

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Part I Annual Report Identification Information

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

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan CHARLES BARKER LUXURY IMPORTS, INC. 401K PROFIT SHARING PLAN
1b Three-digit plan number (PN) 001
1c Effective date of plan 08/01/1983
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) CHARLES BARKER LUXURY IMPORTS, INC. 4949 VA BEACH BLVD VIRGINIA BEACH, VA 23462
2b Employer Identification Number (EIN) 54-0763954
2c Plan Sponsor's telephone number 757-963-9400
2d Business code (see instructions) 423100

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

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

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include plan administrator, employer/plan sponsor, and DFE.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	221
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)	127
	6a(2)	109
	6b	1
	6c	121
	6d	231
	6e	0
	6f	231
	6g(1)	202
	6g(2)	218
h	6h	19
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:
 2E 2F 2G 2J 2K 2S 2T 3D 3H

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p>A Name of plan CHARLES BARKER LUXURY IMPORTS, INC. 401K PROFIT SHARING PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>001</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 CHARLES BARKER LUXURY IMPORTS, INC.</p>	<p>D Employer Identification Number (EIN) 54-0763954</p>	

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.

1 Coverage Information:

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY 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
71-0294708	86509	YH5227	218	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
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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

(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	863107
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	12995788

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 ▶ GROUP PENSION FUNDING

b Balance at the end of the previous year	7b	960704
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c Additions: (1) Contributions deposited during the year	7c(1)	16705
	7c(2)	
	7c(3)	13806
	7c(4)	17907
	7c(5)	

(6) Total additions	7c(6)	48418
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d Total of balance and additions (add lines 7b and 7c(6))	7d	1009122
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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	7e(1)	39495
	7e(2)	2946
	7e(3)	
	7e(4)	13227

(5) Total deductions	7e(5)	55668
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f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	953454
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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) ▶

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)
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)
	(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)
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> 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	
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.	10b	

Specify nature of costs.

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

A Name of plan CHARLES BARKER LUXURY IMPORTS, INC. 401K PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 CHARLES BARKER LUXURY IMPORTS, INC.	D Employer Identification Number (EIN) 54-0763954	

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

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

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

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

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
64	SERVICE PROVIDER	46357	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	116	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

UBS FINANCIAL SERVICES INC

13-2638166

(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?
99	SERVICE PROVIDER	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	28900	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
UBS FINANCIAL SERVICES INC	99	28900
(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.	
VOYA RETIREMENT INSURANCE AND ANNUI 71-0294708	OTHER FEES	
(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 D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>CHARLES BARKER LUXURY IMPORTS, INC. 401K PROFIT SHARING PLAN</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>CHARLES BARKER LUXURY IMPORTS, INC.</u>	D Employer Identification Number (EIN) <u>54-0763954</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VARIABLE ANNUITY ACCOUNT D</u>		
b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT & INSURANCE ANNUITY CO.,</u>		
c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>12995788</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN

d Entity code

e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	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 CHARLES BARKER LUXURY IMPORTS, INC. 401K PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 CHARLES BARKER LUXURY IMPORTS, INC.	D Employer Identification Number (EIN) 54-0763954

Part I	Asset and Liability Statement
---------------	--------------------------------------

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
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)	
(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)	83917
(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)	13335394
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	960704
(15) Other.....	1c(15)	46895
		12995788
		953454

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	14380015	13996137
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	14380015	13996137

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)	114262	
(B) Participants.....	2a(1)(B)	702542	
(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)		816804
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)	3681	
(F) Other.....	2b(1)(F)	13806	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		17487
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		1738315
(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)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		2572606

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	2909701	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		2909701
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)	45468	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	449	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)	866	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		46783
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2956484

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-383878
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: **SHERMAN SPERO SAFARINO & CO., CPAS**

(2) EIN: **47-2401657**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

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

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

A Name of plan <u>CHARLES BARKER LUXURY IMPORTS, INC. 401K PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>CHARLES BARKER LUXURY IMPORTS, INC.</u>	D Employer Identification Number (EIN) <u>54-0763954</u>	

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

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

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

1	
---	--

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 71-0294708

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....

3	
---	--

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---------------------------------------------------------------------------------------------------------------------------------------------------

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702844A.

**CHARLES BARKER LUXURY IMPORTS, INC.
401(k) PLAN**

FINANCIAL STATEMENTS

December 31, 2024 AND 2023

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

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December 31, 2024 AND 2023

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SHERMAN, SPERO, SAFARINO & Co., CPAs, P.C.

