

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL LIFE INSURANCE PLAN
1b	Three-digit plan number (PN) ▶ 505
1c	Effective date of plan 08/29/1991
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) AMERICAN BANKERS ASSOCIATION 1333 NEW HAMPSHIRE AVENUE, NW WASHINGTON, DC 20036
2b	Employer Identification Number (EIN) 52-1001304
2c	Plan Sponsor's telephone number 202-663-5000
2d	Business code (see instructions) 813000

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/03/2025	DEBORAH K HOOVER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 279
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) 0 6a(2) 0 6b 277 6c 0 6d 277 6e 6f 6g(1) 6g(2) 6h
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:

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

4A 4B 4D 4E 4Q

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL LIFE INSURANCE PLAN	B Three-digit plan number (PN) ▶	505
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN BANKERS ASSOCIATION	D Employer Identification Number (EIN) 52-1001304	

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

(a) Name of insurance carrier METROPOLITAN LIFE INSURANCE COMPANY					
(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5581829	65978	0117829	554	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid 22207	(b) Total amount of fees paid 1581
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid	
AP BENEFIT ADVISORS LLC DBA	CRAWFORD ADVISORS LLC 575 E SWEDESFORD RD STE 200 WAYNE, PA 19087-1613

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
22207	1581	SUPPLEMENTAL COMPENSATION NON-MONETARY COMPENSATION	3

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b Balance at the end of the previous year	7b	0
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c Additions: (1) Contributions deposited during the year	7c(1)		
	7c(2)		
	7c(3)		
	7c(4)		
	7c(5)		

(2) Dividends and credits.....

(3) Interest credited during the year.....

(4) Transferred from separate account

(5) Other (specify below).....

▶

(6) Total additions	7c(6)	0
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d Total of balance and additions (add lines 7b and 7c(6))	7d	0
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

(2) Administration charge made by carrier.....

(3) Transferred to separate account

(4) Other (specify below).....

▶

(5) Total deductions	7e(5)	0
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f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	0
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	200043
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL LIFE INSURANCE PLAN	B Three-digit plan number (PN) ▶	505
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN BANKERS ASSOCIATION	D Employer Identification Number (EIN) 52-1001304	

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

(a) Name of insurance carrier VISION SERVICE PLAN					
(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-1227840	39616	12173082	25	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid 43	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid	
MERCER HEALTH & BENEFITS LLC	4565 PAYSPHERE CIR CHICAGO, IL 60674-0001

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
69			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid	
AON CONSULTING	29840 NETWORK PL CHICAGO, IL 60673-1298

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
-26			3

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier **6b**

c Premiums due but unpaid at the end of the year **6c**

d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b Balance at the end of the previous year	7b	0
c Additions: (1) Contributions deposited during the year (2) Dividends and credits..... (3) Interest credited during the year..... (4) Transferred from separate account (5) Other (specify below)..... ▶	7c(1)	
	7c(2)	
	7c(3)	
	7c(4)	
	7c(5)	
(6) Total additions	7c(6)	0
d Total of balance and additions (add lines 7b and 7c(6))	7d	0
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
(2) Administration charge made by carrier.....	7e(2)	
(3) Transferred to separate account	7e(3)	
(4) Other (specify below)..... ▶	7e(4)	
(5) Total deductions	7e(5)	0
f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	2627
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL LIFE INSURANCE PLAN	B Three-digit plan number (PN) ▶	505
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN BANKERS ASSOCIATION	D Employer Identification Number (EIN) 52-1001304	

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

(a) Name of insurance carrier
SYMETRA LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
91-0742147	68608	16-016516-000	330	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	2401

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

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
AON CONSULTING INC NJ
500 E PRATT ST STE 600
BALTIMORE, MD 21202-3173

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	2124	SUPPLEMENTAL COMPENSATION	3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
MERCER HEALTH & BENEFITS LLC
1050 CONNECTICUT AVENUE
WASHINGTON, DC 20036-5386

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	277	GROUP VOLUME BONUS	3

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	
6 Contracts With Allocated Funds:		
a State the basis of premium rates ▶		
b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	
e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity (3) ☐ other (specify) ▶		
f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐		
7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)		
a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee (3) ☐ guaranteed investment (4) ☐ other ▶		
b Balance at the end of the previous year	7b	0
c Additions: (1) Contributions deposited during the year	7c(1)	
(2) Dividends and credits.....	7c(2)	
(3) Interest credited during the year.....	7c(3)	
(4) Transferred from separate account	7c(4)	
(5) Other (specify below)..... ▶	7c(5)	
(6) Total additions	7c(6)	0
d Total of balance and additions (add lines 7b and 7c(6))	7d	0
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	
(2) Administration charge made by carrier.....	7e(2)	
(3) Transferred to separate account	7e(3)	
(4) Other (specify below)..... ▶	7e(4)	
(5) Total deductions	7e(5)	0
f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	0

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	224832
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL LIFE INSURANCE PLAN	B Three-digit plan number (PN) ▶	505
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN BANKERS ASSOCIATION	D Employer Identification Number (EIN) 52-1001304	

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

(a) Name of insurance carrier
SIERRA HEALTH AND LIFE INSURANCE COMPANY, INC.

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
94-0734860	71420	H2001	221	01/01/2024	12/31/2024

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b Balance at the end of the previous year	7b	0
--	-----------	---

c Additions: (1) Contributions deposited during the year	7c(1)		
(2) Dividends and credits.....	7c(2)		
(3) Interest credited during the year.....	7c(3)		
(4) Transferred from separate account	7c(4)		
(5) Other (specify below)..... ▶	7c(5)		

(6) Total additions	7c(6)	0
---------------------------	--------------	---

d Total of balance and additions (add lines 7b and 7c(6))	7d	0
---	-----------	---

e Deductions:			
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)		
(2) Administration charge made by carrier.....	7e(2)		
(3) Transferred to separate account	7e(3)		
(4) Other (specify below)..... ▶	7e(4)		

(5) Total deductions	7e(5)	0
----------------------------	--------------	---

f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	0
--	-----------	---

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	749875
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL LIFE INSURANCE PLAN	B Three-digit plan number (PN) ▶	505
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN BANKERS ASSOCIATION	D Employer Identification Number (EIN) 52-1001304	

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
JPMORGAN TR II CORE BD
31-1299296

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
NORTHERN INSTL FDS TREAS
26-3086928

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
VANGUARD FTSE ALL-WORLD EX-US
20-8141118

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
VANGUARD RUSSELL 100 GROWTH
27-2940030

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

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

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

(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

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

(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)

NORTHERN TRUST COMPANY

36-1561860

(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?
28 50	NONE	44091	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CLIFTONLARSENALLEN LLP

41-0746749

(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 50	NONE	25420	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

AON CONSULTING

22-2232264

(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?
11 50	NONE	22798	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

UMR, INC.

39-1995276

(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?
13 50	NONE	16211	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ATLANTA CAPITAL

58-2236910

(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?
28 50 51	NONE	6645	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL LIFE INSURANCE PLAN	B Three-digit plan number (PN) ▶	505
C Plan sponsor's name as shown on line 2a of Form 5500 AMERICAN BANKERS ASSOCIATION	D Employer Identification Number (EIN) 52-1001304	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)	9064	8145
(3) Other	1b(3)	1350	727
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred.....	1c(3)(A)		
(B) All other.....	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred.....	1c(4)(A)		
(B) Common	1c(4)(B)	1010703	1078875
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants).....	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	15160254	15522674
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

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	16181371	16610421
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	106903	77999
i Acquisition indebtedness	1i		
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	106903	77999
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	16074468	16532422

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)	200058	
(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)		200058
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	9023	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	443054	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		452077
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	207588	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	185042	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		22546
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	63583	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		63583

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1158501
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		1896765

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)		
(2) To insurance carriers for the provision of benefits	2e(2)	1320556	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1320556
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)	60492	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	25420	
(5) Investment advisory and investment management fees	2i(5)	6645	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)	22798	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	2900	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		118255
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1438811

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		457954
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: **CLIFTONLARSONALLEN LLP**

(2) EIN: **41-0746749**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

**AMERICAN BANKERS ASSOCIATION RETIREE
MEDICAL AND LIFE INSURANCE PLAN**

**FINANCIAL STATEMENTS AND
ERISA-REQUIRED SUPPLEMENTAL SCHEDULES**

YEARS ENDED DECEMBER 31, 2024 AND 2023



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AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
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INDEPENDENT AUDITORS' REPORT

Audit Committee and Participants
American Bankers Association Retiree Medical and Life Insurance Plan
Washington, DC

Report on the Audit of the Financial Statements

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

We have performed audits of the accompanying financial statements of American Bankers Association Retiree Medical and Life Insurance Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits and plan benefit obligations as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits and plan benefit obligations for the years then ended, and the related notes to the financial statements.

