

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 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☒
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan ELWYN, INC. RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1963
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) ELWYN 111 ELWYN ROAD ELWYN, PA 19063-4699
2b	Employer Identification Number (EIN) 23-1352117
2c	Plan Sponsor's telephone number 610-891-2000
2d	Business code (see instructions) 621399

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.	09/23/2025	IRENE STEWART
	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 ☒ 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 2495
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) 736 6a(2) 648 6b 183 6c 1433 6d 2264 6e 56 6f 2320 6g(1) 6g(2) 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:

1A 1C 1I 3H

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

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

a Pension Schedules

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

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached _____
- (4) ☒ **C** (Service Provider Information)
- (5) ☐ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

Part III Form M-1 Compliance Information (to be completed by welfare benefit plans)

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan ELWYN, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ELWYN	D Employer Identification Number (EIN) 23-1352117
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	44484975	
b	Actuarial value	2b	47533718	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	217	12248385	12248385
b	For terminated vested participants	1542	20737696	20737696
c	For active participants	736	20387029	20387029
d	Total	2495	53373110	53373110
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.08 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	887000	
c	Target normal cost	6c	887000	

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Signature of actuary WILLIAM J. PATTI Type or print name of actuary BROWN & BROWN INS. SERVICES, INC Firm name 300 CONSHOHOCKEN STATE ROAD SUITE 650 WEST CONSHOHOCKEN, PA 19428 Address of the firm	09/23/2025 Date 23-06221 Most recent enrollment number 215-561-5389 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	7425913
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	2177531
9 Amount remaining (line 7 minus line 8)	0	5248382
10 Interest on line 9 using prior year's actual return of <u>11.03</u> %	0	578897
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		1559957
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.20</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		172063
c Total available at beginning of current plan year to add to prefunding balance		1732020
d Portion of (c) to be added to prefunding balance		1641075
12 Other reductions in balances due to elections or deemed elections	0	2633124
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	4835230

Part III Funding Percentages

14 Funding target attainment percentage	14	80.00 %
15 Adjusted funding target attainment percentage	15	80.00 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	81.42 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/27/2025	2700000	0			
04/11/2025	425000	0			
07/11/2025	425000	0			
Totals ►			18(b)	3550000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	3333215

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 64
23 Mortality table(s) (see instructions)	☐ Prescribed - combined	☒ Prescribed - separate	☐ Substitute	

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	☒ Yes	☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	☐ Yes	☒ No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes	☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	☒ Yes	☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	887000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	10674622	1044815	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	1931815	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	1931815	1931815
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	3333215	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	3333215	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	1931815	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ELWYN, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ELWYN	D Employer Identification Number (EIN) 23-1352117	

Part I	Service Provider Information (see instructions)
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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
MATRIX FINANCIAL SOLUTIONS
20-1591048

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

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

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)

MILL CREEK CAPITAL ADVISORS, LLC

41-2212501

(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?
51	NONE	152846	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

BRINKER CAPITAL INC.

23-2829742

(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?
51	NONE	54647	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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
(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.	
(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.	
(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
(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

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) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

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

A Name of plan ELWYN, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ELWYN	D Employer Identification Number (EIN) 23-1352117

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1700000	3550000
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	83651	85475
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1648085	774156
(2) U.S. Government securities	1c(2)	6432396	6628267
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred.....	1c(3)(A)		
(B) All other.....	1c(3)(B)	6215909	5461087
(4) Corporate stocks (other than employer securities):			
(A) Preferred.....	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	27850445	26073083
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	613414	419165

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	44543900	42991233
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	44543900	42991233

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)	3550000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3550000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	51656	
(B) U.S. Government securities	2b(1)(B)	215037	
(C) Corporate debt instruments	2b(1)(C)	263881	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	17216	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		547790
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	615876	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		615876
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	27244594	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	27210991	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-342598	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		2415688
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		6820359

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7278618	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		7278618
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	207493	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	886915	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1094408
j Total expenses. Add all expense amounts in column (b) and enter total	2j		8373026

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-1552667
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **BDO USA P.C.**

(2) EIN: **13-5381590**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 549321.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ELWYN, INC. RETIREMENT PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ELWYN		D Employer Identification Number (EIN) 23-1352117
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 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 75-3182674		
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		3 168
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)? ☐ Yes ☐ No ☒ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
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? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No		
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? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2024 v. 240311		

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: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ 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. ☐ 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: 49.20 % Private Equity: 0.00 % Investment-Grade Debt and Interest Rate Hedging Assets: 49.90 %

High-Yield Debt: 0.00 % Real Assets: 0.00 % Cash or Cash Equivalents: 0.90 % Other: 0.00 %

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 ___/___/___ (MM/DD/YYYY) and the Opinion Letter serial number_____.

Elwyn, Inc. Retirement Plan

**Financial Statements
and ERISA-Required Supplemental Schedules**
As of December 31, 2024 and 2023
and for the Years Then Ended

The report accompanying these financial statements was issued by BDO USA, P.C., a Virginia professional corporation, and the U.S. member of BDO International Limited, a UK company limited by guarantee.



Elwyn, Inc. Retirement Plan

Financial Statements
and ERISA-Required Supplemental Schedules
As of December 31, 2024 and 2023
and for the Years Then Ended

Elwyn, Inc. Retirement Plan

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ERISA-Required Supplemental Schedules

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Schedule H, Line 4j - Schedule of Reportable Transactions for the Year Ended December 31, 2024	24 - 61
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Note: Other schedules required by Section 2520.103.10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.



Independent Auditor's Report

To the Plan Administrator
Elwyn, Inc. Retirement Plan
Elwyn, Pennsylvania

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

We have performed audits of the financial statements of Elwyn, Inc. Retirement Plan (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). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years ended December 31, 2024 and 2023, 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 (DOL) Rules and Regulations for Reporting and Disclosure under ERISA (ERISA Section 103(a)(3)(C) audit). As permitted by ERISA Section 103(a)(3)(C), our Plan's 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 (qualified institution), provided that the investment information is prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

Opinion

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

- the amounts and disclosures in the accompanying financial statements, 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 (GAAP); and
- the certified investment information in the accompanying financial statements agrees to, or is derived from, in all material respects, the information prepared and certified by a qualified 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 (GAAS). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of 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.

Responsibility of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with GAAP, 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 within one year after the date that the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audit* section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS 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 GAAS, we:

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

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 Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) as of December 31, 2024 and schedule of reportable transactions for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

BDO USA, P.C.

Philadelphia, Pennsylvania
September 19, 2025

Financial Statements

Elwyn, Inc. Retirement Plan

Statements of Net Assets Available for Benefits

December 31,	2024	2023
Assets		
Investments, at fair value	\$ 39,355,758	\$ 42,760,249
Receivables		
Employer contributions	3,550,000	1,700,000
Accrued income	85,475	83,651
Total Receivables	3,635,475	1,783,651
Total Assets	42,991,233	44,543,900
Net Assets Available for Benefits	\$ 42,991,233	\$ 44,543,900

See accompanying notes to financial statements.

Elwyn, Inc. Retirement Plan

Statements of Changes to Net Assets Available for Benefits

Years ended December 31,	2024	2023
Additions		
Investment income		
Net appreciation in fair value of investments	\$ 2,106,693	\$ 3,560,562
Interest and dividends	1,163,666	1,292,558
Total Investment Income	3,270,359	4,853,120
Employer contributions	3,550,000	1,700,000
Total Additions	6,820,359	6,553,120
Deductions		
Benefits paid to participants	7,278,618	7,709,889
Administrative expenses	1,094,408	1,448,469
Total Deductions	8,373,026	9,158,358
Net Decrease	(1,552,667)	(2,605,238)
Net Assets Available for Benefits, beginning of year	44,543,900	47,149,138
Net Assets Available for Benefits, end of year	\$ 42,991,233	\$ 44,543,900

See accompanying notes to financial statements.

Elwyn, Inc. Retirement Plan

Notes to Financial Statements

1. Description of Plan

The following brief description of the Elwyn, Inc. Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory cash balance benefit pension plan sponsored by Elwyn of Pennsylvania and Delaware (the Organization) covering substantially all employees who have been employed by the Organization for one year and achieved a minimum of 1,000 hours of service per year. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended. The Finance Committee is responsible for oversight of the Plan, determines the appropriateness of the Plan's investment offerings and monitors investment performance.

Participants became 100% vested after completion of three years of eligible service.

Effective June 30, 2018, the Board of Directors of the Organization elected to freeze the Plan. Subsequent to June 30, 2018, no additional employees are allowed to participate in the Plan and all benefit accruals ceased as of that date.

Contributions

Contributions from the Organization are accrued based on actuarially computed amounts required to be funded under the provisions of the Plan. The contributions of the Organization represent the minimum contribution as determined by the Plan's actuary and are designed to fund the Plan's current service costs on a current basis. The Plan has met the ERISA minimum funding requirements. Contributions to the Plan by employees are not permitted.

For the Plan year ended December 31, 2024, the Organization elected to use a portion of the prefunding balance to partially satisfy the minimum funding requirements of \$1,931,815 and made a cash contribution of \$3,550,000 to the Plan. The cash contribution is recognized during the 2024 Plan year and is reflected as employer contributions receivable as of December 31, 2024 in the statements of net assets available for benefits and was received by the Plan prior to September 15, 2025.

For the Plan year ended December 31, 2023, the Organization elected to use a portion of the prefunding balance to partially satisfy the minimum funding requirements of \$2,177,531 and made a cash contribution of \$1,700,000 to the Plan. The cash contribution is recognized during the 2023 Plan year and is reflected as employer contributions receivable as of December 31, 2023 in the statements of net assets available for benefits and was received by the Plan in September 2024.

Benefits

Participants are eligible for monthly benefit payments at the later of the normal retirement age of 65 or five years after the Plan entry date. Participants may also retire at age 62 with thirty years of service without incurring a reduction in benefits. The Plan permits early retirement at age 55 with five years of service and late retirement after age 65.

Elwyn, Inc. Retirement Plan

Notes to Financial Statements

Benefits under the Plan are determined by a cash balance formula. Prior to January 1, 2018, participant accounts were credited, at the close of each plan year, with an allocation based primarily on participant earnings and age. Effective January 1, 2018, participant accounts were credited with an allocation, if the participant had been credited with at least 500 hours of service as of June 30, 2018. The allocation was based participant earnings and age as of June 30, 2018. As of July 1, 2018, no further allocations will be credited to participant accounts. In addition, participant accounts are credited with an interest factor as of January 1st each year based on the rate earned by one-year United States Treasury Securities.

Upon retirement, a participant's cash balance account may be paid as a lump-sum or converted to an annuity of equivalent value. The spouse of a participant, who satisfies the requirements for vesting, may be eligible for a death benefit commencing immediately upon the death of such participant.

2. Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are 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 (GAAP) requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosures of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. The fair value of a financial instrument is the amount 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 Finance Committee determines the valuation policies utilizing information provided by the investment advisors and trustee. See Note 4 for a discussion of fair value measurements.

Investment transactions (purchases and sales) are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Net appreciation in the fair value of investments includes the Plan's gains and losses on investments bought, sold and held during the year.

Payment of Benefits

Benefits are recorded when paid.

Elwyn, Inc. Retirement Plan

Notes to Financial Statements

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Organization, as provided by the Plan document. Expenses that are paid directly by the Organization are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as administrative expenses and certain investment related expenses are included in net appreciation of fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

3. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments held at December 31, 2024 and 2023 and net appreciation in the fair value of investments and interest and dividends for the years ended December 31, 2024 and 2023, was obtained by management and agreed to or derived from information certified as complete and accurate by Matrix Trust Company, the trustee of the Plan, a qualified institution.

4. Fair Value Measurements

Accounting Standards Codification (ASC) 820, *Fair Value Measurement*, provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under ASC 820 are described below:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

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

Elwyn, Inc. Retirement Plan

Notes to Financial Statements

Money market funds: Valued at the closing price reported on the active market on which the individual securities are traded.

Registered investment companies: Valued at the daily closing price as reported by the fund. Registered investment companies held by the Plan are open end funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

Corporate and government obligations: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

Mortgage-backed securities: Valued using pricing models maximizing the use of observable inputs for similar securities.

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

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

Description	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 774,156	\$ -	\$ -	\$ 774,156
Government bonds	-	6,628,267	-	6,628,267
Corporate bonds	-	5,461,087	-	5,461,087
Registered investment companies	26,073,083	-	-	26,073,083
Mortgage-backed securities	-	419,165	-	419,165
Total assets at fair value	\$ 26,847,239	\$ 12,508,519	\$ -	\$ 39,355,758

Description	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 1,648,085	\$ -	\$ -	\$ 1,648,085
Government bonds	-	6,432,396	-	6,432,396
Corporate bonds	-	6,215,909	-	6,215,909
Registered investment companies	27,850,445	-	-	27,850,445
Mortgage-backed securities	-	613,414	-	613,414
Total assets at fair value	\$ 29,498,530	\$ 13,261,719	\$ -	\$ 42,760,249

Elwyn, Inc. Retirement Plan

Notes to Financial Statements

5. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those estimated future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to services rendered by the employees to the valuation date. Accumulated plan benefits, as defined by the plan document, include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits payable under all circumstances (retirement, death, and termination of employment) are included to the extent they are deemed attributable to employee services rendered through June 30, 2018.

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

A summary of the actuarial present value of accumulated plan benefits as of January 1, 2024 the date of the latest actuarial valuations, is as follows:

January 1, 2024

Actuarial present value of accumulated plan benefits:

Vested benefits:

Participants currently receiving payments	\$ 11,531,104
Other participants	38,928,987

Total vested benefits 50,460,091

Nonvested benefits -

\$ 50,460,091

A summary of the change in the accumulated plan benefits from January 1, 2023 to January 1, 2024 is as follows:

Actuarial present value of accumulated plan benefits as of January 1, 2023	\$ 52,737,898
Accumulation of benefits, including experience gains and losses	653,770
Change in average discount period	2,670,894
Benefit payments	(7,709,889)
Assumption changes	2,107,418

Actuarial present value of accumulated plan benefits as of January 1, 2024 \$ 50,460,091

As of January 1, 2024, the significant assumptions underlying the actuarial computations are:

- a) Mortality basis - Sex-distinct 2012 private sector dataset Blue Collar Employee and Healthy Annuitant Mortality Tables with generational improvements using scale MP-2021
- b) Credit interest rate on cash balances - 5.28% in 2024 and 2.08% per year thereafter

Elwyn, Inc. Retirement Plan

Notes to Financial Statements

- c) Discount rate - 5.75% in 2024
- d) Inactive participants are assumed to retire at age 65. Active participants are assumed to retire according to the following rates:

Age	Retirement Rate
Under 55	0%
55 - 59	5%
60	10%
61	5%
62	10%
63 - 64	5%
65	20%
66 - 69	15%
70	100%

The change in actuarial assumptions in the January 1, 2024 valuation relates to the increase in the interest credit assumption from 4.73% for 2023 and 1.53% later years to 5.28% for 2024 and 2.08% per year thereafter and the increase in the discount rate from 5.50% for 2023 to 5.75% for 2024.

These actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2024. Had the valuations been performed as of December 31, 2023, there would be no material differences.

6. Plan Termination

Although it has not expressed any intent to do so, the Organization has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the benefits of participants become fully vested and nonforfeitable to the extent funded. The Plan provides that the net assets of the Plan be allocated in the order provided for by ERISA.

Certain benefits under the Plan are insured by the Pension Benefit Guaranty Corporation (PBGC) if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

Elwyn, Inc. Retirement Plan

Notes to Financial Statements

7. Tax Status

The Internal Revenue Service (IRS) has determined and informed the Organization by a letter dated November 21, 2013, that the Plan is in accordance with the applicable sections of the Internal Revenue Code (IRC). The Plan has been amended since receiving the determination letter, however, the Plan management believes the Plan is currently designed and operated in compliance with the applicable requirements of the IRC and continues to be tax-exempt. Therefore, no provision for income taxes has been included in the Plan's financial statements.

GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Related Party and Party-In-Interest Transactions

As described in Note 2, *Administrative Expenses*, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules under ERISA.

9. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, credit risks, and overall market volatility. 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 change could materially affect the amounts reported in the financial statements.

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimates and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would be material to the financial statements.

10. Subsequent Events

The Plan has evaluated subsequent events through September 19, 2025, the date the financial statements were available to be issued.

ELWYN, INC. RETIREMENT PLAN

EIN: 23-1352117 / PN: 001

2024 SCHEDULE SB ATTACHMENT, LINE 22 - DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

<u>Retirement Age</u>	<u>Rates of Retirement</u>	<u>Weighted Age</u>
55	5%	2.7500
56	5%	2.6600
57	5%	2.5721
58	5%	2.4864
59	5%	2.4028
60	10%	4.6427
61	5%	2.1240
62	10%	4.1018
63	5%	1.8756
64	5%	1.8101
65	20%	6.9858
66	15%	4.2560
67	15%	3.6724
68	15%	3.1681
69	15%	2.7325
70	100%	<u>15.7086</u>
		64

ELWYN, INC. RETIREMENT PLAN

EIN: 23-1352117; PN: 001

2024 Schedule SB Attachment, Line 26a - Schedule of Active Participant Data

Attained Age	Years of Credited Service																			
	Under 1		1 to 4		5 to 9		10 to 14		15 to 19		20 to 24		25 to 29		30 to 34		35 to 40		40 & up	
	No.	Avg. Cash Bal.	No.	Avg. Cash Bal.	No.	Avg. Cash Bal.	No.	Avg. Cash Bal.	No.	Avg. Cash Bal.	No.	Avg. Cash Bal.	No.	Avg. Cash Bal.	No.	Avg. Cash Bal.	No.	Avg. Cash Bal.	No.	Avg. Cash Bal.
Under 25																				
25 to 29					5															
30 to 34					35		17		2											
35 to 39					29		29		13		1									
40 to 44					24		34		36		11									
45 to 49					23		18		33		23		9							
50 to 54					17		23		25		19		17		12		1			
55 to 59					22		20		21		21		14		5		9			
60 to 64					19		19		13		14		8		7		19		3	
65 to 69					5		7		5		9		5		3		11		8	
70 & up					1		1		2		7								2	
Total	0		0		180		168		150		105		53		27		40		13	

ELWYN, INC. RETIREMENT PLAN

EIN: 23-1352117; PN: 001

2024 Schedule SB Attachment, Line 26b - Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	2,880,463	2,147,925	1,439,726	6,468,114
2025	1,800,193	760,526	1,437,783	3,998,502
2026	2,013,973	602,840	1,358,475	3,975,288
2027	1,823,934	717,808	1,281,366	3,823,108
2028	1,518,484	974,639	1,206,756	3,699,879
2029	1,564,677	801,309	1,134,670	3,500,656
2030	1,336,418	572,546	1,064,992	2,973,956
2031	1,263,762	1,290,689	908,475	3,462,926
2032	1,241,552	589,648	843,134	2,674,334
2033	1,231,555	1,162,949	779,777	3,174,281
2034	1,013,099	1,632,891	718,374	3,364,364
2035	1,047,895	2,036,843	658,963	3,743,701
2036	923,222	1,576,457	601,639	3,101,318
2037	1,062,870	1,600,042	546,540	3,209,452
2038	753,930	1,557,338	493,815	2,805,083
2039	1,038,389	2,326,110	443,611	3,808,110
2040	907,039	2,103,926	396,070	3,407,035
2041	772,413	1,581,775	351,313	2,705,501
2042	914,683	1,762,342	309,447	2,986,472
2043	1,016,797	1,224,737	270,567	2,512,101
2044	653,318	1,631,405	234,752	2,519,475
2045	670,334	1,147,627	202,052	2,020,013
2046	639,043	1,435,838	172,477	2,247,358
2047	639,557	1,114,763	145,992	1,900,312
2048	806,989	1,469,149	122,514	2,398,652
2049	342,046	1,415,465	101,910	1,859,421
2050	345,700	1,292,596	84,014	1,722,310
2051	277,173	1,410,073	68,629	1,755,875
2052	336,506	1,183,712	55,539	1,575,757
2053	273,392	752,666	44,519	1,070,577
2054	187,810	717,113	35,341	940,264
2055	225,776	623,713	27,779	877,268
2056	57,590	281,469	21,616	360,675
2057	56,769	265,680	16,648	339,097
2058	13,898	132,105	12,686	158,689
2059	10,606	99,551	9,561	119,718
2060	9,240	68,554	7,122	84,916
2061	3,210	42,215	5,240	50,665
2062	2,127	0	3,806	5,933
2063	524	0	2,727	3,251
2064	458	0	1,925	2,383
2065	151	0	1,339	1,490
2066	0	0	917	917
2067	0	0	619	619
2068	0	0	411	411
2069	0	0	268	268
2070	0	0	172	172
2071	0	0	109	109
2072	0	0	68	68
2073	0	0	41	41

ELWYN, INC. RETIREMENT PLAN
EIN: 23-1352117 PN: 001
2024 SCHEDULE SB ATTACHMENT, LINE 24 – CHANGE IN NON-PRESCRIBED
ACTUARIAL ASSUMPTIONS

The Expected Long-Term Rate of Return on Plan Assets was increased from 5.50% to 5.75% to reflect the current asset allocation and long-term capital market expectations.

The Interest Credit assumption was changed from 1.53% for 2024 and later years to 5.28% for 2024 and 2.08% per year thereafter to reflect the current, and better reflect future, cash balance interest credit rates.

ELWYN, INC. RETIREMENT PLAN
EIN: 23-1352117 PN: 001
2024 SCHEDULE SB ATTACHMENT, LINE 32 – SCHEDULE OF AMORTIZATION
BASES

Shortfall Amortization Charge

The shortfall amortization charge is the sum of the shortfall amortization installments. The shortfall amortization installment is the level annual payment of the shortfall amortization base amortized over 15 years based on interest rates in effect for the first 14 years. The shortfall amortization charge as of the valuation date for the current plan year is shown below.

Original Shortfall Amortization <u>Base</u>	Inception <u>Date</u>	Shortfall Amortization Balance on <u>1/1/2024</u>	Remaining <u>Years</u>	Shortfall Amortization <u>Installment</u>
\$ 4,481,467	1/1/2021	\$ 3,916,748	12	\$ 417,859
(2,872,671)	1/1/2022	(2,638,367)	13	(265,468)
8,769,748	1/1/2023	8,414,885	14	803,140
981,356	1/1/2024	981,356	15	89,284
		<u>10,674,622</u>		<u>1,044,815</u>

ELWYN, INC. RETIREMENT PLAN
EIN: 23-1352117 PN: 001
2024 SCHEDULE SB ATTACHMENT, PART V – SUMMARY OF PLAN PROVISIONS

(1) Participation

Employees enter the plan on the first day of the month coincident with or next following the anniversary of their date of hire during which at least 1,000 hours are worked. No Employee shall be eligible to first participate (or recommence participation) in the Plan after June 30, 2018.

(2) Definitions

Compensation: W-2 earnings plus the value of housing (if any) and tax sheltered annuity contributions, not to exceed the IRC Section 401(a)(17) limit, as indexed. For 2018, this indexed amount is \$275,000. Compensation paid after June 30, 2018 shall not be taken into account.

Covered Compensation: The average of the maximum Social Security taxable wage bases for the 35-year period ending with the calendar year in which a participant attains his Social Security retirement age (age 65 if born before 1938, age 66 if born after 1937 and before 1955, and age 67 if born after 1954), rounded to the next lowest \$12, assuming that there are no increases in the Social Security taxable wage base after the calendar year of termination of active participation.

Final Average Compensation: Average Compensation during the 60 consecutive months out of the last 120 months which produces the highest average. Compensation paid after June 30, 2018 shall not be taken into account.

Effective Date: January 1, 1963.

Plan Year: January 1 through December 31. There was a short Plan Year from July 1, 1997 through December 31, 1997. Prior to July 1, 1997, the Plan Year was July 1 through June 30.

Vesting Service: The initial employment year and thereafter each Plan Year, beginning with the first Plan Year following the employee's hire or rehire date, with 1,000 or more hours.

Credited Service: The initial employment year and thereafter each Plan Year, beginning with the first Plan Year following the employee's hire or rehire date, with 1,000 or more hours. If a Participant has less than 1,000 hours in the final Plan Year of employment, the Participant will receive credit for the period of employment rounded to the nearest month.

ELWYN, INC. RETIREMENT PLAN
EIN: 23-1352117 PN: 001
2024 SCHEDULE SB ATTACHMENT, PART V – SUMMARY OF PLAN PROVISIONS

(3) Normal Retirement Benefit

(a) Eligibility: The later of age 65 or 5th anniversary of participation.

(b) Benefit: Greatest of (1), (2), and (3):

(1) Cash Balance Account: A cash balance account was established for each Participant based on the present value of their accrued benefit at December 31, 1997. Following the close of each Plan Year, an Annual Employee Allocation, equal to a Base % of Compensation plus an Excess % of Compensation, is credited to each account for any Participant who received a year of Credited Service during the Plan Year. The Excess % is applied to Compensation in excess of one-half of the current year's Social Security Taxable Wage Base. The annual Employee Allocation percentages are based upon each Participant's age as of the beginning of each Plan Year, as follows:

Annual Employee Allocation

<u>Employee's Age</u>	<u>Base %</u>	<u>Excess %</u>
Under 31	5%	5%
31-40	6%	6%
41-50	7%	7%
51-60	8%	8%
Over 60	9%	9%

With respect to the Plan Year beginning January 1, 2018, an Annual Employee Allocation as described above will be credited to the Account of each Participant who has been credited with at least 500 Hours of Service, or who has died, become disabled, or otherwise terminated employment, as of June 30, 2018, with respect to the Participant's Compensation that has been paid as of June 30, 2018. No Annual Employee Allocation will be credited to the Account of any Participant after June 30, 2018.