A PROFESSIONAL CORPORATION

BARRY W. CHEATHAM, C.P.A.*
WILLIAM K. OLIVER, C.P.A.**
TRISTAN R. McNAIR, C.P.A..
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* NEW YORK
** NORTH CAROLINA

INDEPENDENT AUDITOR'S REPORT

September 8, 2025

To the Administrative Committee of
Charles Barker Luxury Imports, Inc. 401(k) Plan

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

We have performed audits of the accompanying financial statements of Charles Barker Luxury Imports, Inc. 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from Voya Retirement Insurance and Annuity Company ("Voya") as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 4 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 Auditor's Responsibilities for the Audit of the Financial Statements section-

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material aspects, in accordance with accounting principles generally accepted in the United States of America.

To the Administrative Committee of
Charles Barker Luxury Imports, Inc. 401(k) Plan

- 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 aspects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

To the Administrative Committee of
Charles Barker Luxury Imports, Inc. 401(k) Plan

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

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

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of Assets (Held at End of Year) and Delinquent Participant Contributions 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 generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

To the Administrative Committee of
Charles Barker Luxury Imports, Inc. 401(k) Plan

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 aspects, the information prepared and certified by an institution than management determined meets the requirements of ERISA Section 103(a)(3)(C).

Emphasis of Matter

As discussed in Note 6 to the financial statements, Voya does not prepare the Form 5500 on the accrual basis. A schedule reconciling the financial statements to the Form 5500 is included in this footnote.

Sherman, Spero, Safarino & Co., CPAs, P.C.

CHARLES BARKER LUXURY IMPORTS, INC.
401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2024 and 2023

	2024	2023
ASSETS		
Investments, at fair value		
Pooled separate accounts	\$ 12,995,788	\$ 13,335,394
Insurance company general account	953,454	960,704
	13,949,242	14,296,098
Receivables		
Notes receivable from participants	46,895	83,917
	46,895	83,917
 Total Assets	 13,996,137	 14,380,015
 LIABILITIES		
Corrective distributions	7,068	-
	7,068	-
 NET ASSETS AVAILABLE FOR BENEFITS	 \$ 13,989,069	 \$ 14,380,015

See accompanying notes.

CHARLES BARKER LUXURY IMPORTS, INC.
401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2024 and 2023

	2024	2023
ADDITIONS		
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 1,737,933	\$ 2,133,084
Interest on insurance company general account	13,806	12,761
Dividends	381	1,207
Other income	-	-
	1,752,120	2,147,052
Interest income on notes receivable from participants	3,681	3,596
Contributions:		
Participants	695,475	721,386
Employer matching	114,262	127,670
	809,737	849,056
TOTAL ADDITIONS	2,565,538	2,999,704
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	2,909,701	1,992,588
Administrative expenses	46,617	47,826
Other expenses	166	616
	2,956,484	2,041,030
TOTAL DEDUCTIONS	2,956,484	2,041,030
NET INCREASE (DECREASE)	(390,946)	958,674
NET ASSETS AVAILABLE FOR BENEFITS		
BEGINNING OF YEAR	14,380,015	13,421,341
END OF YEAR	\$ 13,989,069	\$ 14,380,015

See accompanying notes.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Charles Barker Luxury Imports, Inc. ("Company") 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Summary Plan Description or Plan Document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of the Company. Prior to the Plan amendment effective November 28, 2017, all employees who had one year of service and were aged twenty-one or older were eligible. Effective November 28, 2017, employees who have been employed with 60 days of service and are aged twenty-one or older are eligible. It is subject to the provisions of the Employees Retirement Income Security Act of 1974 (ERISA).

The Plan has listed the following entities as participating employers: Charles Barker Enterprises, Inc., (trading as Charles Barker Toyota), Charles Barker Automotive, Inc., (trading as Charles Barker Lexus of Virginia Beach/Charles Barker Lexus of Newport News), Charles Barker Motors, Inc. with a qualified Subchapter S subsidiary, Charles Barker Luxury Imports, Inc. (trading as Mercedes of Virginia Beach) and until November 30, 2023, Charles Barker European Imports, LLC (trading as Maserati of Virginia Beach).

