

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

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.

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: FOURTH EDITION INC. PENSION PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1995
2a Plan sponsor's name (employer, if for a single-employer plan): FOURTH EDITION INC.
2b Employer Identification Number (EIN): 22-1734198
2c Plan Sponsor's telephone number: 201-280-5501
2d Business code (see instructions): 531390

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

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

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

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
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	563
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)	2
	6a(2)	2
	6b	199
	6c	176
	6d	377
	6e	29
	6f	406
	6g(1)	
6g(2)		
6h		0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
1A 1I 3H

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code _____

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

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

A Name of plan <u>FOURTH EDITION INC. PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>FOURTH EDITION INC.</u>	D Employer Identification Number (EIN) <u>22-1734198</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>44147443</u>
	b Actuarial value	2b	<u>44147443</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>370</u>	<u>32024545</u>
	b For terminated vested participants	<u>201</u>	<u>5953024</u>
	c For active participants	<u>2</u>	<u>302394</u>
	d Total	<u>573</u>	<u>38279963</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>8.00 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>611491</u>
	c Target normal cost	6c	<u>611491</u>

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

SIGN HERE		
	Signature of actuary	<u>08/14/2025</u> Date
	<u>JEANNINE JODHAN</u> Type or print name of actuary	<u>23-07262</u> Most recent enrollment number
	<u>MANULIFE JOHN HANCOCK</u> Firm name	<u>781-619-2000</u> Telephone number (including area code)
	<u>200 BERKELEY STREET BOSTON, MA 02116</u> Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>11.43</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>8.00</u> %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	115.32 %
15	Adjusted funding target attainment percentage	15	115.32 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	103.43 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:				
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	
Totals ▶			18(b)	0	18(c)	0

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

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

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

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

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

21 Discount rate:

a Segment rates:	1st segment: 8.00 %	2nd segment: 8.00 %	3rd segment: 8.00 %	<input type="checkbox"/> N/A, full yield curve used
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b Applicable month (enter code) **21b** 0

22 Weighted average retirement age **22** 62

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment..... Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	31a	611491
b Excess assets, if applicable, but not greater than line 31a	31b	611491

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment.....	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount..... **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)..... **34** 0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)..... **36** 0

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 0

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b	0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0

40 Unpaid minimum required contributions for all years..... **40** 0

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

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

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 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 FOURTH EDITION INC. PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 FOURTH EDITION INC.	D Employer Identification Number (EIN) 22-1734198	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

JOHN HANCOCK RETIREMENT

01-0233346

(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 62 64	RETAINED BY EMPLOYER	121254	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

SLC MANAGEMENT

100 NORTHFIELD DRIVE
WINDSOR, CT 06095

(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	RETAINED BY EMPLOYER	54553	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

CAPTRUST FINANCIAL ADVISORS LLC

45-0479693

(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	RETAINED BY EMPLOYER	33700	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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)

ROSENBERG RICH BAKER BERMAN, P.A.

22-3271252

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	RETAINED BY EMPLOYER	18000	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

THE BANK OF NEW YORK MELLON

13-5160382

(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?
18	RETAINED BY EMPLOYER	14088	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

(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 <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

3. If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

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

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

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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

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

A Name of plan <u>FOURTH EDITION INC. PENSION PLAN</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>FOURTH EDITION INC.</u>	D Employer Identification Number (EIN) <u>22-1734198</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>DB GROWTH PORTFOLIO</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY CIT</u>		
c EIN-PN <u>82-0737797-187</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>11277094</u>
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)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan FOURTH EDITION INC. PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 FOURTH EDITION INC.	D Employer Identification Number (EIN) 22-1734198

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.

		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	40	276861
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	229330	177569
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1676783	1406619
(2) U.S. Government securities	1c(2)	5586716	2468307
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	11513234	10983656
(B) All other	1c(3)(B)	7537500	5559892
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	17351081	11277094
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	222555	103203
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	60450	56931

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	44177689	32310132
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	30246	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	30246	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	44147443	32310132

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	53267	
(B) U.S. Government securities.....	2b(1)(B)	66615	
(C) Corporate debt instruments.....	2b(1)(C)	781655	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	3650	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		905187
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	16588886	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	16748047	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		-159161
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-428095	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-428095

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		1821013
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		12759
c Other income	2c		600
d Total income. Add all income amounts in column (b) and enter total	2d		2152303

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3907507	
(2) To insurance carriers for the provision of benefits	2e(2)	9570000	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		13477507
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	121254	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	18000	
(5) Investment advisory and investment management fees	2i(5)	88253	
(6) Bank or trust company trustee/custodial fees	2i(6)	14088	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)	2496	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	268016	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		512107
j Total expenses. Add all expense amounts in column (b) and enter total	2j		13989614

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-11837311
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: ROSENBERG RICH BAKER BERMAN, P.A.

(2) EIN: 22-3271252

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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 546616.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>FOURTH EDITION INC. PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>FOURTH EDITION INC.</u>	D Employer Identification Number (EIN) <u>22-1734198</u>	

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

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 80-0709115

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		4
---	--	---

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

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

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

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

Fourth Edition Inc. Pension Plan

Financial Statements

December 31, 2024 and 2023

**Fourth Edition Inc. Pension Plan
Index to the Financial Statements
Years Ended December 31, 2024 and 2023**

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Independent Auditor's Report

To the Administrative Committee of
the Fourth Edition, Inc. Pension Plan

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

We have performed audits of the accompanying financial statements of the Fourth Edition, Inc. Pension Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements (the "Financial Statements").

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 two 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 14 to the financial statements, is complete and accurate.

Opinion on the Financial Statements

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

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the financial statements referred to above 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 the institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the Financial Statements

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Fourth Edition, Inc. Pension 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.



ROSENBERG RICH BAKER BERMAN, P.A.

To the Administrative Committee of
the Fourth Edition, Inc. Pension Plan

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, which raise substantial doubt about the Fourth Edition, Inc. Pension Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Fourth Edition, Inc. Pension 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, which raise substantial doubt about the Fourth Edition, Inc. Pension Plan's ability to continue as a going concern for a reasonable period of time.



ROSENBERG RICH BAKER BERMAN, P.A.

To the Administrative Committee of
the Fourth Edition, Inc. Pension Plan

Auditor's Responsibilities for the Audit of the Financial Statements (continued)

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.

Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) and Schedule of Reportable Transactions 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agrees to or are 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 its 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 are derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.



ROSENBERG RICH BAKER BERMAN, P.A.

To the Administrative Committee of
the Fourth Edition, Inc. Pension Plan

Supplemental Schedules Required by ERISA (continued)

- the information in the supplemental schedules relates to assets held by and certified to by two qualified institutions agrees to or are derived from, in all material respects, the information prepared and certified by the institutions that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Rosenberg Rich Baker Berman, P.A.

Somerset, New Jersey
September 29, 2025

Fourth Edition Inc. Pension Plan
Statements of Net Assets Available for Plan Benefits
December 31, 2024 and 2023

	2024	2023
Assets		
Investments		
Investments, at fair value	\$ <u>32,132,563</u>	\$ <u>43,948,319</u>
Total investments	<u>32,132,563</u>	<u>43,948,319</u>
Receivables		
Accrued interest	<u>177,569</u>	<u>229,330</u>
Total Receivables	<u>177,569</u>	<u>229,330</u>
Cash and cash equivalents	<u>-</u>	<u>40</u>
Total Assets	<u>32,310,132</u>	<u>44,177,689</u>
Liabilities		
Payable - unsettled investment trades	<u>-</u>	<u>30,246</u>
Total Liabilities	<u>-</u>	<u>30,246</u>
Net assets available for plan benefits	\$ <u><u>32,310,132</u></u>	\$ <u><u>44,147,443</u></u>

Fourth Edition Inc. Pension Plan
Statements of Changes in Net Assets Available for Plan Benefits
For the Years Ended December 31, 2024 and 2023

	2024	2023
Additions to Net Assets		
Investment income:		
Interest and dividends	\$ 918,546	\$ 873,643
Net appreciation in fair value of investments	1,233,757	3,634,570
Less: investment expenses	<u>(102,341)</u>	<u>(136,843)</u>
Total investment income	<u>2,049,962</u>	<u>4,371,370</u>
Total Additions to Net Assets	<u>2,049,962</u>	<u>4,371,370</u>
Deductions from Net Assets		
Purchase of annuity contract	9,570,000	-
Pension benefits paid to retirees	3,907,507	5,531,782
Administrative expenses	<u>409,766</u>	<u>690,139</u>
Total Deductions from Net Assets	<u>13,887,273</u>	<u>6,221,921</u>
Net decrease	(11,837,311)	(1,850,551)
Net Assets Available for Plan Benefits, beginning of year	<u>44,147,443</u>	<u>45,997,994</u>
Net Assets Available for Plan Benefits, end of year	<u>\$ 32,310,132</u>	<u>\$ 44,147,443</u>

Fourth Edition Inc. Pension Plan
Notes to Financial Statements
For the Years Ended December 31, 2024 and 2023

1. Description of Plan

The following description of the Fourth Edition Inc. Pension Plan (the “Plan”) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan’s provisions.

General

The Plan is a defined benefit pension plan covering certain eligible employees of Fourth Edition Inc. (the “Company”). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

The Company announced a decision to freeze Pension Plan benefits for all participants on February 12, 2007. Benefits accrued under the Company plan remain intact for participants until retirement but will not increase beyond their value as of March 31, 2007. On July 6, 2016, the Company sold a majority of its assets to Gannett Satellite Information Network, LLC (“Gannett”) resulting in the termination of all but seven of the Company’s employees. As of December 31, 2024, there were two active participants in the Plan. Remaining participants will continue to earn credit for years of service solely for purposes of vesting and eligibility for early retirement.