In addition, following the close of each plan year, the account balance as of the end of the preceding year is credited with interest based on the greater of 1-year United States Treasury securities for the month of November of the prior year or 0.98%.

ELWYN, INC. RETIREMENT PLAN
EIN: 23-1352117 PN: 001
2024 SCHEDULE SB ATTACHMENT, PART V – SUMMARY OF PLAN PROVISIONS

If the participant makes contributions through payroll deductions to the Tax Sheltered Annuity (TSA) Plan, a Supplemental Credit of 25% of the first 4% of pay the employee contributes is credited to the participant's Cash Balance Account at the close of each plan year. No Supplemental Credit will be credited to the Account of any Participant after June 30, 2018.

(2) Prior Plan Retirement Benefit: For Participants who were 55 and had 5 years of Credited Service at December 31, 1997, 1.3% times Final Average Compensation up to Covered Compensation plus 1.8% of Final Average Compensation in excess of Covered Compensation, multiplied by Credited Service up to 35 years, plus 1.3% times Final Average Compensation, multiplied by Credited Service in excess of 35 years.

(3) Minimum Benefit: The participant's December 31, 1997 accrued benefit calculated in accordance with the Prior Plan Retirement Benefit.

(4) Early Retirement Benefit

(a) Eligibility: Attainment of age 55 and the completion of five Years of Vesting Service.

(b) Benefit: The greater of the Cash Balance Account projected to Normal Retirement based on the interest crediting rate in effect at the determination date converted to an actuarially-equivalent life annuity and the Prior Plan Retirement Benefit (if applicable). The benefit is reduced by .5% per month that benefit commencement precedes Normal Retirement, or unreduced after attainment of age 62 and completion of 30 years of Credited Service.

(5) Late Retirement Benefit

(a) Eligibility: First of month subsequent to Normal Retirement.

(b) Benefit: The greater of the Cash Balance Account at termination converted to an actuarially-equivalent life annuity and the Prior Plan Retirement Benefit (if applicable).

(6) Termination Benefit

(a) Eligibility: 3 years of Vesting Service.

ELWYN, INC. RETIREMENT PLAN
EIN: 23-1352117 PN: 001
2024 SCHEDULE SB ATTACHMENT, PART V – SUMMARY OF PLAN PROVISIONS

- (b) Benefit: Same as 3(b), payable at Normal Retirement, or same as 4(b), payable at Early Retirement with at least 5 years of Vesting Service and attainment of age 55. Benefits are 100% vested upon Death, Disability, or attainment of Normal Retirement age, regardless of years of Vesting Service.
- (7) Preretirement Death Benefit
 - (a) Eligibility: Participants who die prior to retirement.
 - (b) Benefit: The greater of the Cash Balance Account at death converted to an annuity and the Prior Plan Retirement Benefit (if applicable).
- (8) Disability Benefit
 - (a) Eligibility: Termination due to total and permanent disability as determined by the Retirement Committee and receipt of disability benefits from Social Security.
 - (b) Benefit: Accrued Benefit payable at Normal Retirement Date based on the annuitized value of Cash Balance account assuming continued Credited Service and level Compensation for an additional two years.
- (9) Forms of Payment
 - (a) Normal Form: Life annuity if single; actuarially-equivalent 100% joint and survivor annuity if married.
 - (b) Optional Forms: Life annuity; actuarially-equivalent 50%, 75%, or 100% joint and survivor annuity; actuarially-equivalent lump sum, payable up to \$10,000 for terminations prior to Early Retirement, and payable up to any amount after Early Retirement.
 - (c) Actuarial Equivalence: For cash balance to life annuity conversion and for grandfathered annuity conversion to a lump sum payment, the IRC 417(e)(3)(C) interest rates for the average of the months of August through November preceding the Plan Year of distribution and the IRC 417(e)(3) mortality table for the Plan Year of distribution. For life annuity to other annuity form of payment alternatives, 8% interest and the 1971 TPF&C Mortality table set back 1 year for the participant and set back 1 year for the beneficiary.

Changes Since Prior Valuation

None.

ELWYN, INC. RETIREMENT PLAN
EIN: 23-1352117 PN: 001
2024 SCHEDULE SB ATTACHMENT, PART V – STATEMENT OF ACTUARIAL
ASSUMPTIONS/METHODS

Actuarial Methods

Actuarial Cost Method

The actuarial cost method used to determine the Plan's funding requirements is the Unit Credit method. Under this method, the funding target is the actuarial present value of accrued benefits as of the valuation date for all participants. The target normal cost is the actuarial present value of benefits expected to accrue in the current Plan year for each active participant under the assumed retirement age.

Asset Valuation Method

Plan assets used to determine the Plan's funding requirements are equal to a 3-year averaged fair market value of assets. Under this asset valuation method, Plan assets are equal to the average of (1) the adjusted fair market value of assets based on the December 31, 2021 market value of assets modified to reflect 2022 and 2023 distributions, contributions and expected investment income, (2) the adjusted fair market value of assets based on the December 31, 2022 market value of assets modified to reflect 2023 distributions, contributions and expected investment income and (3) the fair market value of assets as of the current Plan year. Expected investment income for the 2024 Plan year is based on a 5.75% return, net of investment expenses, limited to 5.59%, and for the 2023 Plan year was based on a 5.5% return, net of investment expenses, limited to 5.74%, and for the 2022 Plan year was based on a 5.5% return, net of investment expenses, limited to 5.92%. The resulting value cannot be less than 90%, nor greater than 110%, of the fair market value of assets.

Changes Since Prior Valuation

None.

ELWYN, INC. RETIREMENT PLAN
EIN: 23-1352117 PN: 001
2024 SCHEDULE SB ATTACHMENT, PART V – STATEMENT OF ACTUARIAL
ASSUMPTIONS/METHODS

Actuarial Assumptions

Discount Rate MAP-21 segment rates with 4-month lookback (4.75%, 4.87% and 5.59%, which produce an effective interest rate of 5.08%) for determining Plan's minimum funding requirements. Pre-MAP-21 segment rates with 4-month lookback (3.62%, 4.46% and 4.52%, which produce an effective interest rate of 4.43%) for determining Plan's maximum funding requirements.

Compensation Increases N/A, Plan frozen.

Social Security Table Wage Base Increases N/A, Plan frozen.

Increases in Maximum Benefit and Annual Compensation Limitations 0% per year.

Mortality 2024 Static Annuitant and Non-Annuitant Mortality Table as set forth in Treasury Regulation Section 1.430(h)(3)-1(a)(1)(i).

Interest Credit Future interest credit on cash balances is 5.28% for 2024 and 2.08% per year thereafter (based on a 5-year average of the daily yields on 1-year Treasury rates).

Termination Terminations from service prior to retirement are assumed to follow the rates based on the actual experience. Annual unisex rates are shown below for representative ages:

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
25	25.00%	45	9.20%
30	18.40	50	7.60
35	14.80	55	6.20
40	11.80	60	4.20

Retirement Inactive participants not yet in pay status are assumed to retire at age 65. Active participants are assumed to retire according to the following rates varying by age:

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
55-59	5%	65	20%
60	10%	66-69	15%
61	5%	70	100%
62	10%		
63-64	5%		

ELWYN, INC. RETIREMENT PLAN
EIN: 23-1352117 PN: 001
2024 SCHEDULE SB ATTACHMENT, PART V – STATEMENT OF ACTUARIAL
ASSUMPTIONS/METHODS

<u>Form of Payment</u>	100% of current active participants are assumed to elect lump sum distributions upon retirement. Active participants who cease employment due to termination prior to reaching early retirement eligibility and whose lump sums are less than \$10,000 are assumed to elect a lump sum commencing immediately. All other active participants who cease employment due to termination prior to reaching early retirement eligibility are assumed to elect a lump sum commencing at normal retirement. Beneficiaries of active participants who terminate employment due to death are assumed to receive an immediate lump sum distribution. 100% of inactive participants not yet in pay status are assumed to elect a lump sum distribution at normal retirement.
<u>Basis for Lump Sum Distribution Amounts</u>	2024 Applicable Mortality Table for IRC 417(e) Minimum Lump Sum Distributions and the applicable segment interest rates.
<u>Preretirement Spouse's Death Benefit</u>	80% married, with wives three years younger than husbands.
<u>Expenses</u>	An amount equal to the expected administrative expenses (\$887,000) that will be paid from the plan during the current plan year.
<u>Benefits Not Valued</u>	The disability benefit is not valued.

Elwyn, Inc. Retirement Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Employer Identification Number: 23-1352117, Plan Number: 001
December 31, 2024

Description	Cost	Current value
Money market funds	\$ 774,156	\$ 774,156
Government bonds	7,516,603	6,628,267
Corporate bonds	6,012,317	5,461,087
Registered investment companies	22,159,593	26,073,083
Mortgage-backed securities	447,149	419,165
	\$ 36,909,818	\$ 39,355,758

Elwyn, Inc. Retirement Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	REVALUED COST	ORIGINAL COST	CURRENT VALUE
ASSETS				
GENERAL INVESTMENTS				
Money Market Funds				
Federated Government Obligations Fund IS (goix.x)		217,383.39	217,383.39	217,383.39
Fidelity® Government MMkt		556,773.06	556,773.06	556,773.06
Government Bonds				
US Treasury Note/Bond	370,000.000	356,911.20	356,911.20	353,566.80
Fannie Mae Ma2868	121,684.280	114,636.33	127,511.81	114,695.95
US Treasury Note/Bond	420,000.000	359,012.51	359,012.51	353,489.06
Fannie Mae Ma4179	103,224.090	93,159.28	98,199.42	92,032.91
Freddie Mac Qn8967	70,095.570	63,055.35	71,875.34	62,191.20
Fannie Mae Ae0996	19,920.330	19,426.51	22,105.41	18,788.17
US Treasury Note/Bond	1,140,000.000	869,198.28	910,536.35	812,517.19
Government National Mortgage A Ma0783	296,078.030	282,103.38	310,390.24	268,382.89
Government National Mortgage A Ma3034	16,643.420	15,711.39	17,319.56	15,106.23
Government National Mortgage A Ma3662	96,732.800	89,112.78	98,758.14	85,029.00
Fannie Mae Bc4764	207,637.340	187,109.94	208,190.67	179,771.25
Fannie Mae Ma2805	58,066.810	50,508.25	59,881.40	48,462.26
Freddie Mac Zs4697	335,995.630	304,418.76	339,539.99	291,449.45
Fannie Mae Ma3088	22,612.600	21,797.64	23,132.05	20,962.29
Fannie Mae Ma3210	22,397.610	20,915.45	22,722.61	20,076.57
Fannie Mae Ma3238	160,998.090	150,253.08	166,551.27	144,495.79
Fannie Mae Fm1001	50,139.630	46,632.73	51,540.01	44,950.56
Fannie Mae Fm8216	35,594.710	34,170.57	33,898.40	32,955.49
Fannie Mae Fm7658	114,046.990	103,352.80	117,802.54	98,361.26
Freddie Mac Sd0232	144,802.540	129,495.78	152,914.77	125,255.51
Fannie Mae Fm8576	24,077.850	21,852.09	23,080.88	20,886.57
US Treasury Note/Bond	520,000.000	279,704.36	374,333.78	247,121.88
Fannie Mae Ma4047	50,485.220	41,344.27	51,956.39	39,615.08
Fannie Mae Ca6307	52,773.580	45,233.29	55,527.70	43,484.29
Fannie Mae Ma4100	152,275.940	124,714.03	156,868.01	119,485.78
Fannie Mae Fm4298	56,438.800	48,357.33	59,503.25	46,538.87
Fannie Mae Bq4169	122,782.860	100,559.89	127,502.33	96,346.79
Freddie Mac Qb4903	98,566.050	84,852.42	89,787.51	81,233.31
Fannie Mae Br1155	187,691.380	154,147.18	194,788.46	147,285.18
Fannie Mae Fm4967	61,922.870	53,349.03	65,541.49	51,523.54
Fannie Mae Br3060	82,971.890	70,799.08	86,459.30	68,404.52
Fannie Mae Cb0189	32,397.170	28,905.56	32,599.65	27,709.25
Fannie Mae Fm7496	97,553.940	80,988.06	98,611.79	77,312.91
Fannie Mae Fm8360	177,433.550	152,435.17	184,740.97	145,777.45
Freddie Mac Qc6073	60,547.830	49,474.25	61,290.49	47,324.72
Freddie Mac Qc7173	60,857.480	51,926.15	63,424.90	49,872.41
Freddie Mac Ra5826	78,419.410	67,207.91	80,771.99	64,591.82
Freddie Mac Qd6680	80,376.150	71,308.30	80,665.01	68,820.25
Government National Mortgage A 786266	250,004.070	216,811.28	211,644.08	206,845.04
Fannie Mae Bw1433	160,418.780	152,656.68	161,189.54	146,722.96
Fannie Mae Ma4600	251,742.280	231,794.28	239,433.18	223,027.23
Fannie Mae Ma4626	172,865.660	161,725.50	163,680.64	158,315.60
Fannie Mae Ma4656	370,606.390	356,277.83	353,474.43	349,150.18
FNMA Umbs Lng 30Å	278,324.440	263,368.22	261,690.77	254,855.32
Government National Mortgage A Ma8427	104,811.090	102,188.54	103,086.11	99,371.99
Government National Mortgage A Ma8488	76,284.840	72,792.42	72,792.42	70,282.40
Fannie Mae Ma4868	43,961.730	42,601.67	42,601.67	42,548.81
Freddie Mac Sd8321	97,217.320	94,122.32	94,122.32	89,042.37
Fannie Mae Ma5070	119,723.380	114,242.30	114,242.30	112,667.55
Fannie Mae Ma5089	87,760.640	84,898.14	84,898.14	80,224.73
Freddie Mac Sd8365	179,945.880	177,499.74	177,499.74	169,338.42
Corporate Bonds				
Corporate Debt Instruments (Other Than Employer Securities) – Preferred				
Ace Ina Holdings	45,000.000	44,000.73	46,926.00	44,831.66
Florida Power & Light Co	55,000.000	53,704.09	55,785.40	54,769.50
Ameriprise Financial Inc	15,000.000	14,630.85	14,936.55	14,942.10

Elwyn, Inc. Retirement Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	REVALUED COST	ORIGINAL COST	CURRENT VALUE
Citigroup Inc	130,000.000	126,577.88	124,290.40	129,297.87
Jpmorgan Chase & Co	15,000.000	14,925.60	14,925.60	14,961.00
Toronto-Dominion Bank	20,000.000	18,290.00	18,046.60	18,898.80
Bank Of America Corp	95,000.000	91,533.99	90,759.53	93,510.40
AT&T Inc	30,000.000	27,876.00	27,966.30	28,322.70
TCI Communications Inc	5,000.000	5,471.31	5,405.10	5,344.25
Morgan Stanley	80,000.000	78,141.04	79,291.20	78,799.76
Wells Fargo & Company	5,000.000	4,766.85	4,716.55	4,842.85
Wells Fargo & Company	70,000.000	64,148.70	66,438.40	65,923.20
Goldman Sachs Group Inc	90,000.000	86,229.00	100,780.10	87,128.10
Morgan Stanley	40,000.000	38,282.80	36,080.40	38,567.60
Bank Of America Corp	85,000.000	79,957.80	92,956.89	81,382.40
Morgan Stanley	5,000.000	4,754.20	4,754.20	4,821.30
JPMorgan Chase & Co	20,000.000	19,242.80	23,229.60	19,407.80
Caterpillar Inc	10,000.000	9,204.00	10,000.70	9,115.30
Morgan Stanley	25,000.000	24,376.43	28,943.25	24,362.70
Bank Of America Corp	15,000.000	14,191.50	16,647.60	14,373.90
National Rural Util Coop	25,000.000	21,839.00	25,352.21	22,052.08
JPMorgan Chase & Co	60,000.000	56,495.40	66,360.30	56,832.00
E.I. Du Pont De Nemours	55,000.000	48,125.06	55,516.30	48,002.74
Citigroup Inc	65,000.000	62,251.15	67,966.95	62,491.00
Bank Of America Corp	20,000.000	16,857.00	16,857.00	17,198.20
JPMorgan Chase & Co	10,000.000	8,371.80	8,371.80	8,582.50
National Rural Util Coop	13,000.000	13,847.60	14,174.81	13,444.35
BP Cap Markets America	34,000.000	34,009.63	33,541.09	32,965.04
Safehold Gl Holdings Llc	18,000.000	17,817.48	17,817.48	17,541.25
PNC Financial Services	25,000.000	25,123.00	25,123.00	25,299.00
America Movil Sab De Cv	30,000.000	33,474.60	39,915.17	31,634.07
MidAmerican Energy Holdings	15,000.000	16,313.15	20,028.90	15,850.77
Comcast Corp	30,000.000	27,061.50	33,163.16	25,197.93
Unitedhealth Group Inc	20,000.000	19,145.42	22,818.00	17,481.26
Statoil Asa	10,000.000	8,837.50	11,711.50	8,212.92
Pfizer Investment Enter	35,000.000	34,989.50	34,215.83	32,830.00
Shell Finance US Inc	5,000.000	4,643.25	4,623.80	4,375.33
Virginia Elec & Power Co	40,000.000	36,831.36	45,963.51	35,275.96
Prudential Financial Inc	10,000.000	9,338.29	11,899.30	8,716.68
Atmos Energy Corp	15,000.000	13,319.88	16,278.90	12,171.92
Apple Inc	40,000.000	39,555.92	47,988.23	36,444.20
Microsoft Corp	35,000.000	30,636.20	30,284.80	28,031.15
Alabama Power Co	25,000.000	19,794.50	18,331.50	18,664.25
Intel Corp	30,000.000	24,494.31	33,652.36	19,932.30
Home Depot Inc	45,000.000	42,303.06	52,695.76	38,405.25
Bristol-Myers Squibb Co	16,000.000	14,000.45	19,872.95	12,749.78
BP Cap Markets America	15,000.000	10,608.90	14,813.55	9,526.80
Intel Corp	5,000.000	4,786.20	5,777.50	3,867.80
Microsoft Corp	15,000.000	11,061.23	15,111.45	9,903.96
Corporate Debt Instruments (Other Than Employer Securities) – All Other				
Goldman Sachs Group Inc	50,000.000	49,013.70	52,813.50	49,960.55
Canadian Pacific Railway	55,000.000	53,643.76	56,475.57	54,892.97
HCA Inc	30,000.000	29,925.00	32,123.92	30,012.69
Enbridge Inc	45,000.000	43,776.00	43,776.00	44,866.80
Netflix Inc	15,000.000	15,112.50	16,227.30	15,013.37
General Motors Finl Co	60,000.000	58,243.80	57,086.40	59,795.40
Abbvie Inc	35,000.000	34,382.64	34,718.72	34,854.75
Fiserv Inc	30,000.000	29,440.08	30,067.65	29,877.48
DPL Inc	40,000.000	39,100.00	40,396.99	39,400.00
Canadian Natl Resources	85,000.000	80,984.60	88,043.85	83,618.75
Charter Comm Opt Llc/Cap	3,000.000	2,972.01	3,051.90	2,997.93
Microchip Technology Inc	50,000.000	49,153.50	51,790.00	49,801.65
Dominion Resources Inc	10,000.000	9,815.80	10,226.92	9,944.70
General Motors Co	30,000.000	30,373.38	36,180.95	30,213.18
Ally Financial Inc	60,000.000	59,814.72	65,105.04	60,305.70
Constellation Brands Inc	60,000.000	59,768.28	64,506.51	59,968.20

Elwyn, Inc. Retirement Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	REVALUED COST	ORIGINAL COST	CURRENT VALUE
Sunoco Logistics Partner	15,000.000	15,194.40	16,310.54	15,101.25
Devon Energy Corporation	15,000.000	15,161.85	16,735.08	15,106.80
Roper Technologies Inc	70,000.000	68,762.05	71,553.16	69,315.05
Ovintiv Exploration Inc	10,000.000	10,000.20	9,989.60	10,034.92
TCI Communications Inc	55,000.000	58,365.07	71,715.70	56,841.18
Southern Co Gas Capital	25,000.000	24,055.50	26,279.75	24,485.25
Bunge Ltd Finance Corp	60,000.000	57,749.16	56,212.98	58,436.70
Care Capital Properties	55,000.000	54,611.15	61,118.48	54,953.24
Duke Energy Corp	15,000.000	14,244.30	14,070.74	14,527.20
Dell Int LLC / EMC Corp	90,000.000	90,061.20	93,480.30	90,171.00
Southwest Airlines Co	40,000.000	38,075.60	39,382.60	38,641.60
Lincoln National Corp	90,000.000	87,754.50	93,427.62	88,126.20
Capital One Financial Co	10,000.000	9,582.10	10,424.75	9,765.00
Rockwell Collins Inc	55,000.000	52,225.20	57,955.84	52,910.66
Canadian Natl Resources	30,000.000	29,209.14	29,551.90	29,359.89
Southwest Airlines Co	30,000.000	30,163.50	35,196.60	30,172.50
Wrkco Inc	10,000.000	9,449.71	11,053.90	9,621.60
Bank Of America Corp	30,000.000	28,872.60	34,309.80	29,401.50
AT&T Inc	10,000.000	9,795.70	9,616.20	9,782.00
Anthem Inc	10,000.000	9,844.14	11,700.10	9,778.01
Prudential Financial Inc	39,000.000	38,047.27	41,956.15	37,867.71
Marvell Technology Inc	35,000.000	31,631.25	34,628.03	32,284.53
JPMorgan Chase & Co	95,000.000	90,850.40	96,218.78	92,296.30
Energy Transfer Operating	30,000.000	29,877.24	32,789.10	29,954.10
Capital One Financial Co	5,000.000	4,971.31	4,962.10	5,033.63
Charter Comm Opt LLC/Cap	22,000.000	21,745.44	25,247.42	21,544.20
Principal Financial Group	60,000.000	56,517.12	68,374.20	56,944.50
Fiserv Inc	55,000.000	51,876.00	58,155.14	51,602.21
Constellation Brands Inc	25,000.000	23,203.43	26,831.14	23,033.03
Roper Technologies Inc	35,000.000	31,321.15	31,321.15	31,964.35
Cheniere Energy Partners	40,000.000	39,197.20	39,197.20	38,704.80
Dominion Energy Gas Hldg	35,000.000	31,306.45	35,367.09	31,697.58
Abbvie Inc	60,000.000	56,152.80	55,552.20	55,707.00
Martin Marietta Material	40,000.000	35,157.40	34,039.60	35,401.00
Nvidia Corp	40,000.000	37,051.20	42,954.44	36,648.40
Toyota Motor Credit Corp	40,000.000	37,667.24	40,919.02	37,059.68
General Motors Finl Co	25,000.000	25,830.50	24,928.35	25,535.40
Caterpillar Inc	15,000.000	13,650.62	15,993.42	13,516.56
National Retail Prop Inc	30,000.000	25,806.48	29,836.50	26,210.37
Costco Wholesale Corp	10,000.000	8,584.70	9,905.38	8,557.30
Nutrien Ltd	40,000.000	36,144.80	40,642.05	35,959.64
Mohawk Industries Inc	27,000.000	25,007.97	27,104.49	24,916.01
Relx Capital Inc	70,000.000	64,403.92	73,267.90	63,306.18
Nucor Corp	40,000.000	36,297.08	40,927.08	35,665.04
Deutsche Telekom Int Fin	45,000.000	54,215.37	66,176.80	52,144.88
Reliance Steel & Alum	10,000.000	8,440.20	9,826.50	8,531.70
Target Corp	45,000.000	40,320.00	45,776.18	40,079.25
Wells Fargo & Company	10,000.000	8,883.99	8,693.60	8,968.38
British Telecom PLC	50,000.000	61,940.10	75,865.71	60,526.35
Kinder Morgan Inc	20,000.000	16,656.48	19,837.20	16,741.00
France Telecom	45,000.000	55,577.66	64,473.28	53,566.61
Anthem Inc	32,000.000	27,731.23	26,736.64	27,383.58
Brown & Brown Inc	13,000.000	10,685.68	12,373.42	10,935.55
National Rural Util Coop	40,000.000	31,415.36	32,310.50	32,053.52
Marvell Technology Inc	25,000.000	22,098.50	22,168.50	21,994.50
Bunge Ltd Finance Corp	35,000.000	30,452.70	35,373.99	30,130.31
UDR Inc	40,000.000	35,248.87	34,641.70	35,143.48
Canadian Pacific Railway	35,000.000	39,672.08	39,680.55	38,852.87
Howmet Aerospace Inc	40,000.000	40,873.20	40,873.20	39,362.00
Chubb Corporation	35,000.000	38,811.50	38,811.50	38,483.20
Sabra Health Care Lp	30,000.000	24,562.50	29,543.00	25,762.50
Cheniere Energy Partners	10,000.000	8,485.30	8,485.30	8,644.90
Ford Motor Company	50,000.000	41,949.74	40,577.90	41,606.45
Carlisle Cos Inc	15,000.000	11,972.10	11,972.10	12,175.44
Warnermedia Holdings Inc	25,000.000	22,886.50	22,070.50	22,016.75