On November 5, 2020, Charles Barker Automotive, Inc., entered into an Asset Purchase Agreement to sell substantially all of its assets to a local dealership (the "Lexus Sale"). The Lexus Sale was completed on December 15, 2020. The employees of Charles Barker Automotive were terminated as participating employees in the Plan on December 15, 2020, and became vested in the employer contribution portion of their accounts based on the vesting schedule discussed further in Note 1.

Pursuant to the Lexus Sale, on January 1, 2021, the Plan changed its name to Charles Barker Luxury Imports, Inc. 401(k) Profit Sharing Plan, and Charles Barker Luxury Imports, Inc. assumed the role of the plan sponsor.

On February 17, 2021, Charles Barker Enterprises, Inc. entered into an Asset Purchase Agreement to sell substantially all of its assets to a local dealership (the "Toyota Sale"). The Toyota Sale was completed on February 17, 2021. The employees of Charles Barker Enterprises, Inc. were terminated as participating employees in the Plan on February 17, 2021, which resulted in a partial plan termination. In accordance with the provisions of the Plan, the affected employees became fully vested in the employer contribution portion of their accounts on this date.

Automatic Enrollment

Effective January 1, 2008, the Company instituted automatic enrollment for employees who qualify for participation in the Plan. Eligible employees are initially enrolled at 4% of compensation, with an automatic increase of 1% on the first day of each Plan year, up to a maximum of 12%. The default investment is a target date retirement fund, chosen to approximate the employee's attainment of age 65. The employee has the option not to participate, or to change the contribution percentage and investment option.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN (continued)

Contributions

In 2024 and 2023, participants were able to defer up to \$23,000 and \$22,500, respectively, of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year were eligible to make catch-up contributions of \$7,500 for 2024 and 2023. Those amounts may increase each year according to federal law. For 2024, total additions to a participant's account through salary deferral and employer matching and contributions may not exceed the lesser of \$69,000 or 100% of the participant's annual compensation. The compensation limitation is \$345,000 for 2024.

The Plan also permits Roth elective deferrals and voluntary before-tax contributions as allowed by EGTRRA. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers 31 mutual funds as investment options for participants.

The Company may make matching contributions equal to a discretionary percentage, to be determined by the employer, of the Participant's elective deferral for all employees who have attained 1 year of service. The Company suspended its matching contributions on August 1, 2008 and restarted on March 1, 2013. The Company matched 25% of the employee's deferral up to 8% of the employee's compensation for the years ended December 31, 2024 and 2023. The Plan also contains a provision for a discretionary profit sharing contribution. No discretionary profit sharing contributions were made for the years ended December 31, 2024 and 2023.

Participant Accounts

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

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant who enrolled in the Plan prior to November 28, 2017 is 100% vested after six years of credited service. Participants who entered the Plan after November 28, 2017 are 100% vested after three years of credited service. Participants' accounts become fully vested upon attainment of the normal retirement age of 65, or in the event of death or total disability.

Note receivable from Participants

The Plan was amended to allow participant loans beginning April 1, 2009. Participant loans must be at least \$1,000, and may not exceed 50% of the market value of their account or \$50,000, whichever is less, at the time of the loan (except as discussed below). Participants may have only one loan, but are allowed to refinance that loan. The loans are secured by the balance in the participant's account and bear interest ranging from 3.25% to 8.5%, which is commensurate with local prevailing rates as determined by the Plan Administrator at loan inception. Principal and interest is paid ratably through payroll deductions.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN (continued)

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security ("CARES") Act was signed into law. The CARES Act contains certain provisions that apply to the Plan, particularly distributions and qualified plan loans. A CARES Act distribution allows the Plan's participants to take a COVID-19 related distribution up to \$100,000 from the Plan beginning on or after January 1, 2020 and before December 31, 2020. The CARES Act also raises the limit for qualified plan loans from the lesser of \$50,000 or 50% of the present value of the participant's vested account balances to the lesser of \$100,000 or 100% of the present value of the participant's vested account balance for loans issued beginning March 27, 2020 and ending September 23, 2020. The Plan adopted these changes effective May 20, 2020.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten-year period. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Plan balances less than \$5,000 will automatically be distributed in a lump sum.

On October 6, 2020, the Plan was amended to institute the new IRS hardship distribution regulations. These regulations allow a participant to continue deferrals after receiving a hardship distribution. Prior to the finalization of these regulations, a participant who elected to take a hardship distribution was required to suspend deferral for six months after the hardship distribution. Federal Disasters have also been added as a hardship category.