Eligibility

Employees are eligible for participation in the Plan upon attaining age 21 and completing one year of service (minimum 1,000 hours). The Plan was amended effective January 1, 2004 such that new employees whose commencement date is after December 31, 2003 will not be covered under the Plan.

Vesting

Participants with five or more years of service are entitled to a 100% non-forfeitable interest in their accrued benefit. If participants terminate their employment before rendering five years of service, they forfeit the right to receive their accumulated plan benefits.

Funding Policy

The Company’s policy is to fund contributions to the Plan on an actuarial basis based upon the minimum funding requirement of Internal Revenue Code Sections 412 and 430, plus amounts required under an agreement entered into with the Pension Benefits Guarantee Corporation (“PBGC”) dated July 12, 2017. See Note 10 for information on minimum funding requirements.

Pension Benefits

Participants are entitled to payment of accrued benefits beginning at normal retirement (age 65). Participants may elect early retirement, with a reduced benefit, provided they have attained age 55 and have completed ten years of service. Participants should refer to the plan document for information regarding how benefits are calculated and form of payment.

Upon the death of a vested married participant, the surviving spouse will be entitled to receive a benefit as if the participant had:

- separated from employment on the date of his death
- survived to benefit commencement date
- chosen to receive benefits under the 50% joint and survivor form of payment and died on the following day.

A beneficiary of a full-time employee who retired after age 55 with ten years of benefit service (through March 31, 2007) had been eligible to receive a lump-sum benefit of \$5,000 upon the death of the employee. This benefit was eliminated by Plan amendment, effective July 1, 2016.

Fourth Edition Inc. Pension Plan
Notes to Financial Statements
For the Years Ended December 31, 2024 and 2023

1. Description of Plan (continued)

Pension Benefits (continued)

As of November 1, 2018 and effective January 1, 2019, the Plan purchased a group annuity contract from Mutual of America Life Insurance Company in the amount of \$12,192,112 to settle liabilities associated with certain benefits arising under the Plan.

As of July 29, 2021 and effective October 1, 2021, the Plan purchased a group annuity contract from Mutual of America Life Insurance Company in the amount of \$7,155,056 to settle liabilities associated with certain benefits arising under the Plan.

As of June 24, 2024 and effective August 1, 2024, the Plan purchased a group annuity contract from MetLife, Inc., in the amount of \$9,570,000 to settle liabilities associated with certain benefits arising under the Plan.

2. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid by the Plan, as provided by the plan document. For the year ended December 31, 2024, these expenses included PBGC premiums paid of \$260,131 and contract administration and other professional fees.

Investment Valuation and Income Recognition

Money Market:

The Plan's investment in a money market represents an investment in Vanguard Federal Money Market fund. The investment in the money market fund is measured at fair value. See Note 5 for a discussion of fair value measurements.

Registered Investment Companies:

Investments in mutual funds are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Board of Trustees determines the Plan's valuation policies utilizing information provided by its investment advisor. See Note 5 for a discussion of fair value measurements.

Government Securities and Corporate Bonds:

Investments are valued based on either quoted prices in an active market or an evaluation of bid prices performed by third party vendors. See Note 5 for a discussion of fair value measurements.

**Fourth Edition Inc. Pension Plan
Notes to Financial Statements
For the Years Ended December 31, 2024 and 2023**

2. Summary of Significant Accounting Policies (continued):

Investment Valuation and Income Recognition (continued)

Collective Investment Trust:

These types of investments are valued at net asset value ("NAV"). 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 underlying investments held by the trust less its liabilities.

3. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service that employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, and (b) present employees or their beneficiaries.

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

The present value of vested benefits under the Plan was calculated by the Plan's actuary as of January 1, 2024 and 2023. The significant actuarial assumptions used in the valuation were as follows:

Assumed rate of interest:	For the January 1, 2024 and 2023 valuations, the rate of return was assumed to be 5.86% and 5.30%, respectively.
Valuation of assets:	Market value
Mortality basis:	January 1, 2024 and 2023 valuations - Pri-2012 Total Dataset Mortality Table (Scale MP-2021)
Normal retirement:	Later of attainment of age 65 or the fifth anniversary of employment

Actuarial assumptions for the period before normal retirement include factors for salary progression, mortality, and termination of employment, disability, and early retirement.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

Following is a comparison of the actuarial present value of accumulated plan benefits as of January 1, 2024 and 2023 per the Plan's actuary:

	<u>2024</u>	<u>2023</u>
Participants currently receiving payments	\$ 36,742,471	\$ 38,998,455
Other vested benefits	<u>8,069,512</u>	<u>10,386,102</u>
	44,811,983	49,384,557
Non-vested benefits	<u>-</u>	<u>-</u>
	<u>\$ 44,811,983</u>	<u>\$ 49,384,557</u>

**Fourth Edition Inc. Pension Plan
Notes to Financial Statements
For the Years Ended December 31, 2024 and 2023**

3. Actuarial Present Value of Accumulated Plan Benefits (continued)

The change in actuarial present value of all accumulated plan benefits during the year ended January 1, 2024 is as follows:

Actuarial present value as of January 1, 2023	\$ 49,384,557
Changes due to:	
Decrease in the discount period	2,472,682
Change in actuarial assumptions	(1,991,313)
Benefits accumulated and net experience gains and losses	477,839
Benefits paid	<u>(5,531,782)</u>
Actuarial present value as of January 1, 2024	<u>\$ 44,811,983</u>

4. Investments

During the years ended December 31, 2024 and 2023, the Plan's investments (including investments bought and sold as well as held during the year) appreciated in fair value by \$1,233,757 and \$3,634,570, respectively.

5. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2 Inputs to the valuation methodology include:

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

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

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

Fourth Edition Inc. Pension Plan
Notes to Financial Statements
For the Years Ended December 31, 2024 and 2023

5. Fair Value Measurements (continued)

Following is a description of the valuation methodologies used for assets at fair value. There were no changes in valuation methodology for the year ended December 31, 2024.

Money market: This interest-bearing account is measured at cost, which approximates fair value for this asset due to the highly liquid nature of the investment.

Registered investment companies: Investments in registered investment companies are valued at the net asset value of shares held by the plan at year-end. These mutual funds are traded on an active market (level 1).

Government securities and corporate bonds: Fixed rate U.S. Treasury notes and bonds are valued at the closing price reported in the active market in which the individual security is traded (level 1). Other government securities and corporate bonds are valued based on an evaluation of bid prices performed by third party vendors (level 2).

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

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

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Interest-bearing cash	\$ 1,683,481	\$ -	\$ -	\$ 1,683,481
Government securities	637,037	1,831,270	-	2,468,307
Corporate bonds	-	16,543,548	-	16,543,548
Registered investment companies	<u>160,133</u>	-	-	<u>160,133</u>
Total investments at fair value	<u>\$ 2,480,651</u>	<u>\$ 18,374,818</u>	<u>\$ -</u>	<u>\$ 20,855,469</u>
Common / Collective Trusts at NAV*				<u>11,277,094</u>
Total investments				<u>\$ 32,132,563</u>

	Assets at Fair Value as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Interest-bearing cash	\$ 1,676,784	\$ -	\$ -	\$ 1,676,784
Government securities	3,505,399	2,081,317	-	5,586,716
Corporate bonds	-	19,050,734	-	19,050,734
Registered investment companies	<u>283,004</u>	-	-	<u>283,004</u>
Total investments at fair value	<u>\$ 5,465,187</u>	<u>\$ 21,132,051</u>	<u>\$ -</u>	<u>\$ 26,597,238</u>
Common / Collective Trusts at NAV*				<u>17,351,081</u>
Total investments				<u>\$ 43,948,319</u>

(* In accordance with Subtopic 820-15, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statement of net assets available for benefits.

Fourth Edition Inc. Pension Plan
Notes to Financial Statements
For the Years Ended December 31, 2024 and 2023

5. Fair Value Measurements (continued)

The following table sets forth additional disclosures of Plan's investments whose fair value is estimated using net asset value per share (or its equivalent) as of December 31, 2024 and 2023:

	<u>Fair Value</u>	<u>December 31, 2024</u>		
		<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Common Collective Trust:				
Wilmington Trust DB Gr Inst	\$ 11,277,094	\$0	Daily	5 days**
Total Common Collective Trust	<u>\$ 11,277,094</u>			

	<u>Fair Value</u>	<u>December 31, 2023</u>		
		<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Common Collective Trust:				
Wilmington Trust DB Gr Inst	\$ 17,351,081	\$0	Daily	5 days**
Total Common Collective Trust	<u>\$ 17,351,081</u>			

(**) *The Fund requires the Company to provide a five day written notice for withdrawals which will exceed \$1 million or 10% of the assets invested in each fund.*

Transfers Between Levels

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within the fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

We evaluate the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits.

6. Plan Termination

The Company may terminate or partially terminate the Plan. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- A. Benefits attributable to employee contributions, taking into account those paid out before termination.
- B. Annuity benefits that former employees and their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
- C. Other vested benefits insured by the Pension Benefit Guaranty Corporation ("PBGC"), a U.S. Government agency, up to the applicable limitations as discussed below.
- D. All other vested benefits, that is, vested benefits not insured by the PBGC.
- E. All nonvested benefits.

Fourth Edition Inc. Pension Plan
Notes to Financial Statements
For the Years Ended December 31, 2024 and 2023

6. Plan Termination (continued)

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees.

