

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan 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.	OMB Nos. 1210-0110 1210-0089 <h2 style="text-align: center;">2023</h2> This Form is Open to Public Inspection
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Part I Annual Report Identification Information
 For calendar plan year 2023 or fiscal plan year beginning 12/01/2023 and ending 11/30/2024

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

a single-employer plan a DFE (specify) _____

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

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

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

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

special extension (enter description)

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

Part II Basic Plan Information—enter all requested information

1a Name of plan <u>FREDERIC W. COOK & CO., INC. DEFERRED PROFIT SHARING PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u>
2a 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>FREDERIC W. COOK & CO., INC.</u> <u>685 THIRD AVENUE</u> <u>28TH FLOOR</u> <u>NEW YORK, NY 10017</u>	1c Effective date of plan <u>01/01/1973</u> 2b Employer Identification Number (EIN) <u>13-2733056</u> 2c Plan Sponsor's telephone number <u>212-986-6330</u> 2d Business code (see instructions) <u>541600</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	09/12/2025	MATTHEW GROSS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
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	175
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.....	6a(1)	123
	6a(2)	132
	6b	3
	6c	50
	6d	185
	6e	0
	6f	185
	6g(1)	175
6g(2)	182	
6h	0	
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:
 2F 2G 2J 2T 3D 2R 2E

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

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

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 0
- (4) **C** (Service Provider Information)
- (5) **D** (DFE/Participating Plan Information)
- (6) **G** (Financial Transaction Schedules)

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 2023 Form M-1 annual report. If the plan was not required to file the 2023 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 C (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>	Service Provider 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> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning **12/01/2023** and ending **11/30/2024**

A Name of plan FREDERIC W. COOK & CO., INC. DEFERRED PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FREDERIC W. COOK & CO., INC.	D Employer Identification Number (EIN) 13-2733056	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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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)

WILKIN & GUTTENPLAN PC

22-2612018

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	ACCOUNTANT/AUDITOR	19525	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

STRATEGIC ADVISORS, INC.

04-2654524

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	12116	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65 71	RECORDKEEPER	-62103	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" 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.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ABF SM CAP VALUE A - SS&C GIDS, IN 2000 CROWN COLONY DRIVE QUINCY, MA 02169	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ARTISAN MID CAP VAL - SS&C GLOBAL 2000 CROWN COLONY DRIVE QUINCY, MA 02169	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BARON ASSET FUND - SS&C GIDS, INC 2000 CROWN COLONY DRIVE QUINCY, MA 02169	0.40%	

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.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
INVS DEVELOP MKT A - INVESCO INVES 11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.50%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
TRP EQUITY INC ADV - T. ROWE PRICE 52-2269240	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BLACKROCK STRATEGIC INC OPP PORT C 40 EAST 52ND ST NEW YORK, NY 10022	0.40%	

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.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DFA INTERNATIONAL CORE EQUITY 6300 BEE CAVES ROAD BUILDING ONE AUSTIN, TX 78746	0.02%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DFA US CORE EQUITY I 6300 BEE CAVES ROAD BUILDING ONE AUSTIN, TX 78746	0.02%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DFA EMERGING MRKTS CORE EQU PORTF 6300 BEE CAVES ROAD BUILDING ONE AUSTIN, TX 78746	0.02%	

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.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
DFA GLOBAL REAL ESTATE SEC PORTFOL 6300 BEE CAVES ROAD BUILDING ONE AUSTIN, TX 78746	0.02%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
GUGGENHEIM TOTAL RETURN BOND FD IN 9601 BLACKWELL RD STE 500 ROCKVILLE, MD 20850	0.15%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
JPMORGAN CORE BOND FD CL A 1111 POLARIS PARKWAY COLUMBUS, OH 43240	0.38%	

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.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PARTNER SELECT ALT STRATEGIES INST 1290 BROADWAY STE 1100 DENVER, CO 80203	0.12%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PARTNER SELECT HIGH INC ALT INST 1290 BROADWAY STE 1100 DENVER, CO 80203	0.12%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
NUVEEN FLOATING RATE INC A 333 WEST WACKER DR CHICAGO, IL 60606	0.40%	

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.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
NUVEEN PREFERRED SECS AND INC CL I 333 WEST WACKER DR CHICAGO, IL 60606	0.07%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PGIM FLOATING RATE INC CL Z 655 BROAD ST NEWARK, NJ 07102	0.15%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) 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.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

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Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

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> 2023 This Form is Open to Public Inspection
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For calendar plan year 2023 or fiscal plan year beginning 12/01/2023 and ending 11/30/2024	
A Name of plan FREDERIC W. COOK & CO., INC. DEFERRED PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 FREDERIC W. COOK & CO., INC.	D Employer Identification Number (EIN) 13-2733056

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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	4519103	4638556
(2) U.S. Government securities	1c(2)	79603	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	3834700	5883459
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	235178	234654
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	77225928	90030834
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	445	77810

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	85894957	100865313
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	85894957	100865313

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)	4187993	
(B) Participants	2a(1)(B)	1579540	
(C) Others (including rollovers)	2a(1)(C)	935076	
(2) Noncash contributions	2a(2)	0	6702609
(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)	232590	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	16219	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		248809
(2) Dividends:			
(A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	31154	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2667389	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2698543
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	1487313	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	1163864	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		323449
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	1403382	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		1403382

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts.....	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities.....	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds).....	2b(10)		15709441
c Other income.....	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		27086233

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	12146335	
(2) To insurance carriers for the provision of benefits.....	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		12146335
f Corrective distributions (see instructions).....	2f		4
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses:			
(1) Salaries and allowances.....	2i(1)	0	
(2) Contract administrator fees.....	2i(2)	300	
(3) Recordkeeping fees.....	2i(3)	-62403	
(4) IQPA audit fees.....	2i(4)	19525	
(5) Investment advisory and investment management fees.....	2i(5)	12116	
(6) Bank or trust company trustee/custodial fees.....	2i(6)	0	
(7) Actuarial fees.....	2i(7)	0	
(8) Legal fees.....	2i(8)	0	
(9) Valuation/appraisal fees.....	2i(9)	0	
(10) Other trustee fees and expenses.....	2i(10)	0	
(11) Other expenses.....	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		-30462
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		12115877

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		14970356
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan.....	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **WILKIN AND GUTTENPLAN PC**

(2) EIN: **22-2612018**

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.)		X	
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.).....		X	
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.)		X	
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.).....		X	
e Was this plan covered by a fidelity bond?.....	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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?		X	
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?.....		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.).....	X		
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.).....		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.).....		X	
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.		X	

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 _____.