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

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

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

Audit Committee and Participants
American Bankers Association Retiree Medical and Life Insurance Plan

- 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 American Bankers Association Retiree Medical and Life Insurance Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about American Bankers Association Retiree Medical and Life Insurance Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters - Supplemental Schedules Required by ERISA

The supplemental schedule of assets (held at end of year) and schedule of reportable transactions as of or for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the 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 agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

Audit Committee and Participants
American Bankers Association Retiree Medical and Life Insurance Plan

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

In our opinion:

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



CliftonLarsonAllen LLP

Baltimore, Maryland
September 18, 2025

**AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
ASSETS		
INVESTMENTS (at Fair Value)	\$ 16,601,549	\$ 16,170,957
RECEIVABLES		
Due From Participants	8,145	9,064
Interest and Dividends	<u>727</u>	<u>1,350</u>
Total Receivables	<u>8,872</u>	<u>10,414</u>
Total Assets	16,610,421	16,181,371
LIABILITIES		
Accrued Expenses	4,339	7,352
Due to Plan Sponsor for Expenses Paid	<u>73,660</u>	<u>99,551</u>
Total Liabilities	<u>77,999</u>	<u>106,903</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 16,532,422</u></u>	<u><u>\$ 16,074,468</u></u>

See accompanying Notes to Financial Statements.

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEARS ENDED DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ADDITIONS:		
INVESTMENT INCOME		
Net Appreciation in Fair Value of Investments	\$ 1,244,630	\$ 1,783,902
Interest and Dividend Income	<u>452,077</u>	<u>431,175</u>
Total Investment Income	1,696,707	2,215,077
CONTRIBUTIONS		
Retiree	<u>200,058</u>	<u>200,011</u>
Total Additions	1,896,765	2,415,088
DEDUCTIONS:		
BENEFIT PAYMENTS		
Claim Payments on Behalf of Retirees, Net of Stop Loss		
Recoveries and Pharmaceutical Rebates	311,759	550,966
Medicare Part B Premium Reimbursements	159,555	168,468
Insurance Premiums	833,990	802,130
Stop Loss Insurance Premiums	<u>15,252</u>	<u>53,237</u>
Total Benefit Payments	1,320,556	1,574,801
ADMINISTRATIVE EXPENSES	<u>118,255</u>	<u>122,162</u>
Total Deductions	<u>1,438,811</u>	<u>1,696,963</u>
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	457,954	718,125
NET ASSETS AVAILABLE FOR BENEFITS		
Beginning of Year	<u>16,074,468</u>	<u>15,356,343</u>
End of Year	<u>\$ 16,532,422</u>	<u>\$ 16,074,468</u>

See accompanying Notes to Financial Statements.

**AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
STATEMENTS OF PLAN BENEFIT OBLIGATIONS
DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
AMOUNTS CURRENTLY PAYABLE		
Claims Incurred But Not Reported	<u>\$ 26,000</u>	<u>\$ 29,000</u>
POSTRETIREMENT BENEFIT OBLIGATIONS		
Retired Participants	25,770,765	19,541,714
Other Participants - Fully Eligible for Benefits	3,401,683	2,501,877
Participants - Not Fully Eligible for Benefits	<u>7,826,690</u>	<u>7,572,591</u>
Total Postretirement Benefit Obligation	36,999,138	29,616,182
 Total Plan Benefit Obligations	 <u><u>\$ 37,025,138</u></u>	 <u><u>\$ 29,645,182</u></u>

See accompanying Notes to Financial Statements.

**AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
STATEMENTS OF CHANGES IN PLAN BENEFIT OBLIGATIONS
YEARS ENDED DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
AMOUNTS CURRENTLY PAYABLE		
Claims Reported and Approved for Payments	\$ 311,759	\$ 550,966
Claims Incurred But Not Reported	26,000	29,000
Claims Paid	<u>(311,759)</u>	<u>(550,966)</u>
Total Amounts Currently Payable	26,000	29,000
POSTRETIREMENT BENEFIT OBLIGATIONS, NET OF AMOUNTS CURRENTLY PAYABLE		
Balance - Beginning of the Year	29,645,182	27,872,827
Increase (Decrease) During the Year Attributable to:		
Changes in Actuarial Assumptions	6,711,310	2,175,770
Other Changes	370,356	(468,949)
Interest Accumulation	1,424,286	1,381,244
Benefits Paid	<u>(1,151,996)</u>	<u>(1,344,710)</u>
Balance - End of Year	<u>36,999,138</u>	<u>29,616,182</u>
NET PLAN BENEFIT OBLIGATIONS - END OF YEAR	<u><u>\$ 37,025,138</u></u>	<u><u>\$ 29,645,182</u></u>

See accompanying Notes to Financial Statements.

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 DESCRIPTION OF PLAN

The following description of American Bankers Association Retiree Medical and Life Insurance Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a welfare benefit plan established as of August 29, 1991, for the exclusive purpose of providing retiree health and life insurance benefits to the retired employees and covered dependents of the American Bankers Association (ABA, Association, or Plan Sponsor). To implement the provisions of this Plan, a voluntary employees' beneficiary association (VEBA) trust has been established to receive and invest contributions and earnings thereon and to purchase group insurance and/or accumulate assets for self-funding benefits under the Plan. The Plan is subject to the provisions of ERISA, as amended.

Eligibility

At retirement, employees hired on or before December 1, 2007, are eligible to participate in the Plan based on the later of the effective date (January 1, 2007) or his/her "participation date," which is the day following the date on which his/her participation in an American Bankers Association medical plan for active employees ends due to (i) retirement or (ii) the end of COBRA coverage in the case of a person who meets the definition of a retiree and who, at the time of termination of employment, was receiving benefits under ABA's long-term disability program and elected to receive COBRA coverage under the American Bankers Association Medical Plan for active employees. Individual components of the Plan may also impose certain eligibility and participation requirements. Effective September 1, 2019, the Plan was amended to exclude active employees who qualified as retirees.

To be eligible to participate in the Plan's Retiree Medicare Premium Reimbursement Benefit as a retiree, the employee must have become a retiree no later than September 1, 2015.

Contributions

The amount that any participant is required to contribute for coverage at retirement is based on a combination of age and years of service and may vary among different groups of retirees based on such factors as the retirement date and identity of a participant's employer prior to the relationship with the Association. Medical and prescription drug claims, insurance premiums, and third-party administrator costs are funded from the trust, Plan Sponsor assets, and participant contributions.

Benefits

The Plan provides benefits to retirees who elect to participate upon termination of employment at retirement. The Plan provides health benefits (medical, vision, dental, and prescription drugs) and term life insurance. Some eligible retirees and dependents as described above also receive the Plan's Retiree Medicare Part B Premium Reimbursement Benefit through a Retiree Health Reimbursement Arrangement Account.

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 DESCRIPTION OF PLAN (CONTINUED)

Insured and Self-Funded Benefits

The Plan is comprised of one fully-insured health component plan, two self-insured health component plans, and a fully-insured life insurance component plan. Retirees and/or their dependents aged 65 and above are covered under an insured Group Medicare Advantage with Part D plan. Under this component plan, participants are able to receive medical, dental, vision, and prescription drug coverage. Eligible retirees and/or their dependents under age 65 are offered a choice of the two self-funded health component plans as defined under the ABA Health and Welfare Plan (the Health Savings Plan, a consumer-driven health plan without an HSA component or a Preferred Provider Option (PPO) plan). Under these options, participants are provided medical, vision, and prescription drug coverage. All eligible retirees receive life insurance benefits through fully-insured group contracts.

Stop Loss Coverage

The Plan has entered into a stop-loss insurance arrangement in an effort to limit its exposure for self-insured benefits (individual participant claims over a specific dollar amount, as well as its aggregate exposure for all claims).

Payment of Self-Funded Benefits

The claims for self-funded benefits are processed by the Plan's third-party claims processor under an administrative services only (ASO) arrangement. The claims processor pays claims directly to or on behalf of participants. Payments are funded by the general assets of ABA and are then reimbursed to ABA from the VEBA trust. Although the Plan utilizes a third-party claims processor, ultimate responsibility for payments to providers and participants is retained by the Plan.

The Plan utilizes a pharmacy benefit manager (PBM) and is enrolled with a larger consortium of plans that is designed to reduce purchasing costs and leverage volume purchasing discounts. Accordingly, the PBM periodically makes refunds and provides rebates to the Plan based on the Plan's and consortium's utilization pattern of specific drugs.