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

7. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risks 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 the amounts reported in the statements of net assets available for benefits.

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

8. Plan Amendment

Effective as of July 17, 2023, the Plan was amended, to offer a limited-time lump sum window benefit to certain participants in the Plan to allow such participants a one-time voluntary option to receive a lump sum distribution in settlement of the Plan's pension obligation. The pension benefits paid to retirees for the year ended December 31, 2023 included approximately \$1.1 million in such lump sum distributions.

9. Qualified Tax Status

The Plan received a favorable determination letter from the Internal Revenue Service dated September 17, 2014. The Plan has been amended since receiving the determination letter. The Plan administrator and counsel believe it is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code.

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 Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2021.

Fourth Edition Inc. Pension Plan
Notes to Financial Statements
For the Years Ended December 31, 2024 and 2023

10. Plan's Funding Status

On March 25, 2021, the Plan elected to apply the alternative minimum funding standards under 430(m)(3) of the Code as stated under the American Rescue Plan Act of 2021 (the "ARP") specifically with relief for Community Newspapers effective for the plan years beginning on January 1, 2018. The ARP, among other things, includes several relief provisions available to companies of a community newspaper plan under which no participant has had an increase in accrued benefits after April 2, 2019. Section 430(m) permits the Company to elect to have alternative minimum funding standards apply to the plan instead of the minimum funding requirements that otherwise would apply under section 430.

Due to the Plan's election under 430(m)(3) of the Code effective for the plan years beginning on January 1, 2018, the Plan was not and will not be subject to any minimum required contribution ("MRC") for the plan years 2023 and 2024.

As further described in Note 12, the Company is subject to a funding obligation under ERISA Section 4062(e), and the Company believes it is current with its required funding of that obligation. As such, the Company has determined that the Plan has met the minimum funding requirements under ERISA for Plan year 2024.

11. Exempt Party-in-Interest Transactions

The Plan's trustee is John Hancock Trust Company LLC. The Plan's custodians are John Hancock Trust Company LLC and Bank of New York Mellon/BNY Mellon, N.A. ("the investment custodians"). The Plan has investment activity within the investment custodians, which qualify as party-in-interest transactions.

The Company (the Plan Sponsor) performs certain administrative services to the Plan. During the years ended December 31, 2024 and 2023, such administration costs reimbursed to the Plan Sponsor amounted to \$7,400 and \$1,091, respectively. In addition, certain administrative functions are performed by officers and employees of the Company (who may also be participants in the Plan) at no cost to the Plan.

These transactions are not deemed prohibited party-in-interest transactions because they are covered by statutory or administrative exemptions from the IRC and ERISA's rules on prohibited transactions.

12. Commitments

As indicated in Note 1, the Plan became frozen and additional benefits will not accrue under the Plan. The Company is responsible for making sure that the Plan has enough money to fund the benefits that were earned prior to the freeze date. The Company has agreed to fund the minimum required contributions until the Plan is terminated. (See Note 10).

Under an agreement entered into with the PBGC in July 2017 (the "Resolution"), in order to satisfy its ERISA Section 4062(e) obligation resulting from the substantial cessation of its publication operations described in Note 1, the Company is required to make additional annual contributions to the Plan each September 1st for a seven-year period that began in 2017.

For plan year ended December 31, 2022, the Company was required to make the last additional annual contribution for \$3,920,272 due September 1, 2023 (the "2022 Additional Contribution") in order to satisfy its ERISA Section 4062(e) obligation resulting from the substantial cessation of its publication operations for a seven-year period that began in 2017. On August 31, 2023, the agreement between PBGC and the Company was amended with respect to the additional contribution in the amount of \$3,920,272 due to the Plan on September 1, 2023. As of October 5, 2023 PBGC agreed to forbear from taking any enforcement action so long as that contribution is made on or before November 3, 2023. The Company settled the 2022 Additional Contribution in full during the year ended December 31, 2023.

**Fourth Edition Inc. Pension Plan
Notes to Financial Statements
For the Years Ended December 31, 2024 and 2023**

13. Subsequent Events

The Plan's management has evaluated subsequent events through September 29, 2025, the date the financial statements were available to be issued, and there were no subsequent events requiring adjustments to the financial statements or disclosures.

14. Information Certified by the Plan Custodians

Certain information related to the investments disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2024 and 2023, net appreciation in fair value of investments, and interest and dividends for the years then ended, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by John Hancock Trust Company LLC and Bank of New York Mellon/BNY Mellon, N.A. (the investment custodians).

15. Differences Between Financial Statement and Form 5500

The following is a reconciliation of the changes in net assets available for benefits per the financial statement to the Form 5500 for the years ended December 31:

	<u>2024</u>	<u>2023</u>
Net increase (decrease) in net assets available for benefits per the financial statements	\$ (11,837,311)	\$ (1,850,551)
Net change in employer contribution receivable	<u>-</u>	<u>3,920,272</u>
Net income (loss) per Form 5500	<u>\$ (11,837,311)</u>	<u>\$ 2,069,721</u>

Supplemental Schedules

Fourth Edition Inc. Pension Plan
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
December 31, 2024

Three-digit Plan Number 001
 EIN: 22-1734198

(a)	(b) Identity of issue, borrower, lessor, or similar part	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
*	John Hancock	Interest-Bearing Cash	\$ 276,861	\$ 276,861
	Vanguard Fed Money Market	1,406,620 shares	1,406,620	1,406,620
	Wilmington Trust DB Gr Inst	590,146 shares	6,869,289	11,277,094
*	BNY Mellon	See Attachment	<u>20,728,053</u>	<u>19,171,988</u>
	TOTAL		<u>\$ 29,280,823</u>	<u>\$ 32,132,563</u>

*Indicates a party-in-interest as defined in the Employee Security Act of 1974.



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TRDNY NYYF10470002 ANNUAL FINAL 230103 INVESTMENT DETAIL 2024-12-31 CYCLE A 23:01:04 RUN DATE: 14-MAR-25
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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
<u>INVESTMENTS CASH EQUIVALENTS</u>					
103,202.6400	FIDELITY INV MMKT TREAS 680 VAR RT 12/31/2049 DD 09/22/11	103,202.64	100.0000	103,202.64	0.00
TOTAL INVESTMENTS CASH EQUIVALENTS					
<u>INVESTMENTS FIXED INCOME SECURITIES</u>					
105,000.0000	AT&T INC 4.350% 03/01/2029 DD 02/19/19	107,405.76	97.8860	102,780.30	4,625.46-
15,000.0000	AT&T INC 1.650% 02/01/2028 DD 08/04/20	15,113.26	90.9280	13,639.20	1,474.06-
100,000.0000	ABBVIE INC 5.050% 03/15/2034 DD 02/26/24	99,972.80	98.8940	98,894.00	1,078.80-
95,000.0000	AERCAP IRELAND CAPITAL DAC / A 3.000% 10/29/2028 DD 10/29/21	88,412.70	92.5740	87,945.30	467.40-
210,000.0000	ALLSTATE CORP/THE 4.200% 12/15/2046 DD 12/08/16	194,732.85	80.3690	168,774.90	25,957.95-
245,000.0000	AMAZON.COM INC 2.500% 06/03/2050 DD 06/03/20	208,849.75	59.7630	146,419.35	62,430.40-
225,000.0000	AMEREN ILLINOIS CO 3.700% 12/01/2047 DD 11/28/17	200,287.90	75.3960	169,641.00	30,646.90-
145,000.0000	AMERICAN ELECTRIC POWER CO INC 5.750% 11/01/2027 DD 11/02/22	146,912.65	102.4640	148,572.80	1,660.15



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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
155,000.0000	AMERICAN EXPRESS CO VAR RT 07/27/2029 DD 07/28/23	156,513.60	101.1160	156,729.80	216.20
100,000.0000	AMERICAN HONDA FINANCE CORP 5.850% 10/04/2030 DD 10/04/23	104,784.00	104.1400	104,140.00	644.00-
55,000.0000	AMERICAN HONDA FINANCE CORP 4.400% 09/05/2029 DD 09/05/24	54,934.00	97.2270	53,474.85	1,459.15-
160,000.0000	AMGEN INC 2.300% 02/25/2031 DD 05/06/20	134,462.60	85.1600	136,256.00	1,793.40
195,000.0000	ANHEUSER-BUSCH INBEV WORLDWIDE 5.450% 01/23/2039 DD 01/23/19	194,618.16	100.2640	195,514.80	896.64
185,000.0000	ELEVANCE HEALTH INC 4.100% 05/15/2032 DD 04/29/22	178,060.75	92.4850	171,097.25	6,963.50-
225,000.0000	APPLE INC 4.375% 05/13/2045 DD 05/13/15	239,916.33	88.4020	198,904.50	41,011.83-
160,000.0000	ARES CAPITAL CORP 7.000% 01/15/2027 DD 08/03/23	161,311.40	103.6300	165,808.00	4,496.60
60,000.0000	ARTHUR J GALLAGHER & CO 5.150% 02/15/2035 DD 12/19/24	59,226.35	97.6370	58,582.20	644.15-
65,000.0000	ASTRAZENECA PLC 3.000% 05/28/2051 DD 05/28/21	46,048.60	65.5020	42,576.30	3,472.30-
105,000.0000	AVALONBAY COMMUNITIES INC 5.350% 06/01/2034 DD 05/14/24	104,675.45	100.4690	105,492.45	817.00



