

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 MID-AM HOLDINGS, LLC 401(K) PROFIT SHARING PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1972
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) MID-AM HOLDINGS, LLC 1615 OMAR BRADLEY DRIVE PO BOX 645 MOBERLY, MO 65270
2b	Employer Identification Number (EIN) 87-4079288
2c	Plan Sponsor's telephone number 660-263-2140
2d	Business code (see instructions) 423300

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	TASA HANNAM
	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	5 292
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) 253 6a(2) 292 6b 0 6c 30 6d 322 6e 0 6f 322 6g(1) 235 6g(2) 263 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

2F 2G 2J 2K 2T 3D 3H 2E 2A 2S

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 1
- (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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	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		
A Name of plan MID-AM HOLDINGS, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 MID-AM HOLDINGS, LLC	D Employer Identification Number (EIN) 87-4079288	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
AMERICAN UNITED LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
35-0145825	60895	G37036	96	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
NORTHWESTERN MUTUAL INVESTMENT
611 EAST WISCONSIN AVE
STE 600
MILWAUKEE, WI 53202

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
23761	0		3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end **4** 2180885**5** Current value of plan's interest under this contract in separate accounts at year end..... **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP ANNUITY CONTRACT]****b** Balance at the end of the previous year **7b** 2152580**c** Additions: (1) Contributions deposited during the year **7c(1)** 77741
(2) Dividends and credits..... **7c(2)**
(3) Interest credited during the year..... **7c(3)** 32191
(4) Transferred from separate account **7c(4)** 2288666
(5) Other (specify below)..... **7c(5)** 4440▶ **LOAN REPAYMENT**(6) Total additions **7c(6)** 2403038**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 4555618**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 136706
(2) Administration charge made by carrier..... **7e(2)** 1785
(3) Transferred to separate account **7e(3)** 2236242
(4) Other (specify below)..... **7e(4)**(5) Total deductions **7e(5)** 2374733**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 2180885

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	0
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

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 MID-AM HOLDINGS, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 MID-AM HOLDINGS, LLC	D Employer Identification Number (EIN) 87-4079288	

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
AMERICAN UNITED LIFE INSURANCE CO
35-0145825

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

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

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

DS INVESTMENT ADVISORS

87-4233743

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	20527	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

RT JONES CAPITAL EQUITIES MGMT INC

20-1090152

(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?
26 27 28 50 51	NONE	14849	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	9055	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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)

AMERICAN UNITED LIFE INSURANCE CO

35-0145825

(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?
15 37 38 50 64 66 67	NONE	4522	Yes ☒ No ☐	Yes ☐ No ☒	0	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 ☐

(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
AMERICAN UNITED LIFE INSURANCE CO	66 67	45667

(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.
AMERICAN UNITED LIFE INSURANCE CO 35-0145825	

(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
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(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 D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	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		
A Name of plan MID-AM HOLDINGS, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 MID-AM HOLDINGS, LLC	D Employer Identification Number (EIN) 87-4079288	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)		
a Name of MTIA, CCT, PSA, or 103-12 IE: SEPARATE ACCOUNT II			
b Name of sponsor of entity listed in (a): AMERICAN UNITED LIFE INSURANCE CO			
c EIN-PN 35-0145825-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0	
a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CAP GRTH II R1			
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY			
c EIN-PN 38-4139848-626	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1139264	
a Name of MTIA, CCT, PSA, or 103-12 IE: PUTN LARGE CP VAL R1			
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC			
c EIN-PN 38-4065329-426	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1655321	
a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL EQ R1			
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY			
c EIN-PN 38-4139853-631	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 436466	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	
a Name of MTIA, CCT, PSA, or 103-12 IE:			
b Name of sponsor of entity listed in (a):			
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

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

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

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 MID-AM HOLDINGS, LLC 401(K) PROFIT SHARING PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 MID-AM HOLDINGS, LLC		D Employer Identification Number (EIN) 87-4079288

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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	27469	0
(2) Participant contributions.....	1b(2)	22536	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	76411
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	360356	319289
(9) Value of interest in common/collective trusts	1c(9)	24312581	3231051
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	0	21010528
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	0	2180885
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	24722942	26818164
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	24722942	26818164

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)	677868	
(B) Participants	2a(1)(B)	1307386	
(C) Others (including rollovers)	2a(1)(C)	230797	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		2216051
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	1224	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	16406	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		17630
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	351147	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C)	2b(2)(D)		351147
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(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)	0	
(B) Other	2b(5)(B)	0	
(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)		135288
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		2258746
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1172794
c Other income	2c		26919
d Total income. Add all income amounts in column (b) and enter total	2d		6178575

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	4023923	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		4023923
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	38903	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	20527	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		59430
j Total expenses. Add all expense amounts in column (b) and enter total	2j		4083353

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2095222
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: RUBINBROWN LLP

(2) EIN: 43-0765316

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.)	☒	☐	14232
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?	☒	☐	500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	☐	☒	
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 _____.

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 MID-AM HOLDINGS, LLC 401(K) PROFIT SHARING PLAN				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 MID-AM HOLDINGS, LLC				D Employer Identification Number (EIN) 87-4079288	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107 35-0145825 Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ 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: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%	
b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.	
a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No	
b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:	
☐ Yes.	
☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.	
☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.	
☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
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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 <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702438A</u> .	

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN
FINANCIAL STATEMENTS
DECEMBER 31, 2024

Contents

Page

Independent Auditors' Report.....	1 - 5
--	--------------

Financial Statements

Statement Of Net Assets Available For Benefits	6
--	---

Statement Of Changes In Net Assets Available For Benefits	7
--	---

Notes To Financial Statements.....	8 - 18
------------------------------------	--------

Supplemental Schedules

Schedule Of Assets Held At End Of Year	19
--	----

Schedule Of Delinquent Participant Contributions	20
--	----

Independent Auditors' Report

Board of Trustees
Mid-Am Holdings, LLC
401(k) Profit Sharing Plan
Moberly, Missouri

Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Mid-Am Holdings, LLC 401(k) Profit Sharing 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) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

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

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities For The Audit Of The Financial Statements section:

- 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.
- The information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis For Opinion

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

Responsibilities Of Management For The Financial Statements

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

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

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

Auditors' Responsibilities For The Audit Of The Financial Statements

Except as described in the Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America 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 auditing standards generally accepted in the United States of America, 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 certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matter - Supplemental Schedules Required By ERISA

The supplemental schedules of assets held at end of year as of December 31, 2024 and delinquent participant contributions for the year ended of December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

RubinBrown LLP

September 16, 2025

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2024	2023
Assets		
Investments - At Fair Value		
Mutual funds	\$ 21,010,529	\$ —
Money market fund	76,411	—
Collective investment trusts	3,231,050	—
Pooled separate accounts	—	22,160,001
Total Investments - At Fair Value	24,317,990	22,160,001
 Fully Benefit-Responsive Investment		
Contracts At Contract Value	2,180,885	2,152,580
 Receivables		
Employer contributions	—	27,469
Employee contributions	—	22,536
Notes receivable from participants	319,289	360,356
Total Receivables	319,289	410,361
 Net Assets Available For Benefits	\$ 26,818,164	\$ 24,722,942