Elwyn, Inc. Retirement Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year) Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	REVALUED COST	ORIGINAL COST	CURRENT VALUE
Brown & Brown Inc	57,000.000	53,131.41	53,131.41	52,603.25
Southern Co Gas Capital	10,000.000	10,116.90	10,116.90	10,003.61
Kinder Morgan Inc	14,000.000	13,521.20	13,644.54	13,318.76
CVS Health Corp	16,000.000	16,324.43	16,235.36	15,209.02
Lowe's Cos Inc	37,000.000	37,993.82	37,993.82	36,452.03
HCA Inc	40,000.000	40,767.95	40,332.00	39,376.20
T-Mobile USA Inc	15,000.000	14,885.10	14,885.10	14,686.50
Wells Fargo & Co Sr Nt	20,000.000	20,219.60	20,219.60	19,323.38
Fedex Corp	20,000.000	20,177.42	23,249.60	19,510.88
Sysco Corporation	24,000.000	26,227.44	26,227.44	25,076.42
Nisource Inc	22,000.000	22,877.36	22,877.36	21,813.31
Wells Fargo & Company	15,000.000	15,270.15	15,270.15	14,960.88
Steel Dynamics Inc Roper	35,000.000	35,809.55	35,809.55	34,660.22
Technologies Inc Verizon	20,000.000	19,972.40	19,972.40	19,228.36
Communications Ventas	35,000.000	33,751.03	38,855.95	32,431.21
Realty LP	30,000.000	29,894.10	29,894.10	28,671.90
Truist Financial Corp	25,000.000	25,289.00	25,289.00	25,218.75
Telefonica Emisiones Sau	35,000.000	39,675.06	46,244.87	38,417.58
Energy East Corp	35,000.000	40,067.76	51,174.90	38,470.08
Vodafone Group PLC	9,000.000	10,019.82	11,473.11	9,453.24
Travelers Cos Inc	10,000.000	11,329.00	14,008.47	10,816.40
Valero Energy Corp CVS	30,000.000	32,997.00	38,506.85	31,522.20
Health Corp	15,000.000	14,271.00	18,677.00	12,988.35
Shell International Fin	45,000.000	51,743.25	63,290.99	48,977.10
Progress Energy Inc	60,000.000	63,828.00	69,042.41	61,130.94
Amgen Inc	20,000.000	15,562.68	20,581.73	14,715.18
Csx Corp	40,000.000	44,688.40	53,138.69	42,735.56
Northrop Grumman Corp	6,000.000	6,078.90	6,182.16	5,755.92
Air Products & Chemicals	29,000.000	22,117.84	22,036.23	20,643.36
Statoil Asa	20,000.000	20,497.40	24,833.00	19,108.18
Verizon Communications	27,000.000	21,510.41	22,897.89	20,347.50
Devon Energy Corporation	25,000.000	23,951.85	23,037.55	23,114.65
Intl Paper Co	25,000.000	26,471.23	32,166.90	25,463.38
Comcast Corp	5,000.000	4,698.11	5,643.95	4,381.55
Atmos Energy Corp Nucor	25,000.000	22,422.53	29,136.25	20,844.68
Corp	10,000.000	10,143.72	12,173.03	9,491.68
Enterprise Products Oper	35,000.000	33,788.16	38,939.53	30,992.92
Gilead Sciences Inc	20,000.000	19,303.00	20,902.47	17,710.36
CVS Health Corp	15,000.000	14,021.46	13,928.25	12,645.75
Anheuser-Busch Co/Inbev	40,000.000	39,478.80	38,250.92	36,442.40
Northrop Grumman Corp	20,000.000	17,122.40	20,706.55	15,866.60
Prudential Financial Inc	5,000.000	4,090.51	5,503.45	3,756.85
Amgen Inc	10,000.000	9,112.60	10,864.00	8,356.78
Enbridge Inc	25,000.000	18,251.83	25,358.07	16,718.75
T-Mobile USA Inc	20,000.000	20,992.02	19,802.20	19,402.78
AT&T	47,000.000	33,963.85	36,314.08	31,633.26
DTE Energy Co	30,000.000	30,326.40	30,326.40	30,786.90
Value of Interest in Registered Investment Companies				
iShares Agency Bond ETF	4,785.139	518,874.95	516,241.21	516,603.61
iShares Core Intl Stock ETF	38,140.866	2,663,234.91	2,663,234.91	2,522,636.88
iShares Core MSCI EAFE ETF	35,481.421	2,653,702.19	2,653,702.19	2,493,634.27
iShares Core Msci Emerging	14,082.109	769,589.87	769,589.87	735,367.73
iShares Core U.S. Aggregate Bond ETF	3,470.462	352,265.62	352,265.62	336,287.77
iShares MBS ETF	14,811.003	1,392,741.53	1,389,442.54	1,357,872.76
iShares US Treasury Bond ETF	67,695.738	1,559,216.37	1,570,766.51	1,555,648.06
Simplify MBS ETF	20,278.128	1,040,968.41	1,040,968.41	1,007,620.18
Vanguard Growth ETF	16,444.739	5,199,295.30	3,927,052.34	6,749,578.68
Vanguard Small -Cap Gr ETF	1,811.728	464,187.17	464,187.17	507,392.54
Vanguard Small Cap Value ETF	2,450.641	441,642.85	401,535.36	485,668.03
Vanguard Total Corporate Bnd	26,075.963	2,019,706.81	1,987,920.71	1,974,211.16
Vanguard Value ETF	34,439.228	5,217,115.03	4,422,686.64	5,830,561.30

Elwyn, Inc. Retirement Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
Employer Identification Number: 23-1352117, Plan Number: 001
December 31, 2024

IDENTITY OF ISSUE, BORROWER, LESSOR OR SIMILAR PARTY	QUANTITY	REVALUED COST	ORIGINAL COST	CURRENT VALUE
Mortgage-Backed Securities				
Santander Drive Auto Receivabl 2024-5 A3	20,000.000	19,999.37	19,999.37	19,959.66
Fedex 2020-1 Class Aa	66,819.310	55,888.00	67,837.17	55,086.11
Bank 2019-Bnk17 20520417	40,000.000	37,502.44	38,825.00	37,873.61
Wells Fargo Commercial Mortgag 2019-C50 A5	60,000.000	55,764.46	57,057.42	56,190.28
Wells Fargo Commercial Mortgag 2015-Nxs2 A5	85,000.000	81,790.66	92,278.13	84,077.79
Bank 2018-Bn12 A4	50,000.000	48,260.95	47,171.88	48,711.31
Bank 2018-Bn15 A4	50,000.000	48,570.99	51,066.41	48,824.07
Bank 2019-Bn18 A4	75,000.000	65,432.04	72,914.06	68,441.92
TOTAL GENERAL INVESTMENTS		37,917,892.13	36,909,818.80	39,355,758.78
TOTAL ASSETS		37,917,892.13	36,909,818.80	39,355,758.78
TOTAL NET ASSETS		37,917,892.13	36,909,818.80	39,355,758.78