SCHEDULE R (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>	Retirement Plan Information 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). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2023 This Form is Open to Public Inspection.
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For calendar plan year 2023 or fiscal plan year beginning 12/01/2023 and ending 11/30/2024

A Name of plan <u>FREDERIC W. COOK & CO., INC. DEFERRED PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FREDERIC W. COOK & CO., INC.</u>	D Employer Identification Number (EIN) <u>13-2733056</u>	

Part I	Distributions
---------------	----------------------

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	
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): <u>04-6568107</u>		
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	

Part II	Funding Information (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)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> 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.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c		
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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

Part III	Amendments
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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.	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
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Part IV	ESOPs (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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11 a Does the ESOP hold any preferred stock?	<input type="checkbox"/> Yes	<input type="checkbox"/> 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.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

(1) Contribution rate (in dollars and cents) _____

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

(1) Contribution rate (in dollars and cents) _____

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

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

a 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)	14a	
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)	14b	
c 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).....	14c	

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:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

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

a Enter the number of employers who withdrew during the preceding plan year	16a	
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	16b	

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.

September 12, 2025

To the Plan Administrator and Trustees of

Frederic W. Cook & Co., Inc.

We have audited the financial statements of Frederic W. Cook & Co., Inc., (the "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") for the year ended November 30, 2024 and we will issue our report thereon dated September 12, 2025. As permitted by ERISA Section 103(a)(3)(C), our audit did not extend to any statements or information related to assets held for investment of the Plan (investment information) by Fidelity Management Trust Company, the trustee, which is a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, that prepared and certified the statements or information regarding assets so held in accordance with 29 CFR 2520.103-5. Our audit 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 ERISA-required supplemental schedules, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of GAAP. 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 GAAP. Professional standards require that we provide you with information about our responsibilities under generally accepted auditing standards, as well as certain information related to the planned scope and timing of our audit. We have communicated such information in our letter to you dated February 28, 2025.

Professional standards also require that we provide you with certain information related to our audit.

This letter does not affect our report on the above referenced financial statements of the Plan.

PART I COMMUNICATION OF INFORMATION AS REQUIRED BY PROFESSIONAL STANDARDS

A. Qualitative Aspects of Accounting Practices

Management is responsible for the selection and use of appropriate accounting policies. The significant accounting policies used by the Plan are described in Note 2 to the financial statements. No new accounting policies were adopted and the application of existing policies was not changed during the year ended November 30, 2024. We noted no transactions entered into by the Plan during the year for which there is a lack of authoritative guidance or consensus. All significant transactions have been recognized in the financial statements in the proper period.

Accounting estimates are an integral part of the financial statements and are based on your knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ significantly from those expected.

The most sensitive estimates affecting the financial statements were:

Your estimate of the fair value of financial instruments is based upon the following:

Mutual Funds: unadjusted quoted prices in active markets for identical assets.

Self-directed brokerage accounts: closing price quoted in the active market on which the individual securities are traded.

We evaluated the key factors and assumptions used to develop the fair value of financial instruments in determining that it is reasonable in relation to the financial statements taken as a whole.

There were no sensitive disclosures affecting the financial statements in the current year.

The financial statement disclosures are neutral, consistent, and clear.

B. Form 5500 Procedures

We are required to obtain and read a substantially complete draft of Form 5500 prior to dating our auditors' report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

C. Difficulties Encountered in Performing the Audit

We encountered no significant difficulties in performing and completing our audit.

D. Corrected and Uncorrected Misstatements

Professional standards require us to accumulate all misstatements identified during the audit, other than those that are clearly trivial, and communicate them to the appropriate level of management. Management has corrected all such misstatements. In addition, none of the misstatements detected as a result of audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole.

E. Disagreements with Management

For purposes of this letter, a disagreement with management is a financial accounting, reporting, or auditing matter, whether or not resolved to our satisfaction, that could be significant to the financial statements or the auditor's report. We are pleased to report that no such disagreements arose during the course of our audit.

F. Other Matters

Our responsibility for the ERISA-required supplemental schedules accompanying the financial statements is to perform adequate procedures to evaluate whether the form and content of the ERISA-required supplemental schedules, other than that agreed to or derived from the certified investment information, is presented in compliance with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, and whether 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).

PART II NEW AUDITING STANDARDS AND LAW CHANGES FOR YOUR INFORMATION**A. The SECURE 2.0 Act of 2022**

The SECURE Act 2.0 (Setting Every Community Up for Retirement Enhancement Act) ("Act 2.0") became law on December 29, 2022, and builds upon the SECURE Act of 2019. Plan amendments will be required for the Plan to be in compliance with the Act and must be made by December 31, 2025. However, the Plan must be operating in accordance with the effective date of each new provision provided by the Act, regardless of the date Plan amendments are adopted. Some of the key provisions currently impacting Plan are:

- Required minimum distributions age increase,
- Option for employer matching contributions on employee student loan payments,
- Withdrawals for certain emergency expenses without penalty, and
- Increased dollar threshold for mandatory distributions.

We recommend the Plan Sponsor work with the TPA to identify all related provisions, effective dates, Plan amendments required, and impact on Plan administration to ensure compliance with the Act. This information is intended solely for the use of the Trustees and management of the Plan and is not intended to be and should not be used by anyone other than those specified parties.