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS

	For The Years Ended December 31,	
	2024	2023
Additions To Net Assets Attributed To:		
Contributions		
Company	\$ 675,205	\$ 667,552
Participants	1,307,386	1,268,553
Rollover	230,797	—
Total Contributions	2,213,388	1,936,105
Deductions From Net Assets Attributed To:		
Benefits paid directly to participants	4,023,908	5,495,079
Administrative expenses	46,352	61,707
Total Deductions	4,070,260	5,556,786
Investment Income		
Net change in fair value of investments	3,569,662	4,044,589
Interest and dividends	352,238	—
Net Investment Income	3,921,900	4,044,589
Interest Income On Notes Receivable From Participants	30,194	18,340
Net Increase	2,095,222	442,248
Net Assets Available For Benefits - Beginning Of Year	24,722,942	24,280,694
Net Assets Available For Benefits - End Of Year	\$ 26,818,164	\$ 24,722,942

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 And 2023

1. Description Of The Plan

The following brief description of Mid-Am Holdings, LLC 401(k) Profit Sharing Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

General

The Plan was established on January 1, 1972, as a defined contribution profit sharing plan that includes a 401(k) provision. The Plan Document was restated effective January 1, 2022. The Plan covers employees of Mid-Am Holdings, LLC (the Company or Plan Sponsor), who have completed one year of service and who are 21 years of age or older. The Plan is also subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Effective July 1, 2024, the Plan's recordkeeper and trustee became Fidelity Management Trust Company (Fidelity) and a new Plan Document sponsored by Fidelity was adopted. Prior to July 1, 2024, the custodian was American United Life Insurance Company (AUL). Certain assets are still being held by AUL as there were redemption restrictions but were liquidated in April 2025 and moved to Fidelity. As part of the new adoption agreement, the age requirement was reduced from age 21 to age 18.

Effective August 1, 2024, the Plan was amended to include an automatic enrollment provision for all newly eligible employees. Automatic enrollment provides for default deferral contributions of 2% of eligible compensation, as defined in the Plan Document. Contributions are invested in a default investment fund selected by the Company, which is identified to the participant prior to the first automatic contributions. The participant has the option to make changes to deferral percentage and investment allocation at any time.

The Board of Trustees is responsible for oversight of the Plan and determines the appropriateness of the Plan's investment offerings and monitors investment performance.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Contributions

Each year, participants may contribute up to 100% of annual compensation, not to exceed the annual permissible dollar limit under the Internal Revenue Code (IRC). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollovers). Both pretax and Roth options are available to participants.

The Company provides for Safe Harbor matching contributions equal to 100% of the matched employee contributions that are not in excess of 3% of the participant's compensation, plus 50% of the amount of the matched employee contributions that exceed 3% of the participant's compensation but, that do not exceed 5% of the participants' compensation.

Non-Safe Harbor matching contributions are contributed at the option of the Company's board of directors and can be made on behalf of each participant who made an elective deferral. There were no Non-Safe Harbor matching contributions made by the Company for the years ended December 31, 2024 or 2023.

The Plan also provides for discretionary matching contributions at the option of the Company's board of directors. No discretionary matching contributions were made for the years ended December 31, 2024 or 2023.

Participant Accounts

Each participant's account is credited with the participant's contributions and the allocation of the Company's contributions and Plan earnings. Allocations of Company contributions and Plan earnings are based on the participant's contributions or account balance, as defined by the Plan Document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are 100% vested in their salary deferral contributions, matching contributions, profit sharing contributions plus actual earnings thereon.

Investment Options

Upon enrollment in the Plan, a participant is permitted to direct contributions in a variety of investment options. Participants may change their investment options at any time. Contributions are invested in these funds as designated by the participant in whole percent increments.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Payment Of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive a lump sum or make partial withdrawals from the Plan subject to IRS regulations and minimum account balance provisions. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution. A participant may also receive a distribution after attainment of age 59 ½ from all accounts that are fully vested.

Hardship Withdrawals

A participant may make withdrawals from his or her participant deferral contributions account in the event of immediate and heavy financial need, which includes, but not limited to, payments for education expenses, the purchase of a principal residence, or delinquent mortgage payments, and for the repair of damage to the participant's principal residence, as defined by the Plan Document.

Notes Receivable From Participants

A participant may borrow from the Plan with the minimum amount of any loan of \$1,000. In no event can the participant borrow more than \$50,000 or 50% of the participant's vested balance. Loans are for a period not exceeding five years or 15 years for purchase of a principal residence and bear interest at rates commensurate with local prevailing rates and practices. Prior to a Plan amendment in 2013, 30 years for purchase of a residence was allowed. Participants are limited to two loans outstanding at any time. The loans are repaid through payroll deductions, including principal and interest.

Administrative Expenses

All expenses of maintaining the Plan are paid by the Company, with the exception of loan processing and account management fees, which are paid by the Plan. These fees were \$46,352 and \$61,707 for years ended December 31, 2024 and 2023, respectively.

2. Summary Of Significant Accounting Policies

Basis Of Accounting

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

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Estimates And Assumptions

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions to and deductions from net assets during the reporting period. Actual results could differ from those estimates.

Investment Valuation And Income Recognition

Investments, other than fully benefit-responsive investment contracts, are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned on the accrual basis. Dividends are recorded on the ex-dividend date. The net change in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value is considered an appropriate determination of fair value for the American United Life Insurance Company (AUL) AUL Alternate Fix Account and the AUL Stable Value Fund (the Funds), which are fully benefit-responsive funds.

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed as incurred. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Contributions Receivable And Credit Loss Policy

Amounts due for contributions are stated at the amount management expects to collect from outstanding balances less an allowance for expected credit losses. The expected credit losses amount reflects management's best estimate of amounts that will not be collected. This assessment considers historical experience, current conditions and, when appropriate, reasonable and supportable forecasts.

The Plan has concluded that no allowance for current expected credit losses was necessary at December 31, 2024 or 2023.

Payment Of Benefits

Benefits are recorded when paid.

Subsequent Events

Management evaluates subsequent events through the date the financial statements are available for issue, which is the date of the Independent Auditors' Report

3. Certified Investment Information

The following is a summary of the Plan's asset information as of December 31, 2024 and 2023, and for the years then ended, included throughout the Plan's financial statements and supplemental schedule of assets held at end of year, that was prepared by or derived from information certified by AUL and Fidelity, and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from AUL and Fidelity that the information provided to the Plan Administrator related to the following information is complete and accurate.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Accordingly, as permitted by CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information that appears throughout the financial statements and supplemental schedule of assets held at end of year related to the following assets as of December 31:

	<u>2024</u>	<u>2023</u>
Mutual funds	\$ 21,010,529	\$ —
Money market fund	76,411	—
Collective investment trusts	3,231,050	—
Pooled separate accounts	—	22,160,001
Fully benefit-responsive investment contracts at contract value	2,180,885	2,152,580
Notes receivable from participants	319,289	360,356

AUL and Fidelity have also certified to the completeness and accuracy related to the following investment income and interest income on notes receivable from participants for years ended December 31:

	<u>2024</u>	<u>2023</u>
Net change in fair value of investment	\$ 3,569,662	\$ 4,044,589
Interest and dividends	352,238	—
Interest income on notes receivable from participants	30,194	18,340

4. Fair Value Measurements

The Plan utilizes an established framework for measuring fair value of investments. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under standards 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:

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

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

Following is a description of the valuation methodology used for assets measured at fair value:

Mutual Funds And Money Market Fund

Valued at the net asset value (NAV) of shares held by the Plan at year-end. The mutual funds and money market fund held by the Plan are open-end investment companies that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds and money market fund held by the Plan are deemed to be actively traded.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Collective Investment Trusts

Valued at NAV of units of the collective investment trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be a probable that the fund will sell the investment for an amount different than the reported NAV.

