan Sponsor's telephone number: 319-355-6449
2d Business code (see instructions)

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

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

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

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

Form 5500 (2024) v. 240311

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code _____

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

A Name of plan <u>HARTFORD INTERNATIONAL OPPORTUNITIES RET OPT</u>	B Three-digit plan number (PN)	<u>946</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>TRANSAMERICA LIFE INSURANCE COMPANY</u>	D Employer Identification Number (EIN) <u>39-0989781</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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d Entity code

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d Entity code

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

Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
	(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)	
a Plan name	BALL AUTOMOTIVE GROUP 401(K) PLAN	
b Name of plan sponsor	BALL AUTOMOTIVE GROUP	c EIN-PN 95-2571142-002
a Plan name	K2 ADVISORY GROUP, LLC 401(K) PLAN	
b Name of plan sponsor	K2 ADVISORY GROUP, LLC	c EIN-PN 82-1079404-001
a Plan name	EPPY'S DRUG 401(K)	
b Name of plan sponsor	EPPY'S DRUG STORE, INC.	c EIN-PN 55-0607772-001
a Plan name	TKOR 401(K) PLAN	
b Name of plan sponsor	RESTON CONSTRUCTION, LLC	c EIN-PN 85-3812403-001
a Plan name	REGULUS 401(K)	
b Name of plan sponsor	REGULUS GROUP, LLC	c EIN-PN 33-1009928-002
a Plan name	TURBONETICS ENGINEERING & SERVICES, INC. 401(K) PROFIT SHARING PLAN	
b Name of plan sponsor	TURBONETICS ENGINEERING & SERVICES, INC.	c EIN-PN 74-2999395-001
a Plan name	FRONTIER MEDICAL ASSOCIATES 401(K) PLAN	
b Name of plan sponsor	FRONTIER MEDICAL ASSOCIATES	c EIN-PN 45-0558452-001
a Plan name	UPPER CERVICAL CHIROPRACTIC 401(K) PLAN	
b Name of plan sponsor	UPPER CERVICAL CHIROPRACTIC OF MONMOUTH, LLC	c EIN-PN 25-1910563-001
a Plan name	CHARLES AUTO FAMILY 401(K) PLAN	
b Name of plan sponsor	CHARLES CHEVROLET OLDSMOBILE, INC. DBA CHARLES AUTO FAMILY	c EIN-PN 34-0877679-001
a Plan name	CHEMCEL EMPLOYEES FEDERAL CREDIT UNION 401(K) PLAN AND TRUST	
b Name of plan sponsor	CHEMCEL FEDERAL CREDIT UNION	c EIN-PN 74-6047771-001
a Plan name	H&S FIELD SERVICES 401(K) PROFIT SHARING PLAN	
b Name of plan sponsor	H & S FIELD SERVICES INC.	c EIN-PN 20-3401221-001
a Plan name	NATIONAL HANGER CO., INC. 401(K) PROFIT SHARING PLAN	
b Name of plan sponsor	NATIONAL HANGER COMPANY, INC.	c EIN-PN 13-5582609-001

Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
	(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)	
a	Plan name CORNETT ROOFING SYSTEMS 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor CORNETT ROOFING SYSTEMS	c EIN-PN 20-0482602-001
a	Plan name ON DISPLAY 401(K) PLAN	
b	Name of plan sponsor ON DISPLAY LTD	c EIN-PN 31-1480546-002
a	Plan name P&S COMPRESSOR & SPRAY EQUIPMENT, INC. 401(K) PLAN	
b	Name of plan sponsor P&S COMPRESSOR & SPRAY EQUIPMENT, INC.	c EIN-PN 52-1573686-001
a	Plan name RELEX SOLUTIONS, INC. 401(K) PLAN	
b	Name of plan sponsor RELEX SOLUTIONS, INC.	c EIN-PN 30-0882152-001
a	Plan name C.C. BATTERY CO., INC. EMPLOYEE'S 401(K) PROFIT SHARING PLAN AND TRUST	
b	Name of plan sponsor C.C. BATTERY CO., INC.	c EIN-PN 74-1871509-002
a	Plan name USA WATER SKI INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor USA WATER SKI & WAKE SPORTS INC.	c EIN-PN 59-0841458-001
a	Plan name CONTROLS & WEIGHING SYSTEMS 401(K) PLAN	
b	Name of plan sponsor CONTROLS & WEIGHING SYSTEMS, INC.	c EIN-PN 59-1588191-001
a	Plan name ACT LABORATORIES, INC. 401(K) PLAN	
b	Name of plan sponsor ACT LABORATORIES, INC.	c EIN-PN 30-0857299-001
a	Plan name CR SVS US LLC 401(K) PLAN	
b	Name of plan sponsor CR SVS US LLC	c EIN-PN 45-4051399-001
a	Plan name SKIENCE, LLC 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor SKIENCE, LLC	c EIN-PN 54-2058238-001
a	Plan name OPM EARNINGS 401(K) SAFE HARBOR PROFIT SHARING PLAN	
b	Name of plan sponsor OPM EARNINGS DBA LIMESTONE WEALTH ADVISORS	c EIN-PN 61-1374312-001
a	Plan name DELAWARE VALLEY ANESTHESIA ASSOCIATES, LLC PROFIT SHARING PLAN	
b	Name of plan sponsor DELAWARE VALLEY ANESTHESIA ASSOCIATES LLC	c EIN-PN 22-3501151-001

Part II		Information on Participating Plans (to be completed by DFEs, other than DCGs)	
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)			
a	Plan name	INTEGRATED LAKES MANAGEMENT 401(K) PLAN	
b	Name of plan sponsor	INTEGRATED LAKES MANAGEMENT, INC.	c EIN-PN 20-3197661-001
a	Plan name	STAR TIRE, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	STAR TIRE, INC.	c EIN-PN 75-1502226-001
a	Plan name	DESTINY HOSPICE CARE, INC. 401(K) PLAN	
b	Name of plan sponsor	DESTINY HOSPICE CARE, INC.	c EIN-PN 27-3919723-001
a	Plan name	ATLANTIC GOLF AND TURF 401(K) PLAN	
b	Name of plan sponsor	ATLANTIC GOLF AND TURF LLC	c EIN-PN 27-1400038-001
a	Plan name	BASCOM PHARMACY LLC RETIREMENT PLAN	
b	Name of plan sponsor	BASCOM PHARMACY LLC	c EIN-PN 57-1220246-001
a	Plan name	EDUCE PROSPERITY PLAN	
b	Name of plan sponsor	EDUCE SALON	c EIN-PN 45-5491594-001
a	Plan name	THE COLIBRI COLLECTIVE, LLC. 401(K) PLAN	
b	Name of plan sponsor	THE COLIBRI COLLECTIVE, LLC	c EIN-PN 82-1629463-001
a	Plan name	QMETRICS, INC. 401(K) PLAN	
b	Name of plan sponsor	QMETRICS, INC.	c EIN-PN 87-0761590-001
a	Plan name	MASTECH CONSTRUCTION & INTERIORS, INC 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	MASTECH CONSTRUCTION & INTERIORS, INC	c EIN-PN 25-1712505-001
a	Plan name	PARAMOUNT ASSOCIATES 401(K) PLAN	
b	Name of plan sponsor	PARAMOUNT ASSOCIATES, LLC	c EIN-PN 82-1770805-001
a	Plan name	POWELL CONSTRUCTORS 401(K) PLAN & TRUST	
b	Name of plan sponsor	POWELL CONSTRUCTORS	c EIN-PN 03-0549543-001
a	Plan name	PROTECTIVE PACKAGING SOLUTIONS 401(K) PLAN	
b	Name of plan sponsor	FOAM FABRICATORS ACQUISITION, LLC	c EIN-PN 84-0814184-001

Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
	(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)	
a	Plan name RISING SUN DEVELOPING COMPANY 401(K) PLAN	
b	Name of plan sponsor RISING SUN DEVELOPING COMPANY	c EIN-PN 31-1557343-001
a	Plan name STATE-OF-THE-ART PHYSICAL THERAPY, INC. 401(K) PLAN	
b	Name of plan sponsor STATE-OF-THE-ART PHYSICAL THERAPY, INC.	c EIN-PN 33-0542970-001
a	Plan name UNI-GRIP, INC. EMPLOYEE SAVINGS AND RETIREMENT PLAN	
b	Name of plan sponsor UNI-GRIP, INC.	c EIN-PN 34-1108705-001
a	Plan name WASATCH DISTRIBUTING COMPANY, INC. PROFIT SHARING PLAN	
b	Name of plan sponsor WASATCH DISTRIBUTING COMPANY, INC.	c EIN-PN 87-0206345-001
a	Plan name AUTOELECTRIC OF AMERICA, INC. 401(K) PLAN	
b	Name of plan sponsor AUTOELECTRIC OF AMERICA, INC.	c EIN-PN 74-2964877-001
a	Plan name CARPE DIEM RECON RETIREMENT PLAN	
b	Name of plan sponsor CARPE DIEM AUTOMOTIVE RECONDITIONING, LLC	c EIN-PN 81-4451244-001
a	Plan name EL PRADO STONE LP 401(K) PLAN	
b	Name of plan sponsor EL PRADO STONE LP	c EIN-PN 47-2747432-001
a	Plan name EYEONE, P.L.C. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor EYEONE, P.L.C.	c EIN-PN 54-1738160-001
a	Plan name EYEONE, P.L.C. 401(K) PROFIT SHARING PLAN 002	
b	Name of plan sponsor EYEONE, P.L.C.	c EIN-PN 54-1738160-002
a	Plan name FABIAN A RAMOS MD PLLC 401(K) PLAN	
b	Name of plan sponsor FABIAN A RAMOS MD PLLC	c EIN-PN 20-1861799-001
a	Plan name FIDDLEHEAD BREWING COMPANY 401(K) PLAN	
b	Name of plan sponsor FIDDLEHEAD BREWERY	c EIN-PN 27-3621652-001
a	Plan name FIELD FRESH FOODS 401(K) PLAN	
b	Name of plan sponsor FIELD FRESH FOODS	c EIN-PN 95-4489479-001

Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
	(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)	
a	Plan name FIELD SERVICES 401(K) PLAN	
b	Name of plan sponsor AGRONOMIC FIELD SERVICES, LLC DBA FIELD SERVICES LLC	c EIN-PN 68-0625733-001
a	Plan name HILLSDALE CONSTRUCTION AND EXCAVATING COMPANY, INC. 401(K) PLAN	
b	Name of plan sponsor HILLSDALE CONSTRUCTION AND EXCAVATION COMPANY, INC.	c EIN-PN 25-1570704-001
a	Plan name J. GREG ALLEN BUILDER INC. PROFIT SHARING 401 (K) PLAN & TRUST	
b	Name of plan sponsor J. GREG ALLEN BUILDER, INC.	c EIN-PN 35-1686449-001
a	Plan name AIR COMPRESSOR SOLUTIONS, INC. EMPLOYEE 401(K) PLAN	
b	Name of plan sponsor AIR COMPRESSOR SOLUTIONS, INC.	c EIN-PN 27-0017675-001
a	Plan name KINETIC DESIGN, INC. 401(K) PLAN	
b	Name of plan sponsor KINETIC DESIGN, INC.	c EIN-PN 82-2375904-001
a	Plan name NORTHGATE 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor NORTHGATE	c EIN-PN 38-2503040-001
a	Plan name NORTHWEST CHRISTIAN SCHOOL 401(K) PLAN	
b	Name of plan sponsor NORTHWEST CHRISTIAN SCHOOL	c EIN-PN 86-0445016-001
a	Plan name PARKER SQUARED AND AFFILIATED COMPANIES 401(K) PLAN	
b	Name of plan sponsor PARKER SQUARED, INC. DBA SLEEPING BABY, INC.	c EIN-PN 27-0402271-001
a	Plan name SCOGGIN DICKEY CHEVROLET 401K PROFIT SHARING PLAN	
b	Name of plan sponsor SCOGGIN DICKEY CHEVROLET BUICK, INC.	c EIN-PN 75-0744374-001
a	Plan name VAUGHN WATER COMPANY 401(K) PLAN	
b	Name of plan sponsor VAUGHN WATER COMPANY	c EIN-PN 95-1600230-002
a	Plan name VELOCITY COMMERCIAL CAPITAL 401(K) PLAN	
b	Name of plan sponsor VELOCITY COMMERCIAL CAPITAL, LLC	c EIN-PN 20-1193192-001
a	Plan name WINDOW ENERGY FILM, INC. / SOLAR TINT 401(K) RETIREMENT PLAN	
b	Name of plan sponsor WINDOW ENERGY FILM, INC. / SOLAR TINT	c EIN-PN 03-0381876-001