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Use of Estimates

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

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Investment Valuation and Income Recognition

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

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

Payment of Benefits

Premiums are recorded when paid by either the Plan Sponsor or the VEBA trust and are recorded as premium payments in the accompanying statements of changes in net assets available for benefits. Claim payments are recorded when reimbursed to the claims processor by either the Plan Sponsor or the VEBA trust and are recorded as benefit payments in the accompanying statements of changes in net assets available for benefits.

Administrative Expenses

The Plan pays administrative expenses that consist primarily of administrative fees paid to third-party claims administrators, the trustee, investment manager fees, the auditor, and actuary. These expenses are reported on the statements of changes in net assets available for benefits as administrative expenses.

Postretirement Benefits

The amount reported for postretirement benefit obligations represents the actuarial present value of those estimated future benefits that are attributed by the terms of the Plan to participating retirees and active employees eligible to participate in the Plan upon retirement, reduced by the actuarial present value of contributions expected to be received in the future by current plan participants. Postretirement benefits include future benefits expected to be paid to or for (1) currently retired or terminated employees and their beneficiaries and dependents and (2) active employees and their beneficiaries and dependents after retirement from service with the participating employers. The postretirement benefit obligation represents the amount that is to be funded by contributions from the Plan Sponsor and from existing plan assets. Prior to an active employee's full eligibility date, the postretirement benefit obligation is the portion of the expected postretirement benefit obligation that is attributed to that employee's services rendered to the valuation date.

The actuarial present value of the expected postretirement benefit obligations is determined by an actuary and is the amount that results from applying actuarial assumptions to historical claims-cost data to estimate future annual incurred claims costs per participant and to adjust such estimates for the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as those for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Postretirement Benefits (Continued)

For measurement purposes, the significant assumptions used in the valuations as of December 31 were as follows:

	<u>2024</u>	<u>2023</u>
Weighted Average Discount Rate	5.75%	5.06%
Average Retirement Age	Future retirement age ranges from 10% at age 55 - 62, 20% from ages 63 to 64, 30% at age 65, 45% at age 66, 60% at age 67, 75% at age 68, 90% at age 69 and 100% at age 70.	Future retirement age ranges from 10% at age 55 - 62, 20% from ages 63 to 64, 30% at age 65, 45% at age 66, 60% at age 67, 75% at age 68, 90% at age 69 and 100% at age 70.
Mortality	Pri-2012 Amounts-Weighted mortality table for annuitants and non-annuitants with white collar adjustment generationally from 2012 with the MP-2021 improvement scale used to calculate a subsequent adjustment	Pri-2012 Amounts-Weighted mortality table for annuitants and non-annuitants with white collar adjustment generationally from 2012 with the MP-2021 improvement scale used to calculate a subsequent adjustment
Health Care Trend Rates		
	Medical	
Pre-65	7.2% in 2025 decreasing to an ultimate rate of 4.5% in 2035	7.5% in 2024 decreasing to an ultimate rate of 4.5% in 2034
Post-65	14.2% in 2025 decreasing to an ultimate rate of 4.5% in 2035	20.3% in 2024 decreasing to an ultimate rate of 4.5% in 2034
	Prescription	
Pre-65	12.30% in 2025 decreasing to an ultimate rate of 4.5% in 2035	10.30% in 2024 decreasing to an ultimate rate of 4.5% in 2034
Post-65	12.30% in 2025 decreasing to an ultimate rate of 4.5% in 2035	9.80% in 2024 decreasing to an ultimate rate of 4.5% in 2034

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

New retirees pay a percentage of the plan premium equivalent as indicated below.

Service	2024		2023	
	Retiree Pays	Spouse Pays	Retiree Pay	Spouse Pay
Less than 20	25%	50%	25%	50%
20 but less than 25	20%	40%	20%	40%
25 but less than 30	15%	30%	15%	30%
30 plus	10%	20%	10%	20%

The foregoing 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 the postretirement benefit obligations.

Changes in assumptions on the statements of changes in benefit obligations and net assets available for benefits are primarily a result of investment income and losses, changes in plan demographics, and changes in the weighted average discount rate.

Stop Loss

Premiums for stop loss insurance are included in premium payments in the accompanying statements of changes in net assets available for benefits. There were stop loss refunds applicable for the year ended December 31, 2024 and 2023 of \$0 and \$21,902, respectively.

Refunds

Refunds are recorded when received. Prescription refunds of \$212,766 and \$122,514, for the years ended December 31, 2024 and 2023, respectively, have been netted against claims paid.

Health Reimbursement Arrangement

Included in the accompanying statements of changes in net assets available for benefits are amounts paid to participants to reimburse a portion or all of their Retiree Medicare Part B premiums that the Retiree or their eligible spouse or domestic partner are required to pay. For the years ended December 31, 2024 and 2023, these amounts total \$159,555 and \$168,468, respectively.

Subsequent Events

The Plan has evaluated subsequent events through September 18, 2025, the date the financial statements were available to be issued.

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 3 CERTIFICATION OF INVESTMENT INFORMATION

The Northern Trust Company, the qualified institution of the Plan, has supplied the Plan administrator with certifications as to the completeness and accuracy of all investment information reflected on the accompanying statements of net assets available for benefits as of December 31, 2024 and 2023, the statements of changes in net assets available for benefits for the years end December 31, 2024 and 2023, and the supplemental schedule of assets (held at end of year) and schedule of reportable transactions as of and for the year ended December 31, 2024.

NOTE 4 FAIR VALUE OF INVESTMENTS

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 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 other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- 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 market value measurement.

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

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

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 4 FAIR VALUE OF INVESTMENTS (CONTINUED)

Common Stocks – Valued at the closing price reported on the active market on which the individual securities are traded.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31:

2024				
	Level 1	Level 2	Level 3	Total
Common Stocks	\$ 1,078,875	\$ -	\$ -	\$ 1,078,875
Registered Investment Companies	15,522,674	-	-	15,522,674
Total Investments in the Fair Value Hierarchy	<u>\$ 16,601,549</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 16,601,549</u>
2023				
	Level 1	Level 2	Level 3	Total
Common Stocks	\$ 1,010,703	\$ -	\$ -	\$ 1,010,703
Registered Investment Companies	15,160,254	-	-	15,160,254
Total Investments in the Fair Value Hierarchy	<u>\$ 16,170,957</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 16,170,957</u>

NOTE 5 BENEFIT OBLIGATIONS

The Plan's deficiency of net assets compared to benefit obligations at December 31, 2024 and 2023, was \$20,492,716 and \$13,570,714, respectively. This deficiency related primarily to the postretirement benefit obligation, which will be funded as benefits are paid or incurred by ABA and retiree premiums.

The weighted-average health care cost-trend rate assumption has a significant effect on the amounts reported in the accompanying financial statements. If the assumed rates increased by one percentage point each year, the obligation would increase as of December 31, 2024 and 2023, by \$4,501,124 and \$3,645,900, respectively. If the assumed rates decreased by one percentage point each year, the obligation would decrease as of December 31, 2024 and 2023, by \$3,762,233 and \$3,026,035, respectively. See Note 2 for the assumptions used to develop benefit obligations, including the health care trend rates.

The majority of participants became covered through a fully-insured Medicare Advantage Plan. Included in the Plan benefit obligations is the liability for claims incurred but not reported (IBNR). The IBNR was estimated by the Plan's actuary in accordance with accepted actuarial principals based on claims data provided by the Plan's third-party administrators. These amounts are paid by the Plan only if claims are submitted and approved for payment.

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 6 TAX STATUS

The VEBA trust funding certain benefits of the Plan received an exemption letter from the Internal Revenue Service (IRS) dated June 23, 1993, stating that the trust is tax-exempt under the provisions of Section 501(c)9 of the Internal Revenue Code (IRC). However, as a result of the Plan's funding policy, from time to time the trust may be subject to income taxes. No federal or state income taxes have been recorded in 2024 and 2023 for unrelated business taxable income.

In addition, the Plan and trust are required to operate in conformity with the IRC to maintain the tax-exempt status of the trust. The Plan administrator believes that the Plan is being operated in compliance with the applicable requirements of the IRC and, therefore, believes that the related trust is tax-exempt.

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

NOTE 7 PLAN TERMINATION

Although it has not expressed any intention to do so, the Association has the right under the Plan to modify the benefits provided to, and contributions required of participants, to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of termination of the Plan, remaining assets will be applied in a uniform and nondiscriminatory manner toward the provision of benefits or for on account of the participants. No assets of the Plan may revert to the Association or be used for purposes other than for the exclusive benefit of the Plan's participants.

