

<p style="text-align: center;"><b>Form 5500</b></p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p><b>Annual Return/Report of Employee Benefit Plan</b></p> <p style="font-size: x-small;">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).</p> <p>▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; font-weight: bold; text-align: center;">2024</p> <hr/> <p style="font-weight: bold; text-align: center;">This Form is Open to Public Inspection</p>
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**Part I Annual Report Identification Information**  
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

**A** This return/report is for:  a multiemployer plan  a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan  a DFE (specify) C

**B** This return/report is:  the first return/report  the final return/report

an amended return/report  a short plan year return/report (less than 12 months)

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

**D** Check box if filing under:  Form 5558  automatic extension  the DFVC program

special extension (enter description)

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

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

<p><b>1a</b> Name of plan <u>VANGUARD 20/80 CONSERVATIVE MANAGED TRUST FUND</u></p>	<p><b>1b</b> Three-digit plan number (PN) ▶ <u>090</u></p>
<p><b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>HAND BENEFITS &amp; TRUST COMPANY</u></p> <p><u>820 GESSNER ROAD</u> <u>SUITE 1250</u> <u>HOUSTON, TX 77024</u></p>	<p><b>1c</b> Effective date of plan <u>11/01/2012</u></p> <p><b>2b</b> Employer Identification Number (EIN) <u>74-2008758</u></p> <p><b>2c</b> Plan Sponsor's telephone number <u>713-460-1000</u></p> <p><b>2d</b> Business code (see instructions) <u>525920</u></p>

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

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

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	09/09/2025	BRYAN TAN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor  HAND BENEFITS & TRUST CO  820 GESSNER ROAD STE 1250 HOUSTON, TX 77024	<b>3b</b> Administrator's EIN 74-2008758  <b>3c</b> Administrator's telephone number 713-744-3813																				
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN																				
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>																				
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<table border="1" style="width:100%; border-collapse: collapse;"> <tr><td style="width:100%;"><b>6a(1)</b></td><td></td></tr> <tr><td><b>6a(2)</b></td><td></td></tr> <tr><td><b>6b</b></td><td></td></tr> <tr><td><b>6c</b></td><td></td></tr> <tr><td><b>6d</b></td><td style="text-align: right;">0</td></tr> <tr><td><b>6e</b></td><td></td></tr> <tr><td><b>6f</b></td><td></td></tr> <tr><td><b>6g(1)</b></td><td></td></tr> <tr><td><b>6g(2)</b></td><td></td></tr> <tr><td><b>6h</b></td><td></td></tr> </table>	<b>6a(1)</b>		<b>6a(2)</b>		<b>6b</b>		<b>6c</b>		<b>6d</b>	0	<b>6e</b>		<b>6f</b>		<b>6g(1)</b>		<b>6g(2)</b>		<b>6h</b>	
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<b>6a(2)</b>																					
<b>6b</b>																					
<b>6c</b>																					
<b>6d</b>	0																				
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<b>6f</b>																					
<b>6g(1)</b>																					
<b>6g(2)</b>																					
<b>6h</b>																					
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>																				

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

**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 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 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)

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

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

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

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

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

Receipt Confirmation Code \_\_\_\_\_

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

<b>A</b> Name of plan <u>VANGUARD 20/80 CONSERVATIVE MANAGED TRUST FUND</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>090</u>
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<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>HAND BENEFITS &amp; TRUST COMPANY</u>	<b>D</b> Employer Identification Number (EIN) <u>74-2008758</u>
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<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