Forfeitures

Amounts forfeited by terminating participants of the Plan are reallocated upon termination. These amounts may be used by the Company to pay plan expenses or to pay company contributions to the Plan. \$12,835 and \$6,185 in forfeitures were used to pay company contributions for the years ended December 31, 2024 and 2023, respectively. Unapplied forfeitures were \$865 and \$9,802 at December 31, 2024 and 2023, respectively.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management's Review

Subsequent events were evaluated through September 8, 2025 which is the date the financial statements were available to be issued.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America ("GAAP") requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based on the terms of the Plan document.

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 3 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.

Excess Contributions Payable

Amounts payable to participants totaling \$7,068 for contributions in excess of amounts allowed by the IRS are recorded as corrective distributions and refunds payable, with corresponding reductions to 2024 participant and employer contributions. The Plan distributed the 2024 excess contributions prior to March 15, 2025. There were no excess contributions for the year ended December 31, 2023.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Administrative expenses may be paid from plan forfeitures, to the extent available. The Company may also pay administrative expenses. Administrative fees of \$46,617 and \$47,826 were paid from the Plan for 2024 and 2023, respectively. Additional administrative expenses were paid by the plan sponsor.

NOTE 3 - FAIR VALUE MEASUREMENTS

The Plan applies FASB ASC 820, *Fair Value Measurement* ("ASC 820"). FASB ASC 820 provides a framework for measuring fair value and the disclosures about fair value measurements of assets and liabilities. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 3 - FAIR VALUE MEASUREMENTS (continued)

Level 2: Inputs to the valuation methodology include:

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

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

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

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

Although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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

Pooled separate accounts: Pooled separate accounts are valued at the net asset value (NAV) or equivalent based on units of the pooled separate accounts. The NAV, as provided by the custodian, is used as a practical expedient to estimated fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate accounts less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV.

Voya Fixed Account: The Voya Fixed Account is reported at NAV or alternative fair value methods by the custodian when NAV is not available. It is included in Level 2.

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

	<u>Total</u>	<u>Level 2</u>
Investments, at fair value:		
Pooled separate accounts	\$ 12,995,788	\$ -
Voya Fixed Account	953,454	953,454
Total	<u>\$ 13,949,242</u>	<u>\$ 953,454</u>

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2023 AND 2022

NOTE 3 - FAIR VALUE MEASUREMENTS (continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2023:

	<u>Total</u>	<u>Level 2</u>
Investments, at fair value:		
Pooled separate accounts	\$ 13,335,394	\$ -
Voya Fixed Account	<u>960,704</u>	<u>960,704</u>
Total	<u>\$ 14,296,098</u>	<u>\$ 960,704</u>

In accordance with fair value measurement guidance, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statement of net assets available for benefits.

The Company evaluates the significance of various inputs to assess the appropriate classification of the Plan's investments within the fair value hierarchy. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value level to another. Transfers between levels are evaluated for their significance based upon the nature of the investments and size of the transfer relative to the net assets available for benefits. For the years ended December 31, 2024 and 2023, there were no transfers between levels within the fair value hierarchy.

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

Investment	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Pooled separate accounts	\$12,995,788	\$ -	Immediate	None

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

Investment	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Pooled separate accounts	\$13,335,394	\$ -	Immediate	None

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 4 - UNAUDITED INFORMATION CERTIFIED BY PLAN TRUSTEE

The December 31, 2024 and 2023 Statements of Net Assets Available for Benefits, the investment activities included on the Statement of Changes in Net Assets Available for Benefits for the years then ended, and the accompanying notes to the financial statements were prepared in part or entirely from information certified by the Trustees in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The information certified includes the following:

	<u>2024</u>	<u>2023</u>
Investments as certified by plan trustee	<u>\$13,949,242</u>	<u>\$14,296,098</u>
Income (loss) from investments	<u>\$ 1,752,120</u>	<u>\$ 2,147,052</u>

NOTE 5 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to permanently discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

NOTE 6 - RECONCILIATION TO FORM 5500

As also discussed in the Emphasis of Matter section of the opinion to the financial statements, Voya does not prepare the Form 5500 on the accrual basis. The reconciliation for the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits for the years ended December 31, 2024 and 2023 is as follows:

The following is a reconciliation of net assets available for benefits per the financial statement to the Form 5500 as of December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the accompanying financial statement	\$ 13,989,069	\$ 14,380,015
Corrective distribution payable	7,068	-
Net assets available for benefits per the Form 5500	<u>\$ 13,996,137</u>	<u>\$ 14,380,015</u>

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 6 - RECONCILIATION TO FORM 5500 (continued)

The following is a reconciliation of the change in net assets available for benefits per the financial statements to the Form 5500 for the years ended December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Change in net assets available for benefits per the Accompanying financial statement	\$ (390,946)	\$ 958,674
Prior year participant contributions receivable	-	-
Prior year employer match contributions receivable	-	-
Corrective distribution payable	<u>7,068</u>	<u>-</u>
Change in net assets available for benefits per the Form 5500	<u>\$ (383,878)</u>	<u>\$ 958,674</u>

NOTE 7 - TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrators believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income examination for years prior to 2020.