We would like to thank all management and Plan officials for the cooperation and courtesy extended to us during our audit.

Very truly yours,



Wilkin & Guttenplan, P.C.
Certified Public Accountants

**Frederic W. Cook & Co., Inc.
Deferred Profit Sharing Plan
Financial Statements
November 30, 2024 and 2023**

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
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November 30, 2024 and 2023

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Independent Auditors' Report

To the Plan Administrator and Participants of the

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan

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

We have performed audits of the accompanying financial statements of Frederic W. Cook & Co., Inc. Deferred Profit Sharing (the "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 November 30, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended November 30, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 a certification from a qualified institution as of November 30, 2024 and 2023, and for the year ended November 30, 2024, 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 Auditors' Responsibilities for the Audit of the Financial Statements section –

1. 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.
2. 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).

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 Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the 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 these 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 the 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.

Auditors' 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 auditors' 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.

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

1. Exercise professional judgment and maintain professional skepticism throughout the audit.
2. 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.
3. 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 the Plan's internal control. Accordingly, no such opinion is expressed.
4. 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.
5. Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the 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.

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) as of November 30, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit 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 schedule 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 schedule, we evaluated whether the supplemental schedule, 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 -

1. The form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
2. The information in the supplemental schedule 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).



East Brunswick, New Jersey

September 12, 2025

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Statements of Net Assets Available for Benefits
November 30, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments at Fair Value		
Mutual funds	\$ 80,849,163	\$ 70,020,641
Self-directed brokerage account	15,142,940	11,120,035
Certificate of deposit	75,569	179,876
Money market	<u>3,672,808</u>	<u>3,179,296</u>
Total Investments	99,740,480	84,499,848
Cash and cash equivalents	890,179	1,159,931
Participants Loans Receivable	<u>234,654</u>	<u>235,178</u>
Net Assets Available for Benefits	<u>\$ 100,865,313</u>	<u>\$ 85,894,957</u>

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

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended November 30, 2024

Additions

Investment income	
Net appreciation in fair value of investments	\$ 17,436,272
Interest and dividends	<u>2,931,133</u>
Total Investment Income	<u>20,367,405</u>
Contributions	
Participants	1,579,540
Employer	4,187,993
Rollovers	<u>935,076</u>
Total Contributions	<u>6,702,609</u>
Interest income on participant loans receivable	16,219
Revenue Sharing Arrangement, net	<u>62,403</u>
Subtotal	<u>27,148,636</u>
Deductions	
Benefits paid to participants	12,146,339
Administrative expenses	<u>31,941</u>
Total Deductions from Net Assets	<u>12,178,280</u>
Net Increase in Net Assets Available for Benefits	14,970,356
Net Assets Available for Benefits - Beginning of Year	<u>85,894,957</u>
Net Assets Available for Benefits - End of Year	<u><u>\$ 100,865,313</u></u>

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

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Notes to the Financial Statements
November 30, 2024 and 2023

Note 1 Description of Plan

The following description of Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement or the Summary of Plan Descriptions for a more complete description of the Plan's provisions.

General

The Plan is a participant directed defined contribution plan under the provision of Section 401(k) of the Internal Revenue Code ("IRC") covering the eligible employees of Frederic W. Cook & Co., Inc. (the "Company" or "Plan Sponsor"). The Plan is subject to the provisions of the Employee Retirement Security Act of 1974 ("ERISA"). All employees of the Company are eligible to participate in the Plan when hired. The Board of Trustees is responsible for oversight of the Plan. The Profit-Sharing Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees.

Plan Contributions

Each year, participants may contribute up to 75% of pretax annual compensation, as defined in the Plan. Eligible employees are permitted to make both pre-tax and after-tax (ROTH) contributions provided the total of such elective contributions does not exceed the limits stated in the Plan. The Plan documents were amended effective May 6, 2024 to not allow participants to make after-tax employee contributions to the Plan. The employer can maintain frozen employee contributions sub-accounts. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans ("rollover"). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan does not include an autoenrollment provision.

In addition, the Plan allows for a discretionary employer contribution. The employer contribution is based on 15% of salary and annual bonuses received, made twice throughout the year in May and November. Employer contributions for the year ended November 30, 2024 totaled \$4,187,993. Contributions are subject to certain Internal Revenue Service ("IRS") limitations.

Participants' Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings. The participant's account is also charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. In addition, participants are 100% vested immediately in the Company's contribution and related earnings.

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Notes to the Financial Statements
November 30, 2024 and 2023

Note 1 Description of Plan (Continued)

Participant Loans Receivable

Participants may borrow from their account up to a minimum of \$1,000 and up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Loan terms generally range from one to five years, except for loans used to purchase a primary residence, which may have longer terms as deemed reasonable by the Plan administrator. All loans are secured by the participant's account balance and bear interest at rates commensurate with prevailing local market rates at the time of origination.

At November 30, 2024 interest rates on the outstanding loans ranged from 4.25%-9.50%. Principal and interest are generally repaid through payroll deductions on a ratable basis over the term of the loan.

Revenue Sharing Agreement

The Plan participates in a revenue sharing arrangement that establishes a revenue account within the Plan to fund certain administrative expenses. This account is funded by revenue generated by certain Plan investment funds. The agreement provides that excess amounts in the Plan revenue account at the end of each Plan year may be applied towards allowable administrative expenses or allocated at the direction of the Plan's administrator. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA. For the year ended November 30, 2024, revenue received under the agreement totaled \$63,500 and Plan expenses paid to Fidelity from revenue sharing funds were approximately \$1,097.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution.

Hardship Benefits

The Plan allows for "hardship withdrawals" of employee benefits from participant's pre-tax elective deferral and ROTH elective deferral accounts based the provisions of the Plan document.

Forfeitures

At November 30, 2024 and 2023, forfeited non-vested accounts totaled \$13,530 and \$12,062, respectively. These accounts will be available to reduce future employer matching contributions. No forfeitures were used to reduce employer matching contributions during the year ended November 30, 2024.