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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
140,000.0000	BHP BILLITON FINANCE USA LTD 4.900% 02/28/2033 DD 02/28/23	141,571.10	98.2900	137,606.00	3,965.10-
80,000.0000	BBCMS MORTGAGE TRUST 20 C22 AS VAR RT 11/15/2056 DD 11/01/23	82,519.78	110.0970	88,077.60	5,557.82
130,000.0000	BMO 2023-C7 A5 6.160% 12/15/2056 DD 12/01/23	133,899.39	105.8900	137,657.00	3,757.61
80,000.0000	BMO 2022-C2 MORTGAGE TRU C2 AS VAR RT 07/15/2054 DD 07/01/22	78,565.34	95.4750	76,380.00	2,185.34-
280,000.0000	BANK OF AMERICA CORP VAR RT 06/14/2029 DD 06/14/21	265,079.69	90.7380	254,066.40	11,013.29-
215,000.0000	BANK OF NOVA SCOTIA/THE 2.450% 02/02/2032 DD 01/10/22	187,358.75	83.4850	179,492.75	7,866.00-
175,000.0000	TRUIST BANK VAR RT 09/17/2029 DD 09/16/19	170,171.15	96.5470	168,957.25	1,213.90-
155,000.0000	BLACKSTONE PRIVATE CREDIT FUND 2.625% 12/15/2026 DD 06/15/22	133,724.60	95.2810	147,685.55	13,960.95
105,000.0000	BORGWARNER INC 4.950% 08/15/2029 DD 08/16/24	106,227.45	99.4860	104,460.30	1,767.15-
190,000.0000	BP CAPITAL MARKETS AMERICA INC 2.721% 01/12/2032 DD 01/12/22	172,268.75	85.5740	162,590.60	9,678.15-
55,000.0000	BRIGHTHOUSE FINANCIAL INC 3.700% 06/22/2027 DD 12/22/17	52,560.95	97.0270	53,364.85	803.90



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105,000.0000	BRISTOL-MYERS SQUIBB CO 5.900% 11/15/2033 DD 11/13/23	106,973.40	104.9920	110,241.60	3,268.20
105,000.0000	BURLINGTON NORTHERN SANTA FE L 5.150% 09/01/2043 DD 08/22/13	116,123.30	95.8030	100,593.15	15,530.15-
195,000.0000	CVS HEALTH CORP 1.750% 08/21/2030 DD 08/21/20	169,341.75	81.3120	158,558.40	10,783.35-
50,000.0000	CALIFORNIA ST 7.300% 10/01/2039 DD 10/15/09	57,835.50	113.8610	56,930.50	905.00-
150,000.0000	CANADIAN NATIONAL RAILWAY CO 3.650% 02/03/2048 DD 02/06/18	140,059.55	75.3530	113,029.50	27,030.05-
180,000.0000	CAPITAL ONE FINANCIAL CORP VAR RT 05/10/2028 DD 05/09/22	177,529.25	99.6710	179,407.80	1,878.55
130,000.0000	CENTERPOINT ENERGY RESOURCES C 1.750% 10/01/2030 DD 10/01/20	112,471.05	83.8170	108,962.10	3,508.95-
50,000.0000	CHUBB INA HOLDINGS LLC 5.000% 03/15/2034 DD 03/07/24	51,454.50	98.8440	49,422.00	2,032.50-
120,000.0000	CISCO SYSTEMS INC 5.500% 01/15/2040 DD 11/17/09	163,941.90	100.9000	121,080.00	42,861.90-
55,000.0000	CISCO SYSTEMS INC 5.050% 02/26/2034 DD 02/26/24	54,764.20	99.7450	54,859.75	95.55
200,000.0000	CITIGROUP INC VAR RT 01/29/2031 DD 01/29/20	186,364.55	88.4680	176,936.00	9,428.55-



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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
100,000.0000	CITIGROUP COMMERCIAL MOR P7 AS 3.915% 04/14/2050 DD 04/01/17	95,121.09	94.4660	94,466.00	655.09-
90,000.0000	COMCAST CORP 3.400% 07/15/2046 DD 07/19/16	95,368.95	70.2980	63,268.20	32,100.75-
130,000.0000	COMMONWEALTH EDISON CO 3.700% 03/01/2045 DD 03/02/15	108,637.10	76.3910	99,308.30	9,328.80-
195,000.0000	CONAGRA BRANDS INC 1.375% 11/01/2027 DD 10/16/20	178,052.25	90.7960	177,052.20	1,000.05-
120,000.0000	CONOCOPHILLIPS CO 5.300% 05/15/2053 DD 05/23/23	118,341.30	92.6150	111,138.00	7,203.30-
180,000.0000	CONSOLIDATED EDISON CO OF NEW 4.450% 03/15/2044 DD 03/06/14	178,563.61	85.4940	153,889.20	24,674.41-
125,000.0000	COREBRIDGE FINANCIAL INC VAR RT 12/15/2052 DD 12/15/22	127,712.50	102.6110	128,263.75	551.25
125,000.0000	COPT DEFENSE PROPERTIES LP 2.000% 01/15/2029 DD 08/11/21	114,843.10	88.0130	110,016.25	4,826.85-
200,000.0000	DTE ELECTRIC CO 2.250% 03/01/2030 DD 02/26/20	187,132.45	88.1640	176,328.00	10,804.45-
20,000.0000	DEERE & CO 3.100% 04/15/2030 DD 03/30/20	18,080.35	91.9600	18,392.00	311.65
110,000.0000	JOHN DEERE CAPITAL CORP 5.050% 06/12/2034 DD 06/11/24	109,297.05	99.6340	109,597.40	300.35



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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
75,000.0000	DRIVE AUTO RECEIVABLES TRU 2 D 4.940% 05/17/2032 DD 09/25/24	74,986.16	98.1430	73,607.25	1,378.91 -
165,000.0000	DRIVE AUTO RECEIVABLES TRU 1 C 5.430% 11/17/2031 DD 02/21/24	164,966.24	100.4910	165,810.15	843.91
210,000.0000	DUKE ENERGY CORP 4.300% 03/15/2028 DD 08/11/22	205,607.11	98.4380	206,719.80	1,112.69
50,000.0000	ENERGY TRANSFER LP 6.400% 12/01/2030 DD 10/13/23	53,690.00	105.6690	52,834.50	855.50 -
150,000.0000	ENTERPRISE PRODUCTS OPERATING 2.800% 01/31/2030 DD 01/15/20	133,411.50	90.4270	135,640.50	2,229.00
120,000.0000	EVERSOURCE ENERGY 2.900% 03/01/2027 DD 02/25/22	113,128.80	96.0020	115,202.40	2,073.60
230,000.0000	EXETER AUTOMOBILE RECEIVA 2A D 4.560% 07/17/2028 DD 04/20/22	221,231.25	99.6450	229,183.50	7,952.25
85,000.0000	EXETER AUTOMOBILE RECEIVA 4A D 6.950% 12/17/2029 DD 08/30/23	87,178.13	102.7110	87,304.35	126.22
240,000.0000	EXETER AUTOMOBILE RECEIVA 5A C 6.850% 01/16/2029 DD 11/15/23	247,228.13	102.7490	246,597.60	630.53 -
70,000.0000	EXXON MOBIL CORP 3.095% 08/16/2049 DD 08/16/19	51,266.60	66.7310	46,711.70	4,554.90 -
110,000.0000	FLORIDA POWER & LIGHT CO 5.250% 02/01/2041 DD 12/09/10	128,774.82	97.0680	106,774.80	22,000.02 -



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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
130,000.0000	FLORIDA POWER & LIGHT CO 4.050% 10/01/2044 DD 09/10/14	138,058.30	81.5980	106,077.40	31,980.90-
190,000.0000	HALEON US CAPITAL LLC 3.625% 03/24/2032 DD 09/24/22	171,487.80	90.5630	172,069.70	581.90
135,000.0000	GENERAL DYNAMICS CORP 4.250% 04/01/2040 DD 03/25/20	142,782.00	87.3620	117,938.70	24,843.30-
120,000.0000	GENERAL MOTORS FINANCIAL CO IN 4.300% 04/06/2029 DD 04/07/22	111,934.80	96.5820	115,898.40	3,963.60
75,000.0000	GEORGIA POWER CO 2.650% 09/15/2029 DD 09/10/19	73,657.95	90.6900	68,017.50	5,640.45-
250,000.0000	GOLDMAN SACHS GROUP INC/THE VAR RT 01/27/2032 DD 01/27/21	217,876.69	82.5810	206,452.50	11,424.19-
141,164.3122	GNMA GTD REMIC P/T 24-29 AE VAR RT 05/16/2064 DD 02/01/24	132,165.07	94.8130	133,842.12	1,677.05
100,000.0000	HCA INC 5.200% 06/01/2028 DD 05/04/23	101,886.45	100.2230	100,223.00	1,663.45-
195,000.0000	HOME DEPOT INC/THE 4.500% 12/06/2048 DD 12/06/18	238,563.70	85.5240	166,771.80	71,791.90-
100,000.0000	HONEYWELL INTERNATIONAL INC 5.250% 03/01/2054 DD 03/01/24	100,366.11	93.8130	93,813.00	6,553.11-
165,000.0000	INTERCONTINENTAL EXCHANGE INC 2.650% 09/15/2040 DD 08/20/20	150,016.35	69.7790	115,135.36	34,880.99-