**b** Name of sponsor of entity listed in (a):

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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<b>Part II</b>		<b>Information on Participating Plans (to be completed by DFEs, other than DCGs)</b>	
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)			
<b>a</b>	Plan name	GERSON GERSON INC 401K PLAN	
<b>b</b>	Name of plan sponsor	GERSON GERSON INC	<b>c</b> EIN-PN 13-2660777-001
<b>a</b>	Plan name	ADVANCED PEDIATRICS PC 401K PS TRUST	
<b>b</b>	Name of plan sponsor	ADVANCED PEDIATRICS PC	<b>c</b> EIN-PN 20-4449180-001
<b>a</b>	Plan name	PECKAR ABRAMSON PC PS 401K PLAN	
<b>b</b>	Name of plan sponsor	PECKAR ABRAMSON PC	<b>c</b> EIN-PN 22-2195219-002
<b>a</b>	Plan name	PECKAR ABRAMSON PC ASSOCIATES 401K PLAN PSP	
<b>b</b>	Name of plan sponsor	PECKAR ABRAMSON PC ASSOCIATES	<b>c</b> EIN-PN 22-2195219-004
<b>a</b>	Plan name	GRANITE RETIREMENT SERVICES SOLO 401K PLAN	
<b>b</b>	Name of plan sponsor	GRANITE SERVICES SOLO	<b>c</b> EIN-PN 45-4454161-002
<b>a</b>	Plan name	UIC INC 401K PROFIT SHARING PLAN	
<b>b</b>	Name of plan sponsor	UIC INC	<b>c</b> EIN-PN 22-3001767-002
<b>a</b>	Plan name	WILLIAM J REASER JR 401K PLAN	
<b>b</b>	Name of plan sponsor	WILLIAM J REASER JR	<b>c</b> EIN-PN 23-2067517-001
<b>a</b>	Plan name	HOME TO STAY 401K PLAN	
<b>b</b>	Name of plan sponsor	HOME TO STAY	<b>c</b> EIN-PN 27-3300231-001
<b>a</b>	Plan name	UNITED FIBERGLASS OF AMERICA INC 401K PLAN	
<b>b</b>	Name of plan sponsor	UNITED FIBERGLASS OF AMERICA INC	<b>c</b> EIN-PN 34-1402318-001
<b>a</b>	Plan name	BENNETT MOTORS DBA CRAIG TOYOTA 401K PSP	
<b>b</b>	Name of plan sponsor	BENNETT MOTORS DBA CRAIG TOYOTA	<b>c</b> EIN-PN 35-1137173-002
<b>a</b>	Plan name	SCHUTT INDUSTRIES OF CLINTONVILLE WI INC SVGS RET PL	
<b>b</b>	Name of plan sponsor	SCHUTT INDUSTRIES OF CLINTONVILLE WI INC	<b>c</b> EIN-PN 39-1950515-001
<b>a</b>	Plan name	FIRST NATL BANK OF LE CENTER 401K PSP	
<b>b</b>	Name of plan sponsor	FIRST NATL BANK OF LE CENTER	<b>c</b> EIN-PN 41-0371076-002

<b>Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)</b>		
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)		
<b>a</b>	Plan name	ARTOM 401K PLAN
<b>b</b>	Name of plan sponsor	ARTOM
<b>c</b>	EIN-PN	41-0948986-001
<b>a</b>	Plan name	MZA COMPANY 401K PLAN
<b>b</b>	Name of plan sponsor	MZA COMPANY
<b>c</b>	EIN-PN	47-3018722-001
<b>a</b>	Plan name	DW SANDERS TILE STONE CONSULTING 401K PLAN
<b>b</b>	Name of plan sponsor	DW SANDERS TILE STONE CONSULTING
<b>c</b>	EIN-PN	58-2308488-001
<b>a</b>	Plan name	WALLACE OIL COMPANY INC 401K PLAN
<b>b</b>	Name of plan sponsor	WALLACE OIL COMPANY INC
<b>c</b>	EIN-PN	58-6020949-001
<b>a</b>	Plan name	MARPAN SUPPLY COMPANY PSP 401K
<b>b</b>	Name of plan sponsor	MARPAN SUPPLY COMPANY
<b>c</b>	EIN-PN	59-1496164-001
<b>a</b>	Plan name	VISIT FLORIDA 401K PLAN
<b>b</b>	Name of plan sponsor	VISIT FLORIDA
<b>c</b>	EIN-PN	59-3359293-001
<b>a</b>	Plan name	CITY OF PERRY 457 PLAN
<b>b</b>	Name of plan sponsor	CITY OF PERRY 457
<b>c</b>	EIN-PN	59-6000408-001
<b>a</b>	Plan name	EPLAN SERVICES GROUP TRUST
<b>b</b>	Name of plan sponsor	EPLAN SERVICES GROUP
<b>c</b>	EIN-PN	77-6214267-001
<b>a</b>	Plan name	SMILE FOREVER LLC 401K PROFIT SHARING PLAN TRUST
<b>b</b>	Name of plan sponsor	SMILE FOREVER LLC
<b>c</b>	EIN-PN	81-2088119-002
<b>a</b>	Plan name	APPLIED ENGINEERING 401 K PLAN
<b>b</b>	Name of plan sponsor	APPLIED ENGINEERING
<b>c</b>	EIN-PN	82-0452773-001
<b>a</b>	Plan name	ZIA THERAPY CENTER INC 401K PROFIT SHARING PLAN
<b>b</b>	Name of plan sponsor	ZIA THERAPY CENTER INC
<b>c</b>	EIN-PN	85-0199135-001
<b>a</b>	Plan name	RLC ENGINEERING 401K PROFIT SHARING PLAN
<b>b</b>	Name of plan sponsor	RLC ENGINEERING
<b>c</b>	EIN-PN	20-5648923-001