All of the collective investment trusts held by the Plan file an annual report on Form 5500 as a direct filing entity. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at fair value under all circumstances including the termination of the Plan. There are no redemption restrictions or unfunded commitments as of December 31, 2024.

Pooled Separate Accounts

Valued at NAV of units held by the Plan at year end. The NAV is determined by dividing the net assets, at fair value, of the fund by the number of units outstanding on the day of valuation. Pooled separate accounts are comprised, primarily, of shares of registered investment companies held through sub-accounts of a separate account of an insurance company. The Plan has concluded that the NAV as adjusted (for mutual fund dividends, mutual fund splits and administrative maintenance charges and other items) and reported by the insurance company approximates fair value of the investments. The NAV, as provided by AUL, is used as a practical expedient to estimate fair value. The investments are redeemable daily at the adjusted NAV under agreements with the insurance company. However, it is possible that the redemptions rights may be restricted or eliminated in the future. Due to the nature of the investments, changes in the market conditions, liquidity requirements, and the economic environment may significantly affect the NAV of the registered investment companies and, consequently, the fair value of the Plan's investments. There are no redemption restrictions or unfunded commitments as of December 31, 2024 or 2023.

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

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value as of:

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 21,010,529	\$ —	\$ —	\$ 21,010,529
Money market fund	76,411	—	—	76,411
Total Assets Included In The Fair Value Hierarchy	\$ 21,086,940	\$ —	\$ —	21,086,940
Investments measured at net asset value per share (a)				<u>3,231,050</u>
Total Investments At Fair Value				<u>\$ 24,317,990</u>

	December 31, 2023			
	Level 1	Level 2	Level 3	Total
Investments measured at net asset value per share (a)				<u>\$ 22,160,001</u>

- (a) Investments in collective investment trusts and pooled separate accounts are measured at fair value using the NAV per share (or its equivalent) as a practical expedient, and therefore have not been categorized in the fair value hierarchy. The fair value amounts presented on this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for benefits.

There have been no changes in the valuation methodologies used at December 31, 2024 or 2023.

5. Fully Benefit-Responsive Investment Contracts

The Plan is invested in two guaranteed investment contracts that are fully benefit-responsive funds held with AUL. The contracts are included in the financial statements at fair value as reported by AUL. As described in Note 2, because the Funds are fully benefit-responsive contract value is the relevant measurement attribute for the Funds; however, contract value is considered an appropriate determination of fair value for the contracts as reported by AUL.

There are no reserves against contract value for credit risk of the contract issuers or otherwise, the crediting interest rate is based on an agreed-upon schedule with the issuer and is reset on a semi-annual basis. The crediting interest rate averaged between 1.50% and 1.70%, during the year ended December 31, 2024. The crediting interest rate averaged 1.00% during the year ended December 31, 2023.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment from the Fund at contract value under all circumstances including the termination of the Plan. After transferring or withdrawing funds a participant must wait 90 days until they may transfer money into the Funds again.

6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right to terminate the Plan subject to the provisions of ERISA. In the event of the termination of the Plan, all participants will remain fully vested in their account balances.

7. Income Tax Status

As of July 1, 2024, the Plan adopted a non-standardized pre-approved plan sponsored by FMR LLC. The pre-approved plan sponsor has received an opinion letter dated June 30, 2020 from the Internal Revenue Service (IRS) which indicates that the pre-approved plan form is in compliance with applicable requirements of the Code. The Company has not received a determination letter with respect to the Plan's qualification. The Plan has been amended since the opinion letter was issued. However, the Plan Sponsor believes the Plan is being operated in compliance with the applicable requirements of the Code, and, therefore, believes that the Plan is qualified and the related trust is tax exempt.

Prior to July 1, 2024, the Plan used a non standardized pre-approved plan sponsored by CCH Incorporated. The pre-approved plan sponsor received an opinion letter dated July 30, 2020.

Accounting principles generally accepted in the United States of America require 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 upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Transactions With Parties In Interest

Certain Plan investments are managed by AUL and Fidelity. In addition, certain participants have outstanding loans with the Plan as of December 31, 2024 and 2023. These transactions qualify as party in interest transactions allowable under ERISA guidelines.

9. Risks And Uncertainties

The Plan invests in various investment securities, which are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Supplemental Schedules

MID-AM HOLDINGS, LLC

401(k) PROFIT SHARING PLAN

EIN: 87-4079288 PLAN NUMBER: 001
SCHEDULE OF ASSETS HELD AT END OF YEAR
December 31, 2024

Investment	Current Value
Investment Contracts:	
*AUL Alternate Fixed Account	\$ 2,171,336
*AUL Stable Value Fund	9,549
Total Investment Contracts	<u>2,180,885</u>
Collective Investment Trusts	
*Fidelity Large Cap Growth Index Fund	1,139,264
International Equity R1	436,465
Putnam Large Cap Value Fund Class A	1,655,321
Total Collective Investment Trusts	<u>3,231,050</u>
Money Market Fund	
*Fidelity Government Money Market Fund	<u>76,411</u>
Mutual Funds	
American Funds American Balanced R6	438,707
DFA Emerging Markets Core Equity	181,479
DFA U.S. Small Cap Value	278,440
DFA Global Equity Portfolio Institutional Class	897
DFA International Small Company Portfolio Institutional Class	67,352
DFA Inflation-Protected Securities Portfolio	54,696
DFA Real Estate Securities Portfolio Institutional Class	253,512
Franklin Small Cap Growth Fund Class R6	312,428
*Fidelity U.S. Bond Index Fund	1,653,281
*Fidelity 500 Index Fund	3,469,437
*Fidelity Mid Cap Index Fund	477,076
*Fidelity Small Cap Index Fund	1,129,904
*Fidelity International Index Fund	984,632
*Fidelity Freedom Index 2020 Investor	26,692
*Fidelity Freedom Index 2025 Investor	44,891
*Fidelity Freedom Index 2030 Investor	115,730
*Fidelity Freedom Index 2035 Investor	26,550
*Fidelity Freedom Index 2040 Fund	359,812
*Fidelity Freedom Index 2045 Investor	49,698
*Fidelity Freedom Index 2050 Investor	110,989
*Fidelity Freedom Index 2055 Investor	31,897
*Fidelity Freedom Index 2060 Investor	13,802
*Fidelity Freedom Index 2065 Investor	88,557
*Fidelity Large Cap Growth Index Fund	3,986,897
*Fidelity Large Cap Value Index	308,743
*Fidelity Short-Term Bond Index Fund	725,705
*Fidelity Mid Cap Growth Index	2,776,638
Franklin DynaTech Fund Class R6	1,474,193
MFS Mid Cap Value R6	1,082,652
JPMorgan Short Duration Bond Fund Class R6	71,564
PGIM High Yield Fund- Class R6	162,604
DFA International Core Equity I	251,074
Total Mutual Funds	<u>21,010,529</u>
*Notes Receivable From Participants - interest rates ranging from 4.25% to 9.50%, maturing at various dates through April 2032	
	<u>319,289</u>
	<u><u>\$ 26,818,164</u></u>

*Represents a party in interest transaction allowable under ERISA regulations.