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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
210,000.0000	JPWDB COMMERCIAL MORTGAG C5 AS VAR RT 03/15/2050 DD 03/01/17	200,689.45	90.1870	189,392.70	11,296.75-
65,000.0000	JPWBB COMMERCIAL MORTGAG C28 B 3.986% 10/15/2048 DD 04/01/15	61,331.06	98.3560	63,931.40	2,600.34
250,000.0000	JPWORGAN CHASE & CO VAR RT 07/24/2038 DD 07/24/17	229,564.50	85.3860	213,465.00	16,099.50-
105,000.0000	JPWORGAN CHASE & CO VAR RT 06/01/2029 DD 06/01/21	102,849.90	90.8930	95,437.65	7,412.25-
25,000.0000	JOHNSON & JOHNSON 3.550% 03/01/2036 DD 03/01/16	22,564.00	87.3520	21,838.00	726.00-
165,000.0000	JOHNSON & JOHNSON 3.500% 01/15/2048 DD 11/10/17	181,567.90	75.2380	124,142.70	57,425.20-
200,000.0000	KIMCO REALTY OP LLC 2.800% 10/01/2026 DD 08/18/16	186,504.80	96.7210	193,442.00	6,937.20
50,000.0000	KINDER MORGAN INC 5.100% 08/01/2029 DD 07/31/24	51,296.00	100.0750	50,037.50	1,258.50-
90,000.0000	ELI LILLY & CO 3.950% 03/15/2049 DD 02/22/19	71,697.60	78.3650	70,528.50	1,169.10-
230,000.0000	MANUFACTURERS & TRADERS TRUST 3.400% 08/17/2027 DD 08/17/17	222,907.41	96.2270	221,322.10	1,585.31-
180,000.0000	MANULIFE FINANCIAL CORP VAR RT 02/24/2032 DD 02/24/17	180,987.75	97.5360	175,564.80	5,422.95-



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205,000.0000	MICROSOFT CORP 2.921% 03/17/2052 DD 03/17/21	200,050.24	66.2900	135,894.50	64,155.74-
105,000.0000	MIDAMERICAN ENERGY CO 4.800% 09/15/2043 DD 09/19/13	116,241.30	89.9610	94,459.05	21,782.25-
65,000.0000	MIDAMERICAN ENERGY CO 4.250% 07/15/2049 DD 01/09/19	53,132.89	81.2030	52,781.95	350.94-
165,000.0000	MORGAN STANLEY VAR RT 04/28/2032 DD 01/25/21	131,864.40	81.8110	134,988.15	3,123.75
160,000.0000	MOTOROLA SOLUTIONS INC 5.000% 04/15/2029 DD 03/25/24	159,222.00	99.8360	159,737.60	515.60
139,000.0000	NATIONAL RURAL UTILITIES COOPE 3.700% 03/15/2029 DD 01/31/19	131,703.93	95.5780	132,853.42	1,149.49
10,000.0000	NATIONAL RURAL UTILITIES COOPE 5.800% 01/15/2033 DD 10/31/22	10,745.30	103.4710	10,347.10	398.20-
185,000.0000	NATWEST GROUP PLC VAR RT 06/14/2027 DD 06/14/21	173,601.60	95.4170	176,521.45	2,919.85
170,000.0000	NEVADA POWER CO 3.700% 05/01/2029 DD 01/30/19	173,224.70	95.4050	162,188.50	11,036.20-
155,000.0000	NORTHROP GRUMMAN CORP 3.250% 01/15/2028 DD 10/13/17	162,779.70	95.5700	148,133.50	14,646.20-
85,000.0000	OGE ENERGY CORP 5.450% 05/15/2029 DD 05/09/24	87,841.55	101.6590	86,410.15	1,431.40-



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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
185,000.0000	O'REILLY AUTOMOTIVE INC 1.750% 03/15/2031 DD 09/23/20	159,758.60	81.9030	151,520.55	8,238.05-
190,000.0000	OMNICOM GROUP INC 2.600% 08/01/2031 DD 05/03/21	162,277.30	85.5030	162,455.70	178.40
205,000.0000	ONCOR ELECTRIC DELIVERY CO LLC 3.800% 06/01/2049 DD 05/23/19	209,211.80	75.5660	154,910.30	54,301.50-
100,000.0000	ORACLE CORP 6.500% 04/15/2038 DD 04/09/08	123,551.77	107.5800	107,580.00	15,971.77-
225,000.0000	PNC BANK NA 4.050% 07/26/2028 DD 07/26/18	218,336.50	96.6220	217,399.50	937.00-
175,000.0000	PACIFIC GAS AND ELECTRIC CO 3.000% 06/15/2028 DD 06/03/21	160,008.20	93.6830	163,945.25	3,937.05
70,000.0000	PEPSICO INC 2.875% 10/15/2049 DD 10/09/19	45,510.20	65.3840	45,768.80	258.60
145,000.0000	PFIZER INVESTMENT ENTERPRISES 5.300% 05/19/2053 DD 05/19/23	148,737.75	93.7800	135,981.00	12,756.75-
100,000.0000	PHILIP MORRIS INTERNATIONAL IN 4.750% 11/01/2031 DD 11/01/24	98,411.30	97.7640	97,764.00	647.30-
50,000.0000	PRIVATE EXPORT FUNDING CORP 4.600% 02/15/2034 DD 01/30/24	50,019.50	98.1060	49,053.00	966.50-
85,000.0000	PROLOGIS LP 5.000% 03/15/2034 DD 01/25/24	85,740.30	97.7510	83,088.35	2,651.95-



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31 DECEMBER 2024

SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
160,000.0000	PRUDENTIAL FINANCIAL INC 3.000% 03/10/2040 DD 03/10/20	136,195.85	73.8790	118,206.40	17,989.45-
90,000.0000	RTX CORP 6.000% 03/15/2031 DD 11/08/23	94,585.05	104.9720	94,474.80	110.25-
45,000.0000	SANTANDER UK GROUP HOLDINGS PL VAR RT 08/21/2026 DD 08/21/20	42,430.50	97.7100	43,969.50	1,539.00
170,000.0000	SANTANDER HOLDINGS USA INC 3.244% 10/05/2026 DD 10/04/19	161,023.85	97.0150	164,925.50	3,901.65
195,000.0000	SANTANDER DRIVE AUTO RECEI 3 C 4.490% 08/15/2029 DD 05/18/22	194,962.72	99.7840	194,578.80	383.92-
100,000.0000	SANTANDER DRIVE AUTO RECEI 4 C 5.000% 11/15/2029 DD 07/20/22	99,953.98	100.4710	100,471.00	517.02
7,685.9536	SANTANDER DRIVE AUTO RECEI 4 D 1.480% 01/15/2027 DD 11/24/20	7,400.13	99.7850	7,669.43	269.30
210,000.0000	SANTANDER DRIVE AUTO RECEI 4 C 6.040% 12/15/2031 DD 08/23/23	209,947.69	102.1400	214,494.00	4,546.31
130,000.0000	SIMON PROPERTY GROUP LP 3.800% 07/15/2050 DD 07/09/20	91,939.83	73.7210	95,837.30	3,897.47
35,000.0000	SOUTHERN CALIFORNIA EDISON CO 5.150% 06/01/2029 DD 03/01/24	34,790.35	100.6130	35,214.55	424.20
95,000.0000	STATE STREET CORP VAR RT 05/18/2034 DD 05/18/23	93,967.10	99.3190	94,353.05	385.95



Fourth Edition Inc. Pension Plan
 Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
 December 31, 2024

Three-digit Plan Number 001
 EIN: 22-1734198

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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
141,000.0000	EQUINOR ASA 3.950% 05/15/2043 DD 05/15/13	123,493.41	81.9910	115,607.31	7,886.10-
145,000.0000	SUMITOMO MITSUI FINANCIAL GROU 5.520% 01/13/2028 DD 01/13/23	145,097.70	101.5790	147,289.55	2,191.85
90,000.0000	T-MOBILE USA INC 5.150% 04/15/2034 DD 01/12/24	89,688.60	98.4110	88,569.90	1,118.70-
110,000.0000	TELEFONICA EMISIONES SA 4.103% 03/08/2027 DD 03/08/17	107,320.80	98.4250	108,267.50	946.70
225,000.0000	TORONTO-DOMINION BANK/THE 4.456% 06/08/2032 DD 06/08/22	215,235.45	94.7300	213,142.50	2,092.95-
50,000.0000	TOTALENERGIES CAPITAL SA 4.724% 09/10/2034 DD 09/10/24	49,685.90	96.2010	48,100.50	1,585.40-
155,000.0000	TOYOTA MOTOR CREDIT CORP 2.150% 02/13/2030 DD 02/13/20	132,695.50	87.6320	135,829.60	3,134.10
115,000.0000	TRAVELERS COS INC/THE 4.050% 03/07/2048 DD 03/07/18	97,746.85	80.1380	92,158.70	5,588.15-
65,000.0000	TRINITY HEALTH CORP 2.632% 12/01/2040 DD 01/20/21	66,271.40	69.7770	45,355.05	20,916.35-
150,000.0000	UNITED PARCEL SERVICE INC 3.750% 11/15/2047 DD 11/14/17	138,577.30	75.7480	113,622.00	24,955.30-
205,000.0000	US BANCORP VAR RT 07/22/2028 DD 07/22/22	197,817.20	99.1710	203,300.55	5,483.35



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TRDNY NYYF10470002 ANNUAL FINAL 230103 INVESTMENT DETAIL

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 JOHN HANCOCK TRUST COMPANY LLC

SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
200,000.0000	U S TREASURY BD PRIN STRIP 0.000% 02/15/2054 DD 02/15/24	54,754.00	26.0990	52,198.00	2,556.00-
100,000.0000	U S TREASURY BOND 4.500% 02/15/2044 DD 02/15/24	99,391.57	95.5470	95,547.00	3,844.57-
60,000.0000	U S TREASURY BOND 4.625% 05/15/2054 DD 05/15/24	66,834.38	97.3280	58,396.80	8,437.58-
95,000.0000	U S TREASURY BOND 4.125% 08/15/2044 DD 08/15/24	91,305.47	90.5940	86,064.30	5,241.17-
145,000.0000	U S TREASURY NOTE 4.000% 02/15/2034 DD 02/15/24	138,174.06	95.7540	138,843.30	669.24
10,000.0000	U S TREASURY NOTE 3.875% 08/15/2034 DD 08/15/24	10,087.50	94.5780	9,457.80	629.70-
10,000.0000	U S TREASURY NOTE 3.500% 09/30/2029 DD 09/30/24	9,813.67	96.2070	9,620.70	192.97-
40,000.0000	U S TREASURY NOTE 3.875% 10/15/2027 DD 10/15/24	39,880.47	98.9380	39,575.20	305.27-
200,000.0000	U S TREASURY NOTE 4.125% 10/31/2026 DD 10/31/24	199,414.06	99.7660	199,532.00	117.94
400,000.0000	U S TREASURY BD CPN STRIP 0.000% 11/15/2051 DD 11/15/21	179,808.00	26.7210	106,884.00	72,924.00-
150,000.0000	U S TREASURY BD CPN STRIP 0.000% 08/15/2052 DD 08/15/22	42,282.00	26.3030	39,454.50	2,827.50-



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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
675,000.0000	U S TREASURY BD CPN STRIP 0.000% 11/15/2043 DD 11/15/13	390,956.00	38.6120	260,631.00	130,325.00-
195,000.0000	U S TREASURY BD CPN STRIP 0.000% 02/15/2044 DD 02/18/14	80,552.55	38.1180	74,330.10	6,222.45-
160,000.0000	U S TREASURY BD CPN STRIP 0.000% 05/15/2044 DD 05/15/14	62,843.20	37.6900	60,304.00	2,539.20-
485,000.0000	U S TREASURY BD CPN STRIP 0.000% 11/15/2044 DD 11/17/14	246,558.90	36.7650	178,310.25	68,248.65-
130,000.0000	U S TREASURY BD CPN STRIP 0.000% 02/15/2045 DD 02/17/15	44,088.20	36.3320	47,231.60	3,143.40
300,000.0000	U S TREASURY BD CPN STRIP 0.000% 08/15/2045 DD 08/17/15	108,687.00	35.4150	106,245.00	2,442.00-
150,000.0000	U S TREASURY BD CPN STRIP 0.000% 11/15/2045 DD 11/16/15	64,450.50	34.9960	52,494.00	11,956.50-
150,000.0000	U S TREASURY BD CPN STRIP 0.000% 08/15/2046 DD 08/15/16	52,302.00	33.7170	50,575.50	1,726.50-
380,000.0000	U S TREASURY BD CPN STRIP 0.000% 11/15/2046 DD 11/15/16	150,888.70	33.3660	126,790.80	24,097.90-
470,000.0000	U S TREASURY BD CPN STRIP 0.000% 11/15/2047 DD 11/15/17	241,709.20	31.8020	149,469.40	92,239.80-
200,000.0000	U S TREASURY BD CPN STRIP 0.000% 05/15/2048 DD 05/15/18	65,332.00	30.9990	61,998.00	3,334.00-



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SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
160,000.0000	U S TREASURY BD CPN STRIP 0.000% 11/15/2048 DD 11/15/18	75,345.60	30.2960	48,473.60	26,872.00-
100,000.0000	U S TREASURY BD CPN STRIP 0.000% 08/15/2049 DD 08/15/19	31,393.00	29.2290	29,229.00	2,164.00-
300,000.0000	U S TREASURY BD CPN STRIP 0.000% 11/15/2049 DD 11/15/19	125,172.00	28.8590	86,577.00	38,595.00-
210,000.0000	U S TREASURY BD CPN STRIP 0.000% 11/15/2050 DD 11/16/20	70,219.03	27.6610	58,088.10	12,130.93-
235,000.0000	U S TREASURY BD CPN STRIP 0.000% 08/15/2054 DD 08/15/24	71,679.70	25.1450	59,090.75	12,588.95-
55,000.0000	UNITEDHEALTH GROUP INC 6.625% 11/15/2037 DD 11/19/07	62,107.65	110.0460	60,525.30	1,582.35-
205,000.0000	UNITEDHEALTH GROUP INC 4.625% 07/15/2035 DD 07/23/15	213,150.07	94.4470	193,616.35	19,533.72-
140,000.0000	VERIZON COMMUNICATIONS INC 4.400% 11/01/2034 DD 10/29/14	164,480.20	92.6730	129,742.20	34,738.00-
120,000.0000	VERIZON COMMUNICATIONS INC 4.016% 12/03/2029 DD 06/03/19	121,478.51	95.9450	115,134.00	6,344.51-
45,000.0000	VICI PROPERTIES LP 5.125% 11/15/2031 DD 12/19/24	44,847.00	97.7830	44,002.35	844.65-
95,000.0000	VIRGINIA ELECTRIC AND POWER CO 5.300% 08/15/2033 DD 08/10/23	93,958.60	99.4440	94,471.80	513.20



Fourth Edition Inc. Pension Plan
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31 DECEMBER 2024
 NYY F104700
 JOHN HANCOCK TRUST COMPANY LLC

SHARES/ PAR VALUE	SECURITY DESCRIPTION	COST	PRICE	MARKET VALUE	UNREALIZED GAIN/LOSS
70,000.0000	VMWARE LLC 4.500% 05/15/2025 DD 04/07/20	77,983.10	99.8550	69,898.50	8,084.60-
10,000.0000	VULCAN MATERIALS CO 5.350% 12/01/2034 DD 11/20/24	9,989.00	99.7210	9,972.10	16.90-
25,000.0000	WALMART INC 4.050% 06/29/2048 DD 06/27/18	31,891.00	82.2650	20,566.25	11,324.75-
145,000.0000	WALMART INC 4.500% 09/09/2052 DD 09/09/22	133,926.95	87.4040	126,735.80	7,191.15-
200,000.0000	WELLS FARGO COMMERCIAL LC25 B VAR RT 12/15/2059 DD 12/01/16	203,898.44	95.2200	190,440.00	13,458.44-
TOTAL INVESTMENTS FIXED INCOME SECURITIES		20,624,850.16		19,068,785.44	1,556,064.72-
TOTAL INVESTMENT		20,728,052.80		19,171,988.08	1,556,064.72-

5% Transactions

Activity for reporting period: 01/01/2024 to 12/31/2024

Asset Name: Vanguard Fed Money Market		CUSIP: 922906300	Ticker: VMFXX	
Transaction	Transaction Dollar Amount	Shares Transacted	Cost	Realized Gain / Loss
Sell	(\$3,012,308.62)	(3,012,308.620)	(\$3,012,308.62)	\$0.00
Buy	\$2,982,000.00	2,982,000.000	\$2,982,000.00	\$0.00
42 Series - Sell	(\$7,306,500.15)	(7,306,500.150)	(\$7,306,500.15)	\$0.00
28 Series - Buy	\$7,397,536.44	7,397,536.440	\$7,397,536.44	\$0.00

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5% Transactions

Activity for reporting period: 01/01/2024 to 12/31/2024

Asset Name: SLC Separate Account		CUSIP: RYLBNO170	Ticker:	
Transaction	Transaction Dollar Amount	Shares Transacted	Cost	Realized Gain / Loss
Sell	(\$6,588,000.00)	(6,588,000.000)	(\$6,588,000.00)	\$0.00
Buy	\$2,288,000.00	2,288,000.000	\$2,288,000.00	\$0.00
9 Series - Sell	(\$10,485,360.28)	(10,485,360.280)	(\$10,485,360.28)	\$0.00
8 Series - Buy	\$4,715,338.79	4,715,338.790	\$4,715,338.79	\$0.00

5% Transactions

Activity for reporting period: 01/01/2024 to 12/31/2024

Asset Name: DB Growth Portfolio Inst		CUSIP: 97183J699	Ticker:	
Transaction	Transaction Dollar Amount	Shares Transacted	Cost	Realized Gain / Loss
Sell	(\$2,645,000.00)	(143,750.000)	(\$1,673,248.33)	\$971,751.67
Sell	(\$2,982,000.00)	(161,988.625)	(\$1,885,545.72)	\$1,096,454.28
5 Series - Sell	(\$7,895,000.00)	(428,110.218)	(\$4,983,197.97)	\$2,911,802.03

Attachment to 2024 Form 5500
Schedule SB, line 26: schedule of active participant data

Plan name: Fourth Edition Inc. Pension Plan
Plan sponsor: Fourth Edition Inc.

EIN: 22-1734198
PN: 001

Schedule of active participant data

	Years of credited service										
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	>40	Total
Attained											
Age											
<25											
25-29											
30-34											
35-39											
40-44											
45-49											
50-54											
55-59				2							2
60-64											
65-69											
>70											
Total				2							2

Schedule SB, Part V: statement of actuarial assumptions and methods

Plan name: Fourth Edition Inc. Pension Plan
Plan sponsor: Fourth Edition Inc.

EIN: 22-1734198
PN: 001

Actuarial cost method

Funding target and target normal cost

An actuarial cost method allocates the expected cost of a pension plan on a year-by-year basis. The primary objective is to accumulate enough assets prior to each participant's retirement to provide the promised pension benefits.