<b>Part II</b>		<b>Information on Participating Plans (to be completed by DFEs, other than DCGs)</b>	
<small>(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)</small>			
<b>a</b>	Plan name	CITIZENS STATE BANK SEALY RETIREMENT SVGS PLAN	
<b>b</b>	Name of plan sponsor	CITIZENS STATE BANK SEALY	<b>c</b> EIN-PN 74-0557920-002
<b>a</b>	Plan name	FIRST NATIONAL BANK OF GIDDINGS ESP	
<b>b</b>	Name of plan sponsor	FIRST NATIONAL BANK OF GIDDINGS	<b>c</b> EIN-PN 74-2222722-002
<b>a</b>	Plan name	ADVANCED PEDIATRICS PC 401K PS TRUST	
<b>b</b>	Name of plan sponsor	ADVANCED PEDIATRICS PC	<b>c</b> EIN-PN 20-4449180-001
<b>a</b>	Plan name	GERSON GERSON INC 401K PLAN	
<b>b</b>	Name of plan sponsor	GERSON GERSON INC	<b>c</b> EIN-PN 13-2660777-001
<b>a</b>	Plan name	GRANITE RETIREMENT SERVICES SOLO 401K PLAN	
<b>b</b>	Name of plan sponsor	GRANITE SERVICES SOLO	<b>c</b> EIN-PN 45-4454161-002
<b>a</b>	Plan name	MG TRUST COMPANY TRUSTEE PECKAR ABRAMSON PC ASSOCIATES PSP	
<b>b</b>	Name of plan sponsor	PECKAR ABRAMSON PC ASSOCIATES	<b>c</b> EIN-PN 22-2195219-004
<b>a</b>	Plan name	MG TRUST COMPANY TRUSTEE PECKAR ABRAMSON PC PS 401K PLAN	
<b>b</b>	Name of plan sponsor	PECKAR ABRAMSON PC	<b>c</b> EIN-PN 22-2195219-002
<b>a</b>	Plan name	BENNETT MOTORS DBA CRAIG TOYOTA 401K PSP	
<b>b</b>	Name of plan sponsor	BENNETT MOTORS DBA CRAIG TOYOTA	<b>c</b> EIN-PN 35-1137173-002
<b>a</b>	Plan name	CITY OF PERRY 457 PLAN	
<b>b</b>	Name of plan sponsor	CITY OF PERRY 457	<b>c</b> EIN-PN 59-6000408-001
<b>a</b>	Plan name	MARPAN SUPPLY COMPANY PSP 401K	
<b>b</b>	Name of plan sponsor	MARPAN SUPPLY COMPANY	<b>c</b> EIN-PN 59-1496164-001
<b>a</b>	Plan name	SCHUTT INDUSTRIES OF CLINTONVILLE WI INC SVGS RET PL	
<b>b</b>	Name of plan sponsor	SCHUTT INDUSTRIES OF CLINTONVILLE WI INC	<b>c</b> EIN-PN 39-1950515-001
<b>a</b>	Plan name	UIC INC 401K PROFIT SHARING PLAN	
<b>b</b>	Name of plan sponsor	UIC INC	<b>c</b> EIN-PN 22-3001767-002