NOTE 8 - 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 investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE 9 – TRANSACTIONS WITH PARTIES-IN-INTEREST

The Plan invests in insurance company general accounts and pooled separate accounts sponsored by Voya Retirement Insurance and Annuity Company, the Plan's custodian, as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Administrative fees related to the custodian's administration of the Plan are paid by the Plan. Other administrative fees, such as audit fees, are paid by the Company on behalf of the Plan.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 10 – SELF-CORRECTED CONTRIBUTIONS

For the year ended December 31, 2023, there were \$5,189 in delinquent employee contributions. Plan management corrected this error by filing Form 5330 on January 29, 2024, resulting in \$2 in excise taxes.

CHARLES BARKER LUXURY IMPORTS, INC. 401 (k) PLAN
 EIN 54-0763954 PLAN NO. 001

SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

December 31, 2024 and 2023

Date Withheld	Participant Contributions Transferred Late to Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under Self-Correction Program (PTE 2002-51)	2024	2023
		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP			
2023	5,189	-	-	-	5,189	-	-
	<u>5,189</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,189</u>	<u>-</u>	<u>-</u>

See accompanying notes.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN
EIN 54-0763954 PLAN NO. 001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b) IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT (see note 2)	(d) COST**	(e) CURRENT VALUE
*	American Funds 2010 TDATE R6	Pooled Separate Account		24,146
*	American Funds 2015 TDATE R6	Pooled Separate Account		101,764
*	American Funds 2020 TDATE R6	Pooled Separate Account		374,274
*	American Funds 2025 TDATE R6	Pooled Separate Account		1,416,285
*	American Funds 2030 TDATE R6	Pooled Separate Account		1,290,026
*	American Funds 2035 TDATE R6	Pooled Separate Account		2,353,384
*	American Funds 2040 TDATE R6	Pooled Separate Account		1,108,035
*	American Funds 2045 TDATE R6	Pooled Separate Account		1,155,354
*	American Funds 2050 TDATE R6	Pooled Separate Account		841,682
*	American Funds 2055 TDATE R6	Pooled Separate Account		404,529
*	American Funds 2060 TDATE R6	Pooled Separate Account		255,859
*	American Funds 2065 TDATE R6	Pooled Separate Account		120,037
*	American Funds AM Balanced R6	Pooled Separate Account		225,776
*	American Funds New World R6	Pooled Separate Account		101,090
*	American Funds New Perspective R6	Pooled Separate Account		418,657
*	American Funds Small Cap R6	Pooled Separate Account		89,103
*	Fidelity 500 Index Fund	Pooled Separate Account		572,643
*	Fidelity International Index Fund	Pooled Separate Account		3,788
*	Fidelity Large Cap Value Index Fund	Pooled Separate Account		27,887
*	Fidelity Large Cap Growth Index Fund	Pooled Separate Account		254,603
*	Fidelity Mid Cap Index Fund	Pooled Separate Account		32,330
*	Fidelity Small Cap Index Fund	Pooled Separate Account		9,213
*	Fidelity US Bond Index Fund	Pooled Separate Account		16,496
*	First Eagle Global Fund R6	Pooled Separate Account		35,284
*	JP Morgan Large Cap Growth Fund R6	Pooled Separate Account		604,077
*	PGIM Jennison International Opp Fund	Pooled Separate Account		7,173

(Continued)

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN
 EIN 54-0763954 PLAN NO. 001

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
	IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT (see note 2)	COST**	CURRENT VALUE
(Continued)				
*	PIMCO Income Fund Inst	Pooled Separate Account		92,674
*	Principal MidCap Fund R6	Pooled Separate Account		121,302
*	Vanguard Wellesley Income Fund Admiral	Pooled Separate Account		2,743
*	Vanguard Windsor II Fund Admiral	Pooled Separate Account		768,993
*	Victory Core Plus Intermed Bond R6	Pooled Separate Account		166,581
*	Voya Fixed Account (4062)	Insurance Company General Account		953,454
*	Participant Loans	Various Maturity Dates, Interest at 3.25% to 8.50% Collateral - Participant Account Balances		46,895
				<u>13,996,137</u>

* Represents party in interest transactions

** Cost omitted for participant - directed investments.

See accompanying notes.



Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets

(Held at End of Year)

CHARLES BARKER LUXURY IMPORTS, INC. 401(K) PROFIT SHARING PLAN

EIN#54-0763954

Plan# 001

As of December 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
	American Funds 2010 T Date R6	Registered Investment Company		\$24,146.15
	American Funds 2015 T Date R6	Registered Investment Company		\$101,763.65
	American Funds 2020 T Date R6	Registered Investment Company		\$374,274.12
	American Funds 2025 T Date R6	Registered Investment Company		\$1,416,285.45
	American Funds 2030 T Date R6	Registered Investment Company		\$1,290,026.46
	American Funds 2035 T Date R6	Registered Investment Company		\$2,353,384.43
	American Funds 2040 T Date R6	Registered Investment Company		\$1,108,035.11
	American Funds 2045 T Date R6	Registered Investment Company		\$1,155,354.04
	American Funds 2050 T Date R6	Registered Investment Company		\$841,681.74
	American Funds 2055 T Date R6	Registered Investment Company		\$404,528.76
	American Funds 2060 T Date R6	Registered Investment Company		\$255,858.69
	American Funds 2065 T Date R6	Registered Investment Company		\$120,036.58
	American Funds Am Balanced R6	Registered Investment Company		\$225,775.94
	American Funds New World R6	Registered Investment Company		\$101,089.81
	American Funds Nw Prspctv R6	Registered Investment Company		\$418,656.87
	American Funds SMALLCAP R6	Registered Investment Company		\$89,103.49
	Fid US Bd Id Fd	Registered Investment Company		\$16,496.47
	Fidelity 500 Index Fund	Registered Investment Company		\$572,643.38
	Fidelity Intl Index Fnd	Registered Investment Company		\$3,788.02
	Fidelity Lg C Val Ind Fd	Registered Investment Company		\$27,886.63
	Fidelity Lg Cp Grw Id Fd	Registered Investment Company		\$254,603.38
	Fidelity Mid Cap Idx Fd	Registered Investment Company		\$32,329.59



Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets

(Held at End of Year)

CHARLES BARKER LUXURY IMPORTS, INC. 401(K) PROFIT SHARING PLAN

EIN#54-0763954

Plan# 001

	Fidelity Sm Cp Ind Fd	Registered Investment Company		\$9,212.65
	First Eagle Global Fund R6	Registered Investment Company		\$35,283.55
	JPMorgan LgCp Grw Fnd R6	Registered Investment Company		\$604,076.87
	PGIM Jennison Intl Opprt Fd R6	Registered Investment Company		\$7,173.42
	PIMCO Income Fund Ins	Registered Investment Company		\$92,673.49
	Principal MidCap Fd R6	Registered Investment Company		\$121,302.01
	Vangrd Wellesley Inc Fnd Adm	Registered Investment Company		\$2,742.94
	Vangrd Windsor II Fund Adm	Registered Investment Company		\$768,992.93
	Victory Core Pl Inter Bnd R6	Registered Investment Company		\$166,580.96
*	Voya Fixed Account (4062)	Insurance Company General Account		\$953,453.59
	LOAN FUND	Participant Loans - Rates 3.25% to 8.50%		\$46,895.83
		TOTAL		\$13,996,137.00

* denotes party-in-interest

Column (d) is not required as the Plan investments are totally participant directed.

**CHARLES BARKER LUXURY IMPORTS, INC.
401(k) PLAN**

FINANCIAL STATEMENTS

December 31, 2024 AND 2023

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

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SHERMAN, SPERO, SAFARINO & Co., CPAs, P.C.

A PROFESSIONAL CORPORATION

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* NEW YORK
** NORTH CAROLINA

INDEPENDENT AUDITOR'S REPORT

September 8, 2025

To the Administrative Committee of
Charles Barker Luxury Imports, Inc. 401(k) Plan

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

We have performed audits of the accompanying financial statements of Charles Barker Luxury Imports, Inc. 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statement of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from Voya Retirement Insurance and Annuity Company ("Voya") as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 4 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 Auditor's Responsibilities for the Audit of the Financial Statements section-

- the amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material aspects, in accordance with accounting principles generally accepted in the United States of America.