The above information is a required disclosure for IRS Form 5500, Schedule H, Part IV, line 4i.

See the independent auditors' report.

Page 19

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

EIN: 87-4079288 PLAN NUMBER: 001
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
For The Year Ended December 31, 2024

Participant Contributions Transferred Late To The Plan (Including Loan Repayments)	Total That Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program
	Contributions Not Corrected	Contribution Corrected Outside Voluntary Fiduciary Correction Program	Contribution Pending Correction In Voluntary Fiduciary Correction Program	
\$ 14,232	\$ —	\$ 14,232	\$ —	\$ —

The above information is a required disclosure for IRS Form 5500, Schedule H, Part IV, line 4a.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN
FINANCIAL STATEMENTS
DECEMBER 31, 2024

Contents

Page

Independent Auditors' Report.....	1 - 5
--	--------------

Financial Statements

Statement Of Net Assets Available For Benefits	6
--	---

Statement Of Changes In Net Assets Available For Benefits	7
--	---

Notes To Financial Statements.....	8 - 18
------------------------------------	--------

Supplemental Schedules

Schedule Of Assets Held At End Of Year	19
--	----

Schedule Of Delinquent Participant Contributions	20
--	----

Independent Auditors' Report

Board of Trustees
Mid-Am Holdings, LLC
401(k) Profit Sharing Plan
Moberly, Missouri

Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Mid-Am Holdings, LLC 401(k) Profit Sharing 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) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

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

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities For The Audit Of The Financial Statements section:

- 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.
- The information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis For Opinion

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

Responsibilities Of Management For The Financial Statements

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

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

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

Auditors' Responsibilities For The Audit Of The Financial Statements

Except as described in the Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America 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 auditing standards generally accepted in the United States of America, 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 certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matter - Supplemental Schedules Required By ERISA

The supplemental schedules of assets held at end of year as of December 31, 2024 and delinquent participant contributions for the year ended of December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

RubinBrown LLP

September 16, 2025

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2024	2023
Assets		
Investments - At Fair Value		
Mutual funds	\$ 21,010,529	\$ —
Money market fund	76,411	—
Collective investment trusts	3,231,050	—
Pooled separate accounts	—	22,160,001
Total Investments - At Fair Value	24,317,990	22,160,001
 Fully Benefit-Responsive Investment		
Contracts At Contract Value	2,180,885	2,152,580
 Receivables		
Employer contributions	—	27,469
Employee contributions	—	22,536
Notes receivable from participants	319,289	360,356
Total Receivables	319,289	410,361
 Net Assets Available For Benefits	\$ 26,818,164	\$ 24,722,942

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS

	For The Years Ended December 31,	
	2024	2023
Additions To Net Assets Attributed To:		
Contributions		
Company	\$ 675,205	\$ 667,552
Participants	1,307,386	1,268,553
Rollover	230,797	—
Total Contributions	2,213,388	1,936,105
Deductions From Net Assets Attributed To:		
Benefits paid directly to participants	4,023,908	5,495,079
Administrative expenses	46,352	61,707
Total Deductions	4,070,260	5,556,786
Investment Income		
Net change in fair value of investments	3,569,662	4,044,589
Interest and dividends	352,238	—
Net Investment Income	3,921,900	4,044,589
Interest Income On Notes Receivable From Participants	30,194	18,340
Net Increase	2,095,222	442,248
Net Assets Available For Benefits - Beginning Of Year	24,722,942	24,280,694
Net Assets Available For Benefits - End Of Year	\$ 26,818,164	\$ 24,722,942

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 And 2023

1. Description Of The Plan

The following brief description of Mid-Am Holdings, LLC 401(k) Profit Sharing Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

General

The Plan was established on January 1, 1972, as a defined contribution profit sharing plan that includes a 401(k) provision. The Plan Document was restated effective January 1, 2022. The Plan covers employees of Mid-Am Holdings, LLC (the Company or Plan Sponsor), who have completed one year of service and who are 21 years of age or older. The Plan is also subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Effective July 1, 2024, the Plan's recordkeeper and trustee became Fidelity Management Trust Company (Fidelity) and a new Plan Document sponsored by Fidelity was adopted. Prior to July 1, 2024, the custodian was American United Life Insurance Company (AUL). Certain assets are still being held by AUL as there were redemption restrictions but were liquidated in April 2025 and moved to Fidelity. As part of the new adoption agreement, the age requirement was reduced from age 21 to age 18.

Effective August 1, 2024, the Plan was amended to include an automatic enrollment provision for all newly eligible employees. Automatic enrollment provides for default deferral contributions of 2% of eligible compensation, as defined in the Plan Document. Contributions are invested in a default investment fund selected by the Company, which is identified to the participant prior to the first automatic contributions. The participant has the option to make changes to deferral percentage and investment allocation at any time.

The Board of Trustees is responsible for oversight of the Plan and determines the appropriateness of the Plan's investment offerings and monitors investment performance.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Contributions

Each year, participants may contribute up to 100% of annual compensation, not to exceed the annual permissible dollar limit under the Internal Revenue Code (IRC). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollovers). Both pretax and Roth options are available to participants.

The Company provides for Safe Harbor matching contributions equal to 100% of the matched employee contributions that are not in excess of 3% of the participant's compensation, plus 50% of the amount of the matched employee contributions that exceed 3% of the participant's compensation but, that do not exceed 5% of the participants' compensation.

Non-Safe Harbor matching contributions are contributed at the option of the Company's board of directors and can be made on behalf of each participant who made an elective deferral. There were no Non-Safe Harbor matching contributions made by the Company for the years ended December 31, 2024 or 2023.

The Plan also provides for discretionary matching contributions at the option of the Company's board of directors. No discretionary matching contributions were made for the years ended December 31, 2024 or 2023.

Participant Accounts

Each participant's account is credited with the participant's contributions and the allocation of the Company's contributions and Plan earnings. Allocations of Company contributions and Plan earnings are based on the participant's contributions or account balance, as defined by the Plan Document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are 100% vested in their salary deferral contributions, matching contributions, profit sharing contributions plus actual earnings thereon.

Investment Options

Upon enrollment in the Plan, a participant is permitted to direct contributions in a variety of investment options. Participants may change their investment options at any time. Contributions are invested in these funds as designated by the participant in whole percent increments.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Payment Of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive a lump sum or make partial withdrawals from the Plan subject to IRS regulations and minimum account balance provisions. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution. A participant may also receive a distribution after attainment of age 59 ½ from all accounts that are fully vested.

Hardship Withdrawals

A participant may make withdrawals from his or her participant deferral contributions account in the event of immediate and heavy financial need, which includes, but not limited to, payments for education expenses, the purchase of a principal residence, or delinquent mortgage payments, and for the repair of damage to the participant's principal residence, as defined by the Plan Document.

Notes Receivable From Participants

A participant may borrow from the Plan with the minimum amount of any loan of \$1,000. In no event can the participant borrow more than \$50,000 or 50% of the participant's vested balance. Loans are for a period not exceeding five years or 15 years for purchase of a principal residence and bear interest at rates commensurate with local prevailing rates and practices. Prior to a Plan amendment in 2013, 30 years for purchase of a residence was allowed. Participants are limited to two loans outstanding at any time. The loans are repaid through payroll deductions, including principal and interest.