The Pension Protection Act of 2006 (PPA) requires plan sponsors to use the Traditional Unit Credit actuarial cost method in which the estimated accrued benefit is based on service and, if applicable, earnings as of the valuation date. The funding target is equal to the actuarial present value of all accrued benefits as of the valuation date. The target normal cost is the actuarial present value, as of the valuation date, of the expected increases in projected accrued benefits attributable to service expected to be completed during the plan year (i.e., if applicable, one year's salary growth is reflected in the determination of target normal cost).

For tax deduction purposes, the funding target may reflect the value of future pay increases on accrued benefits, if applicable.

PPA discounting method

The plan sponsor must choose between full yield curve spot rates or a segmented yield curve of 24-month average corporate bond rates. If the segmented yield curve is selected, the plan sponsor can use either the rates as of the month of the valuation or as of a lookback month, up to 4 months prior to the valuation date. If the full yield curve is selected, the rates as of the month of valuation must be used.

For purposes of this valuation, the following discounting method was used and is assumed to be approved by the plan sponsor:

- Under §430(m) alternative minimum funding standards, the interest rates in §430(m)(3)(A) are used.
 - The first, second and third segment rates in effect for any month shall be 8%.
 - For new benefit accruals, the present value of that increase, shall be determined using the United States Treasury obligation yield curve for the valuation date for the plan year.
- For non-stabilized funding target, segment rates for the month of January 2024 were used.

Asset valuation method

Plan assets for purposes of this actuarial valuation are valued at their fair market value, including, if applicable, discounted receivable contributions.

Actuarial assumptions

Actuarial assumptions

Economic Assumptions

Interest Rates:

PPA Segment Rates	<u>Funding Target</u>	Maximum Deductible and PBGC <u>Funding Target</u>
- Segment 1: Up to Year 5	8.00%	4.37%
- Segment 2: Years 5-20	8.00%	4.96%
- Segment 3: Years 20+	8.00%	4.95%

Expected return on plan assets: 5.86% (limited to PPA 3rd Segment Rate)
 ASC 960 Discount Rate 5.86%

Annual rates of increase:

- Salaries	N/A
- Future Social Security wage bases	N/A
- Statutory limits on compensation and benefits	N/A

Demographic Assumptions

Mortality:

- Funding Target / PBGC	IRS 2024 Generational Mortality Table
- ASC 960	Pri-2012 Mortality Table (Scale MP-2021)

Termination:

Illustrative annual rates of withdrawal are as follows:

<u>Age</u>	<u>Male</u>	<u>Female</u>
25	14.9%	14.9%
35	7.4%	7.4%
45	2.7%	2.7%
55	0.0%	0.0%

Disability:

Illustrative annual rates of disability are as follows:

<u>Age</u>	<u>Disability Rate</u>
25	0.156%
35	0.294%
45	0.648%
55	1.810%

Actuarial assumptions

Assumed Retirement Age: Illustrative annual rates of retirement are as follows:

<u>Age</u>	<u>Rate</u>
55	6%
56	7%
57	8%
58	9%
59	10%
60	11%
61	12%
62	40%
63	15%
64	15%
65	100%

Miscellaneous Assumptions

Form of Payment:	Life Annuity
Expenses:	Equal to prior year's administrative expenses and the current year's estimated PBGC premium
Percent Married:	85%
Spouse's Age:	Wives assumed to be 3 years younger than husbands

Rationale for significant assumptions

Economic assumptions

- **Expected return on plan assets:** The assumption was selected by the client and is net of an adjustment for expenses assumed to be paid from plan assets. We believe the assumption is reasonable as it falls within a reasonable range of expected returns for the plan's asset allocation based on capital market assumptions.
- **ASC 960 discount rate:** This assumption is based on the expected return on plan assets assumption.

Actuarial assumptions

Demographic Assumptions

- **ASC 960 mortality:** The mortality base table and projection scale is based on the most recent mortality table and improvement scale published by the Society of Actuaries and in our judgement, adequately reflects expected mortality rates as of the measurement date. The SOA elected not to release a new mortality scale for 2023 which would have included mortality data affected by the COVID-19 pandemic, but instead will continue to study emerging mortality experience and assess what mortality improvement scale options might be considered to be implemented in the future. As such, we have decided not to reflect any adjustments to the most recent mortality improvement scale. The plan's relatively small size would not support a credible mortality study.
- **Termination:** We believe that this assumption is representative of anticipated future experience. Historically, this assumption has not produced significant gains or losses for the plan. In addition, based on discussions with the plan sponsor, significant changes in termination patterns are not expected.
- **Disability:** We believe that this assumption is representative of anticipated future experience. Historically, this assumption has not produced significant gains or losses for the plan. In addition, based on discussions with the plan sponsor, significant changes in disability patterns are not expected.
- **Retirement:** We believe that this assumption is representative of anticipated future experience. Historically, this assumption has not produced significant gains or losses for the plan. In addition, based on discussions with the plan sponsor, significant changes in retirement patterns are not expected.

Miscellaneous assumptions

- **Expenses:** The assumption is based on the expectation of expenses to be paid out during the plan year, based on actual PBGC expenses projected for the year, and assuming non-PBGC related expenses will be similar to the prior year.
- **Form of Payment:** All optional forms are actuarially equivalent, and the assumption is based on the normal form of payment.
- **Spouse's Age and Percent Married:** The employer does not have enough credible data to analyze spousal demographics. These assumptions are based on the actuary's experience with similar plans.

5% Transactions

Activity for reporting period: 01/01/2024 to 12/31/2024

Asset Name: Vanguard Fed Money Market		CUSIP: 922906300	Ticker: VMFXX	
Transaction	Transaction Dollar Amount	Shares Transacted	Cost	Realized Gain / Loss
Sell	(\$3,012,308.62)	(3,012,308.620)	(\$3,012,308.62)	\$0.00
Buy	\$2,982,000.00	2,982,000.000	\$2,982,000.00	\$0.00
42 Series - Sell	(\$7,306,500.15)	(7,306,500.150)	(\$7,306,500.15)	\$0.00
28 Series - Buy	\$7,397,536.44	7,397,536.440	\$7,397,536.44	\$0.00

5% Transactions

Activity for reporting period: 01/01/2024 to 12/31/2024

Asset Name: SLC Separate Account		CUSIP: RYLBNO170		Ticker:	
Transaction	Transaction Dollar Amount	Shares Transacted	Cost	Realized Gain / Loss	
Sell	(\$6,588,000.00)	(6,588,000.000)	(\$6,588,000.00)	\$0.00	
Buy	\$2,288,000.00	2,288,000.000	\$2,288,000.00	\$0.00	
9 Series - Sell	(\$10,485,360.28)	(10,485,360.280)	(\$10,485,360.28)	\$0.00	
8 Series - Buy	\$4,715,338.79	4,715,338.790	\$4,715,338.79	\$0.00	

5% Transactions

Activity for reporting period: 01/01/2024 to 12/31/2024

Asset Name: DB Growth Portfolio Inst		CUSIP: 97183J699	Ticker:	
Transaction	Transaction Dollar Amount	Shares Transacted	Cost	Realized Gain / Loss
Sell	(\$2,645,000.00)	(143,750.000)	(\$1,673,248.33)	\$971,751.67
Sell	(\$2,982,000.00)	(161,988.625)	(\$1,885,545.72)	\$1,096,454.28
5 Series - Sell	(\$7,895,000.00)	(428,110.218)	(\$4,983,197.97)	\$2,911,802.03

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

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

A Name of plan FOURTH EDITION INC. PENSION PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF FOURTH EDITION INC.	D Employer Identification Number (EIN) 22-1734198	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I	Basic Information		
1	Enter the valuation date:	Month <u>01</u> Day <u>01</u> Year <u>2024</u>	
2	Assets:		
	a Market value	2a	44,147,443
	b Actuarial value	2b	44,147,443
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	370	32,024,545
	b For terminated vested participants	201	5,953,024
	c For active participants	2	302,394
	d Total	573	38,279,963
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	8.00%
6	Target normal cost		
	a Present value of current plan year accruals	6a	0
	b Expected plan-related expenses	6b	611,491
	c Target normal cost	6c	611,491

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

SIGN HERE	 Signature of actuary	<u>8/14/2025</u> Date
	<u>JEANNINE JODHAN</u> Type or print name of actuary	<u>2307262</u> Most recent enrollment number
	<u>MANULIFE JOHN HANCOCK</u> Firm name	<u>781-619-2000</u> Telephone number (including area code)
	<u>200 BERKELEY STREET</u> <u>BOSTON MA 02116</u> Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

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

21 Discount rate:

a Segment rates:

1st segment: 8.00 %	2nd segment: 8.00 %	3rd segment: 8.00 %	<input type="checkbox"/> N/A, full yield curve used
------------------------	------------------------	------------------------	---

b Applicable month (enter code)..... **21b** 0

22 Weighted average retirement age **22** 62

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years **28** 0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... **29** 0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29) **30** 0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)..... **31a** 611,491

b Excess assets, if applicable, but not greater than line 31a **31b** 611,491

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)..... **34** 0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0

36 Additional cash requirement (line 34 minus line 35)..... **36** 0

37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 0

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36) **38a** 0

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances **38b** 0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0

40 Unpaid minimum required contributions for all years **40** 0

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

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

Attachment to 2024 Form 5500

Schedule SB, line 22: description of weighted average retirement age

Plan name: Fourth Edition Inc. Pension Plan

EIN: 22-1734198

Plan sponsor: Fourth Edition Inc.