NOTE 8 PARTY-IN-INTEREST TRANSACTIONS

The third-party administrator for the Plan is UMR. Fees paid to UMR for administrative services totaled \$16,401 and \$17,603 for the years ended December 31, 2024 and 2023. The Northern Trust Company is the Plan's trustee. Fees paid to The Northern Trust Company for investment management services were \$44,091 and \$14,239, for the years ended December 31, 2024 and 2023, respectively. Fees paid by the Plan to other service providers totaled \$57,763 and \$90,319 for the years ended December 31, 2024 and 2023, respectively.

UMR is the medical claims administrator for the Plan. Medical claims paid through UMR were \$185,162 and \$274,164 for the years ended December 31, 2024 and 2023, respectively.

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 8 PARTY-IN-INTEREST TRANSACTIONS (COTNINUED)

Unum Insurance Company (Unum) manages stop loss recoveries and premiums for the Plan. Stop loss premiums totaling \$15,252 and \$53,237, for the years ended December 31, 2024 and 2023, respectively.

Express Scripts is the Plan's prescription drug provider for 2024 and 2023. Amounts paid for prescription claims for the years ended December 31, 2024 and 2023 were \$340,191 and \$421,218, respectively.

VSP, the Plan's vision care provider, was paid premiums of \$2,626 and \$3,197, for the years ended December 31, 2024 and 2023, respectively.

Met Life, the Plan's life insurance provider, was paid premiums of \$4,129 and \$2,873, for the years ended December 31, 2024 and 2023, respectively.

United Healthcare, the Plan's fully-insured medical provider, was paid \$827,235 and \$796,060 for the years ended December 31, 2024 and 2023, respectively.

NOTE 9 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 risk associated with certain investment securities, it is at least reasonably possible that changes in the values of the investment securities will occur in the near term and those changes could materially affect the amounts reported in the statements of net assets available for benefits.

The actuarial present value of benefit obligations is reported based on certain assumptions pertaining to interest rates, health care inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimation 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.

The liability for claims payable and claims incurred but not reported (IBNR) was estimated using Plan provisions, the number of eligible participants, and the actual lag patterns of the Plan. 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 turn would be material to the financial statements.

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
E.I.N. 52-1001304 PLAN NO. 505
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

SEE ATTACHED

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

Asset Detail - Base Currency

Description/Asset ID							Unrealized gain/loss	
Investment Mgr ID	Exchange rate/	Accrued	Market value	Cost	Market	Translation	Total	
Shares/PAR value	Local market price	income/expense						

Equities

Common stock

United States - USD

AAON INC COM PAR \$0.004 COM PAR \$0.004 CUSIP: 000360206								
80.00	117.6800000	0.00	9,414.40	2,052.81	7,361.59	0.00	7,361.59	
ACI WORLDWIDE INC COM STK CUSIP: 004498101								
492.00	51.9100000	0.00	25,539.72	12,362.41	13,177.31	0.00	13,177.31	
AFFILIATED MANAGERS GROUP INC COM STK CUSIP: 008252108								
80.00	184.9200000	0.00	14,793.60	13,806.53	987.07	0.00	987.07	
ALAMO GROUP INC COM CUSIP: 011311107								
ALG 78.00	185.9100000	0.00	14,500.98	9,792.16	4,708.82	0.00	4,708.82	
ALARM COM HLDGS INC COM CUSIP: 011642105								
232.00	60.8000000	0.00	14,105.60	14,401.97	- 296.37	0.00	- 296.37	
ARTISAN PARTNERS ASSET MGMT INC CL A CL A CUSIP: 04316A108								
408.00	43.0500000	0.00	17,564.40	12,230.18	5,334.22	0.00	5,334.22	
BALCHEM CORP COM CUSIP: 057665200								
88.00	162.9950000	76.56	14,343.56	7,905.92	6,437.64	0.00	6,437.64	

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

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◆ Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
Investment Mgr ID	Shares/PAR value					Market	Translation	
Equities								
Common stock								
BEACON ROOFING SUPPLY INC COM CUSIP: 073685109								
	470.00	101.5800000	0.00	47,742.60	26,015.64	21,726.96	0.00	21,726.96
BLACKBAUD INC COM CUSIP: 09227Q100								
	446.00	73.9200000	0.00	32,968.32	21,818.06	11,150.26	0.00	11,150.26
BLACKLINE INC COM CUSIP: 09239B109								
	191.00	60.7600000	0.00	11,605.16	12,242.16	- 637.00	0.00	- 637.00
CBIZ INC COM CUSIP: 124805102								
CBZ	587.00	81.8300000	0.00	48,034.21	25,501.41	22,532.80	0.00	22,532.80
CENTRAL GARDEN & PET CO COM CUSIP: 153527106								
	290.00	38.8000000	0.00	11,252.00	8,398.66	2,853.34	0.00	2,853.34
CHOICE HOTELS INTL INC COM CUSIP: 169905106								
	143.00	141.9800000	0.00	20,303.14	12,695.63	7,607.51	0.00	7,607.51
COLUMBIA SPORTSWEAR CO COM CUSIP: 198516106								
	208.00	83.9300000	0.00	17,457.44	13,221.71	4,235.73	0.00	4,235.73

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

◆ Asset Detail - Base Currency

Description/Asset ID	Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Market	Unrealized gain/loss	Translation	Total
Shares/PAR value									
Equities									
Common stock									
COMMVAULT SYS INC COM STK CUSIP: 204166102									
183.00		150.9100000	0.00	27,616.53	13,246.58	14,369.95		0.00	14,369.95
CSW INDUSTRIALS INC COM CUSIP: 126402106									
50.00		352.8000000	0.00	17,640.00	8,094.46	9,545.54		0.00	9,545.54
DONNELLEY FINL SOLUTIONS INC COM CUSIP: 25787G100									
260.00		62.7300000	0.00	16,309.80	13,572.19	2,737.61		0.00	2,737.61
DORMAN PRODS INC COM CUSIP: 258278100									
270.00		129.5500000	0.00	34,978.50	20,573.51	14,404.99		0.00	14,404.99
ENOVIS CORPORATION COM USD0.001 CUSIP: 194014502									
264.00		43.8800000	0.00	11,584.32	14,752.67	- 3,168.35		0.00	- 3,168.35
ENVISTA HLDGS CORP COM CUSIP: 29415F104									
205.00		19.2900000	0.00	3,954.45	4,764.74	- 810.29		0.00	- 810.29
EPLUS INC COM CUSIP: 294268107									
259.00		73.8800000	0.00	19,134.92	10,797.07	8,337.85		0.00	8,337.85

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

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◆ Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total					
Investment Mgr ID	Shares/PAR value					Market	Translation						
Equities													
Common stock													
EXPONENT INC COM STK CUSIP: 30214U102													
	108.00	89.1000000	0.00	9,622.80	6,769.93	2,852.87	0.00	2,852.87					
FRONTDOOR INC COM CUSIP: 35905A109													
	217.00	54.6700000	0.00	11,863.39	5,888.72	5,974.67	0.00	5,974.67					
FTI CONSULTING INC COM CUSIP: 302941109													
FCN	37.00	191.1300000	0.00	7,071.81	5,579.74	1,492.07	0.00	1,492.07					
FULLER H B CO COM CUSIP: 359694106													
	167.00	67.4800000	0.00	11,269.16	11,076.27	192.89	0.00	192.89					
HAMILTON LANE INC CL A CL A CUSIP: 407497106													
	156.00	148.0500000	76.44	23,095.80	9,722.65	13,373.15	0.00	13,373.15					
HURON CONSULTING GROUP INC COM STK CUSIP: 447462102													
	214.00	124.2600000	0.00	26,591.64	13,770.58	12,821.06	0.00	12,821.06					
ICU MED INC COM CUSIP: 44930G107													
	130.00	155.1700000	0.00	20,172.10	19,879.26	292.84	0.00	292.84					

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

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◆ Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
Investment Mgr ID	Shares/PAR value					Market	Translation	
Equities								
Common stock								
INSIGHT ENTERPRISES INC COM CUSIP: 45765U103								
	205.00	152.1000000	0.00	31,180.50	19,869.92	11,310.58	0.00	11,310.58
INTEGER HLDGS CORP COM CUSIP: 45826H109								
ITGR	66.00	132.5200000	0.00	8,746.32	8,577.08	169.24	0.00	169.24
INTEGRA LIFESCIENCES HLDG CORP COM DESP CUSIP: 457985208								
IART	377.00	22.6800000	0.00	8,550.36	16,515.80	- 7,965.44	0.00	- 7,965.44
INTERPARFUMS INC CUSIP: 458334109								
	411.00	131.5100000	0.00	54,050.61	35,667.61	18,383.00	0.00	18,383.00
J & J SNACK FOODS CORP COM STK NPV CUSIP: 466032109								
	107.00	155.1300000	83.46	16,598.91	13,248.18	3,350.73	0.00	3,350.73
KADANT INC COM CUSIP: 48282T104								
	17.00	344.9900000	0.00	5,864.83	5,303.96	560.87	0.00	560.87
KIRBY CORP COM CUSIP: 497266106								
	151.00	105.8000000	0.00	15,975.80	9,166.81	6,808.99	0.00	6,808.99