Administrative Expenses

All expenses of maintaining the Plan are paid by the Company, with the exception of loan processing and account management fees, which are paid by the Plan. These fees were \$46,352 and \$61,707 for years ended December 31, 2024 and 2023, respectively.

2. Summary Of Significant Accounting Policies

Basis Of Accounting

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

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Estimates And Assumptions

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions to and deductions from net assets during the reporting period. Actual results could differ from those estimates.

Investment Valuation And Income Recognition

Investments, other than fully benefit-responsive investment contracts, are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned on the accrual basis. Dividends are recorded on the ex-dividend date. The net change in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value is considered an appropriate determination of fair value for the American United Life Insurance Company (AUL) AUL Alternate Fix Account and the AUL Stable Value Fund (the Funds), which are fully benefit-responsive funds.

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed as incurred. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Contributions Receivable And Credit Loss Policy

Amounts due for contributions are stated at the amount management expects to collect from outstanding balances less an allowance for expected credit losses. The expected credit losses amount reflects management's best estimate of amounts that will not be collected. This assessment considers historical experience, current conditions and, when appropriate, reasonable and supportable forecasts.

The Plan has concluded that no allowance for current expected credit losses was necessary at December 31, 2024 or 2023.

Payment Of Benefits

Benefits are recorded when paid.

Subsequent Events

Management evaluates subsequent events through the date the financial statements are available for issue, which is the date of the Independent Auditors' Report

3. Certified Investment Information

The following is a summary of the Plan's asset information as of December 31, 2024 and 2023, and for the years then ended, included throughout the Plan's financial statements and supplemental schedule of assets held at end of year, that was prepared by or derived from information certified by AUL and Fidelity, and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from AUL and Fidelity that the information provided to the Plan Administrator related to the following information is complete and accurate.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Accordingly, as permitted by CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information that appears throughout the financial statements and supplemental schedule of assets held at end of year related to the following assets as of December 31:

	<u>2024</u>	<u>2023</u>
Mutual funds	\$ 21,010,529	\$ —
Money market fund	76,411	—
Collective investment trusts	3,231,050	—
Pooled separate accounts	—	22,160,001
Fully benefit-responsive investment contracts at contract value	2,180,885	2,152,580
Notes receivable from participants	319,289	360,356

AUL and Fidelity have also certified to the completeness and accuracy related to the following investment income and interest income on notes receivable from participants for years ended December 31:

	<u>2024</u>	<u>2023</u>
Net change in fair value of investment	\$ 3,569,662	\$ 4,044,589
Interest and dividends	352,238	—
Interest income on notes receivable from participants	30,194	18,340

4. Fair Value Measurements

The Plan utilizes an established framework for measuring fair value of investments. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under standards 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:

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

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

Following is a description of the valuation methodology used for assets measured at fair value:

Mutual Funds And Money Market Fund

Valued at the net asset value (NAV) of shares held by the Plan at year-end. The mutual funds and money market fund held by the Plan are open-end investment companies that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds and money market fund held by the Plan are deemed to be actively traded.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Collective Investment Trusts

Valued at NAV of units of the collective investment trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be a probable that the fund will sell the investment for an amount different than the reported NAV.

All of the collective investment trusts held by the Plan file an annual report on Form 5500 as a direct filing entity. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at fair value under all circumstances including the termination of the Plan. There are no redemption restrictions or unfunded commitments as of December 31, 2024.

Pooled Separate Accounts

Valued at NAV of units held by the Plan at year end. The NAV is determined by dividing the net assets, at fair value, of the fund by the number of units outstanding on the day of valuation. Pooled separate accounts are comprised, primarily, of shares of registered investment companies held through sub-accounts of a separate account of an insurance company. The Plan has concluded that the NAV as adjusted (for mutual fund dividends, mutual fund splits and administrative maintenance charges and other items) and reported by the insurance company approximates fair value of the investments. The NAV, as provided by AUL, is used as a practical expedient to estimate fair value. The investments are redeemable daily at the adjusted NAV under agreements with the insurance company. However, it is possible that the redemptions rights may be restricted or eliminated in the future. Due to the nature of the investments, changes in the market conditions, liquidity requirements, and the economic environment may significantly affect the NAV of the registered investment companies and, consequently, the fair value of the Plan's investments. There are no redemption restrictions or unfunded commitments as of December 31, 2024 or 2023.

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

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value as of:

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 21,010,529	\$ —	\$ —	\$ 21,010,529
Money market fund	76,411	—	—	76,411
Total Assets Included In The Fair Value Hierarchy	\$ 21,086,940	\$ —	\$ —	21,086,940
Investments measured at net asset value per share (a)				<u>3,231,050</u>
Total Investments At Fair Value				<u>\$ 24,317,990</u>

	December 31, 2023			
	Level 1	Level 2	Level 3	Total
Investments measured at net asset value per share (a)				<u>\$ 22,160,001</u>

- (a) Investments in collective investment trusts and pooled separate accounts are measured at fair value using the NAV per share (or its equivalent) as a practical expedient, and therefore have not been categorized in the fair value hierarchy. The fair value amounts presented on this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for benefits.

There have been no changes in the valuation methodologies used at December 31, 2024 or 2023.

5. Fully Benefit-Responsive Investment Contracts

The Plan is invested in two guaranteed investment contracts that are fully benefit-responsive funds held with AUL. The contracts are included in the financial statements at fair value as reported by AUL. As described in Note 2, because the Funds are fully benefit-responsive contract value is the relevant measurement attribute for the Funds; however, contract value is considered an appropriate determination of fair value for the contracts as reported by AUL.

There are no reserves against contract value for credit risk of the contract issuers or otherwise, the crediting interest rate is based on an agreed-upon schedule with the issuer and is reset on a semi-annual basis. The crediting interest rate averaged between 1.50% and 1.70%, during the year ended December 31, 2024. The crediting interest rate averaged 1.00% during the year ended December 31, 2023.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment from the Fund at contract value under all circumstances including the termination of the Plan. After transferring or withdrawing funds a participant must wait 90 days until they may transfer money into the Funds again.

6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right to terminate the Plan subject to the provisions of ERISA. In the event of the termination of the Plan, all participants will remain fully vested in their account balances.

7. Income Tax Status

As of July 1, 2024, the Plan adopted a non-standardized pre-approved plan sponsored by FMR LLC. The pre-approved plan sponsor has received an opinion letter dated June 30, 2020 from the Internal Revenue Service (IRS) which indicates that the pre-approved plan form is in compliance with applicable requirements of the Code. The Company has not received a determination letter with respect to the Plan's qualification. The Plan has been amended since the opinion letter was issued. However, the Plan Sponsor believes the Plan is being operated in compliance with the applicable requirements of the Code, and, therefore, believes that the Plan is qualified and the related trust is tax exempt.

Prior to July 1, 2024, the Plan used a non standardized pre-approved plan sponsored by CCH Incorporated. The pre-approved plan sponsor received an opinion letter dated July 30, 2020.

Accounting principles generally accepted in the United States of America require 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 upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Transactions With Parties In Interest

Certain Plan investments are managed by AUL and Fidelity. In addition, certain participants have outstanding loans with the Plan as of December 31, 2024 and 2023. These transactions qualify as party in interest transactions allowable under ERISA guidelines.