<b>Part II</b>		<b>Information on Participating Plans (to be completed by DFEs, other than DCGs)</b>	
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)			
<b>a</b>	Plan name	VISIT FLORIDA 401K PLAN	
<b>b</b>	Name of plan sponsor	VISIT FLORIDA	<b>c</b> EIN-PN 59-3359293-001
<b>a</b>	Plan name	APPLIED ENGINEERING 401 K PLAN	
<b>b</b>	Name of plan sponsor	APPLIED ENGINEERING	<b>c</b> EIN-PN 82-0452773-001
<b>a</b>	Plan name	ARTOM 401K PLAN	
<b>b</b>	Name of plan sponsor	ARTOM	<b>c</b> EIN-PN 41-0948986-001
<b>a</b>	Plan name	DW SANDERS TILE STONE CONSULTING 401K PLAN	
<b>b</b>	Name of plan sponsor	DW SANDERS TILE STONE CONSULTING	<b>c</b> EIN-PN 58-2308488-001
<b>a</b>	Plan name	EPLAN SERVICES GROUP TRUST	
<b>b</b>	Name of plan sponsor	EPLAN SERVICES GROUP	<b>c</b> EIN-PN 77-6214267-001
<b>a</b>	Plan name	FIRST NATL BANK OF LE CENTER 401K PSP	
<b>b</b>	Name of plan sponsor	FIRST NATL BANK OF LE CENTER	<b>c</b> EIN-PN 41-0371076-002
<b>a</b>	Plan name	HOME TO STAY 401K PLAN	
<b>b</b>	Name of plan sponsor	HOME TO STAY	<b>c</b> EIN-PN 27-3300231-001
<b>a</b>	Plan name	MATRIX TRUST COMPANY AS AGENT FOR	
<b>b</b>	Name of plan sponsor	MATRIX COMPANY AS AGENT FOR	<b>c</b> EIN-PN 59-1481055-002
<b>a</b>	Plan name	MZA COMPANY 401K PLAN	
<b>b</b>	Name of plan sponsor	MZA COMPANY	<b>c</b> EIN-PN 47-3018722-001
<b>a</b>	Plan name	SMILE FOREVER LLC 401K PROFIT SHARING PLAN TRUST	
<b>b</b>	Name of plan sponsor	SMILE FOREVER LLC	<b>c</b> EIN-PN 81-2088119-002
<b>a</b>	Plan name	UNITED FIBERGLASS OF AMERICA INC 401K PLAN	
<b>b</b>	Name of plan sponsor	UNITED FIBERGLASS OF AMERICA INC	<b>c</b> EIN-PN 34-1402318-001
<b>a</b>	Plan name	WALLACE OIL COMPANY INC 401K PLAN	
<b>b</b>	Name of plan sponsor	WALLACE OIL COMPANY INC	<b>c</b> EIN-PN 58-6020949-001