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

Asset Detail - Base Currency

Description/Asset ID					Unrealized gain/loss		
Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Market	Translation	Total
Shares/PAR value							

Equities

Common stock

LANCASTER COLONY CORP COM CUSIP: 513847103								
	44.00	173.1400000	0.00	7,618.16	6,102.11	1,516.05	0.00	1,516.05
LANDSTAR SYS INC COM CUSIP: 515098101								
LSTR	91.00	171.8600000	0.00	15,639.26	10,282.62	5,356.64	0.00	5,356.64
MCGRATH RENTCORP COM CUSIP: 580589109								
	155.00	111.8200000	0.00	17,332.10	12,202.93	5,129.17	0.00	5,129.17
MERIT MED SYS INC COM CUSIP: 589889104								
	228.00	96.7200000	0.00	22,052.16	16,450.08	5,602.08	0.00	5,602.08
MESA LABS INC COM CUSIP: 59064R109								
	84.00	131.8700000	0.00	11,077.08	12,171.71	- 1,094.63	0.00	- 1,094.63
MOOG INC CL A CUSIP: 615394202								
	187.00	196.8400000	0.00	36,809.08	14,121.07	22,688.01	0.00	22,688.01
NATIONAL RESH CORP COM NEW CL A CUSIP: 637372202								
	376.00	17.6400000	45.12	6,632.64	16,118.88	- 9,486.24	0.00	- 9,486.24

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

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◆ Asset Detail - Base Currency

Description/Asset ID	Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
Shares/PAR value						Market	Translation	
Equities								
Common stock								
OMNICELL INC COM CUSIP: 68213N109								
63.00		44.5200000	0.00	2,804.76	3,461.17	- 656.41	0.00	- 656.41
PATTERSON COS INC COM CUSIP: 703395103								
249.00		30.8600000	0.00	7,684.14	7,535.93	148.21	0.00	148.21
PINNACLE FINL PARTNERS INC COM CUSIP: 72346Q104								
78.00		114.3900000	0.00	8,922.42	5,060.85	3,861.57	0.00	3,861.57
PJT PARTNERS INC COM CL A COM CL A CUSIP: 69343T107								
101.00		157.8100000	0.00	15,938.81	10,497.12	5,441.69	0.00	5,441.69
PLEXUS CORP COM CUSIP: 729132100								
74.00		156.4800000	0.00	11,579.52	7,241.40	4,338.12	0.00	4,338.12
POWER INTEGRATIONS INC COM CUSIP: 739276103								
156.00		61.7000000	0.00	9,625.20	7,598.78	2,026.42	0.00	2,026.42
PRESTIGE CONSUMER HEALTHCARE INC COM CUSIP: 74112D101								
197.00		78.0900000	0.00	15,383.73	14,386.84	996.89	0.00	996.89

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
Investment Mgr ID	Shares/PAR value					Market	Translation	

Equities

Common stock

QUALYS INC COM USD0.001 CUSIP: 74758T303								
	192.00	140.2200000	0.00	26,922.24	22,763.50	4,158.74	0.00	4,158.74
RLI CORP COM CUSIP: 749607107								
	141.00	164.8300000	0.00	23,241.03	12,188.37	11,052.66	0.00	11,052.66
SALLY BEAUTY HLDGS INC COM STK USD0.01 CUSIP: 79546E104								
	511.00	10.4500000	0.00	5,339.95	7,272.90	- 1,932.95	0.00	- 1,932.95
SELECTIVE INS GROUP INC COM CUSIP: 816300107								
	401.00	93.5200000	0.00	37,501.52	34,362.74	3,138.78	0.00	3,138.78
SILGAN HLDGS INC COM CUSIP: 827048109								
SLGN	415.00	52.0500000	0.00	21,600.75	16,206.67	5,394.08	0.00	5,394.08
SIMPSON MFG INC COM CUSIP: 829073105								
	49.00	165.8300000	0.00	8,125.67	3,722.71	4,402.96	0.00	4,402.96
SIMULATIONS PLUS INC COM CUSIP: 829214105								
	205.00	27.8900000	0.00	5,717.45	7,716.82	- 1,999.37	0.00	- 1,999.37

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

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◆ Asset Detail - Base Currency

Description/Asset ID		Base currency		Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total				
Investment Mgr ID	Shares/PAR value	Exchange rate/ Local market price					Market	Translation					
<i>Equities</i>													
Common stock													
SOUTHSTATE CORP COM CUSIP: 840441109													
	112.00	99.4800000	0.00	11,141.76	9,191.20	1,950.56	0.00	1,950.56					
SPS COMM INC COM CUSIP: 78463M107													
	68.00	183.9900000	0.00	12,511.32	13,544.78	- 1,033.46	0.00	- 1,033.46					
STEPAN CO COM CUSIP: 858586100													
	109.00	64.7000000	0.00	7,052.30	9,485.79	- 2,433.49	0.00	- 2,433.49					
UFP TECHNOLOGIES INC COM CUSIP: 902673102													
	31.00	244.5100000	0.00	7,579.81	5,221.92	2,357.89	0.00	2,357.89					
UNIFIRST CORP MASS COM CUSIP: 904708104													
	54.00	171.0900000	18.90	9,238.86	8,160.10	1,078.76	0.00	1,078.76					
VERRA MOBILITY CORP CUSIP: 92511U102													
	511.00	24.1800000	0.00	12,355.98	13,744.93	- 1,388.95	0.00	- 1,388.95					
WESTAMERICA BANCORPORATION COM CUSIP: 957090103													
	163.00	52.4600000	0.00	8,550.98	8,264.00	286.98	0.00	286.98					

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

◆ Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total					
Investment Mgr ID	Shares/PAR value					Market	Translation						
<i>Equities</i>													
Common stock													
WINMARK CORP COM CUSIP: 974250102													
	29.00	393.0700000	0.00	11,399.03	9,013.54	2,385.49	0.00	2,385.49					
Total USD			300.48	1,078,875.39	783,374.44	295,500.95	0.00	295,500.95					
Total United States			300.48	1,078,875.39	783,374.44	295,500.95	0.00	295,500.95					
Total Common Stock													
	12,721.00		300.48	1,078,875.39	783,374.44	295,500.95	0.00	295,500.95					
Funds - common stock													
International Region - USD													
MFO VANGUARD FTSE ALL-WORLD EX-US FUND INST CUSIP: 922042783													
	17,938.25	113.0700000	0.00	2,028,277.93	1,623,289.93	404,988.00	0.00	404,988.00					
Total USD			0.00	2,028,277.93	1,623,289.93	404,988.00	0.00	404,988.00					
Total International Region			0.00	2,028,277.93	1,623,289.93	404,988.00	0.00	404,988.00					

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

Asset Detail - Base Currency

Description/Asset ID					Unrealized gain/loss			
Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Market	Translation	Total	
Shares/PAR value								

Equities

Funds - common stock

United States - USD

MFO VANGUARD SCOTTSDALE FDS VANGUARD	RUSSELL 1000 INDEX FD INSTL SHS	CUSIP: 92206C722						
12,295.46	516.1700000	0.00	6,346,547.59	4,173,390.92	2,173,156.67	0.00	2,173,156.67	

Total USD	0.00	6,346,547.59	4,173,390.92	2,173,156.67	0.00	2,173,156.67	
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Total United States	0.00	6,346,547.59	4,173,390.92	2,173,156.67	0.00	2,173,156.67	
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Total Funds - Common Stock

30,233.71	0.00	8,374,825.52	5,796,680.85	2,578,144.67	0.00	2,578,144.67	
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Total Equities

42,954.71	300.48	9,453,700.91	6,580,055.29	2,873,645.62	0.00	2,873,645.62	
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Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

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Asset Detail - Base Currency

Description/Asset ID		Exchange rate/		Accrued	Market value	Cost	Unrealized gain/loss		Total
Investment Mgr ID	Shares/PAR value	Local market price	income/expense				Market	Translation	

Fixed Income

Funds - other fixed income

United States - USD

MFO JPMORGAN TR II CORE BD FD CL r6 CUSIP: 4812C0100

698,413.38	10.1200000	0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
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Issue Date: 2 Sep 08

Total USD	0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
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Total United States	0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
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Total Funds - Other Fixed Income

698,413.38	0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
------------	------	--------------	--------------	--------------	------	--------------

Total Fixed Income

698,413.38	0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
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Cash and Cash Equivalents