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Fidelity® Government MMkt (CUSIP 31617H102) 05/17/2024 PURCHASE	2,449,503.8600	1.0000	0.00	2,449,503.86	2,449,503.86	0.00
Fidelity® Government MMkt (CUSIP 31617H102) 05/20/2024 SALE	2,418,631.4000	1.0000	0.00	2,418,631.40	2,418,631.40	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Fidelity® Government MMkt (CUSIP 31617H102)						
01/02/2024 PURCHASE	3,968.7500	1.0000	0.00	3,968.75	3,968.75	0.00
01/04/2024 SALE	53,781.4800	1.0000	0.00	53,781.48	53,781.48	0.00
01/05/2024 PURCHASE	67,826.5700	1.0000	0.00	67,826.57	67,826.57	0.00
01/05/2024 SALE	56,290.9600	1.0000	0.00	56,290.96	56,290.96	0.00
01/12/2024 PURCHASE	7,664.1200	1.0000	0.00	7,664.12	7,664.12	0.00
01/16/2024 SALE	169.7200	1.0000	0.00	169.72	169.72	0.00
01/16/2024 PURCHASE	2,330.0000	1.0000	0.00	2,330.00	2,330.00	0.00
01/17/2024 SALE	10,291.4300	1.0000	0.00	10,291.43	10,291.43	0.00
01/18/2024 PURCHASE	2,715.7800	1.0000	0.00	2,715.78	2,715.78	0.00
01/18/2024 SALE	18,888.2100	1.0000	0.00	18,888.21	18,888.21	0.00
01/19/2024 SALE	8,434.1600	1.0000	0.00	8,434.16	8,434.16	0.00
01/22/2024 PURCHASE	10,569.9000	1.0000	0.00	10,569.90	10,569.90	0.00
01/23/2024 PURCHASE	25,063.9200	1.0000	0.00	25,063.92	25,063.92	0.00
01/23/2024 PURCHASE	89,087.2100	1.0000	0.00	89,087.21	89,087.21	0.00
01/23/2024 PURCHASE	64,095.1200	1.0000	0.00	64,095.12	64,095.12	0.00
01/24/2024 PURCHASE	310,137.2700	1.0000	0.00	310,137.27	310,137.27	0.00
01/24/2024 SALE	300,000.0000	1.0000	0.00	300,000.00	300,000.00	0.00
01/24/2024 PURCHASE	300,000.0000	1.0000	0.00	300,000.00	300,000.00	0.00
01/24/2024 PURCHASE	94.3000	1.0000	0.00	94.30	94.30	0.00
01/25/2024 PURCHASE	37,820.5200	1.0000	0.00	37,820.52	37,820.52	0.00
01/29/2024 SALE	193,000.0000	1.0000	0.00	193,000.00	193,000.00	0.00
01/29/2024 SALE	379,000.0000	1.0000	0.00	379,000.00	379,000.00	0.00
01/29/2024 SALE	68,000.0000	1.0000	0.00	68,000.00	68,000.00	0.00
01/29/2024 PURCHASE	12,876.2900	1.0000	0.00	12,876.29	12,876.29	0.00
01/30/2024 SALE	42,718.5800	1.0000	0.00	42,718.58	42,718.58	0.00
01/31/2024 PURCHASE	421.7100	1.0000	0.00	421.71	421.71	0.00
01/31/2024 PURCHASE	2,397.5800	1.0000	0.00	2,397.58	2,397.58	0.00
01/31/2024 PURCHASE	235.4100	1.0000	0.00	235.41	235.41	0.00
01/31/2024 PURCHASE	440.7500	1.0000	0.00	440.75	440.75	0.00
01/31/2024 SALE	12,585.9900	1.0000	0.00	12,585.99	12,585.99	0.00
02/01/2024 PURCHASE	1,222.5000	1.0000	0.00	1,222.50	1,222.50	0.00
02/01/2024 PURCHASE	3,042.7000	1.0000	0.00	3,042.70	3,042.70	0.00
02/06/2024 SALE	25,336.6000	1.0000	0.00	25,336.60	25,336.60	0.00
02/07/2024 SALE	52,478.5900	1.0000	0.00	52,478.59	52,478.59	0.00
02/07/2024 PURCHASE	298.0500	1.0000	0.00	298.05	298.05	0.00
02/08/2024 PURCHASE	647.5000	1.0000	0.00	647.50	647.50	0.00
02/12/2024 PURCHASE	113.7500	1.0000	0.00	113.75	113.75	0.00
02/12/2024 PURCHASE	356.2800	1.0000	0.00	356.28	356.28	0.00
02/13/2024 PURCHASE	818.0400	1.0000	0.00	818.04	818.04	0.00
02/14/2024 PURCHASE	562.5000	1.0000	0.00	562.50	562.50	0.00
02/15/2024 PURCHASE	45,551.8900	1.0000	0.00	45,551.89	45,551.89	0.00
02/16/2024 PURCHASE	16,681.4100	1.0000	0.00	16,681.41	16,681.41	0.00
02/16/2024 SALE	17,976.5300	1.0000	0.00	17,976.53	17,976.53	0.00
02/16/2024 PURCHASE	10,106.6300	1.0000	0.00	10,106.63	10,106.63	0.00
02/16/2024 SALE	16,487.5400	1.0000	0.00	16,487.54	16,487.54	0.00
02/20/2024 PURCHASE	61.1300	1.0000	0.00	61.13	61.13	0.00
02/20/2024 PURCHASE	121,109.5900	1.0000	0.00	121,109.59	121,109.59	0.00
02/20/2024 PURCHASE	2,272.5900	1.0000	0.00	2,272.59	2,272.59	0.00
02/20/2024 PURCHASE	8,551.4600	1.0000	0.00	8,551.46	8,551.46	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
02/21/2024 PURCHASE	840.0000	1.0000	0.00	840.00	840.00	0.00
02/23/2024 PURCHASE	1,046.2500	1.0000	0.00	1,046.25	1,046.25	0.00
02/23/2024 SALE	43,730.3800	1.0000	0.00	43,730.38	43,730.38	0.00
02/26/2024 PURCHASE	46,377.2500	1.0000	0.00	46,377.25	46,377.25	0.00
02/26/2024 PURCHASE	58,668.7900	1.0000	0.00	58,668.79	58,668.79	0.00
02/26/2024 PURCHASE	870.0000	1.0000	0.00	870.00	870.00	0.00
02/26/2024 PURCHASE	36,470.4100	1.0000	0.00	36,470.41	36,470.41	0.00
02/27/2024 PURCHASE	390,828.6200	1.0000	0.00	390,828.62	390,828.62	0.00
02/27/2024 SALE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
02/27/2024 SALE	70,000.0000	1.0000	0.00	70,000.00	70,000.00	0.00
02/27/2024 PURCHASE	707.2500	1.0000	0.00	707.25	707.25	0.00
02/29/2024 PURCHASE	251.5200	1.0000	0.00	251.52	251.52	0.00
02/29/2024 PURCHASE	1,586.1000	1.0000	0.00	1,586.10	1,586.10	0.00
02/29/2024 PURCHASE	4.1100	1.0000	0.00	4.11	4.11	0.00
02/29/2024 PURCHASE	472.4100	1.0000	0.00	472.41	472.41	0.00
02/29/2024 SALE	45,671.4700	1.0000	0.00	45,671.47	45,671.47	0.00
03/01/2024 PURCHASE	5,872.5500	1.0000	0.00	5,872.55	5,872.55	0.00
03/04/2024 PURCHASE	65,393.7900	1.0000	0.00	65,393.79	65,393.79	0.00
03/05/2024 SALE	20,000.0000	1.0000	0.00	20,000.00	20,000.00	0.00
03/05/2024 SALE	108,444.6300	1.0000	0.00	108,444.63	108,444.63	0.00
03/11/2024 PURCHASE	312.5000	1.0000	0.00	312.50	312.50	0.00
03/12/2024 SALE	117,000.0000	1.0000	0.00	117,000.00	117,000.00	0.00
03/12/2024 PURCHASE	117,000.0000	1.0000	0.00	117,000.00	117,000.00	0.00
03/12/2024 PURCHASE	9,721.9200	1.0000	0.00	9,721.92	9,721.92	0.00
03/13/2024 SALE	41,422.2800	1.0000	0.00	41,422.28	41,422.28	0.00
03/15/2024 PURCHASE	30,091.6500	1.0000	0.00	30,091.65	30,091.65	0.00
03/15/2024 PURCHASE	37,609.3100	1.0000	0.00	37,609.31	37,609.31	0.00
03/18/2024 PURCHASE	219.0800	1.0000	0.00	219.08	219.08	0.00
03/19/2024 PURCHASE	130.0000	1.0000	0.00	130.00	130.00	0.00
03/20/2024 PURCHASE	33,499.8000	1.0000	0.00	33,499.80	33,499.80	0.00
03/21/2024 PURCHASE	54,719.5500	1.0000	0.00	54,719.55	54,719.55	0.00
03/21/2024 PURCHASE	75,748.3500	1.0000	0.00	75,748.35	75,748.35	0.00
03/21/2024 PURCHASE	1,190.4800	1.0000	0.00	1,190.48	1,190.48	0.00
03/22/2024 PURCHASE	482,357.9100	1.0000	0.00	482,357.91	482,357.91	0.00
03/22/2024 SALE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
03/22/2024 SALE	152,780.0000	1.0000	0.00	152,780.00	152,780.00	0.00
03/22/2024 PURCHASE	459.0000	1.0000	0.00	459.00	459.00	0.00
03/22/2024 SALE	459.0000	1.0000	0.00	459.00	459.00	0.00
03/25/2024 PURCHASE	459.0000	1.0000	0.00	459.00	459.00	0.00
03/25/2024 PURCHASE	39,858.1000	1.0000	0.00	39,858.10	39,858.10	0.00
03/27/2024 PURCHASE	756.2100	1.0000	0.00	756.21	756.21	0.00
03/28/2024 PURCHASE	560.3400	1.0000	0.00	560.34	560.34	0.00
03/28/2024 PURCHASE	1,460.2600	1.0000	0.00	1,460.26	1,460.26	0.00
03/28/2024 PURCHASE	4.4100	1.0000	0.00	4.41	4.41	0.00
03/28/2024 PURCHASE	463.4200	1.0000	0.00	463.42	463.42	0.00
04/01/2024 PURCHASE	0.6000	1.0000	0.00	0.60	0.60	0.00
04/01/2024 PURCHASE	0.1900	1.0000	0.00	0.19	0.19	0.00
04/01/2024 PURCHASE	11,194.2600	1.0000	0.00	11,194.26	11,194.26	0.00
04/02/2024 PURCHASE	225.0000	1.0000	0.00	225.00	225.00	0.00
04/03/2024 SALE	186,208.7300	1.0000	0.00	186,208.73	186,208.73	0.00
04/03/2024 SALE	32,853.3900	1.0000	0.00	32,853.39	32,853.39	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
04/08/2024 PURCHASE	2,750.1500	1.0000	0.00	2,750.15	2,750.15	0.00
04/09/2024 PURCHASE	390.0000	1.0000	0.00	390.00	390.00	0.00
04/11/2024 SALE	45,282.5700	1.0000	0.00	45,282.57	45,282.57	0.00
04/15/2024 PURCHASE	66,157.3900	1.0000	0.00	66,157.39	66,157.39	0.00
04/16/2024 SALE	12,173.6700	1.0000	0.00	12,173.67	12,173.67	0.00
04/17/2024 PURCHASE	740.4600	1.0000	0.00	740.46	740.46	0.00
04/17/2024 PURCHASE	95,003.6200	1.0000	0.00	95,003.62	95,003.62	0.00
04/22/2024 PURCHASE	44,023.9500	1.0000	0.00	44,023.95	44,023.95	0.00
04/22/2024 PURCHASE	53,611.9700	1.0000	0.00	53,611.97	53,611.97	0.00
04/22/2024 PURCHASE	80.0000	1.0000	0.00	80.00	80.00	0.00
04/22/2024 PURCHASE	107,515.7100	1.0000	0.00	107,515.71	107,515.71	0.00
04/23/2024 PURCHASE	399,153.0600	1.0000	0.00	399,153.06	399,153.06	0.00
04/23/2024 SALE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
04/23/2024 PURCHASE	650,000.0000	1.0000	0.00	650,000.00	650,000.00	0.00
04/23/2024 PURCHASE	149,882.4600	1.0000	0.00	149,882.46	149,882.46	0.00
04/23/2024 SALE	150,000.0000	1.0000	0.00	150,000.00	150,000.00	0.00
04/23/2024 PURCHASE	400.5000	1.0000	0.00	400.50	400.50	0.00
04/23/2024 PURCHASE	35,880.3800	1.0000	0.00	35,880.38	35,880.38	0.00
04/24/2024 SALE	144,000.0000	1.0000	0.00	144,000.00	144,000.00	0.00
04/24/2024 PURCHASE	81,587.4300	1.0000	0.00	81,587.43	81,587.43	0.00
04/24/2024 SALE	350,000.0000	1.0000	0.00	350,000.00	350,000.00	0.00
04/25/2024 PURCHASE	46,793.4200	1.0000	0.00	46,793.42	46,793.42	0.00
04/26/2024 PURCHASE	340.0000	1.0000	0.00	340.00	340.00	0.00
04/29/2024 PURCHASE	290.0000	1.0000	0.00	290.00	290.00	0.00
04/29/2024 SALE	29,017.8500	1.0000	0.00	29,017.85	29,017.85	0.00
04/30/2024 PURCHASE	534.3700	1.0000	0.00	534.37	534.37	0.00
04/30/2024 PURCHASE	923.8600	1.0000	0.00	923.86	923.86	0.00
04/30/2024 PURCHASE	24.5100	1.0000	0.00	24.51	24.51	0.00
04/30/2024 PURCHASE	823.7400	1.0000	0.00	823.74	823.74	0.00
04/30/2024 PURCHASE	3,240.4500	1.0000	0.00	3,240.45	3,240.45	0.00
05/01/2024 PURCHASE	1,681.5000	1.0000	0.00	1,681.50	1,681.50	0.00
05/01/2024 PURCHASE	33,377.6300	1.0000	0.00	33,377.63	33,377.63	0.00
05/06/2024 PURCHASE	1,110.6000	1.0000	0.00	1,110.60	1,110.60	0.00
05/08/2024 SALE	29,764.6400	1.0000	0.00	29,764.64	29,764.64	0.00
05/13/2024 PURCHASE	590.0000	1.0000	0.00	590.00	590.00	0.00
05/14/2024 PURCHASE	1,111.2500	1.0000	0.00	1,111.25	1,111.25	0.00
05/15/2024 PURCHASE	15,982.1300	1.0000	0.00	15,982.13	15,982.13	0.00
05/16/2024 SALE	8,580.9900	1.0000	0.00	8,580.99	8,580.99	0.00
05/17/2024 SALE	14,308.2600	1.0000	0.00	14,308.26	14,308.26	0.00
05/17/2024 PURCHASE	2,449,503.8600	1.0000	0.00	2,449,503.86	2,449,503.86	0.00
05/17/2024 SALE	52,376.3600	1.0000	0.00	52,376.36	52,376.36	0.00
05/17/2024 PURCHASE	525.0900	1.0000	0.00	525.09	525.09	0.00
05/17/2024 PURCHASE	104,073.0700	1.0000	0.00	104,073.07	104,073.07	0.00
05/20/2024 SALE	2,418,631.4000	1.0000	0.00	2,418,631.40	2,418,631.40	0.00
05/20/2024 PURCHASE	1,022.0000	1.0000	0.00	1,022.00	1,022.00	0.00
05/20/2024 PURCHASE	10,383.5800	1.0000	0.00	10,383.58	10,383.58	0.00
05/21/2024 SALE	535,000.0000	1.0000	0.00	535,000.00	535,000.00	0.00
05/21/2024 PURCHASE	960.0000	1.0000	0.00	960.00	960.00	0.00
05/22/2024 SALE	107,077.5800	1.0000	0.00	107,077.58	107,077.58	0.00
05/23/2024 PURCHASE	47,399.4500	1.0000	0.00	47,399.45	47,399.45	0.00
05/24/2024 PURCHASE	458,589.7100	1.0000	0.00	458,589.71	458,589.71	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
05/24/2024 SALE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
05/24/2024 PURCHASE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
05/24/2024 PURCHASE	7,073.0500	1.0000	0.00	7,073.05	7,073.05	0.00
05/24/2024 SALE	12,048.1800	1.0000	0.00	12,048.18	12,048.18	0.00
05/28/2024 PURCHASE	46,643.1700	1.0000	0.00	46,643.17	46,643.17	0.00
05/30/2024 PURCHASE	721.8800	1.0000	0.00	721.88	721.88	0.00
05/31/2024 PURCHASE	1,770.1800	1.0000	0.00	1,770.18	1,770.18	0.00
05/31/2024 PURCHASE	1,951.3000	1.0000	0.00	1,951.30	1,951.30	0.00
05/31/2024 PURCHASE	4.0300	1.0000	0.00	4.03	4.03	0.00
05/31/2024 PURCHASE	815.3700	1.0000	0.00	815.37	815.37	0.00
06/03/2024 PURCHASE	922.5000	1.0000	0.00	922.50	922.50	0.00
06/03/2024 SALE	22,878.8600	1.0000	0.00	22,878.86	22,878.86	0.00
06/04/2024 SALE	47,784.7500	1.0000	0.00	47,784.75	47,784.75	0.00
06/05/2024 PURCHASE	1,660.9500	1.0000	0.00	1,660.95	1,660.95	0.00
06/06/2024 PURCHASE	1,012.5000	1.0000	0.00	1,012.50	1,012.50	0.00
06/07/2024 PURCHASE	98.3800	1.0000	0.00	98.38	98.38	0.00
06/10/2024 PURCHASE	560.1000	1.0000	0.00	560.10	560.10	0.00
06/10/2024 SALE	29,049.1600	1.0000	0.00	29,049.16	29,049.16	0.00
06/13/2024 SALE	52,988.1200	1.0000	0.00	52,988.12	52,988.12	0.00
06/17/2024 PURCHASE	2,996.5500	1.0000	0.00	2,996.55	2,996.55	0.00
06/17/2024 PURCHASE	10,521.3700	1.0000	0.00	10,521.37	10,521.37	0.00
06/20/2024 PURCHASE	6,620.2600	1.0000	0.00	6,620.26	6,620.26	0.00
06/21/2024 SALE	461,000.0000	1.0000	0.00	461,000.00	461,000.00	0.00
06/24/2024 PURCHASE	226,559.8300	1.0000	0.00	226,559.83	226,559.83	0.00
06/24/2024 SALE	229,179.9300	1.0000	0.00	229,179.93	229,179.93	0.00
06/24/2024 PURCHASE	600,000.0000	1.0000	0.00	600,000.00	600,000.00	0.00
06/24/2024 PURCHASE	280,066.6500	1.0000	0.00	280,066.65	280,066.65	0.00
06/24/2024 SALE	350,000.0000	1.0000	0.00	350,000.00	350,000.00	0.00
06/25/2024 PURCHASE	46,275.9100	1.0000	0.00	46,275.91	46,275.91	0.00
06/28/2024 PURCHASE	579.9400	1.0000	0.00	579.94	579.94	0.00
06/28/2024 PURCHASE	2,117.0100	1.0000	0.00	2,117.01	2,117.01	0.00
06/28/2024 PURCHASE	3.9200	1.0000	0.00	3.92	3.92	0.00
06/28/2024 PURCHASE	529.8100	1.0000	0.00	529.81	529.81	0.00
07/01/2024 PURCHASE	808.7500	1.0000	0.00	808.75	808.75	0.00
07/01/2024 PURCHASE	13,401.2500	1.0000	0.00	13,401.25	13,401.25	0.00
07/02/2024 PURCHASE	55,569.5200	1.0000	0.00	55,569.52	55,569.52	0.00
07/08/2024 PURCHASE	34,796.8000	1.0000	0.00	34,796.80	34,796.80	0.00
07/12/2024 PURCHASE	15,415.1600	1.0000	0.00	15,415.16	15,415.16	0.00
07/15/2024 SALE	65,802.6600	1.0000	0.00	65,802.66	65,802.66	0.00
07/17/2024 PURCHASE	183.6300	1.0000	0.00	183.63	183.63	0.00
07/17/2024 SALE	46,361.5100	1.0000	0.00	46,361.51	46,361.51	0.00
07/19/2024 SALE	40,337.4900	1.0000	0.00	40,337.49	40,337.49	0.00
07/22/2024 SALE	390,000.0000	1.0000	0.00	390,000.00	390,000.00	0.00
07/22/2024 PURCHASE	384.3800	1.0000	0.00	384.38	384.38	0.00
07/22/2024 SALE	23,925.7200	1.0000	0.00	23,925.72	23,925.72	0.00
07/23/2024 PURCHASE	1,502.5000	1.0000	0.00	1,502.50	1,502.50	0.00
07/24/2024 PURCHASE	713.8800	1.0000	0.00	713.88	713.88	0.00
07/24/2024 SALE	21,859.0000	1.0000	0.00	21,859.00	21,859.00	0.00
07/25/2024 PURCHASE	45,750.4300	1.0000	0.00	45,750.43	45,750.43	0.00
07/30/2024 PURCHASE	234,783.1600	1.0000	0.00	234,783.16	234,783.16	0.00
07/30/2024 SALE	236,444.4400	1.0000	0.00	236,444.44	236,444.44	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
07/30/2024 SALE	101,000.0000	1.0000	0.00	101,000.00	101,000.00	0.00
07/31/2024 PURCHASE	594.2400	1.0000	0.00	594.24	594.24	0.00
07/31/2024 PURCHASE	2,241.7800	1.0000	0.00	2,241.78	2,241.78	0.00
07/31/2024 PURCHASE	4.0800	1.0000	0.00	4.08	4.08	0.00
07/31/2024 PURCHASE	429.6800	1.0000	0.00	429.68	429.68	0.00
07/31/2024 SALE	28,405.1700	1.0000	0.00	28,405.17	28,405.17	0.00
08/01/2024 PURCHASE	4,135.2000	1.0000	0.00	4,135.20	4,135.20	0.00
08/02/2024 SALE	10,952.0500	1.0000	0.00	10,952.05	10,952.05	0.00
08/07/2024 PURCHASE	298.0500	1.0000	0.00	298.05	298.05	0.00
08/08/2024 PURCHASE	647.5000	1.0000	0.00	647.50	647.50	0.00
08/08/2024 SALE	2,886.3100	1.0000	0.00	2,886.31	2,886.31	0.00
08/12/2024 PURCHASE	113.7500	1.0000	0.00	113.75	113.75	0.00
08/12/2024 SALE	4,630.5100	1.0000	0.00	4,630.51	4,630.51	0.00
08/13/2024 PURCHASE	818.0400	1.0000	0.00	818.04	818.04	0.00
08/14/2024 PURCHASE	562.5000	1.0000	0.00	562.50	562.50	0.00
08/15/2024 PURCHASE	26,223.7700	1.0000	0.00	26,223.77	26,223.77	0.00
08/16/2024 SALE	50,215.4700	1.0000	0.00	50,215.47	50,215.47	0.00
08/16/2024 PURCHASE	1,115.3900	1.0000	0.00	1,115.39	1,115.39	0.00
08/19/2024 PURCHASE	510.0000	1.0000	0.00	510.00	510.00	0.00
08/20/2024 PURCHASE	314,033.4100	1.0000	0.00	314,033.41	314,033.41	0.00
08/20/2024 SALE	350,000.0000	1.0000	0.00	350,000.00	350,000.00	0.00
08/20/2024 PURCHASE	650,000.0000	1.0000	0.00	650,000.00	650,000.00	0.00
08/20/2024 PURCHASE	167,232.0700	1.0000	0.00	167,232.07	167,232.07	0.00
08/20/2024 SALE	100,000.0000	1.0000	0.00	100,000.00	100,000.00	0.00
08/20/2024 PURCHASE	193,770.2200	1.0000	0.00	193,770.22	193,770.22	0.00
08/20/2024 SALE	197,727.4100	1.0000	0.00	197,727.41	197,727.41	0.00
08/21/2024 PURCHASE	32,161.1500	1.0000	0.00	32,161.15	32,161.15	0.00
08/21/2024 SALE	19,132.4000	1.0000	0.00	19,132.40	19,132.40	0.00
08/23/2024 SALE	40,000.0000	1.0000	0.00	40,000.00	40,000.00	0.00
08/23/2024 PURCHASE	1,380.6000	1.0000	0.00	1,380.60	1,380.60	0.00
08/23/2024 PURCHASE	56,176.3900	1.0000	0.00	56,176.39	56,176.39	0.00
08/26/2024 SALE	225.0000	1.0000	0.00	225.00	225.00	0.00
08/26/2024 PURCHASE	48,267.5600	1.0000	0.00	48,267.56	48,267.56	0.00
08/27/2024 PURCHASE	225.0000	1.0000	0.00	225.00	225.00	0.00
08/27/2024 PURCHASE	109,627.1800	1.0000	0.00	109,627.18	109,627.18	0.00
08/28/2024 SALE	36,096.9600	1.0000	0.00	36,096.96	36,096.96	0.00
08/29/2024 SALE	55,572.3600	1.0000	0.00	55,572.36	55,572.36	0.00
08/30/2024 PURCHASE	594.2900	1.0000	0.00	594.29	594.29	0.00
08/30/2024 PURCHASE	1,521.3900	1.0000	0.00	1,521.39	1,521.39	0.00
08/30/2024 PURCHASE	127.3100	1.0000	0.00	127.31	127.31	0.00
08/30/2024 PURCHASE	240.9500	1.0000	0.00	240.95	240.95	0.00
09/03/2024 PURCHASE	5,587.5500	1.0000	0.00	5,587.55	5,587.55	0.00
09/04/2024 SALE	48,333.8100	1.0000	0.00	48,333.81	48,333.81	0.00
09/06/2024 PURCHASE	29,937.6000	1.0000	0.00	29,937.60	29,937.60	0.00
09/09/2024 PURCHASE	187.5000	1.0000	0.00	187.50	187.50	0.00
09/09/2024 SALE	29,894.1000	1.0000	0.00	29,894.10	29,894.10	0.00
09/10/2024 PURCHASE	125.0000	1.0000	0.00	125.00	125.00	0.00
09/10/2024 SALE	4,280.3800	1.0000	0.00	4,280.38	4,280.38	0.00
09/11/2024 PURCHASE	1,700,000.0000	1.0000	0.00	1,700,000.00	1,700,000.00	0.00
09/12/2024 SALE	55,724.6500	1.0000	0.00	55,724.65	55,724.65	0.00
09/13/2024 PURCHASE	96.4200	1.0000	0.00	96.42	96.42	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
09/13/2024 PURCHASE	430.3300	1.0000	0.00	430.33	430.33	0.00
09/16/2024 PURCHASE	70,335.6400	1.0000	0.00	70,335.64	70,335.64	0.00
09/17/2024 SALE	886,915.0000	1.0000	0.00	886,915.00	886,915.00	0.00
09/17/2024 PURCHASE	625.7500	1.0000	0.00	625.75	625.75	0.00
09/17/2024 PURCHASE	1,905.7200	1.0000	0.00	1,905.72	1,905.72	0.00
09/19/2024 PURCHASE	130.0000	1.0000	0.00	130.00	130.00	0.00
09/19/2024 PURCHASE	49,183.3800	1.0000	0.00	49,183.38	49,183.38	0.00
09/20/2024 PURCHASE	9,701.0200	1.0000	0.00	9,701.02	9,701.02	0.00
09/23/2024 SALE	13,850.7000	1.0000	0.00	13,850.70	13,850.70	0.00
09/24/2024 SALE	400,000.0000	1.0000	0.00	400,000.00	400,000.00	0.00
09/25/2024 PURCHASE	358.5000	1.0000	0.00	358.50	358.50	0.00
09/25/2024 PURCHASE	42,979.1700	1.0000	0.00	42,979.17	42,979.17	0.00
09/27/2024 SALE	30,210.8400	1.0000	0.00	30,210.84	30,210.84	0.00
09/30/2024 PURCHASE	509.8100	1.0000	0.00	509.81	509.81	0.00
09/30/2024 PURCHASE	5,267.8500	1.0000	0.00	5,267.85	5,267.85	0.00
09/30/2024 PURCHASE	271.2600	1.0000	0.00	271.26	271.26	0.00
09/30/2024 PURCHASE	487.6100	1.0000	0.00	487.61	487.61	0.00
09/30/2024 SALE	2,275.9100	1.0000	0.00	2,275.91	2,275.91	0.00
10/01/2024 PURCHASE	114,405.8800	1.0000	0.00	114,405.88	114,405.88	0.00
10/02/2024 SALE	220,907.8600	1.0000	0.00	220,907.86	220,907.86	0.00
10/02/2024 SALE	133,314.7100	1.0000	0.00	133,314.71	133,314.71	0.00
10/04/2024 SALE	22,887.1700	1.0000	0.00	22,887.17	22,887.17	0.00
10/07/2024 PURCHASE	731.2500	1.0000	0.00	731.25	731.25	0.00
10/08/2024 PURCHASE	5.0000	1.0000	0.00	5.00	5.00	0.00
10/08/2024 PURCHASE	2,018.9000	1.0000	0.00	2,018.90	2,018.90	0.00
10/09/2024 SALE	59,225.5300	1.0000	0.00	59,225.53	59,225.53	0.00
10/14/2024 PURCHASE	112.5000	1.0000	0.00	112.50	112.50	0.00
10/15/2024 PURCHASE	70,985.5000	1.0000	0.00	70,985.50	70,985.50	0.00
10/18/2024 PURCHASE	407.6300	1.0000	0.00	407.63	407.63	0.00
10/18/2024 PURCHASE	707.7600	1.0000	0.00	707.76	707.76	0.00
10/21/2024 PURCHASE	80.0000	1.0000	0.00	80.00	80.00	0.00
10/21/2024 PURCHASE	11,340.8500	1.0000	0.00	11,340.85	11,340.85	0.00
10/22/2024 PURCHASE	397.7000	1.0000	0.00	397.70	397.70	0.00
10/23/2024 PURCHASE	398,184.8400	1.0000	0.00	398,184.84	398,184.84	0.00
10/23/2024 SALE	400,000.0000	1.0000	0.00	400,000.00	400,000.00	0.00
10/23/2024 SALE	600,000.0000	1.0000	0.00	600,000.00	600,000.00	0.00
10/23/2024 PURCHASE	400.5000	1.0000	0.00	400.50	400.50	0.00
10/23/2024 PURCHASE	1,690.5300	1.0000	0.00	1,690.53	1,690.53	0.00
10/24/2024 SALE	38,000.0000	1.0000	0.00	38,000.00	38,000.00	0.00
10/24/2024 SALE	21,175.2800	1.0000	0.00	21,175.28	21,175.28	0.00
10/25/2024 PURCHASE	41,312.2500	1.0000	0.00	41,312.25	41,312.25	0.00
10/28/2024 PURCHASE	290.0000	1.0000	0.00	290.00	290.00	0.00
10/28/2024 PURCHASE	20,646.0000	1.0000	0.00	20,646.00	20,646.00	0.00
10/29/2024 SALE	19,999.3700	1.0000	0.00	19,999.37	19,999.37	0.00
10/30/2024 PURCHASE	13,924.2800	1.0000	0.00	13,924.28	13,924.28	0.00
10/31/2024 PURCHASE	544.5200	1.0000	0.00	544.52	544.52	0.00
10/31/2024 PURCHASE	2,961.2100	1.0000	0.00	2,961.21	2,961.21	0.00
10/31/2024 PURCHASE	265.4600	1.0000	0.00	265.46	265.46	0.00
10/31/2024 PURCHASE	526.0200	1.0000	0.00	526.02	526.02	0.00
11/01/2024 PURCHASE	924.5000	1.0000	0.00	924.50	924.50	0.00
11/01/2024 PURCHASE	1,681.5000	1.0000	0.00	1,681.50	1,681.50	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
11/04/2024 SALE	136,350.7600	1.0000	0.00	136,350.76	136,350.76	0.00
11/06/2024 PURCHASE	1,110.6000	1.0000	0.00	1,110.60	1,110.60	0.00
11/12/2024 PURCHASE	12,609.4500	1.0000	0.00	12,609.45	12,609.45	0.00
11/13/2024 PURCHASE	590.0000	1.0000	0.00	590.00	590.00	0.00
11/13/2024 SALE	44,060.6100	1.0000	0.00	44,060.61	44,060.61	0.00
11/14/2024 PURCHASE	630.0000	1.0000	0.00	630.00	630.00	0.00
11/14/2024 SALE	2,630.9800	1.0000	0.00	2,630.98	2,630.98	0.00
11/15/2024 PURCHASE	41.0700	1.0000	0.00	41.07	41.07	0.00
11/15/2024 PURCHASE	14,514.6300	1.0000	0.00	14,514.63	14,514.63	0.00
11/18/2024 PURCHASE	139.8400	1.0000	0.00	139.84	139.84	0.00
11/18/2024 PURCHASE	975.5500	1.0000	0.00	975.55	975.55	0.00
11/19/2024 PURCHASE	894.2500	1.0000	0.00	894.25	894.25	0.00
11/20/2024 PURCHASE	11,590.1100	1.0000	0.00	11,590.11	11,590.11	0.00
11/21/2024 PURCHASE	960.0000	1.0000	0.00	960.00	960.00	0.00
11/22/2024 PURCHASE	397,417.8300	1.0000	0.00	397,417.83	397,417.83	0.00
11/22/2024 SALE	400,000.0000	1.0000	0.00	400,000.00	400,000.00	0.00
11/22/2024 PURCHASE	400,000.0000	1.0000	0.00	400,000.00	400,000.00	0.00
11/22/2024 PURCHASE	1,139.6000	1.0000	0.00	1,139.60	1,139.60	0.00
11/25/2024 PURCHASE	45,321.1000	1.0000	0.00	45,321.10	45,321.10	0.00
11/27/2024 SALE	52,422.6100	1.0000	0.00	52,422.61	52,422.61	0.00
11/27/2024 PURCHASE	13,971.7300	1.0000	0.00	13,971.73	13,971.73	0.00
11/29/2024 PURCHASE	593.1300	1.0000	0.00	593.13	593.13	0.00
11/29/2024 PURCHASE	1,272.9400	1.0000	0.00	1,272.94	1,272.94	0.00
11/29/2024 PURCHASE	246.5000	1.0000	0.00	246.50	246.50	0.00
11/29/2024 PURCHASE	262.2100	1.0000	0.00	262.21	262.21	0.00
12/02/2024 SALE	409,000.0000	1.0000	0.00	409,000.00	409,000.00	0.00
12/02/2024 PURCHASE	9,605.3000	1.0000	0.00	9,605.30	9,605.30	0.00
12/03/2024 SALE	106,103.8200	1.0000	0.00	106,103.82	106,103.82	0.00
12/04/2024 PURCHASE	24,321.7400	1.0000	0.00	24,321.74	24,321.74	0.00
12/05/2024 SALE	12,461.0900	1.0000	0.00	12,461.09	12,461.09	0.00
12/06/2024 PURCHASE	71,754.1800	1.0000	0.00	71,754.18	71,754.18	0.00
12/09/2024 PURCHASE	15,362.9700	1.0000	0.00	15,362.97	15,362.97	0.00
12/09/2024 PURCHASE	560.1000	1.0000	0.00	560.10	560.10	0.00
12/09/2024 SALE	7,582.0300	1.0000	0.00	7,582.03	7,582.03	0.00
12/10/2024 SALE	24,561.6000	1.0000	0.00	24,561.60	24,561.60	0.00
12/12/2024 SALE	8,077.6800	1.0000	0.00	8,077.68	8,077.68	0.00
12/16/2024 PURCHASE	4,375.0000	1.0000	0.00	4,375.00	4,375.00	0.00
12/16/2024 PURCHASE	83,104.5300	1.0000	0.00	83,104.53	83,104.53	0.00
12/17/2024 PURCHASE	406.6700	1.0000	0.00	406.67	406.67	0.00
12/17/2024 PURCHASE	708.7200	1.0000	0.00	708.72	708.72	0.00
12/20/2024 PURCHASE	10,627.1800	1.0000	0.00	10,627.18	10,627.18	0.00
12/24/2024 PURCHASE	98,372.6000	1.0000	0.00	98,372.60	98,372.60	0.00
12/24/2024 SALE	150,000.0000	1.0000	0.00	150,000.00	150,000.00	0.00
12/24/2024 SALE	50,000.0000	1.0000	0.00	50,000.00	50,000.00	0.00
12/26/2024 PURCHASE	43,140.7200	1.0000	0.00	43,140.72	43,140.72	0.00
12/31/2024 PURCHASE	476.6700	1.0000	0.00	476.67	476.67	0.00
12/31/2024 PURCHASE	854.2400	1.0000	0.00	854.24	854.24	0.00
12/31/2024 PURCHASE	247.8900	1.0000	0.00	247.89	247.89	0.00
12/31/2024 PURCHASE	20,916.4600	1.0000	0.00	20,916.46	20,916.46	0.00
SECURITY TOTAL	30,557,647.6700		0.00	30,557,647.67	30,557,647.67	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
GS GQG Part Intl Opp-Inst (CUSIP 38147N293)						
01/22/2024 SALE	1,429.6680	20.0400	0.00	21,342.24	28,650.55	7,308.31
02/15/2024 SALE	728.9640	21.4600	0.00	10,882.05	15,643.56	4,761.51
02/23/2024 SALE	2,495.7110	21.7700	0.00	37,256.25	54,331.62	17,075.37
03/20/2024 SALE	2,907.8580	22.4000	0.00	43,408.82	65,136.01	21,727.19
04/19/2024 SALE	2,356.5510	21.5600	0.00	35,178.85	50,807.24	15,628.39
05/16/2024 PURCHASE	733.7610	22.9000	0.00	16,803.12	16,803.12	0.00
05/22/2024 SALE	2,439.1670	22.9200	0.00	36,557.80	55,905.71	19,347.91
06/21/2024 SALE	1,006.4030	23.2100	0.00	15,083.79	23,358.62	8,274.83
07/29/2024 SALE	799.7670	22.8100	0.00	11,986.76	18,242.69	6,255.93
08/19/2024 SALE	1,670.0320	23.5800	0.00	25,030.14	39,379.35	14,349.21
10/22/2024 SALE	1,605.1910	22.9000	0.00	24,058.32	36,758.87	12,700.55
11/21/2024 SALE	1,817.6270	21.5200	0.00	27,242.27	39,115.33	11,873.06
12/06/2024 SALE	88,622.9990	22.1300	0.00	1,328,265.68	1,961,226.97	632,961.29
SECURITY TOTAL	108,613.6990		0.00	1,633,096.10	2,405,359.64	772,263.54
iShares Core Intl Stock ETF (CUSIP 46432F834)						
05/16/2024 PURCHASE	13,357.0000	69.9000	0.00	933,654.30	933,654.30	0.00
05/22/2024 SALE	265.0000	69.3331	0.00	18,523.50	18,373.28	-150.22
06/17/2024 PURCHASE	199.4630	66.8970	0.00	13,343.47	13,343.47	0.00
06/21/2024 SALE	411.0000	67.2992	0.00	28,710.38	27,659.98	-1,050.40
07/29/2024 SALE	100.0000	68.0781	0.00	6,985.49	6,807.81	-177.68
08/19/2024 SALE	225.0000	69.9881	0.00	15,717.36	15,747.33	29.97
10/22/2024 SALE	213.0000	70.5880	0.00	14,879.10	15,035.25	156.15
11/21/2024 SALE	246.0000	68.0881	0.00	17,184.31	16,749.67	-434.64
12/06/2024 PURCHASE	26,139.0000	69.9100	0.00	1,827,377.49	1,827,377.49	0.00
12/20/2024 PURCHASE	683.4030	66.1171	0.00	45,184.64	45,184.64	0.00
12/23/2024 SALE	778.0000	66.2731	0.00	54,324.85	51,560.51	-2,764.34
SECURITY TOTAL	42,616.8660		0.00	2,975,884.89	2,971,493.73	-4,391.16
iShares Core MSCI EAFE ETF (CUSIP 46432F842)						
05/16/2024 PURCHASE	12,187.0000	75.7900	0.00	923,652.73	923,652.73	0.00
05/22/2024 SALE	316.0000	75.0821	0.00	23,949.64	23,725.95	-223.69
06/17/2024 PURCHASE	215.5990	72.1093	0.00	15,546.69	15,546.69	0.00
06/21/2024 SALE	321.0000	72.3230	0.00	24,307.51	23,215.68	-1,091.83
07/29/2024 SALE	106.0000	73.5879	0.00	8,026.78	7,800.32	-226.46
08/19/2024 SALE	222.0000	75.6090	0.00	16,810.80	16,785.19	-25.61
10/22/2024 SALE	179.0000	75.0279	0.00	13,554.66	13,429.99	-124.67
11/21/2024 SALE	237.0000	72.0280	0.00	17,946.67	17,070.63	-876.04
12/06/2024 PURCHASE	24,536.0000	74.4800	0.00	1,827,441.28	1,827,441.28	0.00
12/20/2024 PURCHASE	572.8220	70.1738	0.00	40,197.12	40,197.12	0.00
12/23/2024 SALE	649.0000	70.1904	0.00	48,539.56	45,553.60	-2,985.96
SECURITY TOTAL	39,541.4210		0.00	2,959,973.45	2,954,419.18	-5,554.27

Elwyn, Inc. Retirement Plan

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DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Vanguard Growth ETF (CUSIP 922908736)						
01/22/2024 SALE	253.0000	320.9343	0.00	54,547.74	81,196.39	26,648.65
02/15/2024 PURCHASE	3,021.0000	335.1400	0.00	1,012,457.94	1,012,457.94	0.00
02/23/2024 SALE	325.0000	338.1398	0.00	76,241.38	109,895.43	33,654.05
03/20/2024 SALE	659.0000	345.8122	0.00	154,594.05	227,890.26	73,296.21
03/26/2024 PURCHASE	24.4090	345.5353	0.00	8,434.17	8,434.17	0.00
04/19/2024 SALE	437.0000	324.8382	0.00	102,580.85	141,954.29	39,373.44
05/16/2024 PURCHASE	542.0000	351.7698	0.00	190,659.25	190,659.25	0.00
05/22/2024 SALE	443.0000	352.2703	0.00	105,536.07	156,055.74	50,519.67
06/21/2024 SALE	172.0000	374.8597	0.00	40,975.63	64,475.86	23,500.23
07/01/2024 PURCHASE	21.2270	377.0439	0.00	8,003.51	8,003.51	0.00
07/29/2024 SALE	258.0000	363.3306	0.00	61,506.71	93,739.29	32,232.58
08/19/2024 SALE	262.0000	375.2131	0.00	62,460.30	98,305.82	35,845.52
09/30/2024 PURCHASE	20.2450	382.9192	0.00	7,752.20	7,752.20	0.00
10/22/2024 SALE	311.0000	393.6891	0.00	74,195.10	122,437.32	48,242.22
11/21/2024 SALE	335.0000	404.4238	0.00	79,920.77	135,481.96	55,561.19
12/23/2024 SALE	3.0000	419.4967	0.00	715.71	1,258.49	542.78
12/26/2024 PURCHASE	20.7020	424.0465	0.00	8,778.61	8,778.61	0.00
SECURITY TOTAL	7,107.5830		0.00	2,049,360.00	2,468,776.53	419,416.53
Vanguard Value ETF (CUSIP 922908744)						
01/22/2024 SALE	942.0000	149.7588	0.00	112,196.03	141,072.79	28,876.76
02/15/2024 PURCHASE	6,350.0000	153.9000	0.00	977,265.00	977,265.00	0.00
02/23/2024 SALE	1,145.0000	156.1587	0.00	143,018.29	178,801.76	35,783.47
03/20/2024 SALE	835.0000	160.6192	0.00	104,297.18	134,117.02	29,819.84
03/26/2024 PURCHASE	226.5350	160.3663	0.00	36,328.58	36,328.58	0.00
04/19/2024 SALE	1,043.0000	156.0787	0.00	130,508.45	162,790.13	32,281.68
05/16/2024 PURCHASE	2,555.0000	163.6700	0.00	418,176.85	418,176.85	0.00
05/22/2024 SALE	965.0000	162.5255	0.00	123,260.05	156,837.08	33,577.03
06/21/2024 SALE	369.0000	161.7855	0.00	47,132.60	59,698.85	12,566.25
07/01/2024 PURCHASE	230.7920	160.5167	0.00	37,045.97	37,045.97	0.00
07/29/2024 SALE	537.0000	166.8545	0.00	68,701.96	89,600.89	20,898.93
08/19/2024 SALE	666.0000	168.6153	0.00	85,205.79	112,297.79	27,092.00
09/30/2024 PURCHASE	186.3310	174.3401	0.00	32,484.97	32,484.97	0.00
10/22/2024 SALE	808.0000	175.8251	0.00	103,568.39	142,066.69	38,498.30
11/21/2024 SALE	666.0000	179.0250	0.00	85,367.02	119,230.66	33,863.64
12/26/2024 PURCHASE	197.0150	170.3638	0.00	33,564.22	33,564.22	0.00
SECURITY TOTAL	17,721.6730		0.00	2,538,121.35	2,831,379.25	293,257.90