To the Administrative Committee of
Charles Barker Luxury Imports, Inc. 401(k) Plan

- 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 aspects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

To the Administrative Committee of
Charles Barker Luxury Imports, Inc. 401(k) Plan

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

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

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of Assets (Held at End of Year) and Delinquent Participant Contributions 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 generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

To the Administrative Committee of
Charles Barker Luxury Imports, Inc. 401(k) Plan

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 aspects, the information prepared and certified by an institution than management determined meets the requirements of ERISA Section 103(a)(3)(C).

Emphasis of Matter

As discussed in Note 6 to the financial statements, Voya does not prepare the Form 5500 on the accrual basis. A schedule reconciling the financial statements to the Form 5500 is included in this footnote.

Sherman, Spero, Safarino & Co., CPAs, P.C.

CHARLES BARKER LUXURY IMPORTS, INC.
401(k) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2024 and 2023

	2024	2023
ASSETS		
Investments, at fair value		
Pooled separate accounts	\$ 12,995,788	\$ 13,335,394
Insurance company general account	953,454	960,704
	13,949,242	14,296,098
Receivables		
Notes receivable from participants	46,895	83,917
	46,895	83,917
Total Assets	13,996,137	14,380,015
LIABILITIES		
Corrective distributions	7,068	-
	7,068	-
NET ASSETS AVAILABLE FOR BENEFITS	\$ 13,989,069	\$ 14,380,015

See accompanying notes.

CHARLES BARKER LUXURY IMPORTS, INC.
401(k) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

December 31, 2024 and 2023

	2024	2023
ADDITIONS		
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 1,737,933	\$ 2,133,084
Interest on insurance company general account	13,806	12,761
Dividends	381	1,207
Other income	-	-
	1,752,120	2,147,052
Interest income on notes receivable from participants	3,681	3,596
Contributions:		
Participants	695,475	721,386
Employer matching	114,262	127,670
	809,737	849,056
TOTAL ADDITIONS	2,565,538	2,999,704
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	2,909,701	1,992,588
Administrative expenses	46,617	47,826
Other expenses	166	616
	2,956,484	2,041,030
TOTAL DEDUCTIONS	2,956,484	2,041,030
NET INCREASE (DECREASE)	(390,946)	958,674
NET ASSETS AVAILABLE FOR BENEFITS		
BEGINNING OF YEAR	14,380,015	13,421,341
END OF YEAR	\$ 13,989,069	\$ 14,380,015

See accompanying notes.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Charles Barker Luxury Imports, Inc. ("Company") 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Summary Plan Description or Plan Document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering substantially all employees of the Company. Prior to the Plan amendment effective November 28, 2017, all employees who had one year of service and were aged twenty-one or older were eligible. Effective November 28, 2017, employees who have been employed with 60 days of service and are aged twenty-one or older are eligible. It is subject to the provisions of the Employees Retirement Income Security Act of 1974 (ERISA).

The Plan has listed the following entities as participating employers: Charles Barker Enterprises, Inc., (trading as Charles Barker Toyota), Charles Barker Automotive, Inc., (trading as Charles Barker Lexus of Virginia Beach/Charles Barker Lexus of Newport News), Charles Barker Motors, Inc. with a qualified Subchapter S subsidiary, Charles Barker Luxury Imports, Inc. (trading as Mercedes of Virginia Beach) and until November 30, 2023, Charles Barker European Imports, LLC (trading as Maserati of Virginia Beach).

On November 5, 2020, Charles Barker Automotive, Inc., entered into an Asset Purchase Agreement to sell substantially all of its assets to a local dealership (the "Lexus Sale"). The Lexus Sale was completed on December 15, 2020. The employees of Charles Barker Automotive were terminated as participating employees in the Plan on December 15, 2020, and became vested in the employer contribution portion of their accounts based on the vesting schedule discussed further in Note 1.

Pursuant to the Lexus Sale, on January 1, 2021, the Plan changed its name to Charles Barker Luxury Imports, Inc. 401(k) Profit Sharing Plan, and Charles Barker Luxury Imports, Inc. assumed the role of the plan sponsor.