Currency

USD - United States dollar	1.0000000	0.00	692.61	692.61	0.00	0.00	0.00
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Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

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◆ Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		
Investment Mgr ID	Shares/PAR value					Market	Translation	Total

Cash and Cash Equivalents

Currency

Total currency - all currencies		0.00		692.61	692.61	0.00	0.00	0.00
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Total currency - all countries		0.00		692.61	692.61	0.00	0.00	0.00
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Total Currency

	0.00		0.00	692.61	692.61	0.00	0.00	0.00
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Funds - short term investment

United States - USD

MFB NORTHERN INSTL FDS TREAS PORTFOLIO PREMIER CL CUSIP: 665279873

	79,212.48	1.0000000	426.18	79,212.48	79,212.48	0.00	0.00	0.00
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Total USD			426.18	79,212.48	79,212.48	0.00	0.00	0.00
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Total United States			426.18	79,212.48	79,212.48	0.00	0.00	0.00
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Total Funds - Short Term Investment

	79,212.48		426.18	79,212.48	79,212.48	0.00	0.00	0.00
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Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

◆ Asset Detail - Base Currency

Description/Asset ID					Unrealized gain/loss		
Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Market	Translation	Total
Shares/PAR value							

Cash and Cash Equivalents

Funds - short term investment

Total Cash and Cash Equivalents							
	79,212.48	426.18	79,905.09	79,905.09	0.00	0.00	0.00

Total	820,580.57	726.66	16,601,549.41	14,231,443.61	2,370,105.80	0.00	2,370,105.80
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++ Informational Only Asset - an asset that is not held in the account but that is included in Northern Trust's reports at the client's request solely as a matter of convenience to the client. Custodial and other responsibilities for this asset rest solely with the client or another custodian. Northern Trust has no custodial or other responsibilities for this asset, and the asset is not an asset of any Northern Trust account for purposes of the applicable account agreement.

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
E.I.N. 52-1001304 PLAN NO. 505
SCHEDULE H, LINE 4j—SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2024

SEE ATTACHED

◆ 5% Report - Part A

Single Transaction in Excess of 5%

Security Description / Asset ID	Shares/Par Value	Date	Acquisition Price	Disposition Price	Lease Rental	Expenses Incurred	Cost	Current Value on Transaction Date	Net Gain/Loss
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THERE ARE NO REPORTABLE TRANSACTIONS

NOTE: TRANSACTIONS ARE BASED ON THE 2023-12-31 VALUE (INCLUDING ACCRUALS) OF 16,172,306.74

◆ 5% Report - Part B

Series of Non-Security Transactions with Same Party in Excess of 5%

Security Description / Asset ID	Shares/Par Value	Date	Acquisition Price	Disposition Price	Lease Rental	Expenses Incurred	Cost	Current Value on Transaction Date	Net Gain/Loss
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THERE ARE NO REPORTABLE TRANSACTIONS

NOTE: TRANSACTIONS ARE BASED ON THE 2023-12-31 VALUE (INCLUDING ACCRUALS) OF 16,172,306.74

5500 Supplemental Schedules

1 JAN 24 - 31 DEC 24

Account number ABAVEB
Account Name VEBA CONS.

Page 11 of 36

◆ 5% Report - Part C Summary

Series of Transactions by Issue in Excess of 5%

Security Description / Asset ID	Number of Transactions	Transaction Aggregate		Lease Rental	Expenses Incurred	Cost of Asset	Current Value of Asset on Transaction
		Acquisition Price	Disposition Price				
MFB NORTHERN INSTL FDS TREAS PORTFOLIO PREMIER CL CUSIP: 665279873	Total acquisitions	115	1,032,470.07		0.00	1,032,470.07	1,032,470.07
	Total dispositions	102	1,087,054.56		0.00	1,087,054.56	1,087,054.56
MFO VANGUARD SCOTTSDALE FDS VANGUARD RUSSELL 1000 INDEX FD INSTL SHS CUSIP: 92206C722	Total acquisitions	4	78,214.99		0.00	78,214.99	78,214.99
	Total dispositions	3	934,000.00		0.00	697,541.04	934,000.00

NOTE: TRANSACTIONS ARE BASED ON THE 2023-12-31 VALUE (INCLUDING ACCRUALS) OF 16,172,306.74

◆ 5% Report - Part D

Series of Transactions with Same Party in Excess of 5%

Security Description / Asset ID	Shares/Par Value	Date	Acquisition Price	Disposition Price	Lease Rental	Expenses Incurred	Cost	Current Value on Transaction Date	Net Gain/Loss
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THERE ARE NO REPORTABLE TRANSACTIONS

NOTE: TRANSACTIONS ARE BASED ON THE 2023-12-31 VALUE (INCLUDING ACCRUALS) OF 16,172,306.74

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information	
1a	Name of plan AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL LIFE INSURANCE PLAN	1b Three-digit plan number (PN) ▶ 505
		1c Effective date of plan 08/29/1991
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) AMERICAN BANKERS ASSOCIATION 1333 NEW HAMPSHIRE AVENUE, NW WASHINGTON DC 20036	2b Employer Identification Number (EIN) 52-1001304 2c Plan Sponsor's telephone number 202-663-5000 2d Business code (see instructions) 813000

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

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

SIGN HERE	<i>Deborah K. Hoover</i>	10/3/2025	Deborah K Hoover
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 279
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) 0 6a(2) 0 6b 277 6c 0 6d 277 6e 6f 6g(1) 6g(2) 6h
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: b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions: 4A 4B 4D 4E 4Q	

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☒ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☒ General assets of the sponsor
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)	
a Pension Schedules (1) ☐ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) ☐ DCG (Individual Plan Information) – Number Attached _____ (5) ☐ MEP (Multiple-Employer Retirement Plan Information)	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☒ A (Insurance Information) – Number Attached <u>4</u> (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
E.I.N. 52-1001304 PLAN NO. 505
SCHEDULE H, LINE 4j—SCHEDULE OF REPORTABLE TRANSACTIONS
YEAR ENDED DECEMBER 31, 2024

SEE ATTACHED

◆ 5% Report - Part A

Single Transaction in Excess of 5%

Security Description / Asset ID	Shares/Par Value	Date	Acquisition Price	Disposition Price	Lease Rental	Expenses Incurred	Cost	Current Value on Transaction Date	Net Gain/Loss
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THERE ARE NO REPORTABLE TRANSACTIONS

NOTE: TRANSACTIONS ARE BASED ON THE 2023-12-31 VALUE (INCLUDING ACCRUALS) OF 16,172,306.74

◆ 5% Report - Part B

Series of Non-Security Transactions with Same Party in Excess of 5%

Security Description / Asset ID	Shares/Par Value	Date	Acquisition Price	Disposition Price	Lease Rental	Expenses Incurred	Cost	Current Value on Transaction Date	Net Gain/Loss
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THERE ARE NO REPORTABLE TRANSACTIONS

NOTE: TRANSACTIONS ARE BASED ON THE 2023-12-31 VALUE (INCLUDING ACCRUALS) OF 16,172,306.74

◆ 5% Report - Part C Summary

Series of Transactions by Issue in Excess of 5%

Security Description / Asset ID	Number of Transactions	Transaction Aggregate		Lease Rental	Expenses Incurred	Cost of Asset	Current Value of Asset on Transaction
		Acquisition Price	Disposition Price				
MFB NORTHERN INSTL FDS TREAS PORTFOLIO PREMIER CL CUSIP: 665279873	Total acquisitions	115	1,032,470.07		0.00	1,032,470.07	1,032,470.07
	Total dispositions	102	1,087,054.56		0.00	1,087,054.56	1,087,054.56
MFO VANGUARD SCOTTSDALE FDS VANGUARD RUSSELL 1000 INDEX FD INSTL SHS CUSIP: 92206C722	Total acquisitions	4	78,214.99		0.00	78,214.99	78,214.99
	Total dispositions	3	934,000.00		0.00	697,541.04	934,000.00

NOTE: TRANSACTIONS ARE BASED ON THE 2023-12-31 VALUE (INCLUDING ACCRUALS) OF 16,172,306.74

◆ 5% Report - Part D

Series of Transactions with Same Party in Excess of 5%

Security Description / Asset ID	Shares/Par Value	Date	Acquisition Price	Disposition Price	Lease Rental	Expenses Incurred	Cost	Current Value on Transaction Date	Net Gain/Loss
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THERE ARE NO REPORTABLE TRANSACTIONS

NOTE: TRANSACTIONS ARE BASED ON THE 2023-12-31 VALUE (INCLUDING ACCRUALS) OF 16,172,306.74

AMERICAN BANKERS ASSOCIATION RETIREE MEDICAL AND LIFE INSURANCE PLAN
E.I.N. 52-1001304 PLAN NO. 505
SCHEDULE H, LINE 4i—SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