9. Risks And Uncertainties

The Plan invests in various investment securities, which are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Supplemental Schedules

MID-AM HOLDINGS, LLC

401(k) PROFIT SHARING PLAN

EIN: 87-4079288 PLAN NUMBER: 001
SCHEDULE OF ASSETS HELD AT END OF YEAR
December 31, 2024

Investment	Current Value
Investment Contracts:	
*AUL Alternate Fixed Account	\$ 2,171,336
*AUL Stable Value Fund	9,549
Total Investment Contracts	<u>2,180,885</u>
Collective Investment Trusts	
*Fidelity Large Cap Growth Index Fund	1,139,264
International Equity R1	436,465
Putnam Large Cap Value Fund Class A	1,655,321
Total Collective Investment Trusts	<u>3,231,050</u>
Money Market Fund	
*Fidelity Government Money Market Fund	<u>76,411</u>
Mutual Funds	
American Funds American Balanced R6	438,707
DFA Emerging Markets Core Equity	181,479
DFA U.S. Small Cap Value	278,440
DFA Global Equity Portfolio Institutional Class	897
DFA International Small Company Portfolio Institutional Class	67,352
DFA Inflation-Protected Securities Portfolio	54,696
DFA Real Estate Securities Portfolio Institutional Class	253,512
Franklin Small Cap Growth Fund Class R6	312,428
*Fidelity U.S. Bond Index Fund	1,653,281
*Fidelity 500 Index Fund	3,469,437
*Fidelity Mid Cap Index Fund	477,076
*Fidelity Small Cap Index Fund	1,129,904
*Fidelity International Index Fund	984,632
*Fidelity Freedom Index 2020 Investor	26,692
*Fidelity Freedom Index 2025 Investor	44,891
*Fidelity Freedom Index 2030 Investor	115,730
*Fidelity Freedom Index 2035 Investor	26,550
*Fidelity Freedom Index 2040 Fund	359,812
*Fidelity Freedom Index 2045 Investor	49,698
*Fidelity Freedom Index 2050 Investor	110,989
*Fidelity Freedom Index 2055 Investor	31,897
*Fidelity Freedom Index 2060 Investor	13,802
*Fidelity Freedom Index 2065 Investor	88,557
*Fidelity Large Cap Growth Index Fund	3,986,897
*Fidelity Large Cap Value Index	308,743
*Fidelity Short-Term Bond Index Fund	725,705
*Fidelity Mid Cap Growth Index	2,776,638
Franklin DynaTech Fund Class R6	1,474,193
MFS Mid Cap Value R6	1,082,652
JPMorgan Short Duration Bond Fund Class R6	71,564
PGIM High Yield Fund- Class R6	162,604
DFA International Core Equity I	251,074
Total Mutual Funds	<u>21,010,529</u>
*Notes Receivable From Participants - interest rates ranging from 4.25% to 9.50%, maturing at various dates through April 2032	
	<u>319,289</u>
	<u><u>\$ 26,818,164</u></u>

*Represents a party in interest transaction allowable under ERISA regulations.

The above information is a required disclosure for IRS Form 5500, Schedule H, Part IV, line 4i.

See the independent auditors' report.

Page 19

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

EIN: 87-4079288 PLAN NUMBER: 001
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
For The Year Ended December 31, 2024

Participant Contributions Transferred Late To The Plan (Including Loan Repayments)	Total That Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program
	Contributions Not Corrected	Contribution Corrected Outside Voluntary Fiduciary Correction Program	Contribution Pending Correction In Voluntary Fiduciary Correction Program	
\$ 14,232	\$ —	\$ 14,232	\$ —	\$ —

The above information is a required disclosure for IRS Form 5500, Schedule H, Part IV, line 4a.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN
FINANCIAL STATEMENTS
DECEMBER 31, 2024

Contents

Page

Independent Auditors' Report.....	1 - 5
--	--------------

Financial Statements

Statement Of Net Assets Available For Benefits	6
--	---

Statement Of Changes In Net Assets Available For Benefits	7
--	---

Notes To Financial Statements.....	8 - 18
------------------------------------	--------

Supplemental Schedules

Schedule Of Assets Held At End Of Year	19
--	----

Schedule Of Delinquent Participant Contributions	20
--	----

Independent Auditors' Report

Board of Trustees
Mid-Am Holdings, LLC
401(k) Profit Sharing Plan
Moberly, Missouri

Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Mid-Am Holdings, LLC 401(k) Profit Sharing 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) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

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

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditors' Responsibilities For The Audit Of The Financial Statements section:

- 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.
- The information in the accompanying financial statements related to assets held by and certified to by qualified institutions agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis For Opinion

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

Responsibilities Of Management For The Financial Statements

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

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

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

Auditors' Responsibilities For The Audit Of The Financial Statements

Except as described in the Scope And Nature Of The ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with auditing standards generally accepted in the United States of America 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 auditing standards generally accepted in the United States of America, 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 certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matter - Supplemental Schedules Required By ERISA

The supplemental schedules of assets held at end of year as of December 31, 2024 and delinquent participant contributions for the year ended of December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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

RubinBrown LLP

September 16, 2025

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

STATEMENT OF NET ASSETS AVAILABLE FOR BENEFITS

	December 31,	
	2024	2023
Assets		
Investments - At Fair Value		
Mutual funds	\$ 21,010,529	\$ —
Money market fund	76,411	—
Collective investment trusts	3,231,050	—
Pooled separate accounts	—	22,160,001
Total Investments - At Fair Value	24,317,990	22,160,001
 Fully Benefit-Responsive Investment		
Contracts At Contract Value	2,180,885	2,152,580
 Receivables		
Employer contributions	—	27,469
Employee contributions	—	22,536
Notes receivable from participants	319,289	360,356
Total Receivables	319,289	410,361
 Net Assets Available For Benefits	\$ 26,818,164	\$ 24,722,942

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS

	For The Years Ended December 31,	
	2024	2023
Additions To Net Assets Attributed To:		
Contributions		
Company	\$ 675,205	\$ 667,552
Participants	1,307,386	1,268,553
Rollover	230,797	—
Total Contributions	2,213,388	1,936,105
Deductions From Net Assets Attributed To:		
Benefits paid directly to participants	4,023,908	5,495,079
Administrative expenses	46,352	61,707
Total Deductions	4,070,260	5,556,786
Investment Income		
Net change in fair value of investments	3,569,662	4,044,589
Interest and dividends	352,238	—
Net Investment Income	3,921,900	4,044,589
Interest Income On Notes Receivable From Participants	30,194	18,340
Net Increase	2,095,222	442,248
Net Assets Available For Benefits - Beginning Of Year	24,722,942	24,280,694
Net Assets Available For Benefits - End Of Year	\$ 26,818,164	\$ 24,722,942

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS
December 31, 2024 And 2023

1. Description Of The Plan

The following brief description of Mid-Am Holdings, LLC 401(k) Profit Sharing Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

General

The Plan was established on January 1, 1972, as a defined contribution profit sharing plan that includes a 401(k) provision. The Plan Document was restated effective January 1, 2022. The Plan covers employees of Mid-Am Holdings, LLC (the Company or Plan Sponsor), who have completed one year of service and who are 21 years of age or older. The Plan is also subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

Effective July 1, 2024, the Plan's recordkeeper and trustee became Fidelity Management Trust Company (Fidelity) and a new Plan Document sponsored by Fidelity was adopted. Prior to July 1, 2024, the custodian was American United Life Insurance Company (AUL). Certain assets are still being held by AUL as there were redemption restrictions but were liquidated in April 2025 and moved to Fidelity. As part of the new adoption agreement, the age requirement was reduced from age 21 to age 18.