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Notes to the Financial Statements
November 30, 2024 and 2023

Note 2 Summary of Significant Accounting Policies

Basis of Presentation

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Cash and Cash Equivalents

Cash and cash equivalents are held in bank deposit accounts which, at times, may exceed federally insured limits. All highly liquid financial instruments with a maturity date of 90 days or less when purchased are considered to be cash equivalents.

Investment Valuation and Income Recognition

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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's trustee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company (See Note 4).

Loan Receivable from Participants

Loan receivable from participants is measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of November 30, 2024 and 2023. If a participant ceases to make loan repayments and the Plan administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded.

Payment of Benefits

Benefit payments to participants are recorded when paid.

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Notes to the Financial Statements
November 30, 2024 and 2023

Note 2 Summary of Significant Accounting Policies (Continued)

Expenses

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

Subsequent Events

Management has evaluated subsequent events and transactions for potential recognition or disclosure through the date of the auditors' report, which is the date the financial statements were available to be issued.

Note 3 Certified Investments

The investment information, including investments and loans receivable from participants held at November 30, 2024 and 2023, as well as the net appreciation in fair value of investments, interest and dividend income, for the year ended November 30, 2024, is presented in the accompanying financial statements and supplemental schedule required by ERISA. This information was obtained or derived from data provided to the Plan administrator and certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan.

Note 4 Fair Value Measurements

Generally accepted accounting principles ("GAAP") establish 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 Plan did not hold any level 2 or level 3 investments at November 30, 2024 and 2023.

At November 30, 2024, the Plan held Level 1 investments, as 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.

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.

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Notes to the Financial Statements
November 30, 2024 and 2023

Note 4 Fair Value Measurements (Continued)

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at November 30, 2024 and 2023.

Mutual Funds

Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Self-directed brokerage account

Accounts primarily consist of exchange traded mutual funds, common stocks, and derivative securities that are valued at the closing price reported on the active market on which the individual securities are traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's financial assets at fair value as of November 30:

Investments at fair value:

	<u>2024</u>	<u>2023</u>
Level 1 - Mutual Funds	\$ 80,849,163	\$ 70,020,641
Level 1 - Certificate of deposit	75,569	179,876
Level 1 - Self-directed brokerage account	15,142,940	11,040,432
Level 1 - Money market	3,672,808	3,179,296
Level 1 - Government securities	<u>-</u>	<u>79,603</u>
Total	<u>\$ 99,740,480</u>	<u>\$ 84,499,848</u>

Note 5 Related Party and Party-In-Interest Transactions

Certain Plan investments are mutual funds, managed by Fidelity Investments Institutional Operations, Inc., a related party to Fidelity Management Trust Company ("FMTC"). FMTC is the trustee for the plan and, therefore, these transactions qualify as party-in-interest transactions.

Fees paid to Fidelity by the Plan for administrative services amount to \$31,941 for the year ended November 30, 2024.

These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Notes to the Financial Statements
November 30, 2024 and 2023

Note 6 Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination or partial termination, participants are fully vested, and net assets will be distributed to participants and beneficiaries in proportion to their respective account balances.

Note 7 Tax Status

The IRS has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require the plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

Note 8 Risk and Uncertainties

Participants in the Plan have the ability of selecting 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.

The Plan's exposure to a concentration of credit risk is limited by the diversification of investments across a variety of participant-directed fund elections. Additionally, the investments within each participant-directed fund election are further diversified into varied financial instruments.

At November 30, 2024, two investments option accounted for more than 10% of the Plan's total net assets:

Fidelity 500 Index PR	\$20,178,196	20%
Vanguard Primecap Admiral Overview	12,930,477	13%

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Supplemental Schedule Required By ERISA
Schedule H, Line 4i - Schedule of Assets Held at November 30, 2024

EIN: 04-2033129
Plan #: 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer/Borrower/Lessor Or Similar Party	Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
*	Fidelity 500 Index PR	Mutual Fund - Registered Investment Company	**	\$ 20,187,196
	Vanguard Primecap Admiral Overview	Mutual Fund - Registered Investment Company	**	12,930,477
*	Fidelity Freedom 2035 K	Mutual Fund - Registered Investment Company	**	6,466,090
*	Fidelity Capital Appreciation K	Mutual Fund - Registered Investment Company	**	4,754,229
*	Fidelity Freedom 2050 K	Mutual Fund - Registered Investment Company	**	3,236,724
*	Fidelity Freedom 2060 K	Mutual Fund - Registered Investment Company	**	2,993,359
*	Fidelity International Discovery K	Mutual Fund - Registered Investment Company	**	2,959,733
*	Fidelity US Bond Index	Mutual Fund - Registered Investment Company	**	2,271,601
*	Fidelity Freedom 2030 K	Mutual Fund - Registered Investment Company	**	2,119,038
*	Fidelity Extended Market Index	Mutual Fund - Registered Investment Company	**	1,689,371
*	Fidelity International Index	Mutual Fund - Registered Investment Company	**	1,656,107
*	Fidelity Value Discovery K	Mutual Fund - Registered Investment Company	**	1,634,445
	Baron Asset Fund	Mutual Fund - Registered Investment Company	**	1,623,108
*	Fidelity Freedom 2055 K	Mutual Fund - Registered Investment Company	**	1,539,876
	ABF Small Cap Value A	Mutual Fund - Registered Investment Company	**	1,340,186
*	Fidelity Small Capital Index	Mutual Fund - Registered Investment Company	**	1,324,342
*	Fidelity Value K	Mutual Fund - Registered Investment Company	**	1,272,302
*	Fidelity Freedom 2020 K	Mutual Fund - Registered Investment Company	**	1,191,650
*	Fidelity Total Bond	Mutual Fund - Registered Investment Company	**	1,188,314
*	Fidelity Real Estate Investment	Mutual Fund - Registered Investment Company	**	1,170,567
*	Fidelity Capital & Income	Mutual Fund - Registered Investment Company	**	1,147,560
*	Fidelity Freedom 2045 K	Mutual Fund - Registered Investment Company	**	1,098,932
*	Fidelity Freedom 2025 K	Mutual Fund - Registered Investment Company	**	1,038,714
*	Fidelity Freedom 2065 K	Mutual Fund - Registered Investment Company	**	787,121
*	Fidelity Freedom 2015 K	Mutual Fund - Registered Investment Company	**	742,153
*	Fidelity Balanced K	Mutual Fund - Registered Investment Company	**	627,885
*	Fidelity Emerging Markets K	Mutual Fund - Registered Investment Company	**	567,630

See Independent Auditors' Report.