Part II		Information on Participating Plans (to be completed by DFEs, other than DCGs)	
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)			
a	Plan name	WINFREY DENTAL AESTHETICS 401(K) PLAN	
b	Name of plan sponsor	WINFREY DENTAL AESTHETICS	c EIN-PN 73-1642618-001
a	Plan name	WINSLOW CAMPUS OF CARE 401(K) PLAN	
b	Name of plan sponsor	WINSLOW CONVALESCENT CENTER DBA WINSLOW CAMPUS OF CARE	c EIN-PN 86-0320039-001
a	Plan name	KLJ-FB 401(K) PLAN	
b	Name of plan sponsor	FOUR BOARD WOODWORKS LLC	c EIN-PN 81-2214411-001
a	Plan name	MRK FINANCIAL SOLUTIONS 401(K) PLAN	
b	Name of plan sponsor	SNIEGOCKI WEAVER FINANCIAL SERVICES	c EIN-PN 27-4522792-001
a	Plan name	ROBERT L JOHNSTON, INC. 401(K) PLAN	
b	Name of plan sponsor	ROBERT L JOHNSTON, INC	c EIN-PN 54-0761430-001
a	Plan name	SERDA'S PLUMBING, INC 401K PROFIT SHARING PLAN	
b	Name of plan sponsor	SERDA'S PLUMBING, INC.	c EIN-PN 46-4386851-001
a	Plan name	SYMONS ADVANCED VALUED EMPLOYEE RETIREMENT PLAN	
b	Name of plan sponsor	SYMONS FIRE PROTECTION, INC.	c EIN-PN 03-0378557-001
a	Plan name	VETERINARY SURGICAL SPECIALISTS RETIREMENT TRUST	
b	Name of plan sponsor	VETERINARY SURGICAL SPECIALISTS	c EIN-PN 36-4893102-001
a	Plan name	ARIZONA HOUSING, INC. 401(K) PLAN	
b	Name of plan sponsor	ARIZONA HOUSING, INC.	c EIN-PN 86-0811431-001
a	Plan name	BROADLEAF, INC. 401(K) PROFIT SHARING PLAN & TRUST	
b	Name of plan sponsor	BROADLEAF, INC.	c EIN-PN 26-2561880-001
a	Plan name	EMCO GLADE SPRINGS HOSPITALITY, LLC 401(K) PLAN	
b	Name of plan sponsor	EMCO GLADE SPRINGS HOSPITALITY, LLC	c EIN-PN 20-0976658-001
a	Plan name	MURTCO, INC. PROFIT SHARING TRUST	
b	Name of plan sponsor	MURTCO, INC.	c EIN-PN 61-1127838-001

Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
	(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)	
a	Plan name PRO BOX STORAGE 401(K) PLAN	
b	Name of plan sponsor PRO BOX PORTABLE STORAGE, LLC	c EIN-PN 35-2485775-001
a	Plan name SOUND SOURCES TECHNOLOGY, INC. 401(K) PLAN	
b	Name of plan sponsor SOUND SOURCES TECHNOLOGY, INC.	c EIN-PN 36-4508386-001
a	Plan name WORKABLE, INC. 401(K) PLAN	
b	Name of plan sponsor WORKABLE, INC.	c EIN-PN 61-1747677-002
a	Plan name WORTH LAW GROUP PS 401(K) PLAN	
b	Name of plan sponsor WORTH LAW GROUP, PS	c EIN-PN 80-0031729-001
a	Plan name ALL ENVIRONMENTAL, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor ALL ENVIRONMENTAL, INC.	c EIN-PN 68-0288965-001
a	Plan name CHAHAL & ASSOCIATES, INC RETIREMENT SAVINGS PLAN	
b	Name of plan sponsor CHAHAL & ASSOCIATES, INC	c EIN-PN 20-8145988-001
a	Plan name D.M. HARRIS, LLC 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor D.M. HARRIS, LLC	c EIN-PN 47-2383937-001
a	Plan name GOLF CART KING 401(K) PROFIT SHARING PLAN AND TRUST	
b	Name of plan sponsor GOLF CART KING LLC	c EIN-PN 80-0743217-001
a	Plan name ALLEGHANY ASPHALT AND CONSTRUCTION, INC. 401(K) PLAN	
b	Name of plan sponsor ALLEGHANY ASPHALT AND CONSTRUCTION, INC.	c EIN-PN 54-1723930-001
a	Plan name CICERO ADAMS, LLC 401(K) PLAN	
b	Name of plan sponsor CICEROADAMS, LLC	c EIN-PN 47-2819390-001
a	Plan name CIPM RETIREMENT PLAN	
b	Name of plan sponsor CUSTOM INTERVENTIONAL PAIN MANAGEMENT, LLC	c EIN-PN 27-2527059-001
a	Plan name FLORIDA SPINE 401(K) PLAN	
b	Name of plan sponsor FLORIDA SPINE ASSOCIATES, LLC	c EIN-PN 82-0835183-001

Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
	(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)	
a	Plan name PHOENIX CENTER RETIREMENT PLAN	
b	Name of plan sponsor PHOENIX CENTER FOR ADVANCED LEGAL & ECONOMIC PUBLIC POLICY STUDIES	c EIN-PN 52-2079266-001
a	Plan name B&J'S PIZZA 401(K) PLAN	
b	Name of plan sponsor JAKC INC. DBA B&J'S PIZZA	c EIN-PN 74-2468849-001
a	Plan name BULTHAUP SCOTTSDALE, LLC 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor BULTHAUP SCOTTSDALE, LLC	c EIN-PN 20-5667168-001
a	Plan name EAST VALLEY UROLOGY CENTER 401(K) PLAN	
b	Name of plan sponsor EAST VALLEY UROLOGY CENTER, PLC	c EIN-PN 81-3825715-001
a	Plan name LUKE DRAILY CONSTRUCTION CO., INC. 401(K) SAVINGS PLAN	
b	Name of plan sponsor LUKE DRAILY CONSTRUCTION COMPANY, INC.	c EIN-PN 43-1796529-001
a	Plan name PIMMEX CONTRACTING RETIREMENT PLAN	
b	Name of plan sponsor PIMMEX CONTRACTING CORPORATION	c EIN-PN 26-4017964-001
a	Plan name PIVOTAL HOUSING PARTNERS LLC 401(K) RETIREMENT SAVINGS PLAN	
b	Name of plan sponsor PIVOTAL HOUSING PARTNERS LLC	c EIN-PN 81-4615424-001
a	Plan name TFG TREE FREE, INC. 401 K PROFIT SHARING PLAN	
b	Name of plan sponsor TFG TREE FREE, INC.	c EIN-PN 56-2628897-001
a	Plan name WEST DES MOINES OB/GYN ASSOCIATES 401(K) PLAN	
b	Name of plan sponsor WEST DES MOINES OB/GYN ASSOCIATES, P.C.	c EIN-PN 42-1391851-001
a	Plan name	
b	Name of plan sponsor	c EIN-PN
a	Plan name	
b	Name of plan sponsor	c EIN-PN
a	Plan name	
b	Name of plan sponsor	c EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan HARTFORD INTERNATIONAL OPPORTUNITIES RET OPT	B Three-digit plan number (PN) ▶ 946
C Plan sponsor's name as shown on line 2a of Form 5500 TRANSAMERICA LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 39-0989781

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

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	14346610
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	14107634
(15) Other.....	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	14346610	14107634
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	14346610	14107634

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	229029	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	915897	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		1144926

Expenses

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

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1144926
l Transfers of assets:			
(1) To this plan.....	2l(1)		1926271
(2) From this plan	2l(2)		3310173

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name:

(2) EIN:

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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