Elwyn, Inc. Retirement Plan

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DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
BROKER: Fidelity						
Alcoa Inc						
5.125% Due 10-01-24 (CUSIP 013817AW1)						
07/01/2024 SALE	12,000.0000	100.0000	0.00	12,401.76	12,000.00	-401.76
Ally Financial Inc						
5.750% Due 11-20-25 (CUSIP 02005NBF6)						
02/14/2024 PURCHASE	20,000.0000	99.8610	0.00	19,972.20	19,972.20	0.00
Ameriprise Financial Inc						
3.700% Due 10-15-24 (CUSIP 03076cag1)						
10/15/2024 SALE	65,000.0000	100.0000	0.00	67,222.19	65,000.00	-2,222.19
Apple Inc						
4.650% Due 02-23-46 (CUSIP 037833BX7)						
04/22/2024 SALE	5,000.0000	90.8260	0.00	5,998.53	4,541.30	-1,457.23
Artisan Intl Sm/Mid-Inst (CUSIP 04314H576)						
02/15/2024 SALE	502.5950	17.6800	0.00	8,048.52	8,885.88	837.36
02/23/2024 SALE	798.4120	17.8000	0.00	12,785.71	14,211.74	1,426.03
03/20/2024 SALE	954.9530	18.3100	0.00	15,292.55	17,485.19	2,192.64
04/19/2024 SALE	767.2460	16.9900	0.00	12,286.62	13,035.51	748.89
05/16/2024 SALE	32,707.6650	18.2100	0.00	523,778.12	595,606.58	71,828.46
AT&T Inc						
3.550% Due 09-15-55 (CUSIP 00206RLJ9)						
04/22/2024 SALE	5,000.0000	65.4640	0.00	3,863.20	3,273.20	-590.00
Atmos Energy Corp						
4.150% Due 01-15-43 (CUSIP 049560AL9)						
04/22/2024 SALE	5,000.0000	83.0510	0.00	5,827.25	4,152.55	-1,674.70
Bank Of America Corp						
3.559% Due 04-23-27 (CUSIP 06051GHT9)						
01/19/2024 PURCHASE	5,000.0000	96.0120	0.00	4,800.60	4,800.60	0.00
Bank Of America Corp						
2.687% Due 04-22-32 (CUSIP 06051GJT7)						
01/26/2024 PURCHASE	10,000.0000	84.2260	0.00	8,422.60	8,422.60	0.00
01/29/2024 PURCHASE	10,000.0000	84.3440	0.00	8,434.40	8,434.40	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Bank Of America Corp 3.559% Due 04-23-27 (CUSIP 06051GHT9) 06/21/2024 SALE	20,000.0000	96.6750	0.00	19,107.27	19,335.00	227.73
BP Cap Markets America 3.633% Due 04-06-30 (CUSIP 10373QBL3) 01/25/2024 SALE	20,000.0000	94.5000	0.00	20,103.60	18,900.00	-1,203.60
BP Cap Markets America 4.812% Due 02-13-33 (CUSIP 10373QBU3) 01/25/2024 PURCHASE	15,000.0000	99.0230	0.00	14,853.45	14,853.45	0.00
Brown & Brown Inc 2.375% Due 03-15-31 (CUSIP 115236AC5) 08/09/2024 SALE	15,000.0000	84.4270	0.00	14,277.03	12,664.05	-1,612.98
08/09/2024 SALE	42,000.0000	84.3710	0.00	39,975.67	35,435.82	-4,539.85
Brown & Brown Inc 4.200% Due 03-17-32 (CUSIP 115236AE1) 08/09/2024 PURCHASE	57,000.0000	93.2130	0.00	53,131.41	53,131.41	0.00
Brown & Brown Inc 4.200% Due 09-15-24 (CUSIP 115236AA9) 09/16/2024 SALE	60,000.0000	100.0000	0.00	60,105.20	60,000.00	-105.20
Brown Adv Small-Cap Grow-Ins (CUSIP 115233819) 02/15/2024 SALE	234.3800	47.0899	0.00	9,917.88	11,036.94	1,119.06
02/23/2024 SALE	364.6430	46.4800	0.00	15,430.01	16,948.59	1,518.58
03/20/2024 SALE	451.9620	47.0800	0.00	19,124.94	21,278.36	2,153.42
04/19/2024 SALE	332.8190	44.6100	0.00	14,083.36	14,847.05	763.69
05/16/2024 SALE	14,586.1340	47.0900	0.00	617,217.78	686,861.05	69,643.27
Brrw Hnly Intl Val-I (CUSIP 46653M435) 08/20/2024 SALE	2,889.5910	11.1300	0.00	30,199.51	32,161.15	1,961.64
10/22/2024 SALE	3,097.3210	11.1700	0.00	32,370.53	34,597.07	2,226.54
11/21/2024 SALE	3,199.9600	10.4600	0.00	33,443.22	33,471.58	28.36
12/06/2024 SALE	157,944.0640	10.8200	0.00	1,650,695.02	1,708,954.77	58,259.75
Brrw Hnly Intl Val-I (bnvi.x 8/19/24) (CUSIP 00775Y694) 01/22/2024 SALE	8,624.1250	10.3300	0.00	90,106.31	89,087.21	-1,019.10
02/15/2024 PURCHASE	3,017.7240	10.2900	0.00	31,052.38	31,052.38	0.00
02/23/2024 SALE	4,425.3100	10.4800	0.00	46,225.10	46,377.25	152.15
03/20/2024 SALE	5,113.9770	10.7000	0.00	53,418.65	54,719.55	1,300.90

Elwyn, Inc. Retirement Plan

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DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
04/19/2024 SALE	4,245.3180	10.3700	0.00	44,344.97	44,023.95	-321.02
05/16/2024 PURCHASE	1,277.5230	11.2000	0.00	14,308.26	14,308.26	0.00
05/22/2024 SALE	4,274.0710	11.0900	0.00	44,668.90	47,399.45	2,730.55
06/21/2024 SALE	1,975.3390	10.5400	0.00	20,644.54	20,820.07	175.53
07/29/2024 SALE	1,256.3080	10.7900	0.00	13,129.85	13,555.56	425.71
Capital One Financial Co 3.300% Due 10-30-24 (CUSIP 14040HBT1)						
10/01/2024 SALE	105,000.0000	100.0000	0.00	107,146.20	105,000.00	-2,146.20
Carlisle Cos Inc 2.200% Due 03-01-32 (CUSIP 142339AL4)						
05/22/2024 PURCHASE	15,000.0000	79.8140	0.00	11,972.10	11,972.10	0.00
Caterpillar Inc 2.600% Due 04-09-30 (CUSIP 149123CH2)						
04/22/2024 SALE	15,000.0000	87.4280	0.00	15,993.42	13,114.20	-2,879.22
Charter Comm Opt LLC/Cap 5.050% Due 03-30-29 (CUSIP 161175BR4)						
11/08/2024 SALE	20,000.0000	98.7780	0.00	22,952.20	19,755.60	-3,196.60
11/12/2024 SALE	8,000.0000	98.4270	0.00	9,180.88	7,874.16	-1,306.72
Charter Comm Opt Llc/Cap 4.908% Due 07-23-25 (CUSIP 161175AY0)						
05/24/2024 SALE	7,000.0000	99.3940	0.00	7,121.10	6,957.58	-163.52
Cheniere Energy Partners 3.250% Due 01-31-32 (CUSIP 16411QAN1)						
05/14/2024 PURCHASE	10,000.0000	84.8530	0.00	8,485.30	8,485.30	0.00
Cheniere Energy Partners 4.500% Due 10-01-29 (CUSIP 16411QAG6)						
08/28/2024 PURCHASE	40,000.0000	97.9930	0.00	39,197.20	39,197.20	0.00
Chubb Corporation 6.800% Due 11-15-31 (CUSIP 171232AE1)						
07/12/2024 PURCHASE	35,000.0000	110.8900	0.00	38,811.50	38,811.50	0.00
Comcast Corp 3.900% Due 03-01-38 (CUSIP 20030NCJ8)						
11/12/2024 SALE	20,000.0000	86.0710	0.00	22,108.78	17,214.20	-4,894.58

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Comm Mortgage Trust 2013-Ccre12 A-4 0.010% Due 10-10-46 (CUSIP 12591KAE5) 03/12/2024 SALE	8,063.4800	100.0000	0.00	8,789.19	8,063.48	-725.71
CVS Health Corp 5.125% Due 07-20-45 (CUSIP 126650CN8) 07/18/2024 PURCHASE	5,000.0000	89.9490	0.00	4,497.45	4,497.45	0.00
CVS Health Corp 5.250% Due 02-21-33 (CUSIP 126650DU1) 11/13/2024 SALE	4,000.0000	97.6160	0.00	4,058.84	3,904.64	-154.20
Delta Air Lines Inc 2.900% Due 10-28-24 (CUSIP 247361ZU5) 10/28/2024 SALE	20,000.0000	100.0000	0.00	19,167.60	20,000.00	832.40
Deutsche Telekom Int Fin 8.750% Due 06-15-30 (CUSIP 25156PAC7) 04/22/2024 SALE	10,000.0000	115.3830	0.00	14,705.96	11,538.30	-3,167.66
Devon Energy Corporation 5.600% Due 07-15-41 (CUSIP 25179mal7) 04/22/2024 SALE	5,000.0000	92.9130	0.00	4,375.25	4,645.65	270.40
06/18/2024 PURCHASE	5,000.0000	95.0930	0.00	4,754.65	4,754.65	0.00
07/18/2024 PURCHASE	10,000.0000	95.3240	0.00	9,532.40	9,532.40	0.00
Digital Realty Trust LP 4.450% Due 07-15-28 (CUSIP 25389JAT3) 11/13/2024 SALE	35,000.0000	98.7570	0.00	41,316.87	34,564.95	-6,751.92
Dominion Gas Hldgs LLC 3.600% Due 12-15-24 (CUSIP 257375AH8) 12/16/2024 SALE	75,000.0000	100.0000	0.00	75,284.32	75,000.00	-284.32
DTE Energy Co 5.850% Due 06-01-34 (CUSIP 233331BL0) 05/31/2024 PURCHASE	30,000.0000	101.0880	0.00	30,326.40	30,326.40	0.00
Eaton Corp 3.103% Due 09-15-27 (CUSIP 278062AG9) 12/03/2024 SALE	25,000.0000	96.6060	0.00	26,109.25	24,151.50	-1,957.75

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Enbridge Inc 3.700% Due 07-15-27 (CUSIP 29250NAR6) 01/26/2024 SALE	15,000.0000	96.3490	0.00	16,449.45	14,452.35	-1,997.10
Enbridge Inc 2.500% Due 02-14-25 (CUSIP 29250NBL8) 01/26/2024 PURCHASE	45,000.0000	97.2800	0.00	43,776.00	43,776.00	0.00
Enterprise Products Oper 3.900% Due 02-15-24 (CUSIP 29379VBB8) 02/15/2024 SALE	25,000.0000	100.0000	0.00	25,411.03	25,000.00	-411.03
Fannie Mae Fm1000 3.000% Due 04-01-47 (CUSIP 3140X4DE3) 06/21/2024 SALE	136,923.6200	87.7188	0.00	138,393.81	120,107.69	-18,286.12
Fannie Mae Ma4600 3.500% Due 05-01-52 (CUSIP 31418EDE7) 04/19/2024 SALE	110,964.8400	86.4844	0.00	105,986.53	95,967.25	-10,019.28
09/27/2024 PURCHASE	34,239.1780	93.5000	0.00	32,013.63	32,013.63	0.00
12/06/2024 PURCHASE	8,391.4090	91.4492	0.00	7,673.88	7,673.88	0.00
Fannie Mae Ma4626 4.000% Due 06-01-52 (CUSIP 31418ED80) 04/12/2024 PURCHASE	13,364.6400	90.9219	0.00	12,151.39	12,151.39	0.00
06/12/2024 PURCHASE	57,062.4380	92.7266	0.00	52,912.04	52,912.04	0.00
07/30/2024 PURCHASE	30,511.1751	93.2969	0.00	28,465.97	28,465.97	0.00
12/06/2024 PURCHASE	4,216.2350	94.1876	0.00	3,971.17	3,971.17	0.00
Fannie Mae Ma4656 4.500% Due 07-01-52 (CUSIP 31418EE63) 04/26/2024 PURCHASE	31,189.4130	92.6875	0.00	28,908.69	28,908.69	0.00
06/07/2024 PURCHASE	30,733.7600	94.4062	0.00	29,014.59	29,014.59	0.00
07/10/2024 PURCHASE	34,876.7910	95.0000	0.00	33,132.95	33,132.95	0.00
08/07/2024 PURCHASE	121,118.1830	97.1484	0.00	117,664.42	117,664.42	0.00
10/23/2024 PURCHASE	25,609.9110	95.5000	0.00	24,457.47	24,457.47	0.00
11/08/2024 PURCHASE	25,609.9110	94.8316	0.00	24,286.29	24,286.29	0.00
11/08/2024 SALE	25,789.1610	94.8374	0.00	24,597.01	24,457.78	-139.23
Fannie Mae Ma4785 5.000% Due 10-01-52 (CUSIP 31418EJ76) 02/21/2024 PURCHASE	44,952.1290	96.9766	0.00	43,593.03	43,593.03	0.00
05/07/2024 PURCHASE	30,723.6870	96.7813	0.00	29,734.77	29,734.77	0.00
09/09/2024 SALE	71,723.9380	100.2344	0.00	69,498.04	71,892.04	2,394.00

Elwyn, Inc. Retirement Plan

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DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Fannie Mae Ma4868 5.000% Due 01-01-53 (CUSIP 31418EMS6)						
02/27/2024 PURCHASE	46,941.1590	96.9063	0.00	45,488.92	45,488.92	0.00
Fannie Mae Ma4978 5.000% Due 04-01-53 (CUSIP 31418EQ86)						
03/08/2024 PURCHASE	42,135.5052	98.1406	0.00	41,352.05	41,352.05	0.00
04/05/2024 PURCHASE	46,571.3740	97.0937	0.00	45,217.89	45,217.89	0.00
08/19/2024 SALE	75,000.0000	89.9551	0.00	70,568.63	67,466.35	-3,102.28
08/26/2024 SALE	233,498.6000	102.5777	0.00	219,702.35	239,517.59	19,815.24
09/09/2024 SALE	103,720.7020	100.2031	0.00	97,592.37	103,931.38	6,339.01
Fannie Mae Ma5070 4.500% Due 07-01-53 (CUSIP 31418et42)						
10/23/2024 PURCHASE	120,930.4343	95.4219	0.00	115,394.09	115,394.09	0.00
Fannie Mae Ma5089 4.000% Due 07-01-53 (CUSIP 31418EUP3)						
09/11/2024 PURCHASE	89,339.1710	96.7383	0.00	86,425.18	86,425.18	0.00
Fidelity® Government MMkt (CUSIP 31617H102)						
01/02/2024 PURCHASE	3,968.7500	1.0000	0.00	3,968.75	3,968.75	0.00
01/04/2024 SALE	53,781.4800	1.0000	0.00	53,781.48	53,781.48	0.00
01/05/2024 PURCHASE	67,826.5700	1.0000	0.00	67,826.57	67,826.57	0.00
01/05/2024 SALE	56,290.9600	1.0000	0.00	56,290.96	56,290.96	0.00
01/12/2024 PURCHASE	7,664.1200	1.0000	0.00	7,664.12	7,664.12	0.00
01/16/2024 SALE	169.7200	1.0000	0.00	169.72	169.72	0.00
01/16/2024 PURCHASE	2,330.0000	1.0000	0.00	2,330.00	2,330.00	0.00
01/17/2024 SALE	10,291.4300	1.0000	0.00	10,291.43	10,291.43	0.00
01/18/2024 PURCHASE	2,715.7800	1.0000	0.00	2,715.78	2,715.78	0.00
01/18/2024 SALE	18,888.2100	1.0000	0.00	18,888.21	18,888.21	0.00
01/19/2024 SALE	8,434.1600	1.0000	0.00	8,434.16	8,434.16	0.00
01/22/2024 PURCHASE	10,569.9000	1.0000	0.00	10,569.90	10,569.90	0.00
01/23/2024 PURCHASE	25,063.9200	1.0000	0.00	25,063.92	25,063.92	0.00
01/23/2024 PURCHASE	89,087.2100	1.0000	0.00	89,087.21	89,087.21	0.00
01/23/2024 PURCHASE	64,095.1200	1.0000	0.00	64,095.12	64,095.12	0.00
01/24/2024 PURCHASE	310,137.2700	1.0000	0.00	310,137.27	310,137.27	0.00
01/24/2024 SALE	300,000.0000	1.0000	0.00	300,000.00	300,000.00	0.00
01/24/2024 PURCHASE	300,000.0000	1.0000	0.00	300,000.00	300,000.00	0.00
01/24/2024 PURCHASE	94.3000	1.0000	0.00	94.30	94.30	0.00
01/25/2024 PURCHASE	37,820.5200	1.0000	0.00	37,820.52	37,820.52	0.00
01/29/2024 SALE	193,000.0000	1.0000	0.00	193,000.00	193,000.00	0.00
01/29/2024 SALE	379,000.0000	1.0000	0.00	379,000.00	379,000.00	0.00
01/29/2024 SALE	68,000.0000	1.0000	0.00	68,000.00	68,000.00	0.00
01/29/2024 PURCHASE	12,876.2900	1.0000	0.00	12,876.29	12,876.29	0.00
01/30/2024 SALE	42,718.5800	1.0000	0.00	42,718.58	42,718.58	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
01/31/2024 PURCHASE	421.7100	1.0000	0.00	421.71	421.71	0.00
01/31/2024 PURCHASE	2,397.5800	1.0000	0.00	2,397.58	2,397.58	0.00
01/31/2024 PURCHASE	235.4100	1.0000	0.00	235.41	235.41	0.00
01/31/2024 PURCHASE	440.7500	1.0000	0.00	440.75	440.75	0.00
01/31/2024 SALE	12,585.9900	1.0000	0.00	12,585.99	12,585.99	0.00
02/01/2024 PURCHASE	1,222.5000	1.0000	0.00	1,222.50	1,222.50	0.00
02/01/2024 PURCHASE	3,042.7000	1.0000	0.00	3,042.70	3,042.70	0.00
02/06/2024 SALE	25,336.6000	1.0000	0.00	25,336.60	25,336.60	0.00
02/07/2024 SALE	52,478.5900	1.0000	0.00	52,478.59	52,478.59	0.00
02/07/2024 PURCHASE	298.0500	1.0000	0.00	298.05	298.05	0.00
02/08/2024 PURCHASE	647.5000	1.0000	0.00	647.50	647.50	0.00
02/12/2024 PURCHASE	113.7500	1.0000	0.00	113.75	113.75	0.00
02/12/2024 PURCHASE	356.2800	1.0000	0.00	356.28	356.28	0.00
02/13/2024 PURCHASE	818.0400	1.0000	0.00	818.04	818.04	0.00
02/14/2024 PURCHASE	562.5000	1.0000	0.00	562.50	562.50	0.00
02/15/2024 PURCHASE	45,551.8900	1.0000	0.00	45,551.89	45,551.89	0.00
02/16/2024 PURCHASE	16,681.4100	1.0000	0.00	16,681.41	16,681.41	0.00
02/16/2024 SALE	17,976.5300	1.0000	0.00	17,976.53	17,976.53	0.00
02/16/2024 PURCHASE	10,106.6300	1.0000	0.00	10,106.63	10,106.63	0.00
02/16/2024 SALE	16,487.5400	1.0000	0.00	16,487.54	16,487.54	0.00
02/20/2024 PURCHASE	61.1300	1.0000	0.00	61.13	61.13	0.00
02/20/2024 PURCHASE	121,109.5900	1.0000	0.00	121,109.59	121,109.59	0.00
02/20/2024 PURCHASE	2,272.5900	1.0000	0.00	2,272.59	2,272.59	0.00
02/20/2024 PURCHASE	8,551.4600	1.0000	0.00	8,551.46	8,551.46	0.00
02/21/2024 PURCHASE	840.0000	1.0000	0.00	840.00	840.00	0.00
02/23/2024 PURCHASE	1,046.2500	1.0000	0.00	1,046.25	1,046.25	0.00
02/23/2024 SALE	43,730.3800	1.0000	0.00	43,730.38	43,730.38	0.00
02/26/2024 PURCHASE	46,377.2500	1.0000	0.00	46,377.25	46,377.25	0.00
02/26/2024 PURCHASE	58,668.7900	1.0000	0.00	58,668.79	58,668.79	0.00
02/26/2024 PURCHASE	870.0000	1.0000	0.00	870.00	870.00	0.00
02/26/2024 PURCHASE	36,470.4100	1.0000	0.00	36,470.41	36,470.41	0.00
02/27/2024 PURCHASE	390,828.6200	1.0000	0.00	390,828.62	390,828.62	0.00
02/27/2024 SALE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
02/27/2024 SALE	70,000.0000	1.0000	0.00	70,000.00	70,000.00	0.00
02/27/2024 PURCHASE	707.2500	1.0000	0.00	707.25	707.25	0.00
02/29/2024 PURCHASE	251.5200	1.0000	0.00	251.52	251.52	0.00
02/29/2024 PURCHASE	1,586.1000	1.0000	0.00	1,586.10	1,586.10	0.00
02/29/2024 PURCHASE	4.1100	1.0000	0.00	4.11	4.11	0.00
02/29/2024 PURCHASE	472.4100	1.0000	0.00	472.41	472.41	0.00
02/29/2024 SALE	45,671.4700	1.0000	0.00	45,671.47	45,671.47	0.00
03/01/2024 PURCHASE	5,872.5500	1.0000	0.00	5,872.55	5,872.55	0.00
03/04/2024 PURCHASE	65,393.7900	1.0000	0.00	65,393.79	65,393.79	0.00
03/05/2024 SALE	20,000.0000	1.0000	0.00	20,000.00	20,000.00	0.00
03/05/2024 SALE	108,444.6300	1.0000	0.00	108,444.63	108,444.63	0.00
03/11/2024 PURCHASE	312.5000	1.0000	0.00	312.50	312.50	0.00
03/12/2024 SALE	117,000.0000	1.0000	0.00	117,000.00	117,000.00	0.00
03/12/2024 PURCHASE	117,000.0000	1.0000	0.00	117,000.00	117,000.00	0.00
03/12/2024 PURCHASE	9,721.9200	1.0000	0.00	9,721.92	9,721.92	0.00
03/13/2024 SALE	41,422.2800	1.0000	0.00	41,422.28	41,422.28	0.00
03/15/2024 PURCHASE	30,091.6500	1.0000	0.00	30,091.65	30,091.65	0.00
03/15/2024 PURCHASE	37,609.3100	1.0000	0.00	37,609.31	37,609.31	0.00