PN: 001

Description of weighted average retirement age

Age	Expected Active Headcount	Retirement Rate	Expected Retirements	Weighted Age
56	1.0000	0.0700	0.0700	3.9200
57	0.9275	0.0800	0.0742	4.2292
58	0.8507	0.0900	0.0766	4.4406
59	1.7715	0.1000	0.1772	10.4519
60	1.5896	0.1100	0.1749	10.4913
61	1.4101	0.1200	0.1692	10.3219
62	1.2364	0.4000	0.4946	30.6633
63	0.7376	0.1500	0.1106	6.9707
64	0.6243	0.1500	0.0936	5.9933
65	0.5282	1.0000	0.5282	34.3340
Total			1.9691	121.8163
Average				61.87

Attachment to 2024 Form 5500
Schedule SB, Part V: summary of plan provisions

Plan name: Fourth Edition Inc. Pension Plan
Plan sponsor: Fourth Edition Inc.

EIN: 22-1734198
PN: 001

Summary of plan provisions

Plan provisions

Effective Date:	January 1, 1995
Employee:	All salaried and hourly employees of the Record and Gateway excluding employees covered by the collective bargaining agreement. As of December 31, 1995, the Bergen Record Corporation Retirement Plan for Union Employees at the News Tribune Division and the Bergen Record Corporation Career Pay Plan for Employees at the News Tribune Division merged into the Pension Plan for Affiliates of Macromedia, Inc. The Plan now includes all participants previously covered under the News Tribune Plans. As of January 1, 2004, the plan is closed to new entrants.
Eligibility Requirements:	Age: 21 Service: 1,000 hours
Plan Entry Date:	An eligible employee will enter the plan on the first day of the month following completion of the eligibility requirements. Year of eligibility service is the 12-month consecutive period in which the employee is credited with 1,000 hours. All participants in the prior plans (Bergen Plan and Gateway Plan) shall become participants as of the effective date.
Year of Vesting Service:	A part-time employee is credited with one year of vesting service for each calendar year in which he works 1,000 hours. A full-time employee is credited with one year of vesting service for each calendar year in which he works five months. Service prior to age 18 is excluded.
Year of Credited Service:	A full-time employee is credited with one year of credited service for each year of vesting service. A part-time employee is credited with a portion of the year equal to the ratio of hours worked to 1,950 with no credit given if he works less than 1,000 hours a year. A participant also receives credit for benefit years accrued as of December 31, 1994 under the prior plan. Credited service is frozen effective March 31, 2007.

Plan provisions

Normal Retirement Date:	A participant's normal retirement date is the later of (a) attainment of age 65, and (b) the 5th anniversary of his employment.
Postponed Retirement Date:	A participant may continue in employment after his normal retirement date.
Early Retirement Date:	A participant may retire early after attaining age 55 and completion of 10 years of vesting service.
Normal Form of Benefit:	Single: Life Annuity Married: Qualified 50% Joint and Survivor Annuity
Optional Forms of Benefit:	Single: 10 Year Certain and Continuous Annuity Level Income Option Married: Life Annuity Qualified 50% Joint and Survivor Annuity Qualified 75% Joint and Survivor Annuity Qualified 100% Joint and Survivor Annuity 10 Year Certain and Continuous Annuity Level Income Option Discretionary Lump Sum (if greater than \$5000) available to TNT union prior plan benefits only.
Normal or Postponed Retirement Benefit:	The annual benefit is equal to the sum of A or B (but not less than C) below: A) For service prior to January 1, 1995, the sum of (i) and (ii) below: For Bergen Plan employees: (i) 1.1% of Career Average Earnings (prior to April 1, 2007) up to Social Security Covered Compensation plus 1.6% of Career Average Earnings (prior to April 1, 2007) in excess of Social Security Covered Compensation, multiplied by credited service as of service as of December 31, 1994 up to 35 years. (ii) 1.45% of Career Average Earnings (prior to April 1, 2007), multiplied by credited service as of December 31, 1994 in excess of 35 years.

Plan provisions

For Gateway Plan employees:

- (i) 1.2% of Final Average Earnings (prior to April 1, 2007) multiplied by credited service as of December 31, 1994.
 - (ii) 0.5% of Final Average Earnings (prior to April 1, 2007) in excess of Social Security Covered Compensation multiplied by service as of December 31, 1994 up to 35 years.
- B) For service after 1/1/1995 the sum of (i) and (ii) below:
- (i) 0.75% of Final Average Earnings (prior to April 1, 2007) up to the Social Security Covered Compensation plus 1.25% of Final Average Earnings (prior to April 1, 2007) in excess of Social Security Covered Compensation, multiplied by credited service up to 35 years (less credited service as of December 31, 1994).
 - (ii) 1.0% of Final Average Earnings (prior to April 1, 2007), multiplied by credited service after January 1, 1995 in excess of 35 years (less credited service as of December 31, 1994).
- C) Accrued Benefit under prior plan (Bergen Plan or Gateway Plan) as of December 31, 1994.

Earnings:

Includes base salary, incentive compensation, commissions, shift differential, lead man pay and salary deferrals under Section 401(k) and 125, and excludes cash bonus, overtime, and cash profit-sharing. Also excludes sick pay after January 1, 2002. No earnings after April 1, 2007 shall be taken into account.

Career Average Earnings:

Average earnings for all years of credited service, except that, in determining such average, earnings for credited service prior to January 1, 1989 shall equal average earnings for 1986, 1987 and 1988 times credited service prior to January 1, 1989. Only compensation earned prior to April 1, 2007 shall be taken into account.

Plan provisions

- Final Average Earnings:** The average of the participants earnings in the 5 consecutive calendar years prior to the year of retirement which produces the highest such average taking into account only compensation earned prior to April 1, 2007.
- Social Security Covered Compensation:** The average of the Social Security wage bases, under the Social Security Act as in effect for the year of retirement or other termination of employment, for the 35-year period ending with the year in which Social Security retirement age is attained. Covered Compensation shall not increase or decrease after March 31, 2007.
- Early Retirement Benefit:** The annual early retirement benefit is the benefit determined for normal retirement based on credited service and average earnings prior to April 1, 2007 at early retirement date reduced for early commencement as follows:
- A) Record:
 - (i) The portion of the benefit attributable to service prior to December 31, 1994 is reduced by $\frac{4}{9}$ of 1% for each month that benefit commencement precedes age 62.
 - (ii) The portion of the benefit attributable to service after January 1, 1995 is reduced by $\frac{4}{9}$ of 1% for each month that benefit commencement precedes the earlier of a) the date when a participant would have completed 25 years of vesting service and attained age 62, or b) age 65.
 - B) Gateway:

The entire accrued benefit is reduced $\frac{5}{9}$ of 1% for each of the first 60 months and $\frac{5}{18}$ of 1% for each remaining month by which benefit commencement precedes the date when a participant would have completed 10 years of vesting service and attained age 65. In no case is the early retirement benefit less than the accrued benefit under prior plan (Bergen Plan or Gateway Plan) as of December 31, 1994 reduced for early retirement in accordance with the provisions of the prior plan.

Plan provisions

- Disability Benefit:** A participant who becomes totally and permanently disabled after completion of five years of vesting service shall continue to accrue credited service and vesting service during his years of disability. Such participant shall have benefits determined at actual retirement based on Final Average Earnings (prior to April 1, 2007) calculated as if he were receiving compensation during the disability period at the same rate as he was before the disability.
- Pre-retirement Death Benefit:** Upon the death of a vested married participant his surviving spouse will be entitled to receive a benefit as if the participant had:
- a) separated from employment on the date of his death,
 - b) survived to benefit commencement date,
 - c) chosen to receive benefit under 50% joint and survivor form of payment, and
 - d) died on the following day.

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Fourth Edition Inc. Pension Plan
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)
December 31, 2024

Three-digit Plan Number 001
EIN: 22-1734198

<u>(a)</u>	<u>(b) Identity of issue, borrower, lessor, or similar part</u>	<u>(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value</u>	<u>(d) Cost</u>	<u>(e) Current Value</u>
*	John Hancock	Interest-Bearing Cash	\$ 276,861	\$ 276,861
	Vanguard Fed Money Market	1,406,620 shares	1,406,620	1,406,620
	Wilmington Trust DB Gr Inst	590,146 shares	6,869,289	11,277,094
*	BNY Mellon	See Attachment	<u>20,728,053</u>	<u>19,171,988</u>
	TOTAL		<u>\$ 29,280,823</u>	<u>\$ 32,132,563</u>

*Indicates a party-in-interest as defined in the Employee Security Act of 1974.

Attachment to 2024 Form 5500
Schedule SB, line 32: schedule of amortization bases

Plan name: Fourth Edition Inc. Pension Plan
Plan sponsor: Fourth Edition Inc.

EIN: 22-1734198
PN: 001

Schedule of amortization bases

Type of base	Present value of remaining installments	Valuation date	Years remaining	Amortization installment
Shortfall	0	1/1/2024	30	0
Shortfall	0	1/1/2023	29	0
Shortfall	0	1/1/2022	28	0
Shortfall	0	1/1/2021	27	0
Shortfall	0	1/1/2020	26	0
Shortfall	0	1/1/2019	25	0
Shortfall	0	1/1/2018	24	0
	Total			0

Attachment to 2024 Form 5500

Schedule SB, line 24/25: change in actuarial assumptions and methods

Plan name: Fourth Edition Inc. Pension Plan

EIN: 22-1734198

Plan sponsor: Fourth Edition Inc.

PN: 001

Changes in actuarial assumptions and methods

The expected return on plan assets was increased from 5.30% to 5.86%.

There were no other changes in assumptions and methods other than those mandated to remain in compliance with IRS standards (specifically, the interest discounting rates and mortality table).