Frederic W. Cook & Co., Inc. Deferred Profit Sharing Plan
Supplemental Schedule Required By ERISA
Schedule H, Line 4i - Schedule of Assets Held at November 30, 2024

EIN: 04-2033129
Plan #: 001

(a)	(b)	(c)	(d)	(e)
	Identity of Issuer/Borrower/Lessor Or Similar Party	Description of Investment Including Maturity Date Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
	T. Rowe Price Equity Inc Advantage	Mutual Fund - Registered Investment Company	**	543,447
*	Fidelity Freedom 2040 K	Mutual Fund - Registered Investment Company	**	340,004
*	Fidelity Stock Trading Select Mid Cap	Mutual Fund - Registered Investment Company	**	283,072
*	Fidelity Freedom 2010 K	Mutual Fund - Registered Investment Company	**	96,074
*	Fidelity Freedom Inc K	Mutual Fund - Registered Investment Company	**	<u>27,856</u>
				80,849,163
	Brokerage Link Accounts - Exhibit I			15,142,940
*	Cash equivalents	Certificate of Deposit	**	75,569
*	Cash equivalents	Fidelity Money Market	**	<u>3,672,808</u>
		Total Investments		<u>\$ 99,740,480</u>
*	Cash equivalents	Fidelity Cash Reserve Account	**	<u>\$ 890,179</u>
*	Participant Loans Receivable	Participant Loans Receivable with interest rates ranging from 4.25% - 9.50% and maturity dates ranging through July 2036		<u>\$ 234,654</u>

(a) * Party-In-Interest as defined by ERISA.
(d) ** Cost is omitted for Participant-directed investments.

See Independent Auditors' Report.

EXHIBIT I

CUSIP#	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HISTORICAL COST
656568508	NORTEL NETWORKS CORP NEW COM	52	\$0	\$0	\$0
66737P600	NORTHWEST BIOTHERAPEUTICS	91000	\$0	\$25,826	\$19,924
67066G104	NVIDIA CORP NFS LLC IS A MARKET	5741	\$138	\$793,673	\$47,438
674599105	OCCIDENTAL PETROLEUM CORP	810	\$51	\$40,952	\$46,953
68404C102	OPUS MAGNUM AMERIS INC COM	5	\$0	\$0	\$0
687793109	OSCAR HEALTH INC CL A	36	\$17	\$630	\$580
69608A108	PALANTIR TECHNOLOGIES INC CL	1623	\$67	\$108,871	\$43,251
717081103	PFIZER INC NFS IS A SPECIALIST	2281	\$26	\$59,772	\$62,914
742718109	PROCTER & GAMBLE CO NFS IS A SPECIALIST	5	\$179	\$907	\$840
747525103	QUALCOMM INC NFS LLC IS A MARKET	305	\$159	\$48,345	\$8,385
74758R307	QUALSTAR CORP COM	20	\$4	\$70	\$52
76131D103	RESTAURANT BRANDS INTERNATIONAL INC	33	\$70	\$2,324	\$2,557
77543R102	ROKU INC COM CL A	20	\$69	\$1,381	\$2,477
79466L302	SALESFORCE COM INC	23	\$330	\$7,590	\$2,983
81762P102	SERVICENOW INC COM USD0.001	4	\$1049	\$4,011	\$3,000
82509L107	SHOPIFY INC NPV SUBORDINATED A	56	\$116	\$6,434	\$5,000
82846H405	QXO INC COM NEW	1250	\$17	\$20,800	\$17,610
85208T107	SPRINKLR INC CL A	330	\$8	\$2,719	\$4,915
871607107	SYNOPSIS INC NFS LLC IS A MARKET	9	\$558	\$4,856	\$5,000
872590104	T-MOBILE US INC COM USD0.0001	20	\$247	\$4,955	\$3,512
87612E106	TARGET CORP NFS IS A SPECIALIST	15	\$132	\$1,985	\$1,823
879382208	TELEFONICA S A ADR REPRSTG THREE SHRS	57	\$4	\$257	\$280
88025T102	TENABLE HLDGS INC COM	58	\$42	\$2,441	\$3,000