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DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
03/18/2024 PURCHASE	219.0800	1.0000	0.00	219.08	219.08	0.00
03/19/2024 PURCHASE	130.0000	1.0000	0.00	130.00	130.00	0.00
03/20/2024 PURCHASE	33,499.8000	1.0000	0.00	33,499.80	33,499.80	0.00
03/21/2024 PURCHASE	54,719.5500	1.0000	0.00	54,719.55	54,719.55	0.00
03/21/2024 PURCHASE	75,748.3500	1.0000	0.00	75,748.35	75,748.35	0.00
03/21/2024 PURCHASE	1,190.4800	1.0000	0.00	1,190.48	1,190.48	0.00
03/22/2024 PURCHASE	482,357.9100	1.0000	0.00	482,357.91	482,357.91	0.00
03/22/2024 SALE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
03/22/2024 SALE	152,780.0000	1.0000	0.00	152,780.00	152,780.00	0.00
03/22/2024 PURCHASE	459.0000	1.0000	0.00	459.00	459.00	0.00
03/22/2024 SALE	459.0000	1.0000	0.00	459.00	459.00	0.00
03/25/2024 PURCHASE	459.0000	1.0000	0.00	459.00	459.00	0.00
03/25/2024 PURCHASE	39,858.1000	1.0000	0.00	39,858.10	39,858.10	0.00
03/27/2024 PURCHASE	756.2100	1.0000	0.00	756.21	756.21	0.00
03/28/2024 PURCHASE	560.3400	1.0000	0.00	560.34	560.34	0.00
03/28/2024 PURCHASE	1,460.2600	1.0000	0.00	1,460.26	1,460.26	0.00
03/28/2024 PURCHASE	4.4100	1.0000	0.00	4.41	4.41	0.00
03/28/2024 PURCHASE	463.4200	1.0000	0.00	463.42	463.42	0.00
04/01/2024 PURCHASE	0.6000	1.0000	0.00	0.60	0.60	0.00
04/01/2024 PURCHASE	0.1900	1.0000	0.00	0.19	0.19	0.00
04/01/2024 PURCHASE	11,194.2600	1.0000	0.00	11,194.26	11,194.26	0.00
04/02/2024 PURCHASE	225.0000	1.0000	0.00	225.00	225.00	0.00
04/03/2024 SALE	186,208.7300	1.0000	0.00	186,208.73	186,208.73	0.00
04/03/2024 SALE	32,853.3900	1.0000	0.00	32,853.39	32,853.39	0.00
04/08/2024 PURCHASE	2,750.1500	1.0000	0.00	2,750.15	2,750.15	0.00
04/09/2024 PURCHASE	390.0000	1.0000	0.00	390.00	390.00	0.00
04/11/2024 SALE	45,282.5700	1.0000	0.00	45,282.57	45,282.57	0.00
04/15/2024 PURCHASE	66,157.3900	1.0000	0.00	66,157.39	66,157.39	0.00
04/16/2024 SALE	12,173.6700	1.0000	0.00	12,173.67	12,173.67	0.00
04/17/2024 PURCHASE	740.4600	1.0000	0.00	740.46	740.46	0.00
04/17/2024 PURCHASE	95,003.6200	1.0000	0.00	95,003.62	95,003.62	0.00
04/22/2024 PURCHASE	44,023.9500	1.0000	0.00	44,023.95	44,023.95	0.00
04/22/2024 PURCHASE	53,611.9700	1.0000	0.00	53,611.97	53,611.97	0.00
04/22/2024 PURCHASE	80.0000	1.0000	0.00	80.00	80.00	0.00
04/22/2024 PURCHASE	107,515.7100	1.0000	0.00	107,515.71	107,515.71	0.00
04/23/2024 PURCHASE	399,153.0600	1.0000	0.00	399,153.06	399,153.06	0.00
04/23/2024 SALE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
04/23/2024 PURCHASE	650,000.0000	1.0000	0.00	650,000.00	650,000.00	0.00
04/23/2024 PURCHASE	149,882.4600	1.0000	0.00	149,882.46	149,882.46	0.00
04/23/2024 SALE	150,000.0000	1.0000	0.00	150,000.00	150,000.00	0.00
04/23/2024 PURCHASE	400.5000	1.0000	0.00	400.50	400.50	0.00
04/23/2024 PURCHASE	35,880.3800	1.0000	0.00	35,880.38	35,880.38	0.00
04/24/2024 SALE	144,000.0000	1.0000	0.00	144,000.00	144,000.00	0.00
04/24/2024 PURCHASE	81,587.4300	1.0000	0.00	81,587.43	81,587.43	0.00
04/24/2024 SALE	350,000.0000	1.0000	0.00	350,000.00	350,000.00	0.00
04/25/2024 PURCHASE	46,793.4200	1.0000	0.00	46,793.42	46,793.42	0.00
04/26/2024 PURCHASE	340.0000	1.0000	0.00	340.00	340.00	0.00
04/29/2024 PURCHASE	290.0000	1.0000	0.00	290.00	290.00	0.00
04/29/2024 SALE	29,017.8500	1.0000	0.00	29,017.85	29,017.85	0.00
04/30/2024 PURCHASE	534.3700	1.0000	0.00	534.37	534.37	0.00
04/30/2024 PURCHASE	923.8600	1.0000	0.00	923.86	923.86	0.00

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DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
04/30/2024 PURCHASE	24.5100	1.0000	0.00	24.51	24.51	0.00
04/30/2024 PURCHASE	823.7400	1.0000	0.00	823.74	823.74	0.00
04/30/2024 PURCHASE	3,240.4500	1.0000	0.00	3,240.45	3,240.45	0.00
05/01/2024 PURCHASE	1,681.5000	1.0000	0.00	1,681.50	1,681.50	0.00
05/01/2024 PURCHASE	33,377.6300	1.0000	0.00	33,377.63	33,377.63	0.00
05/06/2024 PURCHASE	1,110.6000	1.0000	0.00	1,110.60	1,110.60	0.00
05/08/2024 SALE	29,764.6400	1.0000	0.00	29,764.64	29,764.64	0.00
05/13/2024 PURCHASE	590.0000	1.0000	0.00	590.00	590.00	0.00
05/14/2024 PURCHASE	1,111.2500	1.0000	0.00	1,111.25	1,111.25	0.00
05/15/2024 PURCHASE	15,982.1300	1.0000	0.00	15,982.13	15,982.13	0.00
05/16/2024 SALE	8,580.9900	1.0000	0.00	8,580.99	8,580.99	0.00
05/17/2024 SALE	14,308.2600	1.0000	0.00	14,308.26	14,308.26	0.00
05/17/2024 PURCHASE	2,449,503.8600	1.0000	0.00	2,449,503.86	2,449,503.86	0.00
05/17/2024 SALE	52,376.3600	1.0000	0.00	52,376.36	52,376.36	0.00
05/17/2024 PURCHASE	525.0900	1.0000	0.00	525.09	525.09	0.00
05/17/2024 PURCHASE	104,073.0700	1.0000	0.00	104,073.07	104,073.07	0.00
05/20/2024 SALE	2,418,631.4000	1.0000	0.00	2,418,631.40	2,418,631.40	0.00
05/20/2024 PURCHASE	1,022.0000	1.0000	0.00	1,022.00	1,022.00	0.00
05/20/2024 PURCHASE	10,383.5800	1.0000	0.00	10,383.58	10,383.58	0.00
05/21/2024 SALE	535,000.0000	1.0000	0.00	535,000.00	535,000.00	0.00
05/21/2024 PURCHASE	960.0000	1.0000	0.00	960.00	960.00	0.00
05/22/2024 SALE	107,077.5800	1.0000	0.00	107,077.58	107,077.58	0.00
05/23/2024 PURCHASE	47,399.4500	1.0000	0.00	47,399.45	47,399.45	0.00
05/24/2024 PURCHASE	458,589.7100	1.0000	0.00	458,589.71	458,589.71	0.00
05/24/2024 SALE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
05/24/2024 PURCHASE	500,000.0000	1.0000	0.00	500,000.00	500,000.00	0.00
05/24/2024 PURCHASE	7,073.0500	1.0000	0.00	7,073.05	7,073.05	0.00
05/24/2024 SALE	12,048.1800	1.0000	0.00	12,048.18	12,048.18	0.00
05/28/2024 PURCHASE	46,643.1700	1.0000	0.00	46,643.17	46,643.17	0.00
05/30/2024 PURCHASE	721.8800	1.0000	0.00	721.88	721.88	0.00
05/31/2024 PURCHASE	1,770.1800	1.0000	0.00	1,770.18	1,770.18	0.00
05/31/2024 PURCHASE	1,951.3000	1.0000	0.00	1,951.30	1,951.30	0.00
05/31/2024 PURCHASE	4.0300	1.0000	0.00	4.03	4.03	0.00
05/31/2024 PURCHASE	815.3700	1.0000	0.00	815.37	815.37	0.00
06/03/2024 PURCHASE	922.5000	1.0000	0.00	922.50	922.50	0.00
06/03/2024 SALE	22,878.8600	1.0000	0.00	22,878.86	22,878.86	0.00
06/04/2024 SALE	47,784.7500	1.0000	0.00	47,784.75	47,784.75	0.00
06/05/2024 PURCHASE	1,660.9500	1.0000	0.00	1,660.95	1,660.95	0.00
06/06/2024 PURCHASE	1,012.5000	1.0000	0.00	1,012.50	1,012.50	0.00
06/07/2024 PURCHASE	98.3800	1.0000	0.00	98.38	98.38	0.00
06/10/2024 PURCHASE	560.1000	1.0000	0.00	560.10	560.10	0.00
06/10/2024 SALE	29,049.1600	1.0000	0.00	29,049.16	29,049.16	0.00
06/13/2024 SALE	52,988.1200	1.0000	0.00	52,988.12	52,988.12	0.00
06/17/2024 PURCHASE	2,996.5500	1.0000	0.00	2,996.55	2,996.55	0.00
06/17/2024 PURCHASE	10,521.3700	1.0000	0.00	10,521.37	10,521.37	0.00
06/20/2024 PURCHASE	6,620.2600	1.0000	0.00	6,620.26	6,620.26	0.00
06/21/2024 SALE	461,000.0000	1.0000	0.00	461,000.00	461,000.00	0.00
06/24/2024 PURCHASE	226,559.8300	1.0000	0.00	226,559.83	226,559.83	0.00
06/24/2024 SALE	229,179.9300	1.0000	0.00	229,179.93	229,179.93	0.00
06/24/2024 PURCHASE	600,000.0000	1.0000	0.00	600,000.00	600,000.00	0.00
06/24/2024 PURCHASE	280,066.6500	1.0000	0.00	280,066.65	280,066.65	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
06/24/2024 SALE	350,000.0000	1.0000	0.00	350,000.00	350,000.00	0.00
06/25/2024 PURCHASE	46,275.9100	1.0000	0.00	46,275.91	46,275.91	0.00
06/28/2024 PURCHASE	579.9400	1.0000	0.00	579.94	579.94	0.00
06/28/2024 PURCHASE	2,117.0100	1.0000	0.00	2,117.01	2,117.01	0.00
06/28/2024 PURCHASE	3.9200	1.0000	0.00	3.92	3.92	0.00
06/28/2024 PURCHASE	529.8100	1.0000	0.00	529.81	529.81	0.00
07/01/2024 PURCHASE	808.7500	1.0000	0.00	808.75	808.75	0.00
07/01/2024 PURCHASE	13,401.2500	1.0000	0.00	13,401.25	13,401.25	0.00
07/02/2024 PURCHASE	55,569.5200	1.0000	0.00	55,569.52	55,569.52	0.00
07/08/2024 PURCHASE	34,796.8000	1.0000	0.00	34,796.80	34,796.80	0.00
07/12/2024 PURCHASE	15,415.1600	1.0000	0.00	15,415.16	15,415.16	0.00
07/15/2024 SALE	65,802.6600	1.0000	0.00	65,802.66	65,802.66	0.00
07/17/2024 PURCHASE	183.6300	1.0000	0.00	183.63	183.63	0.00
07/17/2024 SALE	46,361.5100	1.0000	0.00	46,361.51	46,361.51	0.00
07/19/2024 SALE	40,337.4900	1.0000	0.00	40,337.49	40,337.49	0.00
07/22/2024 SALE	390,000.0000	1.0000	0.00	390,000.00	390,000.00	0.00
07/22/2024 PURCHASE	384.3800	1.0000	0.00	384.38	384.38	0.00
07/22/2024 SALE	23,925.7200	1.0000	0.00	23,925.72	23,925.72	0.00
07/23/2024 PURCHASE	1,502.5000	1.0000	0.00	1,502.50	1,502.50	0.00
07/24/2024 PURCHASE	713.8800	1.0000	0.00	713.88	713.88	0.00
07/24/2024 SALE	21,859.0000	1.0000	0.00	21,859.00	21,859.00	0.00
07/25/2024 PURCHASE	45,750.4300	1.0000	0.00	45,750.43	45,750.43	0.00
07/30/2024 PURCHASE	234,783.1600	1.0000	0.00	234,783.16	234,783.16	0.00
07/30/2024 SALE	236,444.4400	1.0000	0.00	236,444.44	236,444.44	0.00
07/30/2024 SALE	101,000.0000	1.0000	0.00	101,000.00	101,000.00	0.00
07/31/2024 PURCHASE	594.2400	1.0000	0.00	594.24	594.24	0.00
07/31/2024 PURCHASE	2,241.7800	1.0000	0.00	2,241.78	2,241.78	0.00
07/31/2024 PURCHASE	4.0800	1.0000	0.00	4.08	4.08	0.00
07/31/2024 PURCHASE	429.6800	1.0000	0.00	429.68	429.68	0.00
07/31/2024 SALE	28,405.1700	1.0000	0.00	28,405.17	28,405.17	0.00
08/01/2024 PURCHASE	4,135.2000	1.0000	0.00	4,135.20	4,135.20	0.00
08/02/2024 SALE	10,952.0500	1.0000	0.00	10,952.05	10,952.05	0.00
08/07/2024 PURCHASE	298.0500	1.0000	0.00	298.05	298.05	0.00
08/08/2024 PURCHASE	647.5000	1.0000	0.00	647.50	647.50	0.00
08/08/2024 SALE	2,886.3100	1.0000	0.00	2,886.31	2,886.31	0.00
08/12/2024 PURCHASE	113.7500	1.0000	0.00	113.75	113.75	0.00
08/12/2024 SALE	4,630.5100	1.0000	0.00	4,630.51	4,630.51	0.00
08/13/2024 PURCHASE	818.0400	1.0000	0.00	818.04	818.04	0.00
08/14/2024 PURCHASE	562.5000	1.0000	0.00	562.50	562.50	0.00
08/15/2024 PURCHASE	26,223.7700	1.0000	0.00	26,223.77	26,223.77	0.00
08/16/2024 SALE	50,215.4700	1.0000	0.00	50,215.47	50,215.47	0.00
08/16/2024 PURCHASE	1,115.3900	1.0000	0.00	1,115.39	1,115.39	0.00
08/19/2024 PURCHASE	510.0000	1.0000	0.00	510.00	510.00	0.00
08/20/2024 PURCHASE	314,033.4100	1.0000	0.00	314,033.41	314,033.41	0.00
08/20/2024 SALE	350,000.0000	1.0000	0.00	350,000.00	350,000.00	0.00
08/20/2024 PURCHASE	650,000.0000	1.0000	0.00	650,000.00	650,000.00	0.00
08/20/2024 PURCHASE	167,232.0700	1.0000	0.00	167,232.07	167,232.07	0.00
08/20/2024 SALE	100,000.0000	1.0000	0.00	100,000.00	100,000.00	0.00
08/20/2024 PURCHASE	193,770.2200	1.0000	0.00	193,770.22	193,770.22	0.00
08/20/2024 SALE	197,727.4100	1.0000	0.00	197,727.41	197,727.41	0.00
08/21/2024 PURCHASE	32,161.1500	1.0000	0.00	32,161.15	32,161.15	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
08/21/2024 SALE	19,132.4000	1.0000	0.00	19,132.40	19,132.40	0.00
08/23/2024 SALE	40,000.0000	1.0000	0.00	40,000.00	40,000.00	0.00
08/23/2024 PURCHASE	1,380.6000	1.0000	0.00	1,380.60	1,380.60	0.00
08/23/2024 PURCHASE	56,176.3900	1.0000	0.00	56,176.39	56,176.39	0.00
08/26/2024 SALE	225.0000	1.0000	0.00	225.00	225.00	0.00
08/26/2024 PURCHASE	48,267.5600	1.0000	0.00	48,267.56	48,267.56	0.00
08/27/2024 PURCHASE	225.0000	1.0000	0.00	225.00	225.00	0.00
08/27/2024 PURCHASE	109,627.1800	1.0000	0.00	109,627.18	109,627.18	0.00
08/28/2024 SALE	36,096.9600	1.0000	0.00	36,096.96	36,096.96	0.00
08/29/2024 SALE	55,572.3600	1.0000	0.00	55,572.36	55,572.36	0.00
08/30/2024 PURCHASE	594.2900	1.0000	0.00	594.29	594.29	0.00
08/30/2024 PURCHASE	1,521.3900	1.0000	0.00	1,521.39	1,521.39	0.00
08/30/2024 PURCHASE	127.3100	1.0000	0.00	127.31	127.31	0.00
08/30/2024 PURCHASE	240.9500	1.0000	0.00	240.95	240.95	0.00
09/03/2024 PURCHASE	5,587.5500	1.0000	0.00	5,587.55	5,587.55	0.00
09/04/2024 SALE	48,333.8100	1.0000	0.00	48,333.81	48,333.81	0.00
09/06/2024 PURCHASE	29,937.6000	1.0000	0.00	29,937.60	29,937.60	0.00
09/09/2024 PURCHASE	187.5000	1.0000	0.00	187.50	187.50	0.00
09/09/2024 SALE	29,894.1000	1.0000	0.00	29,894.10	29,894.10	0.00
09/10/2024 PURCHASE	125.0000	1.0000	0.00	125.00	125.00	0.00
09/10/2024 SALE	4,280.3800	1.0000	0.00	4,280.38	4,280.38	0.00
09/11/2024 PURCHASE	1,700,000.0000	1.0000	0.00	1,700,000.00	1,700,000.00	0.00
09/12/2024 SALE	55,724.6500	1.0000	0.00	55,724.65	55,724.65	0.00
09/13/2024 PURCHASE	96.4200	1.0000	0.00	96.42	96.42	0.00
09/13/2024 PURCHASE	430.3300	1.0000	0.00	430.33	430.33	0.00
09/16/2024 PURCHASE	70,335.6400	1.0000	0.00	70,335.64	70,335.64	0.00
09/17/2024 SALE	886,915.0000	1.0000	0.00	886,915.00	886,915.00	0.00
09/17/2024 PURCHASE	625.7500	1.0000	0.00	625.75	625.75	0.00
09/17/2024 PURCHASE	1,905.7200	1.0000	0.00	1,905.72	1,905.72	0.00
09/19/2024 PURCHASE	130.0000	1.0000	0.00	130.00	130.00	0.00
09/19/2024 PURCHASE	49,183.3800	1.0000	0.00	49,183.38	49,183.38	0.00
09/20/2024 PURCHASE	9,701.0200	1.0000	0.00	9,701.02	9,701.02	0.00
09/23/2024 SALE	13,850.7000	1.0000	0.00	13,850.70	13,850.70	0.00
09/24/2024 SALE	400,000.0000	1.0000	0.00	400,000.00	400,000.00	0.00
09/25/2024 PURCHASE	358.5000	1.0000	0.00	358.50	358.50	0.00
09/25/2024 PURCHASE	42,979.1700	1.0000	0.00	42,979.17	42,979.17	0.00
09/27/2024 SALE	30,210.8400	1.0000	0.00	30,210.84	30,210.84	0.00
09/30/2024 PURCHASE	509.8100	1.0000	0.00	509.81	509.81	0.00
09/30/2024 PURCHASE	5,267.8500	1.0000	0.00	5,267.85	5,267.85	0.00
09/30/2024 PURCHASE	271.2600	1.0000	0.00	271.26	271.26	0.00
09/30/2024 PURCHASE	487.6100	1.0000	0.00	487.61	487.61	0.00
09/30/2024 SALE	2,275.9100	1.0000	0.00	2,275.91	2,275.91	0.00
10/01/2024 PURCHASE	114,405.8800	1.0000	0.00	114,405.88	114,405.88	0.00
10/02/2024 SALE	220,907.8600	1.0000	0.00	220,907.86	220,907.86	0.00
10/02/2024 SALE	133,314.7100	1.0000	0.00	133,314.71	133,314.71	0.00
10/04/2024 SALE	22,887.1700	1.0000	0.00	22,887.17	22,887.17	0.00
10/07/2024 PURCHASE	731.2500	1.0000	0.00	731.25	731.25	0.00
10/08/2024 PURCHASE	5.0000	1.0000	0.00	5.00	5.00	0.00
10/08/2024 PURCHASE	2,018.9000	1.0000	0.00	2,018.90	2,018.90	0.00
10/09/2024 SALE	59,225.5300	1.0000	0.00	59,225.53	59,225.53	0.00
10/14/2024 PURCHASE	112.5000	1.0000	0.00	112.50	112.50	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
10/15/2024 PURCHASE	70,985.5000	1.0000	0.00	70,985.50	70,985.50	0.00
10/18/2024 PURCHASE	407.6300	1.0000	0.00	407.63	407.63	0.00
10/18/2024 PURCHASE	707.7600	1.0000	0.00	707.76	707.76	0.00
10/21/2024 PURCHASE	80.0000	1.0000	0.00	80.00	80.00	0.00
10/21/2024 PURCHASE	11,340.8500	1.0000	0.00	11,340.85	11,340.85	0.00
10/22/2024 PURCHASE	397.7000	1.0000	0.00	397.70	397.70	0.00
10/23/2024 PURCHASE	398,184.8400	1.0000	0.00	398,184.84	398,184.84	0.00
10/23/2024 SALE	400,000.0000	1.0000	0.00	400,000.00	400,000.00	0.00
10/23/2024 SALE	600,000.0000	1.0000	0.00	600,000.00	600,000.00	0.00
10/23/2024 PURCHASE	400.5000	1.0000	0.00	400.50	400.50	0.00
10/23/2024 PURCHASE	1,690.5300	1.0000	0.00	1,690.53	1,690.53	0.00
10/24/2024 SALE	38,000.0000	1.0000	0.00	38,000.00	38,000.00	0.00
10/24/2024 SALE	21,175.2800	1.0000	0.00	21,175.28	21,175.28	0.00
10/25/2024 PURCHASE	41,312.2500	1.0000	0.00	41,312.25	41,312.25	0.00
10/28/2024 PURCHASE	290.0000	1.0000	0.00	290.00	290.00	0.00
10/28/2024 PURCHASE	20,646.0000	1.0000	0.00	20,646.00	20,646.00	0.00
10/29/2024 SALE	19,999.3700	1.0000	0.00	19,999.37	19,999.37	0.00
10/30/2024 PURCHASE	13,924.2800	1.0000	0.00	13,924.28	13,924.28	0.00
10/31/2024 PURCHASE	544.5200	1.0000	0.00	544.52	544.52	0.00
10/31/2024 PURCHASE	2,961.2100	1.0000	0.00	2,961.21	2,961.21	0.00
10/31/2024 PURCHASE	265.4600	1.0000	0.00	265.46	265.46	0.00
10/31/2024 PURCHASE	526.0200	1.0000	0.00	526.02	526.02	0.00
11/01/2024 PURCHASE	924.5000	1.0000	0.00	924.50	924.50	0.00
11/01/2024 PURCHASE	1,681.5000	1.0000	0.00	1,681.50	1,681.50	0.00
11/04/2024 SALE	136,350.7600	1.0000	0.00	136,350.76	136,350.76	0.00
11/06/2024 PURCHASE	1,110.6000	1.0000	0.00	1,110.60	1,110.60	0.00
11/12/2024 PURCHASE	12,609.4500	1.0000	0.00	12,609.45	12,609.45	0.00
11/13/2024 PURCHASE	590.0000	1.0000	0.00	590.00	590.00	0.00
11/13/2024 SALE	44,060.6100	1.0000	0.00	44,060.61	44,060.61	0.00
11/14/2024 PURCHASE	630.0000	1.0000	0.00	630.00	630.00	0.00
11/14/2024 SALE	2,630.9800	1.0000	0.00	2,630.98	2,630.98	0.00
11/15/2024 PURCHASE	41.0700	1.0000	0.00	41.07	41.07	0.00
11/15/2024 PURCHASE	14,514.6300	1.0000	0.00	14,514.63	14,514.63	0.00
11/18/2024 PURCHASE	139.8400	1.0000	0.00	139.84	139.84	0.00
11/18/2024 PURCHASE	975.5500	1.0000	0.00	975.55	975.55	0.00
11/19/2024 PURCHASE	894.2500	1.0000	0.00	894.25	894.25	0.00
11/20/2024 PURCHASE	11,590.1100	1.0000	0.00	11,590.11	11,590.11	0.00
11/21/2024 PURCHASE	960.0000	1.0000	0.00	960.00	960.00	0.00
11/22/2024 PURCHASE	397,417.8300	1.0000	0.00	397,417.83	397,417.83	0.00
11/22/2024 SALE	400,000.0000	1.0000	0.00	400,000.00	400,000.00	0.00
11/22/2024 PURCHASE	400,000.0000	1.0000	0.00	400,000.00	400,000.00	0.00
11/22/2024 PURCHASE	1,139.6000	1.0000	0.00	1,139.60	1,139.60	0.00
11/25/2024 PURCHASE	45,321.1000	1.0000	0.00	45,321.10	45,321.10	0.00
11/27/2024 SALE	52,422.6100	1.0000	0.00	52,422.61	52,422.61	0.00
11/27/2024 PURCHASE	13,971.7300	1.0000	0.00	13,971.73	13,971.73	0.00
11/29/2024 PURCHASE	593.1300	1.0000	0.00	593.13	593.13	0.00
11/29/2024 PURCHASE	1,272.9400	1.0000	0.00	1,272.94	1,272.94	0.00
11/29/2024 PURCHASE	246.5000	1.0000	0.00	246.50	246.50	0.00
11/29/2024 PURCHASE	262.2100	1.0000	0.00	262.21	262.21	0.00
12/02/2024 SALE	409,000.0000	1.0000	0.00	409,000.00	409,000.00	0.00
12/02/2024 PURCHASE	9,605.3000	1.0000	0.00	9,605.30	9,605.30	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
12/03/2024 SALE	106,103.8200	1.0000	0.00	106,103.82	106,103.82	0.00
12/04/2024 PURCHASE	24,321.7400	1.0000	0.00	24,321.74	24,321.74	0.00
12/05/2024 SALE	12,461.0900	1.0000	0.00	12,461.09	12,461.09	0.00
12/06/2024 PURCHASE	71,754.1800	1.0000	0.00	71,754.18	71,754.18	0.00
12/09/2024 PURCHASE	15,362.9700	1.0000	0.00	15,362.97	15,362.97	0.00
12/09/2024 PURCHASE	560.1000	1.0000	0.00	560.10	560.10	0.00
12/09/2024 SALE	7,582.0300	1.0000	0.00	7,582.03	7,582.03	0.00
12/10/2024 SALE	24,561.6000	1.0000	0.00	24,561.60	24,561.60	0.00
12/12/2024 SALE	8,077.6800	1.0000	0.00	8,077.68	8,077.68	0.00
12/16/2024 PURCHASE	4,375.0000	1.0000	0.00	4,375.00	4,375.00	0.00
12/16/2024 PURCHASE	83,104.5300	1.0000	0.00	83,104.53	83,104.53	0.00
12/17/2024 PURCHASE	406.6700	1.0000	0.00	406.67	406.67	0.00
12/17/2024 PURCHASE	708.7200	1.0000	0.00	708.72	708.72	0.00
12/20/2024 PURCHASE	10,627.1800	1.0000	0.00	10,627.18	10,627.18	0.00
12/24/2024 PURCHASE	98,372.6000	1.0000	0.00	98,372.60	98,372.60	0.00
12/24/2024 SALE	150,000.0000	1.0000	0.00	150,000.00	150,000.00	0.00
12/24/2024 SALE	50,000.0000	1.0000	0.00	50,000.00	50,000.00	0.00
12/26/2024 PURCHASE	43,140.7200	1.0000	0.00	43,140.72	43,140.72	0.00
12/31/2024 PURCHASE	476.6700	1.0000	0.00	476.67	476.67	0.00
12/31/2024 PURCHASE	854.2400	1.0000	0.00	854.24	854.24	0.00
12/31/2024 PURCHASE	247.8900	1.0000	0.00	247.89	247.89	0.00
12/31/2024 PURCHASE	20,916.4600	1.0000	0.00	20,916.46	20,916.46	0.00
FNMA Umbs Lng 30Å 4.000% Due 08-01-52 (CUSIP 31418EGJ3)						
10/08/2024 PURCHASE	149,907.8330	94.8164	0.00	142,137.22	142,137.22	0.00
11/08/2024 PURCHASE	13,121.7700	93.2344	0.00	12,234.00	12,234.00	0.00
12/06/2024 PURCHASE	4,348.8190	94.1874	0.00	4,096.04	4,096.04	0.00
12/09/2024 PURCHASE	26,092.9160	94.0313	0.00	24,535.50	24,535.50	0.00
Ford Motor Company 3.250% Due 02-12-32 (CUSIP 345370DA5)						
07/18/2024 PURCHASE	30,000.0000	84.6110	0.00	25,383.30	25,383.30	0.00
France Telecom 8.500% Due 03-01-31 (CUSIP 35177PAL1)						
04/22/2024 SALE	10,000.0000	118.3000	0.00	14,327.40	11,830.00	-2,497.40
Franklin Resources Inc 1.600% Due 10-30-30 (CUSIP 354613AL5)						
01/19/2024 PURCHASE	10,000.0000	80.9310	0.00	8,093.10	8,093.10	0.00
01/29/2024 PURCHASE	5,000.0000	81.1540	0.00	4,057.70	4,057.70	0.00
10/29/2024 SALE	15,000.0000	82.8150	0.00	12,150.80	12,422.25	271.45
Franklin US Low Volatility High Dividend Index ETF (CUSIP 52468L406)						
01/03/2024 PURCHASE	159.2940	36.8111	0.00	5,863.79	5,863.79	0.00
01/22/2024 SALE	584.0000	35.7497	0.00	22,641.34	20,877.83	-1,763.51