SEE ATTACHED

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

Asset Detail - Base Currency

Description/Asset ID							Unrealized gain/loss	
Investment Mgr ID	Exchange rate/	Accrued			Cost	Market	Translation	Total
Shares/PAR value	Local market price	income/expense	Market value					

Equities

Common stock

United States - USD

AAON INC COM PAR \$0.004 COM PAR \$0.004 CUSIP: 000360206								
80.00	117.6800000	0.00	9,414.40	2,052.81	7,361.59	0.00		7,361.59
ACI WORLDWIDE INC COM STK CUSIP: 004498101								
492.00	51.9100000	0.00	25,539.72	12,362.41	13,177.31	0.00		13,177.31
AFFILIATED MANAGERS GROUP INC COM STK CUSIP: 008252108								
80.00	184.9200000	0.00	14,793.60	13,806.53	987.07	0.00		987.07
ALAMO GROUP INC COM CUSIP: 011311107								
ALG 78.00	185.9100000	0.00	14,500.98	9,792.16	4,708.82	0.00		4,708.82
ALARM COM HLDGS INC COM CUSIP: 011642105								
232.00	60.8000000	0.00	14,105.60	14,401.97	- 296.37	0.00		- 296.37
ARTISAN PARTNERS ASSET MGMT INC CL A CL A CUSIP: 04316A108								
408.00	43.0500000	0.00	17,564.40	12,230.18	5,334.22	0.00		5,334.22
BALCHEM CORP COM CUSIP: 057665200								
88.00	162.9950000	76.56	14,343.56	7,905.92	6,437.64	0.00		6,437.64

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

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◆ Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
Investment Mgr ID	Shares/PAR value					Market	Translation	
Equities								
Common stock								
BEACON ROOFING SUPPLY INC COM CUSIP: 073685109								
	470.00	101.5800000	0.00	47,742.60	26,015.64	21,726.96	0.00	21,726.96
BLACKBAUD INC COM CUSIP: 09227Q100								
	446.00	73.9200000	0.00	32,968.32	21,818.06	11,150.26	0.00	11,150.26
BLACKLINE INC COM CUSIP: 09239B109								
	191.00	60.7600000	0.00	11,605.16	12,242.16	- 637.00	0.00	- 637.00
CBIZ INC COM CUSIP: 124805102								
CBZ	587.00	81.8300000	0.00	48,034.21	25,501.41	22,532.80	0.00	22,532.80
CENTRAL GARDEN & PET CO COM CUSIP: 153527106								
	290.00	38.8000000	0.00	11,252.00	8,398.66	2,853.34	0.00	2,853.34
CHOICE HOTELS INTL INC COM CUSIP: 169905106								
	143.00	141.9800000	0.00	20,303.14	12,695.63	7,607.51	0.00	7,607.51
COLUMBIA SPORTSWEAR CO COM CUSIP: 198516106								
	208.00	83.9300000	0.00	17,457.44	13,221.71	4,235.73	0.00	4,235.73

Portfolio Statement

31 DEC 2024

Account number ABABEB
Account Name VEBA CONS.

◆ Asset Detail - Base Currency

Description/Asset ID	Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Market	Unrealized gain/loss	Translation	Total
Shares/PAR value									
Equities									
Common stock									
COMMVAULT SYS INC COM STK CUSIP: 204166102									
183.00		150.9100000	0.00	27,616.53	13,246.58	14,369.95		0.00	14,369.95
CSW INDUSTRIALS INC COM CUSIP: 126402106									
50.00		352.8000000	0.00	17,640.00	8,094.46	9,545.54		0.00	9,545.54
DONNELLEY FINL SOLUTIONS INC COM CUSIP: 25787G100									
260.00		62.7300000	0.00	16,309.80	13,572.19	2,737.61		0.00	2,737.61
DORMAN PRODS INC COM CUSIP: 258278100									
270.00		129.5500000	0.00	34,978.50	20,573.51	14,404.99		0.00	14,404.99
ENOVIS CORPORATION COM USD0.001 CUSIP: 194014502									
264.00		43.8800000	0.00	11,584.32	14,752.67	- 3,168.35		0.00	- 3,168.35
ENVISTA HLDGS CORP COM CUSIP: 29415F104									
205.00		19.2900000	0.00	3,954.45	4,764.74	- 810.29		0.00	- 810.29
EPLUS INC COM CUSIP: 294268107									
259.00		73.8800000	0.00	19,134.92	10,797.07	8,337.85		0.00	8,337.85

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◆ Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total					
Investment Mgr ID	Shares/PAR value					Market	Translation						
Equities													
Common stock													
EXPONENT INC COM STK CUSIP: 30214U102													
	108.00	89.1000000	0.00	9,622.80	6,769.93	2,852.87	0.00	2,852.87					
FRONTDOOR INC COM CUSIP: 35905A109													
	217.00	54.6700000	0.00	11,863.39	5,888.72	5,974.67	0.00	5,974.67					
FTI CONSULTING INC COM CUSIP: 302941109													
FCN	37.00	191.1300000	0.00	7,071.81	5,579.74	1,492.07	0.00	1,492.07					
FULLER H B CO COM CUSIP: 359694106													
	167.00	67.4800000	0.00	11,269.16	11,076.27	192.89	0.00	192.89					
HAMILTON LANE INC CL A CL A CUSIP: 407497106													
	156.00	148.0500000	76.44	23,095.80	9,722.65	13,373.15	0.00	13,373.15					
HURON CONSULTING GROUP INC COM STK CUSIP: 447462102													
	214.00	124.2600000	0.00	26,591.64	13,770.58	12,821.06	0.00	12,821.06					
ICU MED INC COM CUSIP: 44930G107													
	130.00	155.1700000	0.00	20,172.10	19,879.26	292.84	0.00	292.84					

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◆ Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Investment Mgr ID Shares/PAR value		Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
		Local market price					Market	Translation	
Equities									
Common stock									
INSIGHT ENTERPRISES INC COM CUSIP: 45765U103									
	205.00	152.1000000	0.00	31,180.50	19,869.92	11,310.58	0.00		11,310.58
INTEGER HLDGS CORP COM CUSIP: 45826H109									
ITGR	66.00	132.5200000	0.00	8,746.32	8,577.08	169.24	0.00		169.24
INTEGRA LIFESCIENCES HLDG CORP COM DESP CUSIP: 457985208									
IART	377.00	22.6800000	0.00	8,550.36	16,515.80	- 7,965.44	0.00		- 7,965.44
INTERPARFUMS INC CUSIP: 458334109									
	411.00	131.5100000	0.00	54,050.61	35,667.61	18,383.00	0.00		18,383.00
J & J SNACK FOODS CORP COM STK NPV CUSIP: 466032109									
	107.00	155.1300000	83.46	16,598.91	13,248.18	3,350.73	0.00		3,350.73
KADANT INC COM CUSIP: 48282T104									
	17.00	344.9900000	0.00	5,864.83	5,303.96	560.87	0.00		560.87
KIRBY CORP COM CUSIP: 497266106									
	151.00	105.8000000	0.00	15,975.80	9,166.81	6,808.99	0.00		6,808.99

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Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
Investment Mgr ID	Shares/PAR value					Market	Translation	

Equities

Common stock

LANCASTER COLONY CORP COM CUSIP: 513847103								
	44.00	173.1400000	0.00	7,618.16	6,102.11	1,516.05	0.00	1,516.05
LANDSTAR SYS INC COM CUSIP: 515098101								
LSTR	91.00	171.8600000	0.00	15,639.26	10,282.62	5,356.64	0.00	5,356.64
MCGRATH RENTCORP COM CUSIP: 580589109								
	155.00	111.8200000	0.00	17,332.10	12,202.93	5,129.17	0.00	5,129.17
MERIT MED SYS INC COM CUSIP: 589889104								
	228.00	96.7200000	0.00	22,052.16	16,450.08	5,602.08	0.00	5,602.08
MESA LABS INC COM CUSIP: 59064R109								
	84.00	131.8700000	0.00	11,077.08	12,171.71	- 1,094.63	0.00	- 1,094.63
MOOG INC CL A CUSIP: 615394202								
	187.00	196.8400000	0.00	36,809.08	14,121.07	22,688.01	0.00	22,688.01
NATIONAL RESH CORP COM NEW CL A CUSIP: 637372202								
	376.00	17.6400000	45.12	6,632.64	16,118.88	- 9,486.24	0.00	- 9,486.24

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◆ Asset Detail - Base Currency