88033T102	TENGTU INTL CORP	12500	\$0	\$0	\$0
88160R101	TESLA MOTORS INC COM USD0.001	21	\$345	\$7,337	\$4,500
88339J105	THE TRADE DESK INC COM CL A	40	\$129	\$5,142	\$2,919
90353T100	UBER TECHNOLOGIES INC COM	102	\$72	\$7,352	\$7,500
90364P105	UIPATH INC CL A	114	\$14	\$1,618	\$3,000
903899102	ULTRALIFE BATTERIES INC	3000	\$8	\$23,010	\$17,894
91688R108	UR ENERGY INC COM ISIN #CA91688R1082	45098	\$1	\$59,078	\$37,763
92343V104	VERIZON COMMUNICATIONS	601	\$44	\$26,639	\$21,447
92532F100	VERTEX PHARMACEUTCLS INC	135	\$468	\$63,198	\$49,940
92556H206	VIACOMCBS INC CL B	3976	\$11	\$43,137	\$44,030
92826C839	VISA INC COM CL A	482	\$315	\$151,748	\$96,978
931142103	WAL-MART STORES INC NFS IS A SPECIALIST	1418	\$93	\$131,191	\$72,393
983134107	WYNN RESORTS LTD NFS LLC IS A MARKET	331	\$94	\$31,263	\$25,598
985817105	YELP INC CL A	110	\$38	\$4,189	\$5,000
191216100	COCA COLA CO NFS IS A SPECIALIST	10	\$64	\$650	\$644
22160K105	COSTCO WHOLESALE CORP	77	\$972	\$74,579	\$47,781
22788C105	CROWDSTRIKE HLDGS INC CL A	75	\$346	\$25,948	\$19,035
235851102	DANAHER CORP	432	\$240	\$103,500	\$101,999
23804L103	DATADOG INC CL A COM	29	\$153	\$4,477	\$4,000
244199105	DEERE & COMPANY NFS IS A SPECIALIST	152	\$466	\$70,778	\$58,077
247361702	DELTA AIR LINES INC DEL COM NEW	64	\$64	\$4,071	\$3,019
25179M103	DEVON ENERGY CORP NEW	370	\$38	\$14,025	\$15,434
254687106	DISNEY WALT CO DEL (HOLDING COMPANY)	1243	\$117	\$145,961	\$114,659
26622P107	DOXIMITY INC CL A	97	\$53	\$5,142	\$3,000
26856L103	E L F BEAUTY INC COM	22	\$130	\$2,872	\$4,000
270318108	EARTHFIRST TECHNOLOGIES INC	30000	\$0	\$0	\$0
30231G102	EXXON MOBIL CORP NFS IS A SPECIALIST	1005	\$118	\$118,558	\$74,736
30303M102	FACEBOOK INC COM USD0.000006 CL A	261	\$574	\$149,794	\$51,307
37637K108	GITLAB INC CLASS A COM	126	\$64	\$8,021	\$7,500
378973408	GLOBALSTAR INC COM	10000	\$2	\$19,500	\$14,380
389930207	GRAYSCALE BITCOIN MINI TR ETF SHS NEW	1782	\$43	\$76,765	\$49,411
427866108	HERSHEY FOODS CORP	273	\$176	\$48,084	\$53,416
43300A203	HILTON WORLDWIDE HLDGS INC	30	\$253	\$7,603	\$2,246
437076102	HOME DEPOT INC NFS IS A SPECIALIST	316	\$429	\$135,720	\$70,861
444859102	HUMANA INC NFS LLC IS A SPECIAL	5	\$296	\$1,540	\$1,405
458140100	INTEL CORP NFS LLC IS A MARKET	333	\$24	\$7,997	\$7,400
46120E602	INTUITIVE SURGICAL INC COM NEW	12	\$542	\$6,464	\$4,909
46625H100	J P MORGAN CHASE & CO	40	\$250	\$9,922	\$6,974
502441306	LVMH MOET HENNESSY LOUIS VUITTON ADR	265	\$124	\$32,940	\$35,440
524ESC100	LEHMAN BROTHERS HOLDINGS INC	26	\$0	\$0	\$1,476
G6674U108	NOVOCURE LTD COM USD0.00	26000	\$20	\$521,040	\$310,871
H8817H100	TRANSOCEAN LTD ZUG NAMEN -AKT	10500	\$4	\$46,200	\$37,585
00724F101	ADOBE SYS INC NFS LLC IS A MARKET	110	\$516	\$56,752	\$55,158
007903107	ADVANCED MICRO DEVICES INC	270	\$137	\$37,037	\$25,360
008252108	AFFILIATED MANAGERS GROUP	32	\$188	\$6,067	\$5,001
009279100	AIRBUS GROUP ADR	118	\$39	\$4,602	\$2,995