<b>Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)</b>		
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)		
<b>a</b>	Plan name	WILLIAM J REASER JR 401K PLAN
<b>b</b>	Name of plan sponsor	WILLIAM J REASER JR
<b>c</b>	EIN-PN	23-2067517-001
<b>a</b>	Plan name	ZIA THERAPY CENTER INC 401K PROFIT SHARING PLAN
<b>b</b>	Name of plan sponsor	ZIA THERAPY CENTER INC
<b>c</b>	EIN-PN	85-0199135-001
<b>a</b>	Plan name	CITIZENS STATE BANK SEALY RETIREMENT SVGS PLAN
<b>b</b>	Name of plan sponsor	CITIZENS STATE BANK SEALY
<b>c</b>	EIN-PN	74-0557920-002
<b>a</b>	Plan name	RLC ENGINEERING 401K PROFIT SHARING PLAN
<b>b</b>	Name of plan sponsor	RLC ENGINEERING
<b>c</b>	EIN-PN	20-5648923-001
<b>a</b>	Plan name	FIRST NATIONAL BANK OF GIDDINGS ESP
<b>b</b>	Name of plan sponsor	FIRST NATIONAL BAN OF GIDDINGS
<b>c</b>	EIN-PN	74-2222722-002
<b>a</b>	Plan name	MG TRUST COMPANY TRUSTEE PECKAR ABRAMSON PC PS 401K PLAN
<b>b</b>	Name of plan sponsor	MG COMPANY EE PECAR ABRAMSON PC
<b>c</b>	EIN-PN	22-2195219-002
<b>a</b>	Plan name	MG TRUST COMPANY TRUSTEE PECKAR ABRAMSON PC ASSOCIATES 401K PLAN PSP
<b>b</b>	Name of plan sponsor	MG COMPANY EE PECAR ABRAMSON PC ASSOCIATES
<b>c</b>	EIN-PN	22-2195219-004
<b>a</b>	Plan name	MG TRUST COMPANY CUST FBO LEVIEN COMPANY INC 401K PSP
<b>b</b>	Name of plan sponsor	MG COMPANY CUST FBO LEVIEN COMPANY INC
<b>c</b>	EIN-PN	13-3648115-001
<b>a</b>	Plan name	MTC CUST FBO GERSON GERSON INC 401K PLAN
<b>b</b>	Name of plan sponsor	MAIX COMPANY CUST FBO GERSON GERSON INC
<b>c</b>	EIN-PN	13-2660777-001
<b>a</b>	Plan name	MTC CUST FBO ADVANCED PEDIATRICS PC 401K PS TRUST
<b>b</b>	Name of plan sponsor	MAIX COMPANY CUST FBO ADVANCED PEDIAICS PC
<b>c</b>	EIN-PN	20-4449180-001
<b>a</b>	Plan name	MTC CUST FBO GRANITE RETIREMENT SERVICES SOLO 401K PLAN
<b>b</b>	Name of plan sponsor	MAIX COMPANY CUST FBO GRANITE SERVICES SOLO
<b>c</b>	EIN-PN	45-4454161-002
<b>a</b>	Plan name	MTC AS TTEE FBO EPLAN SERVICES GROUP TRUST
<b>b</b>	Name of plan sponsor	MAIX COMPANY AS FBO E SERVICES GROUP
<b>c</b>	EIN-PN	77-6214267-001

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.)	
<b>a</b>	Plan name MTC CUSTODIAN FBO APPLIED ENGINEERING 401 K PLAN	
<b>b</b>	Name of plan sponsor MAIX COMPANY CUSTODIAN FBO APIED ENGINEERING	<b>c</b> EIN-PN 82-0452773-001
<b>a</b>	Plan name MTC CUST FBO WILLIAM J REASER JR 401K PLAN	
<b>b</b>	Name of plan sponsor MAIX COMPANY CUST FBO WILLIAM J REASER JR	<b>c</b> EIN-PN 23-2067517-001
<b>a</b>	Plan name MTC CUST FBO FIRST NATL BANK OF LE CENTER 401K PSP	
<b>b</b>	Name of plan sponsor MAIX COMPANY CUST FBO FIRST NATL BAN OF LE CENTER	<b>c</b> EIN-PN 41-0371076-002
<b>a</b>	Plan name MTC CUST FBO ZIA THERAPY CENTER INC 401K PROFIT SHARING PLAN	
<b>b</b>	Name of plan sponsor MAIX COMPANY CUST FBO ZIA THERAPY CENTER INC	<b>c</b> EIN-PN 85-0199135-001
<b>a</b>	Plan name MTC CUST FBO SMILE FOREVER LLC 401K PROFIT SHARING PLAN TRUST	
<b>b</b>	Name of plan sponsor MAIX COMPANY CUST FBO SMILE FOREVER LLC	<b>c</b> EIN-PN 81-2088119-002
<b>a</b>	Plan name MTC CUST FBO HOME TO STAY 401K PLAN	
<b>b</b>	Name of plan sponsor MAIX COMPANY CUST FBO HOME TO STAY	<b>c</b> EIN-PN 27-3300231-001
<b>a</b>	Plan name MTC CUST FBO ARTOM 401K PLAN	
<b>b</b>	Name of plan sponsor MAIX COMPANY CUST FBO ARTOM	<b>c</b> EIN-PN 41-0948986-001
<b>a</b>	Plan name MTC CUST FBO WALLACE OIL COMPANY INC 401K PLAN	
<b>b</b>	Name of plan sponsor MAIX COMPANY CUST FBO WALLACE OIL COMPANY INC	<b>c</b> EIN-PN 58-6020949-001
<b>a</b>	Plan name MTC AS AGENT FOR ADVISOR TRUST INC SCHUTT INDUSTRIES OF CLINTONVILLE WI INC SVGS	
<b>b</b>	Name of plan sponsor SCHUTT INDUSIES OF CLINTONVILLE WI INC	<b>c</b> EIN-PN 39-1950515-001
<b>a</b>	Plan name MTC AS AGENT FOR ADVISOR TRUST INC MARPAN SUPPLY COMPANY PSP 401K	
<b>b</b>	Name of plan sponsor MARPAN SUPY COMPANY	<b>c</b> EIN-PN 59-1496164-001
<b>a</b>	Plan name MTC AS AGENT FOR ADVISOR TRUST INC VISIT FLORIDA 401K PLAN	
<b>b</b>	Name of plan sponsor MAIX COMPANY AS AGENT FOR ADVISOR INC VISIT FLORIDA	<b>c</b> EIN-PN 59-3359293-001
<b>a</b>	Plan name MTC AS AGENT FOR ADVISOR TRUST INC UIC INC 401K PROFIT SHARING PLAN	
<b>b</b>	Name of plan sponsor MAIX COMPANY AS AGENT FOR ADVISOR INC UIC INC	<b>c</b> EIN-PN 22-3001767-002