Description/Asset ID Investment Mgr ID Shares/PAR value	Base Currency Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
					Market	Translation	
Equities							
Common stock							
OMNICELL INC COM CUSIP: 68213N109							
63.00	44.5200000	0.00	2,804.76	3,461.17	- 656.41	0.00	- 656.41
PATTERSON COS INC COM CUSIP: 703395103							
249.00	30.8600000	0.00	7,684.14	7,535.93	148.21	0.00	148.21
PINNACLE FINL PARTNERS INC COM CUSIP: 72346Q104							
78.00	114.3900000	0.00	8,922.42	5,060.85	3,861.57	0.00	3,861.57
PJT PARTNERS INC COM CL A COM CL A CUSIP: 69343T107							
101.00	157.8100000	0.00	15,938.81	10,497.12	5,441.69	0.00	5,441.69
PLEXUS CORP COM CUSIP: 729132100							
74.00	156.4800000	0.00	11,579.52	7,241.40	4,338.12	0.00	4,338.12
POWER INTEGRATIONS INC COM CUSIP: 739276103							
156.00	61.7000000	0.00	9,625.20	7,598.78	2,026.42	0.00	2,026.42
PRESTIGE CONSUMER HEALTHCARE INC COM CUSIP: 74112D101							
197.00	78.0900000	0.00	15,383.73	14,386.84	996.89	0.00	996.89

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Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
Investment Mgr ID	Shares/PAR value					Market	Translation	

Equities

Common stock

QUALYS INC COM USD0.001 CUSIP: 74758T303								
	192.00	140.2200000	0.00	26,922.24	22,763.50	4,158.74	0.00	4,158.74
RLI CORP COM CUSIP: 749607107								
	141.00	164.8300000	0.00	23,241.03	12,188.37	11,052.66	0.00	11,052.66
SALLY BEAUTY HLDGS INC COM STK USD0.01 CUSIP: 79546E104								
	511.00	10.4500000	0.00	5,339.95	7,272.90	- 1,932.95	0.00	- 1,932.95
SELECTIVE INS GROUP INC COM CUSIP: 816300107								
	401.00	93.5200000	0.00	37,501.52	34,362.74	3,138.78	0.00	3,138.78
SILGAN HLDGS INC COM CUSIP: 827048109 SLGN								
	415.00	52.0500000	0.00	21,600.75	16,206.67	5,394.08	0.00	5,394.08
SIMPSON MFG INC COM CUSIP: 829073105								
	49.00	165.8300000	0.00	8,125.67	3,722.71	4,402.96	0.00	4,402.96
SIMULATIONS PLUS INC COM CUSIP: 829214105								
	205.00	27.8900000	0.00	5,717.45	7,716.82	- 1,999.37	0.00	- 1,999.37

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Asset Detail - Base Currency

Description/Asset ID	Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
Shares/PAR value						Market	Translation	
Equities								
Common stock								
SOUTHSTATE CORP COM CUSIP: 840441109								
112.00		99.4800000	0.00	11,141.76	9,191.20	1,950.56	0.00	1,950.56
SPS COMM INC COM CUSIP: 78463M107								
68.00		183.9900000	0.00	12,511.32	13,544.78	- 1,033.46	0.00	- 1,033.46
STEPAN CO COM CUSIP: 858586100								
109.00		64.7000000	0.00	7,052.30	9,485.79	- 2,433.49	0.00	- 2,433.49
UFP TECHNOLOGIES INC COM CUSIP: 902673102								
31.00		244.5100000	0.00	7,579.81	5,221.92	2,357.89	0.00	2,357.89
UNIFIRST CORP MASS COM CUSIP: 904708104								
54.00		171.0900000	18.90	9,238.86	8,160.10	1,078.76	0.00	1,078.76
VERRA MOBILITY CORP CUSIP: 92511U102								
511.00		24.1800000	0.00	12,355.98	13,744.93	- 1,388.95	0.00	- 1,388.95
WESTAMERICA BANCORPORATION COM CUSIP: 957090103								
163.00		52.4600000	0.00	8,550.98	8,264.00	286.98	0.00	286.98

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◆ Asset Detail - Base Currency

Description/Asset ID		Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total					
Investment Mgr ID	Shares/PAR value					Market	Translation						
<i>Equities</i>													
Common stock													
WINMARK CORP COM	CUSIP: 974250102												
	29.00	393.0700000	0.00	11,399.03	9,013.54	2,385.49	0.00	2,385.49					
Total USD			300.48	1,078,875.39	783,374.44	295,500.95	0.00	295,500.95					
Total United States			300.48	1,078,875.39	783,374.44	295,500.95	0.00	295,500.95					
Total Common Stock													
	12,721.00		300.48	1,078,875.39	783,374.44	295,500.95	0.00	295,500.95					
Funds - common stock													
International Region - USD													
MFO VANGUARD FTSE ALL-WORLD EX-US FUND INST	CUSIP: 922042783												
	17,938.25	113.0700000	0.00	2,028,277.93	1,623,289.93	404,988.00	0.00	404,988.00					
Total USD			0.00	2,028,277.93	1,623,289.93	404,988.00	0.00	404,988.00					
Total International Region			0.00	2,028,277.93	1,623,289.93	404,988.00	0.00	404,988.00					

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Asset Detail - Base Currency

Description/Asset ID					Unrealized gain/loss		
Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Market	Translation	Total
Shares/PAR value							

Equities

Funds - common stock

United States - USD

MFO VANGUARD SCOTTSDALE FDS VANGUARD	RUSSELL 1000 INDEX FD INSTL SHS	CUSIP: 92206C722					
12,295.46	516.1700000	0.00	6,346,547.59	4,173,390.92	2,173,156.67	0.00	2,173,156.67

Total USD	0.00	6,346,547.59	4,173,390.92	2,173,156.67	0.00	2,173,156.67
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Total United States	0.00	6,346,547.59	4,173,390.92	2,173,156.67	0.00	2,173,156.67
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Total Funds - Common Stock

30,233.71	0.00	8,374,825.52	5,796,680.85	2,578,144.67	0.00	2,578,144.67
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Total Equities

42,954.71	300.48	9,453,700.91	6,580,055.29	2,873,645.62	0.00	2,873,645.62
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Asset Detail - Base Currency

Description/Asset ID						Unrealized gain/loss		
Investment Mgr ID	Exchange rate/	Accrued		Market value	Cost	Market	Translation	Total
Shares/PAR value	Local market price	income/expense						

Fixed Income

Funds - other fixed income

United States - USD

MFO JPMORGAN TR II CORE BD FD CL r6 CUSIP: 4812C0100

698,413.38	10.1200000	0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
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Issue Date: 2 Sep 08

Total USD		0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
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Total United States		0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
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Total Funds - Other Fixed Income

698,413.38		0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
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Total Fixed Income

698,413.38		0.00	7,067,943.41	7,571,483.23	- 503,539.82	0.00	- 503,539.82
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Cash and Cash Equivalents

Currency

USD - United States dollar	1.0000000	0.00	692.61	692.61	0.00	0.00	0.00
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◆ Asset Detail - Base Currency

Description/Asset ID	Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Unrealized gain/loss		Total
Shares/PAR value						Market	Translation	
Cash and Cash Equivalents								
Currency								
Total currency - all currencies			0.00	692.61	692.61	0.00	0.00	0.00
Total currency - all countries			0.00	692.61	692.61	0.00	0.00	0.00
Total Currency								
0.00			0.00	692.61	692.61	0.00	0.00	0.00
Funds - short term investment								
United States - USD								
MFB NORTHERN INSTL FDS TREAS PORTFOLIO PREMIER CL CUSIP: 665279873								
79,212.48		1.0000000	426.18	79,212.48	79,212.48	0.00	0.00	0.00
Total USD			426.18	79,212.48	79,212.48	0.00	0.00	0.00
Total United States			426.18	79,212.48	79,212.48	0.00	0.00	0.00
Total Funds - Short Term Investment								
79,212.48			426.18	79,212.48	79,212.48	0.00	0.00	0.00

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◆ Asset Detail - Base Currency

Description/Asset ID					Unrealized gain/loss		
Investment Mgr ID	Exchange rate/ Local market price	Accrued income/expense	Market value	Cost	Market	Translation	Total
Shares/PAR value							

Cash and Cash Equivalents

Funds - short term investment

Total Cash and Cash Equivalents							
	79,212.48	426.18	79,905.09	79,905.09	0.00	0.00	0.00

Total	820,580.57	726.66	16,601,549.41	14,231,443.61	2,370,105.80	0.00	2,370,105.80
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++ Informational Only Asset - an asset that is not held in the account but that is included in Northern Trust's reports at the client's request solely as a matter of convenience to the client. Custodial and other responsibilities for this asset rest solely with the client or another custodian. Northern Trust has no custodial or other responsibilities for this asset, and the asset is not an asset of any Northern Trust account for purposes of the applicable account agreement.