02079K107	ALPHABET INC CAP STK CL C	115	\$170	\$19,618	\$17,546
02079K305	ALPHABET INC CAP STK CL A	2235	\$169	\$377,626	\$126,638
02081G201	ALPHATEC HOLDINGS INC COM NEW	25673	\$10	\$269,053	\$349,510
021ESC017	ALTABA INC ESCROW	200	\$0	\$0	\$0
023135106	AMAZON.COM INC NFS LLC IS A MARKET	2067	\$208	\$429,709	\$229,223
03743Q108	APA CORPORATION COM	2018	\$23	\$45,700	\$60,111
037833100	APPLE COMPUTER INC NFS LLC IS A MARKET	1720	\$237	\$408,279	\$45,636
04035M102	ARHAUS INC COM CL A	241	\$10	\$2,390	\$3,116
055622104	BP PLC SPON ADR REPSNTG	1433	\$29	\$42,002	\$48,643
060505104	BANK OF AMERICA CORP	638	\$48	\$30,328	\$17,802
067532200	BARFRESH FOOD GROUP INC COM NEW	500	\$3	\$1,475	\$4,571
067901108	BARRICK GOLD CORP NFS IS A SPECIALIST	2048	\$17	\$35,824	\$34,166
084670702	BERKSHIRE HATHAWAY INC DEL CL B NEW	595	\$483	\$287,397	\$125,283
08860E309	BEYOND CORP COM NEW	67	\$0	\$0	\$0
09062X103	BIOGEN IDEC INC	265	\$161	\$42,567	\$60,228
090624107	BIOMETRICS 2000 CORP	1000	\$0	\$0	\$0
127387108	CADENCE DESIGN SYSTEMS INC	17	\$307	\$5,294	\$5,000
166764100	CHEVRONTXACO CORP	57	\$162	\$9,167	\$8,442
17275R102	CISCO SYS INC NFS LLC IS A MARKET	1715	\$59	\$101,542	\$21,967
53632A300	LIQTECH INTL INC COM	1000	\$2	\$1,830	\$16,699
571903202	MARRIOTT INTL INC CL A	60	\$289	\$17,472	\$5,224
580135101	MCDONALDS CORP NFS IS A SPECIALIST	205	\$296	\$60,639	\$18,032
58733R102	MERCADOLIBRE INC	2	\$1985	\$3,970	\$3,428
58844R108	MERCHANTS BANCORP IND COM	71	\$41	\$2,930	\$3,006
58933Y105	MERCK & CO INC NEW COM	5	\$102	\$515	\$652
594918104	MICROSOFT CORP NFS LLC IS A MARKET	171	\$423	\$72,410	\$38,187
594972408	MICROSTRATEGY INC C L A NEW NFS LLC IS A	153	\$387	\$59,320	\$69,231
60770K107	MODERNA INC COM	2	\$43	\$92	\$342
60937P106	MONGODB INC CL A	35	\$322	\$11,287	\$8,703
64110L106	NETFLIX COM INC COM	20	\$887	\$17,736	\$8,972
649445400	NEW YORK CMNTY BANCORP INC COM NEW	2002	\$12	\$23,962	\$37,090
654106103	NIKE INC CLASS B NFS IS A SPECIALIST EXTERNAL FUND	800	\$79	\$63,016	\$68,892
09260B416	BLACKROCK STRATEGIC INC OPP PORT CL A	30	\$10	\$286	\$280
23320G554	DFA GLOBAL REAL ESTATE SEC PORTFOLIO	15817	\$11	\$179,206	\$155,861
233203371	DFA INTERNATIONAL CORE EQUITY	30487	\$16	\$488,707	\$446,587
233203413	DFA US CORE EQUITY I	22616	\$45	\$1,024,284	\$736,406
233203421	DFA EMERGING MRKTS CORE EQU PORTF	5429	\$24	\$129,867	\$117,808
40168W525	GUGGENHEIM TOTAL RETURN BOND FD INSTL	6814	\$24	\$162,998	\$186,728
4812C0357	JPMORGAN CORE BOND FUND CL A	274	\$10	\$2,829	\$2,778
53700T801	LITMAN GREGORY MSTRS ALT STRATEGIES	7159	\$11	\$77,316	\$87,912
53700T876	LITMAN GREGORY MSTRS HIGH INC ALT INSTL	4792	\$10	\$47,681	\$49,413
67066D713	NUVEEN SYMPHONY FLT RATE INCOME CL A	34	\$18	\$622	\$621
670700400	NUVEEN PREFERRED SE			\$112,892	\$104,299
693390841	PIMCO HIGH YIELD INSTL	14420	\$8	\$116,659	\$111,337
72201F490	PIMCO INCOME FUND INSTITUTIONAL FUND	9139	\$11	\$97,426	\$95,057
74439V800	PRUDENTIAL FLOATING RATE INCOME CL Z	45	\$9	\$416	\$414
921926101	VANGUARD EXPLORER FIDELITY FUND	1471	\$132	\$194,007	\$99,397
315911693	FID TOTAL MKT INDEX INSTL PREMIUM CLASS	2734	\$168	\$459,179	\$335,391
315916783	FIDELITY FLOATING RATE HIGH INCOME	10841	\$9	\$101,151	\$98,671
316066406	FIDELITY TECHNOQUANT GROWTH	1009	\$43	\$43,542	\$40,848
31635T104	FIDELITY INFLAT-PROT BD INDEX INSTL PREM	10014	\$9	\$91,931	\$91,881
31617H805	FIDELITY MMKT PREMIUM CLASS	187661	\$1	\$187,661	\$187,661
316200302	FIDELITY NEW MILLENNIUM	1742	\$63	\$109,677	\$88,814
31617H201	FIDELITY MONEY MARKET OPTION	1258	\$1	\$1,258	\$1,258
7551579CY	CALL (IBIT) ISHARES BITCOIN	170	\$275	\$46,750	\$40,530
7454459NJ	CALL (MSTR) MICROSTRATEGY COM UNIT	2	\$15530	\$31,060	\$4,541
46438F101	ISHARES BITCOIN TR SHS	922	\$55	\$50,913	\$48,623
53700T827	LITMAN GREGORY FDS TR IM DBI MNGD FU	1865	\$27	\$50,747	\$50,174
55272X607	MFA FINL INC COM	1575	\$11	\$17,493	\$13,994
61744H105	MORGAN STANLEY EMERGING MKTS DEB FD	16466	\$8	\$128,267	\$127,969
70806A106	PENNANTPARK FLOATING RATE CAP LTD COM	2048	\$11	\$22,856	\$16,073
75574U101	READY CAP CORP COM	7345	\$7	\$54,134	\$85,466
780910105	ROYCE VALUE TR INC	2310	\$17	\$38,455	\$30,416
19248A109	COHEN & STEERS SELECT UTIL FD INC	215	\$26	\$5,637	\$5,010
25434V799	DIMENSIONAL ETF TR INTERNATIONAL CORE	1301	\$27	\$34,932	\$31,865
26922A842	ETF SER SOLUTIONS US GLB JETS	151	\$25	\$3,707	\$4,994
302635206	FS KKR CAPITAL CORP COM	1112	\$22	\$24,698	\$18,714
315912808	FIDELITY NASDAQ COMPOSITE INDEX	523	\$76	\$39,654	\$18,879
33734X135	FIRST TR EXCHANGE TRADED FD II FINL	232	\$59	\$13,662	\$10,001
35473P686	FRANKLIN TEMPLETON ETF TR FTSE TAIWAN	874	\$47	\$41,429	\$30,353