Effective August 1, 2024, the Plan was amended to include an automatic enrollment provision for all newly eligible employees. Automatic enrollment provides for default deferral contributions of 2% of eligible compensation, as defined in the Plan Document. Contributions are invested in a default investment fund selected by the Company, which is identified to the participant prior to the first automatic contributions. The participant has the option to make changes to deferral percentage and investment allocation at any time.

The Board of Trustees is responsible for oversight of the Plan and determines the appropriateness of the Plan's investment offerings and monitors investment performance.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Contributions

Each year, participants may contribute up to 100% of annual compensation, not to exceed the annual permissible dollar limit under the Internal Revenue Code (IRC). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified plans (rollovers). Both pretax and Roth options are available to participants.

The Company provides for Safe Harbor matching contributions equal to 100% of the matched employee contributions that are not in excess of 3% of the participant's compensation, plus 50% of the amount of the matched employee contributions that exceed 3% of the participant's compensation but, that do not exceed 5% of the participants' compensation.

Non-Safe Harbor matching contributions are contributed at the option of the Company's board of directors and can be made on behalf of each participant who made an elective deferral. There were no Non-Safe Harbor matching contributions made by the Company for the years ended December 31, 2024 or 2023.

The Plan also provides for discretionary matching contributions at the option of the Company's board of directors. No discretionary matching contributions were made for the years ended December 31, 2024 or 2023.

Participant Accounts

Each participant's account is credited with the participant's contributions and the allocation of the Company's contributions and Plan earnings. Allocations of Company contributions and Plan earnings are based on the participant's contributions or account balance, as defined by the Plan Document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are 100% vested in their salary deferral contributions, matching contributions, profit sharing contributions plus actual earnings thereon.

Investment Options

Upon enrollment in the Plan, a participant is permitted to direct contributions in a variety of investment options. Participants may change their investment options at any time. Contributions are invested in these funds as designated by the participant in whole percent increments.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Payment Of Benefits

Upon termination of service due to death, disability, or retirement, a participant may elect to receive a lump sum or make partial withdrawals from the Plan subject to IRS regulations and minimum account balance provisions. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution. A participant may also receive a distribution after attainment of age 59 ½ from all accounts that are fully vested.

Hardship Withdrawals

A participant may make withdrawals from his or her participant deferral contributions account in the event of immediate and heavy financial need, which includes, but not limited to, payments for education expenses, the purchase of a principal residence, or delinquent mortgage payments, and for the repair of damage to the participant's principal residence, as defined by the Plan Document.

Notes Receivable From Participants

A participant may borrow from the Plan with the minimum amount of any loan of \$1,000. In no event can the participant borrow more than \$50,000 or 50% of the participant's vested balance. Loans are for a period not exceeding five years or 15 years for purchase of a principal residence and bear interest at rates commensurate with local prevailing rates and practices. Prior to a Plan amendment in 2013, 30 years for purchase of a residence was allowed. Participants are limited to two loans outstanding at any time. The loans are repaid through payroll deductions, including principal and interest.

Administrative Expenses

All expenses of maintaining the Plan are paid by the Company, with the exception of loan processing and account management fees, which are paid by the Plan. These fees were \$46,352 and \$61,707 for years ended December 31, 2024 and 2023, respectively.

2. Summary Of Significant Accounting Policies

Basis Of Accounting

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

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Estimates And Assumptions

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions to and deductions from net assets during the reporting period. Actual results could differ from those estimates.

Investment Valuation And Income Recognition

Investments, other than fully benefit-responsive investment contracts, are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded as earned on the accrual basis. Dividends are recorded on the ex-dividend date. The net change in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Investment contracts held by a defined-contribution plan are required to be reported at fair value. However, contract value is the relevant measurement attribute for that portion of net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value is considered an appropriate determination of fair value for the American United Life Insurance Company (AUL) AUL Alternate Fix Account and the AUL Stable Value Fund (the Funds), which are fully benefit-responsive funds.

Notes Receivable From Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed as incurred. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Contributions Receivable And Credit Loss Policy

Amounts due for contributions are stated at the amount management expects to collect from outstanding balances less an allowance for expected credit losses. The expected credit losses amount reflects management's best estimate of amounts that will not be collected. This assessment considers historical experience, current conditions and, when appropriate, reasonable and supportable forecasts.

The Plan has concluded that no allowance for current expected credit losses was necessary at December 31, 2024 or 2023.

Payment Of Benefits

Benefits are recorded when paid.

Subsequent Events

Management evaluates subsequent events through the date the financial statements are available for issue, which is the date of the Independent Auditors' Report

3. Certified Investment Information

The following is a summary of the Plan's asset information as of December 31, 2024 and 2023, and for the years then ended, included throughout the Plan's financial statements and supplemental schedule of assets held at end of year, that was prepared by or derived from information certified by AUL and Fidelity, and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from AUL and Fidelity that the information provided to the Plan Administrator related to the following information is complete and accurate.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Accordingly, as permitted by CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information that appears throughout the financial statements and supplemental schedule of assets held at end of year related to the following assets as of December 31:

	<u>2024</u>	<u>2023</u>
Mutual funds	\$ 21,010,529	\$ —
Money market fund	76,411	—
Collective investment trusts	3,231,050	—
Pooled separate accounts	—	22,160,001
Fully benefit-responsive investment contracts at contract value	2,180,885	2,152,580
Notes receivable from participants	319,289	360,356

AUL and Fidelity have also certified to the completeness and accuracy related to the following investment income and interest income on notes receivable from participants for years ended December 31:

	<u>2024</u>	<u>2023</u>
Net change in fair value of investment	\$ 3,569,662	\$ 4,044,589
Interest and dividends	352,238	—
Interest income on notes receivable from participants	30,194	18,340

4. Fair Value Measurements

The Plan utilizes an established framework for measuring fair value of investments. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under standards 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:

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

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

Following is a description of the valuation methodology used for assets measured at fair value:

Mutual Funds And Money Market Fund

Valued at the net asset value (NAV) of shares held by the Plan at year-end. The mutual funds and money market fund held by the Plan are open-end investment companies that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds and money market fund held by the Plan are deemed to be actively traded.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Collective Investment Trusts

Valued at NAV of units of the collective investment trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be a probable that the fund will sell the investment for an amount different than the reported NAV.

All of the collective investment trusts held by the Plan file an annual report on Form 5500 as a direct filing entity. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at fair value under all circumstances including the termination of the Plan. There are no redemption restrictions or unfunded commitments as of December 31, 2024.

Pooled Separate Accounts

Valued at NAV of units held by the Plan at year end. The NAV is determined by dividing the net assets, at fair value, of the fund by the number of units outstanding on the day of valuation. Pooled separate accounts are comprised, primarily, of shares of registered investment companies held through sub-accounts of a separate account of an insurance company. The Plan has concluded that the NAV as adjusted (for mutual fund dividends, mutual fund splits and administrative maintenance charges and other items) and reported by the insurance company approximates fair value of the investments. The NAV, as provided by AUL, is used as a practical expedient to estimate fair value. The investments are redeemable daily at the adjusted NAV under agreements with the insurance company. However, it is possible that the redemptions rights may be restricted or eliminated in the future. Due to the nature of the investments, changes in the market conditions, liquidity requirements, and the economic environment may significantly affect the NAV of the registered investment companies and, consequently, the fair value of the Plan's investments. There are no redemption restrictions or unfunded commitments as of December 31, 2024 or 2023.