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
02/13/2024 PURCHASE	108.2350	34.9224	0.00	3,779.83	3,779.83	0.00
02/15/2024 SALE	27,511.0000	35.0098	0.00	1,066,168.86	963,154.16	-103,014.70
02/20/2024 SALE	0.9870	35.0051	0.00	38.25	34.55	-3.70
Freddie Mac Sd8321 4.000% Due 05-01-53 (CUSIP 3132DWG64)						
09/11/2024 PURCHASE	98,753.2700	96.8164	0.00	95,609.37	95,609.37	0.00
Freddie Mac Sd8365 4.500% Due 10-01-53 (CUSIP 3132DWJ3)						
09/09/2024 PURCHASE	182,599.8800	98.6406	0.00	180,117.66	180,117.66	0.00
General Motors Co 6.125% Due 10-01-25 (CUSIP 37045VAV2)						
12/31/2024 SALE	20,000.0000	100.8650	0.00	24,120.63	20,173.00	-3,947.63
Goldman Sachs Group Inc 4.000% Due 03-03-24 (CUSIP 38141GVM3)						
03/04/2024 SALE	50,000.0000	100.0000	0.00	53,010.00	50,000.00	-3,010.00
Goldman Sachs Group Inc 3.272% Due 09-29-25 (CUSIP 38141GWQ3)						
09/30/2024 SALE	26,000.0000	100.0000	0.00	25,507.07	26,000.00	492.93
Government National Mortgage A Ma8488 4.000% Due 12-20-52 (CUSIP 36179XND4)						
10/08/2024 PURCHASE	77,346.6480	95.4219	0.00	73,805.62	73,805.62	0.00
Grandeur Peak Intl Stalwarts Instl (CUSIP 38656X831)						
01/22/2024 SALE	819.3640	17.0800	0.00	13,972.52	13,994.74	22.22
02/15/2024 PURCHASE	67.1800	17.3501	0.00	1,165.58	1,165.58	0.00
02/23/2024 SALE	826.8910	17.4500	0.00	14,101.33	14,429.24	327.91
03/20/2024 SALE	1,051.0720	17.3100	0.00	17,924.38	18,194.05	269.67
04/19/2024 SALE	833.3520	16.3000	0.00	14,211.51	13,583.64	-627.87
05/16/2024 SALE	33,827.5910	17.6300	0.00	576,876.39	596,380.43	19,504.04
GS GQG Part Intl Opp-Inst (CUSIP 38147N293)						
01/22/2024 SALE	1,429.6680	20.0400	0.00	21,342.24	28,650.55	7,308.31
02/15/2024 SALE	728.9640	21.4600	0.00	10,882.05	15,643.56	4,761.51
02/23/2024 SALE	2,495.7110	21.7700	0.00	37,256.25	54,331.62	17,075.37
03/20/2024 SALE	2,907.8580	22.4000	0.00	43,408.82	65,136.01	21,727.19
04/19/2024 SALE	2,356.5510	21.5600	0.00	35,178.85	50,807.24	15,628.39
05/16/2024 PURCHASE	733.7610	22.9000	0.00	16,803.12	16,803.12	0.00
05/22/2024 SALE	2,439.1670	22.9200	0.00	36,557.80	55,905.71	19,347.91

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
06/21/2024 SALE	1,006.4030	23.2100	0.00	15,083.79	23,358.62	8,274.83
07/29/2024 SALE	799.7670	22.8100	0.00	11,986.76	18,242.69	6,255.93
08/19/2024 SALE	1,670.0320	23.5800	0.00	25,030.14	39,379.35	14,349.21
10/22/2024 SALE	1,605.1910	22.9000	0.00	24,058.32	36,758.87	12,700.55
11/21/2024 SALE	1,817.6270	21.5200	0.00	27,242.27	39,115.33	11,873.06
12/06/2024 SALE	88,622.9990	22.1300	0.00	1,328,265.68	1,961,226.97	632,961.29
HCA Inc 5.500% Due 06-01-33 (CUSIP 404119CQ0) 08/28/2024 PURCHASE	15,000.0000	102.8900	0.00	15,433.50	15,433.50	0.00
Howmet Aerospace Inc 6.875% Due 05-01-25 (CUSIP 443201AA6) 01/03/2024 PURCHASE	55,000.0000	101.1250	0.00	55,618.75	55,618.75	0.00
08/23/2024 SALE	55,000.0000	100.8193	0.00	55,618.75	55,450.60	-168.15
Howmet Aerospace Inc 4.850% Due 10-15-31 (CUSIP 443201AC2) 09/05/2024 PURCHASE	40,000.0000	102.1830	0.00	40,873.20	40,873.20	0.00
Intel Corp 3.734% Due 12-08-47 (CUSIP 458140BG4) 04/22/2024 SALE	5,000.0000	72.4070	0.00	5,608.73	3,620.35	-1,988.38
Interpublic Group Cos 4.200% Due 04-15-24 (CUSIP 460690BL3) 04/15/2024 SALE	60,000.0000	100.0000	0.00	64,120.13	60,000.00	-4,120.13
Interpublic Group Cos 4.750% Due 03-30-30 (CUSIP 460690BR0) 10/29/2024 SALE	5,000.0000	98.9950	0.00	5,871.12	4,949.75	-921.37
11/08/2024 SALE	5,000.0000	99.1670	0.00	5,871.12	4,958.35	-912.77
11/12/2024 SALE	6,000.0000	98.6800	0.00	7,045.34	5,920.80	-1,124.54
11/26/2024 SALE	14,000.0000	99.0460	0.00	16,439.13	13,866.44	-2,572.69
Intl Paper Co 6.000% Due 11-15-41 (CUSIP 460146ch4) 04/22/2024 SALE	5,000.0000	99.0440	0.00	6,433.38	4,952.20	-1,481.18
iShares 20+ Year Treasury Bond (CUSIP 464287432) 01/03/2024 PURCHASE	3,547.0000	97.8900	0.00	347,215.83	347,215.83	0.00
02/07/2024 PURCHASE	11.6680	94.2749	0.00	1,100.00	1,100.00	0.00
03/07/2024 PURCHASE	11.0300	95.2529	0.00	1,050.64	1,050.64	0.00
04/05/2024 PURCHASE	12.1680	91.6552	0.00	1,115.26	1,115.26	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
05/07/2024 PURCHASE	12.2970	89.6389	0.00	1,102.29	1,102.29	0.00
06/07/2024 PURCHASE	11.8940	93.1613	0.00	1,108.06	1,108.06	0.00
07/05/2024 PURCHASE	11.4590	91.6083	0.00	1,049.74	1,049.74	0.00
08/06/2024 PURCHASE	11.5200	98.8715	0.00	1,139.00	1,139.00	0.00
08/19/2024 SALE	159.0000	98.0172	0.00	15,548.50	15,584.74	36.24
09/06/2024 PURCHASE	10.9270	99.3283	0.00	1,085.36	1,085.36	0.00
09/12/2024 SALE	3,480.0000	100.1172	0.00	340,323.51	348,407.91	8,084.40
09/13/2024 SALE	0.9630	100.1246	0.00	94.18	96.42	2.24
iShares Agency Bond ETF (CUSIP 464288166)						
01/03/2024 SALE	3,335.0000	108.1791	0.00	359,722.55	360,777.41	1,054.86
02/07/2024 PURCHASE	13.7160	107.8252	0.00	1,478.93	1,478.93	0.00
03/07/2024 PURCHASE	13.3640	108.0320	0.00	1,443.74	1,443.74	0.00
04/05/2024 PURCHASE	14.0050	107.2817	0.00	1,502.48	1,502.48	0.00
05/07/2024 PURCHASE	13.8150	107.0547	0.00	1,478.96	1,478.96	0.00
06/07/2024 PURCHASE	14.0920	107.7846	0.00	1,518.90	1,518.90	0.00
07/05/2024 PURCHASE	13.6450	107.7237	0.00	1,469.89	1,469.89	0.00
08/06/2024 PURCHASE	13.7450	110.0153	0.00	1,512.16	1,512.16	0.00
08/19/2024 SALE	210.0000	109.7617	0.00	22,651.58	23,049.96	398.38
09/06/2024 PURCHASE	14.0000	110.2814	0.00	1,543.94	1,543.94	0.00
10/04/2024 PURCHASE	13.4510	110.2171	0.00	1,482.53	1,482.53	0.00
11/06/2024 PURCHASE	14.3410	108.6375	0.00	1,557.97	1,557.97	0.00
12/05/2024 PURCHASE	14.0120	108.9423	0.00	1,526.50	1,526.50	0.00
12/23/2024 PURCHASE	14.5610	108.0104	0.00	1,572.74	1,572.74	0.00
iShares Core Intl Stock ETF (CUSIP 46432F834)						
05/16/2024 PURCHASE	13,357.0000	69.9000	0.00	933,654.30	933,654.30	0.00
05/22/2024 SALE	265.0000	69.3331	0.00	18,523.50	18,373.28	-150.22
06/17/2024 PURCHASE	199.4630	66.8970	0.00	13,343.47	13,343.47	0.00
06/21/2024 SALE	411.0000	67.2992	0.00	28,710.38	27,659.98	-1,050.40
07/29/2024 SALE	100.0000	68.0781	0.00	6,985.49	6,807.81	-177.68
08/19/2024 SALE	225.0000	69.9881	0.00	15,717.36	15,747.33	29.97
10/22/2024 SALE	213.0000	70.5880	0.00	14,879.10	15,035.25	156.15
11/21/2024 SALE	246.0000	68.0881	0.00	17,184.31	16,749.67	-434.64
12/06/2024 PURCHASE	26,139.0000	69.9100	0.00	1,827,377.49	1,827,377.49	0.00
12/20/2024 PURCHASE	683.4030	66.1171	0.00	45,184.64	45,184.64	0.00
12/23/2024 SALE	778.0000	66.2731	0.00	54,324.85	51,560.51	-2,764.34
iShares Core MSCI EAFE ETF (CUSIP 46432F842)						
05/16/2024 PURCHASE	12,187.0000	75.7900	0.00	923,652.73	923,652.73	0.00
05/22/2024 SALE	316.0000	75.0821	0.00	23,949.64	23,725.95	-223.69
06/17/2024 PURCHASE	215.5990	72.1093	0.00	15,546.69	15,546.69	0.00
06/21/2024 SALE	321.0000	72.3230	0.00	24,307.51	23,215.68	-1,091.83
07/29/2024 SALE	106.0000	73.5879	0.00	8,026.78	7,800.32	-226.46
08/19/2024 SALE	222.0000	75.6090	0.00	16,810.80	16,785.19	-25.61
10/22/2024 SALE	179.0000	75.0279	0.00	13,554.66	13,429.99	-124.67
11/21/2024 SALE	237.0000	72.0280	0.00	17,946.67	17,070.63	-876.04
12/06/2024 PURCHASE	24,536.0000	74.4800	0.00	1,827,441.28	1,827,441.28	0.00
12/20/2024 PURCHASE	572.8220	70.1738	0.00	40,197.12	40,197.12	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
12/23/2024 SALE	649.0000	70.1904	0.00	48,539.56	45,553.60	-2,985.96
iShares Core Msci Emerging (CUSIP 46434G103)						
05/16/2024 PURCHASE	15,237.0000	54.7100	0.00	833,616.27	833,616.27	0.00
05/22/2024 SALE	358.0000	54.2972	0.00	19,586.18	19,438.38	-147.80
06/17/2024 PURCHASE	143.1080	52.9720	0.00	7,580.72	7,580.72	0.00
06/21/2024 SALE	339.0000	53.7235	0.00	18,541.08	18,212.27	-328.81
07/29/2024 SALE	128.0000	53.0755	0.00	7,000.76	6,793.67	-207.09
08/19/2024 SALE	257.0000	54.8984	0.00	14,056.21	14,108.90	52.69
10/22/2024 SALE	248.0000	56.8234	0.00	13,563.97	14,092.20	528.23
11/21/2024 SALE	272.0000	54.1485	0.00	14,876.62	14,728.39	-148.23
12/20/2024 PURCHASE	304.0010	52.6896	0.00	16,017.70	16,017.70	0.00
iShares Core U.S. Aggregate Bond ETF (CUSIP 464287226)						
09/12/2024 PURCHASE	3,427.0000	101.5400	0.00	347,977.58	347,977.58	0.00
10/04/2024 PURCHASE	10.4530	100.7567	0.00	1,053.21	1,053.21	0.00
11/06/2024 PURCHASE	10.8750	98.0699	0.00	1,066.51	1,066.51	0.00
12/05/2024 PURCHASE	10.8610	98.9108	0.00	1,074.27	1,074.27	0.00
12/23/2024 PURCHASE	11.2730	97.0505	0.00	1,094.05	1,094.05	0.00
iShares MBS ETF (CUSIP 464288588)						
01/03/2024 SALE	127.0000	93.3343	0.00	11,918.75	11,853.45	-65.30
02/07/2024 PURCHASE	47.9600	92.2121	0.00	4,422.49	4,422.49	0.00
03/07/2024 PURCHASE	47.2910	92.3049	0.00	4,365.19	4,365.19	0.00
04/05/2024 PURCHASE	46.3650	91.4295	0.00	4,239.13	4,239.13	0.00
04/19/2024 SALE	438.0000	89.6893	0.00	41,097.94	39,283.90	-1,814.04
05/07/2024 PURCHASE	45.4880	90.6281	0.00	4,122.49	4,122.49	0.00
06/07/2024 PURCHASE	47.8090	91.9743	0.00	4,397.20	4,397.20	0.00
07/05/2024 PURCHASE	48.9920	91.5852	0.00	4,486.94	4,486.94	0.00
08/06/2024 PURCHASE	47.8210	95.1578	0.00	4,550.54	4,550.54	0.00
08/19/2024 SALE	222.0000	95.0423	0.00	20,826.25	21,099.40	273.15
09/06/2024 PURCHASE	48.3600	95.7242	0.00	4,629.22	4,629.22	0.00
10/04/2024 PURCHASE	47.7080	95.3915	0.00	4,550.94	4,550.94	0.00
11/06/2024 PURCHASE	49.1340	92.5101	0.00	4,545.39	4,545.39	0.00
12/05/2024 PURCHASE	48.3310	93.5791	0.00	4,522.77	4,522.77	0.00
12/23/2024 PURCHASE	47.3880	91.7283	0.00	4,346.82	4,346.82	0.00
Ishares MSCI USA Quality Fac (CUSIP 46432F339)						
01/04/2024 PURCHASE	4.7560	145.9735	0.00	694.25	694.25	0.00
01/22/2024 SALE	130.0000	151.4388	0.00	17,841.72	19,687.05	1,845.33
02/15/2024 SALE	7,068.0000	158.1891	0.00	970,040.74	1,118,080.87	148,040.13
02/20/2024 SALE	0.1680	158.2143	0.00	23.06	26.58	3.52
iShares US Treasury Bond ETF (CUSIP 46429B267)						
01/03/2024 SALE	42,424.0000	22.9398	0.00	984,919.94	973,198.77	-11,721.17
02/07/2024 PURCHASE	159.9660	22.7083	0.00	3,632.55	3,632.55	0.00
03/07/2024 PURCHASE	160.7470	22.7355	0.00	3,654.67	3,654.67	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
04/05/2024 PURCHASE	177.8640	22.4640	0.00	3,995.53	3,995.53	0.00
04/19/2024 SALE	2,048.0000	22.1901	0.00	47,537.87	45,445.36	-2,092.51
05/07/2024 PURCHASE	178.2520	22.3210	0.00	3,978.77	3,978.77	0.00
06/07/2024 PURCHASE	175.7030	22.6166	0.00	3,973.81	3,973.81	0.00
07/05/2024 PURCHASE	180.2970	22.5390	0.00	4,063.72	4,063.72	0.00
08/06/2024 PURCHASE	179.4960	23.3718	0.00	4,195.15	4,195.15	0.00
08/19/2024 SALE	650.0000	23.2647	0.00	15,084.27	15,122.08	37.81
09/06/2024 PURCHASE	179.0920	23.4400	0.00	4,197.91	4,197.91	0.00
10/04/2024 PURCHASE	178.3670	23.3300	0.00	4,161.30	4,161.30	0.00
11/06/2024 PURCHASE	185.8110	22.7386	0.00	4,225.09	4,225.09	0.00
12/05/2024 PURCHASE	184.4800	22.8938	0.00	4,223.45	4,223.45	0.00
12/23/2024 PURCHASE	194.5230	22.4935	0.00	4,375.50	4,375.50	0.00
JPMorgan Chase & Co 2.580% Due 04-22-32 (CUSIP 46647PCC8)						
01/17/2024 PURCHASE	10,000.0000	83.7180	0.00	8,371.80	8,371.80	0.00
Jpmorgan Chase & Co 4.080% Due 04-26-26 (CUSIP 46647PCZ7)						
09/20/2024 PURCHASE	15,000.0000	99.5040	0.00	14,925.60	14,925.60	0.00
Lowe's Cos Inc 5.000% Due 04-15-33 (CUSIP 548661EL7)						
08/26/2024 PURCHASE	37,000.0000	102.6860	0.00	37,993.82	37,993.82	0.00
Martin Marietta Material 4.250% Due 07-02-24 (CUSIP 573284AN6)						
07/02/2024 SALE	90,000.0000	100.0000	0.00	91,534.05	90,000.00	-1,534.05
Marvell Technology Inc 2.450% Due 04-15-28 (CUSIP 573874AF1)						
04/22/2024 SALE	10,000.0000	88.7570	0.00	9,893.72	8,875.70	-1,018.02
MidAmerican Energy Holdings 6.125% Due 04-01-36 (CUSIP 59562VAM9)						
11/12/2024 SALE	5,000.0000	106.5280	0.00	6,676.30	5,326.40	-1,349.90
Mohawk Industries Inc 3.625% Due 05-15-30 (CUSIP 608190AL8)						
10/08/2024 SALE	18,000.0000	94.9130	0.00	18,069.66	17,084.34	-985.32
Morgan Stanley 3.772% Due 01-24-29 (CUSIP 61744YAP3)						
01/16/2024 PURCHASE	5,000.0000	95.0840	0.00	4,754.20	4,754.20	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Nextera Energy Capital 2.250% Due 06-01-30 (CUSIP 65339KBR0) 10/29/2024 SALE	30,000.0000	87.2330	0.00	30,832.20	26,169.90	-4,662.30
Nisource Inc 5.350% Due 04-01-34 (CUSIP 65473PAQ8) 10/03/2024 PURCHASE	22,000.0000	103.9880	0.00	22,877.36	22,877.36	0.00
Nucor Corp 5.200% Due 08-01-43 (CUSIP 670346an5) 04/22/2024 SALE	5,000.0000	94.4350	0.00	6,086.52	4,721.75	-1,364.77
Oklahoma G&E Co 3.800% Due 08-15-28 (CUSIP 678858BT7) 02/29/2024 SALE	15,000.0000	95.7580	0.00	17,035.75	14,363.70	-2,672.05
03/18/2024 SALE	27,000.0000	95.4130	0.00	30,664.35	25,761.51	-4,902.84
Oklahoma G&E Co 5.400% Due 01-15-33 (CUSIP 678858BX8) 10/29/2024 SALE	10,000.0000	102.2040	0.00	10,134.80	10,220.40	85.60
Pfizer Investment Enter 5.110% Due 05-19-43 (CUSIP 716973AF9) 06/21/2024 SALE	5,000.0000	96.5630	0.00	4,887.98	4,828.15	-59.83
PNC Financial Services 5.676% Due 01-22-35 (CUSIP 693475BW4) 01/19/2024 PURCHASE	25,000.0000	100.4920	0.00	25,123.00	25,123.00	0.00
Rockwell Collins Inc 3.200% Due 03-15-24 (CUSIP 774341AJ0) 03/15/2024 SALE	25,000.0000	100.0000	0.00	24,662.65	25,000.00	337.35
Roper Technologies Inc 4.200% Due 09-15-28 (CUSIP 776743AF3) 02/14/2024 SALE	35,000.0000	96.5190	0.00	39,093.70	33,781.65	-5,312.05
Roper Technologies Inc 2.950% Due 09-15-29 (CUSIP 776743AG1) 02/14/2024 PURCHASE	35,000.0000	89.4890	0.00	31,321.15	31,321.15	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Roper Technologies Inc 4.900% Due 10-15-34 (CUSIP 776696AJ5) 08/20/2024 PURCHASE	20,000.0000	99.8620	0.00	19,972.40	19,972.40	0.00
Safehold GI Holdings Llc 5.650% Due 01-15-35 (CUSIP 785931AB2) 11/12/2024 PURCHASE	18,000.0000	98.9860	0.00	17,817.48	17,817.48	0.00
Santander Drive Auto Receivabl 2024-5 A3 4.620% Due 11-15-28 (CUSIP 802920AD0) 10/16/2024 PURCHASE	20,000.0000	99.9969	0.00	19,999.37	19,999.37	0.00
Seafarer Overseas Gr&Inc-Ins (CUSIP 317609295) 01/22/2024 SALE	917.8420	12.0600	0.00	10,638.83	11,069.18	430.35
02/15/2024 PURCHASE	167.8120	12.3700	0.00	2,075.83	2,075.83	0.00
02/23/2024 SALE	1,034.7480	12.6400	0.00	11,996.69	13,079.22	1,082.53
03/20/2024 SALE	1,480.7530	12.6900	0.00	17,167.59	18,790.75	1,623.16
04/19/2024 SALE	1,014.6840	11.9700	0.00	11,764.07	12,145.77	381.70
05/16/2024 SALE	44,968.9360	12.6900	0.00	521,361.98	570,655.80	49,293.82
Shell International Fin 4.550% Due 08-12-43 (CUSIP 822582AY8) 01/25/2024 PURCHASE	5,000.0000	92.4760	0.00	4,623.80	4,623.80	0.00
Shell International Fin 2.750% Due 04-06-30 (CUSIP 822582CG5) 01/25/2024 SALE	15,000.0000	90.2290	0.00	14,941.50	13,534.35	-1,407.15
Simplify MBS ETF (CUSIP 82889N525) 01/03/2024 PURCHASE	20,226.0000	51.3800	0.00	1,039,211.88	1,039,211.88	0.00
01/31/2024 PURCHASE	98.7780	51.1905	0.00	5,056.50	5,056.50	0.00
02/29/2024 PURCHASE	100.5260	50.5460	0.00	5,081.19	5,081.19	0.00
03/28/2024 PURCHASE	100.2360	50.9431	0.00	5,106.33	5,106.33	0.00
04/30/2024 PURCHASE	102.8890	49.8731	0.00	5,131.39	5,131.39	0.00
05/31/2024 PURCHASE	102.8630	50.1357	0.00	5,157.11	5,157.11	0.00
06/28/2024 PURCHASE	102.6730	50.4789	0.00	5,182.82	5,182.82	0.00
07/31/2024 PURCHASE	102.4960	50.8165	0.00	5,208.49	5,208.49	0.00
08/19/2024 SALE	1,151.0000	51.4086	0.00	59,106.51	59,171.26	64.75
08/30/2024 PURCHASE	96.3000	51.3642	0.00	4,946.37	4,946.37	0.00
09/30/2024 PURCHASE	96.3780	51.5724	0.00	4,970.44	4,970.44	0.00
10/31/2024 PURCHASE	99.5560	50.1680	0.00	4,994.53	4,994.53	0.00
11/29/2024 PURCHASE	99.7730	50.3084	0.00	5,019.42	5,019.42	0.00
12/31/2024 PURCHASE	3.3330	49.7630	0.00	165.86	165.86	0.00
12/31/2024 PURCHASE	97.3270	49.7559	0.00	4,842.59	4,842.59	0.00