37954Y327	GLOBAL X FDS GLBX MSCI COLUM	212	\$24	\$5,062	\$2,684
389637109	GRAYSCALE BITCOIN TR BTC SHS ACCD INVS	192	\$77	\$14,801	\$9,633
46090E103	INVESCO QQQ TR UNIT SER 1	267	\$510	\$135,974	\$19,942
46137V357	INVESCO EXCHANGE TRADED FD TR S&P500	1994	\$188	\$374,141	\$172,532
46137V621	INVESCO EXCHANGE TRADED FD TR FINL	323	\$15	\$4,930	\$4,389
46138E610	INVESCO EXCHANGE TRADED FD TR II KBW	502	\$16	\$7,786	\$10,014
46138G631	INVESCO EXCHANGE TRADED FD TR II	638	\$32	\$20,493	\$20,014
46138G649	INVESCO EXCHANGE TRADED FD TR II	158	\$210	\$33,148	\$19,916
46428Q109	ISHARES SILVER TR ISHARES	1075	\$28	\$30,014	\$21,475
78464A755	SPDR SER TR S&P METALS & MNG ETF	266	\$69	\$18,288	\$9,995
780915104	ROYCE MICRO-CAP TRUST INC	3303	\$10	\$34,089	\$28,140
78463X509	SPDR INDEX SHS FDS S&P EMERGING MKTS	563	\$39	\$22,182	\$24,976
78463X756	SPDR INDEX SHS FDS S&P EMERGING MKTS SM	478	\$61	\$29,205	\$23,603
78468R408	SPDR SER TR CAP SHORT TERM HIGH	1549	\$26	\$39,802	\$42,315
808524748	SCHWAB STRATEGIC TR SCHWAB FUNDAMENTAL	249	\$36	\$8,993	\$7,579
808524888	SCHWAB STRATEGIC TR INTL SMALL CAP	165	\$37	\$6,076	\$5,054
81369Y506	SECTOR SPDR TR SHS BEN INT ENERGY	642	\$96	\$61,336	\$27,518
81369Y605	SECTOR SPDR TR SHS BEN INT FINANCIAL	206	\$51	\$10,576	\$4,998
81369Y886	SECTOR SPDR TR SHS BEN INT UTILITIES	905	\$83	\$75,018	\$60,584
92189F106	VANECK VECTORS ETF TR GOLD MINERS ETF	423	\$38	\$15,940	\$9,868
92189F429	VANECK VECTORS ETF TR PFD SECS EX FINL	2687	\$18	\$48,384	\$48,804
92189F791	VANECK VECTORS ETF TR JR GOLD MINERS E	314	\$48	\$14,994	\$10,226
92189F825	VANECK VECTORS ETF TR BRAZIL SMALL CP	3398	\$13	\$42,664	\$51,162
921908844	VANGUARD SPECIALIZED PORTFOLIOS DIV	159	\$205	\$32,608	\$10,606
921932828	VANGUARD ADMIRAL FDS INC S&P SMALLCAP	447	\$117	\$52,295	\$25,151
921937835	VANGUARD BD INDEX FD INC TOTAL BD MARKET	219	\$74	\$16,086	\$15,976
921943858	VANGUARD TAX MANAGED FD EUROPE PACIFIC	102	\$50	\$5,131	\$5,036
921946406	VANGUARD WHITEHALL FDS HIGH DIVIDEND	201	\$135	\$27,149	\$12,332
92204A405	VANGUARD SECTOR IN			\$40,953	\$23,759
92204A876	VANGUARD SECTOR INDEX FDS VANGUARD	26	\$179	\$4,657	\$3,017
922042676	VANGUARD INTL EQUITY INDEX FDS GLOBAL	751	\$43	\$32,606	\$35,492
922042858	VANGUARD INTL EQUITY INDEX FD INC	779	\$46	\$35,482	\$37,964
922042874	VANGUARD INTL EQUITY INDEX FD INC	76	\$66	\$5,016	\$4,970
92206C664	VANGUARD SCOTTSDALE FDS VANGUARD	1386	\$98	\$135,627	\$100,662
92206C714	VANGUARD SCOTTSDALE FDS VANGUARD	143	\$88	\$12,540	\$10,038
922908363	VANGUARD INDEX FDS FORMERLY VANGUARD	1429	\$553	\$791,127	\$566,800
922908538	VANGUARD INDEX FDS MID-CAP GROWTH INDEX	132	\$271	\$35,891	\$13,021
922908553	VANGUARD INDEX FDS FORMERLY VANGUARD	585	\$98	\$57,427	\$46,192
922908595	VANGUARD INDEX FDS VANGUARD SMALL CAP	440	\$302	\$132,830	\$82,632
922908611	VANGUARD INDEX FDS VANGUARD SMALL CAP	263	\$216	\$56,802	\$30,571
922908629	VANGUARD INDEX FDS VANGUARD MID CAP	232	\$285	\$66,099	\$31,771
922908744	VANGUARD INDEX FDS VANGUARD VALUE	126	\$182	\$22,920	\$11,951
97717W315	WISDOMTREE TR EMERGING MKTS HIGH	448	\$41	\$18,577	\$19,027
98149E303	WORLD GOLD TR SPDR GLD MINIS	3575	\$53	\$188,403	\$188,438
464286475	ISHARES INC MSCI EMERGING MARKETS	217	\$61	\$13,144	\$8,877
464287150	ISHARES TR S&P 1500 INDEX FD	2747	\$133	\$365,634	\$181,679
464287168	ISHARES TR DOW JONES SELECT DIVID INDEX	380	\$143	\$54,496	\$29,187
464287200	ISHARES TR S&P 500 INDEX FD	1653	\$605	\$1,000,130	\$619,177
464287622	ISHARES TR RUSSELL 1000 INDEX FD	42	\$333	\$13,966	\$10,097
464287762	ISHARES TR DOW JONES U S HEALTHCARE	380	\$62	\$23,618	\$19,970
464287770	ISHARES TR DOW JONES U S FINL SVCS	237	\$82	\$19,515	\$10,071
464287861	ISHARES TR S&P EURO PLUS 350 INDEX	96	\$54	\$5,182	\$5,042
464288687	ISHARES TR S&P U S PFD STK INDEX FD	10	\$33	\$338	\$326
464288885	ISHARES TR MSCI EAFE GROWTH INDEX FD	131	\$101	\$13,255	\$7,865
46434G103	ISHARES INC CORE MSCI EMERGING MKTS	5645	\$54	\$306,560	\$312,020
46435G326	ISHARES TR CORE MSCI INTL	5690	\$68	\$385,015	\$343,980
46436E718	ISHARES TR 0-3 MNTH TREASRY	5	\$101	\$514	\$513
				<u>\$514</u>	
				15,142,940	