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

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value as of:

	December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 21,010,529	\$ —	\$ —	\$ 21,010,529
Money market fund	76,411	—	—	76,411
Total Assets Included In The Fair Value Hierarchy	\$ 21,086,940	\$ —	\$ —	21,086,940
Investments measured at net asset value per share (a)				<u>3,231,050</u>
Total Investments At Fair Value				<u>\$ 24,317,990</u>

	December 31, 2023			
	Level 1	Level 2	Level 3	Total
Investments measured at net asset value per share (a)				<u>\$ 22,160,001</u>

- (a) Investments in collective investment trusts and pooled separate accounts are measured at fair value using the NAV per share (or its equivalent) as a practical expedient, and therefore have not been categorized in the fair value hierarchy. The fair value amounts presented on this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statement of net assets available for benefits.

There have been no changes in the valuation methodologies used at December 31, 2024 or 2023.

5. Fully Benefit-Responsive Investment Contracts

The Plan is invested in two guaranteed investment contracts that are fully benefit-responsive funds held with AUL. The contracts are included in the financial statements at fair value as reported by AUL. As described in Note 2, because the Funds are fully benefit-responsive contract value is the relevant measurement attribute for the Funds; however, contract value is considered an appropriate determination of fair value for the contracts as reported by AUL.

There are no reserves against contract value for credit risk of the contract issuers or otherwise, the crediting interest rate is based on an agreed-upon schedule with the issuer and is reset on a semi-annual basis. The crediting interest rate averaged between 1.50% and 1.70%, during the year ended December 31, 2024. The crediting interest rate averaged 1.00% during the year ended December 31, 2023.

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

Notes To Financial Statements (*Continued*)

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment from the Fund at contract value under all circumstances including the termination of the Plan. After transferring or withdrawing funds a participant must wait 90 days until they may transfer money into the Funds again.

6. Plan Termination

Although it has not expressed any intent to do so, the Company has the right to terminate the Plan subject to the provisions of ERISA. In the event of the termination of the Plan, all participants will remain fully vested in their account balances.

7. Income Tax Status

As of July 1, 2024, the Plan adopted a non-standardized pre-approved plan sponsored by FMR LLC. The pre-approved plan sponsor has received an opinion letter dated June 30, 2020 from the Internal Revenue Service (IRS) which indicates that the pre-approved plan form is in compliance with applicable requirements of the Code. The Company has not received a determination letter with respect to the Plan's qualification. The Plan has been amended since the opinion letter was issued. However, the Plan Sponsor believes the Plan is being operated in compliance with the applicable requirements of the Code, and, therefore, believes that the Plan is qualified and the related trust is tax exempt.

Prior to July 1, 2024, the Plan used a non standardized pre-approved plan sponsored by CCH Incorporated. The pre-approved plan sponsor received an opinion letter dated July 30, 2020.

Accounting principles generally accepted in the United States of America require 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 upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Transactions With Parties In Interest

Certain Plan investments are managed by AUL and Fidelity. In addition, certain participants have outstanding loans with the Plan as of December 31, 2024 and 2023. These transactions qualify as party in interest transactions allowable under ERISA guidelines.

9. Risks And Uncertainties

The Plan invests in various investment securities, which are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

Supplemental Schedules

MID-AM HOLDINGS, LLC

401(k) PROFIT SHARING PLAN

EIN: 87-4079288 PLAN NUMBER: 001
SCHEDULE OF ASSETS HELD AT END OF YEAR
December 31, 2024

Investment	Current Value
Investment Contracts:	
*AUL Alternate Fixed Account	\$ 2,171,336
*AUL Stable Value Fund	9,549
Total Investment Contracts	<u>2,180,885</u>
Collective Investment Trusts	
*Fidelity Large Cap Growth Index Fund	1,139,264
International Equity R1	436,465
Putnam Large Cap Value Fund Class A	1,655,321
Total Collective Investment Trusts	<u>3,231,050</u>
Money Market Fund	
*Fidelity Government Money Market Fund	<u>76,411</u>
Mutual Funds	
American Funds American Balanced R6	438,707
DFA Emerging Markets Core Equity	181,479
DFA U.S. Small Cap Value	278,440
DFA Global Equity Portfolio Institutional Class	897
DFA International Small Company Portfolio Institutional Class	67,352
DFA Inflation-Protected Securities Portfolio	54,696
DFA Real Estate Securities Portfolio Institutional Class	253,512
Franklin Small Cap Growth Fund Class R6	312,428
*Fidelity U.S. Bond Index Fund	1,653,281
*Fidelity 500 Index Fund	3,469,437
*Fidelity Mid Cap Index Fund	477,076
*Fidelity Small Cap Index Fund	1,129,904
*Fidelity International Index Fund	984,632
*Fidelity Freedom Index 2020 Investor	26,692
*Fidelity Freedom Index 2025 Investor	44,891
*Fidelity Freedom Index 2030 Investor	115,730
*Fidelity Freedom Index 2035 Investor	26,550
*Fidelity Freedom Index 2040 Fund	359,812
*Fidelity Freedom Index 2045 Investor	49,698
*Fidelity Freedom Index 2050 Investor	110,989
*Fidelity Freedom Index 2055 Investor	31,897
*Fidelity Freedom Index 2060 Investor	13,802
*Fidelity Freedom Index 2065 Investor	88,557
*Fidelity Large Cap Growth Index Fund	3,986,897
*Fidelity Large Cap Value Index	308,743
*Fidelity Short-Term Bond Index Fund	725,705
*Fidelity Mid Cap Growth Index	2,776,638
Franklin DynaTech Fund Class R6	1,474,193
MFS Mid Cap Value R6	1,082,652
JPMorgan Short Duration Bond Fund Class R6	71,564
PGIM High Yield Fund- Class R6	162,604
DFA International Core Equity I	251,074
Total Mutual Funds	<u>21,010,529</u>
*Notes Receivable From Participants - interest rates ranging from 4.25% to 9.50%, maturing at various dates through April 2032	
	<u>319,289</u>
	<u><u>\$ 26,818,164</u></u>

*Represents a party in interest transaction allowable under ERISA regulations.

The above information is a required disclosure for IRS Form 5500, Schedule H, Part IV, line 4i.

See the independent auditors' report.

Page 19

MID-AM HOLDINGS, LLC
401(k) PROFIT SHARING PLAN

EIN: 87-4079288 PLAN NUMBER: 001
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
For The Year Ended December 31, 2024

Participant Contributions Transferred Late To The Plan (Including Loan Repayments)	Total That Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under Voluntary Fiduciary Correction Program
	Contributions Not Corrected	Contribution Corrected Outside Voluntary Fiduciary Correction Program	Contribution Pending Correction In Voluntary Fiduciary Correction Program	
\$ 14,232	\$ —	\$ 14,232	\$ —	\$ —

The above information is a required disclosure for IRS Form 5500, Schedule H, Part IV, line 4a.