**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 MTC AS AGENT FOR ADVISOR TRUST INC BENNETT MOTORS DBA CRAIG TOYOTA 401K PSP

**b** Name of plan sponsor BENNETT MOTORS DBA CRAIG TOYOTA **c** EIN-PN 35-1137173-002

**a** Plan name UNITED FIBERGLASS OF AMERICA INC 401K PLAN

**b** Name of plan sponsor UNITED FIBERGLASS OF AMERICA INC **c** EIN-PN 34-1402318-001

**a** Plan name HAND BENEFITS TRUST CO TTEE CITIZENS STATE BANK SEALY RETIREMENT SVGS PLAN

**b** Name of plan sponsor H S CO CITIZENS STATE BAN SEALY **c** EIN-PN 74-0557920-002

**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

**a** Plan name

**b** Name of plan sponsor **c** EIN-PN

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**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

<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>VANGUARD 20/80 CONSERVATIVE MANAGED TRUST FUND</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>090</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>HAND BENEFITS &amp; TRUST COMPANY</b>	<b>D</b> Employer Identification Number (EIN) <b>74-2008758</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.

Assets	(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	
<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>	792 821
<b>c</b> General investments:		
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	12874 120
<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>	
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	70041 882244
<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>	1049532 25979
<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>	

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	1133239	909164
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>	454	403
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	454	403
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	1132785	908761

**Part II Income and Expense Statement**

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

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>		
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		0
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	78	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		78
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	39492	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		39492
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	1542949	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	1577673	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		-34724
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	53778	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)		
(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)		
<b>c</b> Other income .....	2c		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	2d		58624

**Expenses**

<b>e</b> 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)		0
<b>f</b> Corrective distributions (see instructions) .....	2f		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	2g		
<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)		
(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)	1198	
(11) Other expenses .....	2i(11)	5209	
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)		6407
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	2j		6407

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d .....	2k		52217
<b>l</b> Transfers of assets:			
(1) To this plan .....	2l(1)		675934
(2) From this plan .....	2l(2)		952175

**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
<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.)			
<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.)			
<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.)			
<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.)			
<b>e</b> Was this plan covered by a fidelity bond?			
<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?			
<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?			
<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?			
<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.)			
<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.)			
<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?			
<b>l</b> Has the plan failed to provide any benefit when due under the plan?			
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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