Elwyn, Inc. Retirement Plan

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DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Southern Co Gas Capital 5.150% Due 09-15-32 (CUSIP 8426EPAF5) 01/12/2024 PURCHASE	10,000.0000	101.1690	0.00	10,116.90	10,116.90	0.00
Statoil Asa 5.100% Due 08-17-40 (CUSIP 85771pac6) 06/21/2024 SALE	5,000.0000	98.1810	0.00	6,208.25	4,909.05	-1,299.20
Steel Dynamics Inc 5.375% Due 08-15-34 (CUSIP 858119BQ2) 08/27/2024 PURCHASE	35,000.0000	102.3130	0.00	35,809.55	35,809.55	0.00
Sysco Corporation 6.000% Due 01-17-34 (CUSIP 871829BT3) 08/26/2024 PURCHASE	24,000.0000	109.2810	0.00	26,227.44	26,227.44	0.00
T-Mobile USA Inc 5.050% Due 07-15-33 (CUSIP 87264ACY9) 01/16/2024 PURCHASE	15,000.0000	99.2340	0.00	14,885.10	14,885.10	0.00
Target Corp 2.650% Due 09-15-30 (CUSIP 87612EBK1) 06/21/2024 SALE	10,000.0000	88.8080	0.00	10,172.48	8,880.80	-1,291.68
TCI Communications Inc 7.875% Due 02-15-26 (CUSIP 872287AF4) 06/21/2024 SALE	30,000.0000	104.1730	0.00	39,117.65	31,251.90	-7,865.75
Touchstone Sands Em Gr-Inst (CUSIP 89154Q562) 02/15/2024 SALE	557.5260	14.1000	0.00	8,677.95	7,861.12	-816.83
02/23/2024 SALE	1,083.3190	14.1900	0.00	16,861.97	15,372.30	-1,489.67
03/20/2024 SALE	1,111.4330	14.4200	0.00	17,299.56	16,026.86	-1,272.70
04/19/2024 SALE	944.9360	13.6900	0.00	14,708.02	12,936.18	-1,771.84
05/16/2024 SALE	40,253.2800	14.8600	0.00	626,546.24	598,163.74	-28,382.50
Toyota Motor Credit Corp 2.900% Due 04-17-24 (CUSIP 89236TDW2) 04/17/2024 SALE	20,000.0000	100.0000	0.00	20,709.00	20,000.00	-709.00
Transamerica International Small Cap Value I (CUSIP 89355J524) 02/15/2024 SALE	656.9060	14.2600	0.00	8,342.71	9,367.48	1,024.77
02/23/2024 SALE	969.9740	14.5700	0.00	12,318.67	14,132.52	1,813.85

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
03/20/2024 SALE	1,204.7220	14.9500	0.00	15,299.97	18,010.59	2,710.62
04/19/2024 SALE	930.3570	14.2900	0.00	11,815.53	13,294.80	1,479.27
05/16/2024 SALE	39,630.4660	15.3900	0.00	503,306.92	609,912.87	106,605.95
Truist Financial Corp 5.711% Due 01-24-35 (CUSIP 89788MAS1)						
02/02/2024 PURCHASE	25,000.0000	101.1560	0.00	25,289.00	25,289.00	0.00
UDR Inc 3.000% Due 08-15-31 (CUSIP 90265EAR1)						
01/11/2024 PURCHASE	5,000.0000	87.5760	0.00	4,378.80	4,378.80	0.00
01/26/2024 PURCHASE	5,000.0000	86.6960	0.00	4,334.80	4,334.80	0.00
US Treasury Note/Bond 1.250% Due 05-15-50 (CUSIP 912810SN9)						
01/02/2024 PURCHASE	100,000.0000	53.6098	0.00	53,609.78	53,609.78	0.00
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7)						
01/19/2024 SALE	105,000.0000	95.1911	0.00	100,066.10	99,950.62	-115.48
US Treasury Note/Bond 2.375% Due 02-15-42 (CUSIP 912810tf5)						
03/01/2024 PURCHASE	30,000.0000	74.0317	0.00	22,209.50	22,209.50	0.00
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7)						
03/01/2024 PURCHASE	90,000.0000	94.8988	0.00	85,408.89	85,408.89	0.00
US Treasury Note/Bond 1.250% Due 05-15-50 (CUSIP 912810SN9)						
04/01/2024 PURCHASE	65,000.0000	50.0629	0.00	32,540.89	32,540.89	0.00
04/22/2024 SALE	70,000.0000	47.7848	0.00	50,391.09	33,449.33	-16,941.76
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7)						
05/20/2024 PURCHASE	115,000.0000	94.0472	0.00	108,154.29	108,154.29	0.00
US Treasury Note/Bond 2.375% Due 02-15-42 (CUSIP 912810tf5)						
06/03/2024 PURCHASE	65,000.0000	72.7973	0.00	47,318.23	47,318.23	0.00
06/21/2024 SALE	55,000.0000	74.2809	0.00	44,560.75	40,854.47	-3,706.28

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
US Treasury Note/Bond 1.250% Due 05-15-50 (CUSIP 912810SN9) 06/21/2024 SALE	65,000.0000	51.0113	0.00	46,791.72	33,157.36	-13,634.36
US Treasury Note/Bond 2.375% Due 02-15-42 (CUSIP 912810tf5) 07/01/2024 PURCHASE	50,000.0000	71.7856	0.00	35,892.78	35,892.78	0.00
US Treasury Note/Bond 1.875% Due 02-15-32 (CUSIP 91282cdy4) 07/16/2024 PURCHASE	55,000.0000	85.1996	0.00	46,859.79	46,859.79	0.00
US Treasury Note/Bond 1.250% Due 05-15-50 (CUSIP 912810SN9) 07/18/2024 SALE	30,000.0000	50.8043	0.00	21,596.18	15,241.29	-6,354.89
US Treasury Note/Bond 1.875% Due 02-15-32 (CUSIP 91282cdy4) 07/19/2024 PURCHASE	250,000.0000	85.0160	0.00	212,540.06	212,540.06	0.00
US Treasury Note/Bond 1.250% Due 05-15-50 (CUSIP 912810SN9) 07/19/2024 SALE	130,000.0000	50.1949	0.00	93,583.45	65,253.39	-28,330.06
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7) 07/19/2024 SALE	120,000.0000	95.2301	0.00	113,923.93	114,276.16	352.23
US Treasury Note/Bond 1.875% Due 02-15-32 (CUSIP 91282cdy4) 07/23/2024 PURCHASE	255,000.0000	85.0277	0.00	216,820.75	216,820.75	0.00
US Treasury Note/Bond 1.250% Due 05-15-50 (CUSIP 912810SN9) 07/23/2024 SALE	125,000.0000	50.0191	0.00	89,984.08	62,523.91	-27,460.17
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7) 07/23/2024 SALE	15,000.0000	95.2731	0.00	14,240.49	14,290.97	50.48
07/23/2024 SALE	125,000.0000	95.2731	0.00	118,670.76	119,091.38	420.62

Elwyn, Inc. Retirement Plan

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DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
US Treasury Note/Bond 1.875% Due 02-15-32 (CUSIP 91282cdy4) 08/01/2024 PURCHASE	90,000.0000	86.7152	0.00	78,043.72	78,043.72	0.00
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7) 08/01/2024 SALE	70,000.0000	96.3473	0.00	66,455.63	67,443.12	987.49
US Treasury Note/Bond 2.375% Due 02-15-42 (CUSIP 912810tf5) 08/07/2024 PURCHASE	15,000.0000	76.0317	0.00	11,404.75	11,404.75	0.00
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7) 08/07/2024 SALE	130,000.0000	96.6129	0.00	123,417.59	125,596.83	2,179.24
US Treasury Note/Bond 1.875% Due 02-15-32 (CUSIP 91282cdy4) 08/19/2024 SALE	95,000.0000	87.4879	0.00	81,007.86	83,113.49	2,105.63
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7) 08/19/2024 SALE	35,000.0000	96.7458	0.00	33,227.81	33,861.02	633.21
US Treasury Note/Bond 1.875% Due 02-15-32 (CUSIP 91282cdy4) 08/26/2024 PURCHASE	75,000.0000	87.9067	0.00	65,929.99	65,929.99	0.00
09/03/2024 PURCHASE	55,000.0000	87.7777	0.00	48,277.76	48,277.76	0.00
09/05/2024 SALE	80,000.0000	88.4957	0.00	68,608.96	70,796.56	2,187.60
09/11/2024 SALE	140,000.0000	89.0777	0.00	120,065.68	124,708.81	4,643.13
09/26/2024 PURCHASE	35,000.0000	88.2582	0.00	30,890.37	30,890.37	0.00
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7) 10/01/2024 PURCHASE	135,000.0000	97.8246	0.00	132,063.15	132,063.15	0.00
US Treasury Note/Bond 1.875% Due 02-15-32 (CUSIP 91282cdy4) 10/08/2024 SALE	160,000.0000	86.8316	0.00	137,497.58	138,930.61	1,433.03
10/23/2024 SALE	110,000.0000	85.6129	0.00	94,529.59	94,174.17	-355.42
10/29/2024 PURCHASE	95,000.0000	85.3949	0.00	81,125.18	81,125.18	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
US Treasury Note/Bond 2.375% Due 02-15-42 (CUSIP 912810tf5) 11/01/2024 SALE	125,000.0000	72.8160	0.00	100,678.30	91,020.01	-9,658.29
US Treasury Note/Bond 2.875% Due 05-15-28 (CUSIP 9128284N7) 11/01/2024 PURCHASE	235,000.0000	95.6800	0.00	224,848.05	224,848.05	0.00
US Treasury Note/Bond 1.875% Due 02-15-32 (CUSIP 91282cdy4) 11/12/2024 PURCHASE	95,000.0000	84.4574	0.00	80,234.56	80,234.56	0.00
US Treasury Note/Bond 2.375% Due 02-15-42 (CUSIP 912810tf5) 12/02/2024 PURCHASE	140,000.0000	75.0785	0.00	105,109.93	105,109.93	0.00
Valero Energy Corp 6.625% Due 06-15-37 (CUSIP 91913YAL4) 04/22/2024 SALE	5,000.0000	105.5890	0.00	6,417.81	5,279.45	-1,138.36
Vanguard Growth ETF (CUSIP 922908736)						
01/22/2024 SALE	253.0000	320.9343	0.00	54,547.74	81,196.39	26,648.65
02/15/2024 PURCHASE	3,021.0000	335.1400	0.00	1,012,457.94	1,012,457.94	0.00
02/23/2024 SALE	325.0000	338.1398	0.00	76,241.38	109,895.43	33,654.05
03/20/2024 SALE	659.0000	345.8122	0.00	154,594.05	227,890.26	73,296.21
03/26/2024 PURCHASE	24.4090	345.5353	0.00	8,434.17	8,434.17	0.00
04/19/2024 SALE	437.0000	324.8382	0.00	102,580.85	141,954.29	39,373.44
05/16/2024 PURCHASE	542.0000	351.7698	0.00	190,659.25	190,659.25	0.00
05/22/2024 SALE	443.0000	352.2703	0.00	105,536.07	156,055.74	50,519.67
06/21/2024 SALE	172.0000	374.8597	0.00	40,975.63	64,475.86	23,500.23
07/01/2024 PURCHASE	21.2270	377.0439	0.00	8,003.51	8,003.51	0.00
07/29/2024 SALE	258.0000	363.3306	0.00	61,506.71	93,739.29	32,232.58
08/19/2024 SALE	262.0000	375.2131	0.00	62,460.30	98,305.82	35,845.52
09/30/2024 PURCHASE	20.2450	382.9192	0.00	7,752.20	7,752.20	0.00
10/22/2024 SALE	311.0000	393.6891	0.00	74,195.10	122,437.32	48,242.22
11/21/2024 SALE	335.0000	404.4238	0.00	79,920.77	135,481.96	55,561.19
12/23/2024 SALE	3.0000	419.4967	0.00	715.71	1,258.49	542.78
12/26/2024 PURCHASE	20.7020	424.0465	0.00	8,778.61	8,778.61	0.00
Vanguard Small -Cap Gr ETF (CUSIP 922908595)						
05/16/2024 PURCHASE	2,004.0000	256.1700	0.00	513,364.68	513,364.68	0.00
05/22/2024 SALE	54.0000	254.6628	0.00	13,833.18	13,751.79	-81.39
06/21/2024 SALE	21.0000	247.3938	0.00	5,379.57	5,195.27	-184.30
07/01/2024 PURCHASE	3.1900	250.4075	0.00	798.80	798.80	0.00
07/29/2024 SALE	22.0000	259.5327	0.00	5,635.53	5,709.72	74.19

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Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
08/19/2024 SALE	34.0000	256.4376	0.00	8,709.46	8,718.88	9.42
09/30/2024 PURCHASE	2.0020	268.0270	0.00	536.59	536.59	0.00
10/22/2024 SALE	33.0000	270.1139	0.00	8,453.71	8,913.76	460.05
11/21/2024 SALE	36.0000	293.7117	0.00	9,222.23	10,573.62	1,351.39
12/26/2024 PURCHASE	2.5360	284.2192	0.00	720.78	720.78	0.00
Vanguard Small Cap Value ETF (CUSIP 922908611)						
01/22/2024 SALE	105.0000	177.6444	0.00	17,143.07	18,652.66	1,509.59
02/15/2024 SALE	54.0000	181.5035	0.00	8,816.44	9,801.19	984.75
02/23/2024 SALE	101.0000	181.1385	0.00	16,490.00	18,294.99	1,804.99
03/20/2024 SALE	113.0000	187.4086	0.00	18,449.21	21,177.17	2,727.96
03/26/2024 PURCHASE	19.2840	187.7557	0.00	3,620.68	3,620.68	0.00
04/19/2024 SALE	97.0000	179.0765	0.00	15,848.80	17,370.42	1,521.62
05/16/2024 SALE	1,067.0000	190.4585	0.00	174,336.78	203,219.19	28,882.41
05/22/2024 SALE	77.0000	188.3348	0.00	12,581.00	14,501.78	1,920.78
06/21/2024 SALE	26.0000	182.4346	0.00	4,248.13	4,743.30	495.17
07/01/2024 PURCHASE	14.4580	182.3669	0.00	2,636.66	2,636.66	0.00
07/29/2024 SALE	31.0000	196.4119	0.00	5,068.34	6,088.77	1,020.43
08/19/2024 SALE	45.0000	193.1144	0.00	7,357.27	8,690.15	1,332.88
09/30/2024 PURCHASE	10.9640	200.9404	0.00	2,203.11	2,203.11	0.00
10/22/2024 SALE	54.0000	200.9943	0.00	8,837.44	10,853.69	2,016.25
11/21/2024 SALE	52.0000	211.4613	0.00	8,510.13	10,995.99	2,485.86
12/26/2024 PURCHASE	13.3620	199.0211	0.00	2,659.32	2,659.32	0.00
Vanguard Total Corporate Bnd (CUSIP 92206C573)						
01/03/2024 SALE	1,414.0000	76.6794	0.00	107,769.05	108,424.65	655.60
02/06/2024 PURCHASE	94.5740	76.3669	0.00	7,222.32	7,222.32	0.00
03/06/2024 PURCHASE	88.2300	76.2466	0.00	6,727.24	6,727.24	0.00
04/04/2024 PURCHASE	96.8570	75.6864	0.00	7,330.76	7,330.76	0.00
04/19/2024 SALE	876.0000	74.3758	0.00	66,763.85	65,153.20	-1,610.65
05/06/2024 PURCHASE	95.0370	75.1566	0.00	7,142.66	7,142.66	0.00
06/05/2024 PURCHASE	95.8100	75.9276	0.00	7,274.62	7,274.62	0.00
07/03/2024 PURCHASE	96.4670	75.3434	0.00	7,268.15	7,268.15	0.00
08/05/2024 PURCHASE	92.8740	77.7413	0.00	7,220.15	7,220.15	0.00
08/19/2024 SALE	424.0000	78.3128	0.00	32,313.78	33,204.63	890.85
09/05/2024 PURCHASE	95.5030	78.5197	0.00	7,498.87	7,498.87	0.00
10/03/2024 PURCHASE	91.7510	79.0969	0.00	7,257.22	7,257.22	0.00
11/05/2024 PURCHASE	100.6750	76.8230	0.00	7,734.16	7,734.16	0.00
12/04/2024 PURCHASE	97.0600	77.6232	0.00	7,534.11	7,534.11	0.00
12/27/2024 PURCHASE	106.2880	75.6700	0.00	8,042.81	8,042.81	0.00
Vanguard Value ETF (CUSIP 922908744)						
01/22/2024 SALE	942.0000	149.7588	0.00	112,196.03	141,072.79	28,876.76
02/15/2024 PURCHASE	6,350.0000	153.9000	0.00	977,265.00	977,265.00	0.00
02/23/2024 SALE	1,145.0000	156.1587	0.00	143,018.29	178,801.76	35,783.47
03/20/2024 SALE	835.0000	160.6192	0.00	104,297.18	134,117.02	29,819.84
03/26/2024 PURCHASE	226.5350	160.3663	0.00	36,328.58	36,328.58	0.00
04/19/2024 SALE	1,043.0000	156.0787	0.00	130,508.45	162,790.13	32,281.68
05/16/2024 PURCHASE	2,555.0000	163.6700	0.00	418,176.85	418,176.85	0.00

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
05/22/2024 SALE	965.0000	162.5255	0.00	123,260.05	156,837.08	33,577.03
06/21/2024 SALE	369.0000	161.7855	0.00	47,132.60	59,698.85	12,566.25
07/01/2024 PURCHASE	230.7920	160.5167	0.00	37,045.97	37,045.97	0.00
07/29/2024 SALE	537.0000	166.8545	0.00	68,701.96	89,600.89	20,898.93
08/19/2024 SALE	666.0000	168.6153	0.00	85,205.79	112,297.79	27,092.00
09/30/2024 PURCHASE	186.3310	174.3401	0.00	32,484.97	32,484.97	0.00
10/22/2024 SALE	808.0000	175.8251	0.00	103,568.39	142,066.69	38,498.30
11/21/2024 SALE	666.0000	179.0250	0.00	85,367.02	119,230.66	33,863.64
12/26/2024 PURCHASE	197.0150	170.3638	0.00	33,564.22	33,564.22	0.00
Ventas Realty LP 3.750% Due 05-01-24 (CUSIP 92277GAD9) 05/01/2024 SALE	30,000.0000	100.0000	0.00	29,340.60	30,000.00	659.40
Ventas Realty LP 5.000% Due 01-15-35 (CUSIP 92277GBA4) 09/05/2024 PURCHASE	30,000.0000	99.6470	0.00	29,894.10	29,894.10	0.00
Verizon Communications 4.329% Due 09-21-28 (CUSIP 92343VER1) 06/21/2024 SALE	15,000.0000	97.3490	0.00	16,961.55	14,602.35	-2,359.20
10/29/2024 SALE	40,000.0000	98.7570	0.00	45,230.80	39,502.80	-5,728.00
Vodafone Group PLC 4.125% Due 05-30-25 (CUSIP 92899BMA1) 07/08/2024 SALE	35,000.0000	98.9840	0.00	36,512.10	34,644.40	-1,867.70
Vodafone Group PLC 6.150% Due 02-27-37 (CUSIP 92899BMB9) 07/12/2024 SALE	14,000.0000	107.8020	0.00	17,847.06	15,092.28	-2,754.78
Wells Fargo & Co Sr Nt 4.897% Due 07-25-33 (CUSIP 95000U3B7) 09/18/2024 PURCHASE	20,000.0000	101.0980	0.00	20,219.60	20,219.60	0.00
Wells Fargo & Company 5.557% Due 07-25-34 (CUSIP 95000U3F8) 07/18/2024 PURCHASE	15,000.0000	101.8010	0.00	15,270.15	15,270.15	0.00
Wells Fargo & Company 3.000% Due 04-22-26 (CUSIP 949746RW3) 09/18/2024 SALE	70,000.0000	98.1320	0.00	72,325.12	68,692.40	-3,632.72

Elwyn, Inc. Retirement Plan

Schedule H, Line 4j - Schedule of Reportable Transactions Employer Identification Number: 23-1352117, Plan Number: 001 December 31, 2024

DESCRIPTION OF ASSET/IDENTITY OF PARTIES INVOLVED	QUANTITY	PRICE	EXPENSE INCURRED	COST OF ASSET	VALUE OF ASSET	NET GAIN(LOSS)
Wells Fargo Commercial Mortgag 2019-C50 A5 3.729% Due 05-15-52 (CUSIP 95001XBB1) 12/04/2024 PURCHASE	15,000.0000	94.1055	0.00	14,115.82	14,115.82	0.00
WF-RBS Commercial Mortgage Tru 2014-C21 A4 3.410% Due 08-15-47 (CUSIP 92939FAT6) 05/17/2024 SALE	103,189.5300	100.0000	0.00	107,525.59	103,189.54	-4,336.05
Wrkco Inc 4.650% Due 03-15-26 (CUSIP 92940PAB0) 12/06/2024 SALE	70,000.0000	100.0133	0.00	77,744.00	70,009.30	-7,734.70
BROKER TOTAL			0.00	64,478,528.12	66,187,305.11	1,708,776.99

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ Round off amounts to nearest dollar.
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan Elwyn, Inc. Retirement Plan	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Elwyn	D Employer Identification Number (EIN) 23-1352117
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information
1 Enter the valuation date: Month <u>1</u> Day <u>1</u> Year <u>2024</u>	
2 Assets:	
a Market value	2a 44,484,975
b Actuarial value	2b 47,533,718
3 Funding target/participant count breakdown	
a For retired participants and beneficiaries receiving payment.....	(1) Number of participants 217 (2) Vested Funding Target 12,248,385 (3) Total Funding Target 12,248,385
b For terminated vested participants.....	1,542 20,737,696 20,737,696
c For active participants	736 20,387,029 20,387,029
d Total.....	2,495 53,373,110 53,373,110
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐	
a Funding target disregarding prescribed at-risk assumptions	4a
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b
5 Effective interest rate	5 5.08 %
6 Target normal cost.....	
a Present value of current plan year accruals.....	6a 0
b Expected plan-related expenses	6b 887,000
c Target normal cost	6c 887,000

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE William J. Patti (WJP) Signature of actuary William J. Patti Type or print name of actuary Brown & Brown Ins. Services, Inc Firm name 300 Conshohocken State Road Suite 650 West Conshohocken PA 19428 Address of the firm	09/23/2025 Date 23-06221 Most recent enrollment number (215)561-5389 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	7,425,913
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	2,177,531
9 Amount remaining (line 7 minus line 8)	0	5,248,382
10 Interest on line 9 using prior year's actual return of <u>11.03</u> %	0	578,897
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		1,559,957
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		172,063
c Total available at beginning of current plan year to add to prefunding balance		1,732,020
d Portion of (c) to be added to prefunding balance		1,641,075
12 Other reductions in balances due to elections or deemed elections	0	2,633,124
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	4,835,230

Part III Funding Percentages

14 Funding target attainment percentage	14	80.00%
15 Adjusted funding target attainment percentage	15	80.00%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	81.42%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
03/27/2025	2,700,000	0			
04/11/2025	425,000	0			
07/11/2025	425,000	0			
		0			
Totals ▶			18(b)	3,550,000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	3,333,215

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 64
23 Mortality table(s) (see instructions)	☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.	☐ Yes ☒ No
26 Demographic and benefit information	
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	887,000	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	10,674,622	1,044,815	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	1,931,815	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	1,931,815	1,931,815
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	3,333,215	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	3,333,215	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	1,931,815	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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