On February 17, 2021, Charles Barker Enterprises, Inc. entered into an Asset Purchase Agreement to sell substantially all of its assets to a local dealership (the "Toyota Sale"). The Toyota Sale was completed on February 17, 2021. The employees of Charles Barker Enterprises, Inc. were terminated as participating employees in the Plan on February 17, 2021, which resulted in a partial plan termination. In accordance with the provisions of the Plan, the affected employees became fully vested in the employer contribution portion of their accounts on this date.

Automatic Enrollment

Effective January 1, 2008, the Company instituted automatic enrollment for employees who qualify for participation in the Plan. Eligible employees are initially enrolled at 4% of compensation, with an automatic increase of 1% on the first day of each Plan year, up to a maximum of 12%. The default investment is a target date retirement fund, chosen to approximate the employee's attainment of age 65. The employee has the option not to participate, or to change the contribution percentage and investment option.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN (continued)

Contributions

In 2024 and 2023, participants were able to defer up to \$23,000 and \$22,500, respectively, of pretax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year were eligible to make catch-up contributions of \$7,500 for 2024 and 2023. Those amounts may increase each year according to federal law. For 2024, total additions to a participant's account through salary deferral and employer matching and contributions may not exceed the lesser of \$69,000 or 100% of the participant's annual compensation. The compensation limitation is \$345,000 for 2024.

The Plan also permits Roth elective deferrals and voluntary before-tax contributions as allowed by EGTRRA. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers 31 mutual funds as investment options for participants.

The Company may make matching contributions equal to a discretionary percentage, to be determined by the employer, of the Participant's elective deferral for all employees who have attained 1 year of service. The Company suspended its matching contributions on August 1, 2008 and restarted on March 1, 2013. The Company matched 25% of the employee's deferral up to 8% of the employee's compensation for the years ended December 31, 2024 and 2023. The Plan also contains a provision for a discretionary profit sharing contribution. No discretionary profit sharing contributions were made for the years ended December 31, 2024 and 2023.

Participant Accounts

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

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of continuous service. A participant who enrolled in the Plan prior to November 28, 2017 is 100% vested after six years of credited service. Participants who entered the Plan after November 28, 2017 are 100% vested after three years of credited service. Participants' accounts become fully vested upon attainment of the normal retirement age of 65, or in the event of death or total disability.

Note receivable from Participants

The Plan was amended to allow participant loans beginning April 1, 2009. Participant loans must be at least \$1,000, and may not exceed 50% of the market value of their account or \$50,000, whichever is less, at the time of the loan (except as discussed below). Participants may have only one loan, but are allowed to refinance that loan. The loans are secured by the balance in the participant's account and bear interest ranging from 3.25% to 8.5%, which is commensurate with local prevailing rates as determined by the Plan Administrator at loan inception. Principal and interest is paid ratably through payroll deductions.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN (continued)

On March 27, 2020, the Coronavirus Aid, Relief and Economic Security (“CARES”) Act was signed into law. The CARES Act contains certain provisions that apply to the Plan, particularly distributions and qualified plan loans. A CARES Act distribution allows the Plan’s participants to take a COVID-19 related distribution up to \$100,000 from the Plan beginning on or after January 1, 2020 and before December 31, 2020. The CARES Act also raises the limit for qualified plan loans from the lesser of \$50,000 or 50% of the present value of the participant’s vested account balances to the lesser of \$100,000 or 100% of the present value of the participant’s vested account balance for loans issued beginning March 27, 2020 and ending September 23, 2020. The Plan adopted these changes effective May 20, 2020.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant’s vested interest in his or her account, or annual installments over a ten-year period. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Plan balances less than \$5,000 will automatically be distributed in a lump sum.

On October 6, 2020, the Plan was amended to institute the new IRS hardship distribution regulations. These regulations allow a participant to continue deferrals after receiving a hardship distribution. Prior to the finalization of these regulations, a participant who elected to take a hardship distribution was required to suspend deferral for six months after the hardship distribution. Federal Disasters have also been added as a hardship category.

Forfeitures

Amounts forfeited by terminating participants of the Plan are reallocated upon termination. These amounts may be used by the Company to pay plan expenses or to pay company contributions to the Plan. \$12,835 and \$6,185 in forfeitures were used to pay company contributions for the years ended December 31, 2024 and 2023, respectively. Unapplied forfeitures were \$865 and \$9,802 at December 31, 2024 and 2023, respectively.

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Date of Management’s Review

Subsequent events were evaluated through September 8, 2025 which is the date the financial statements were available to be issued.

Estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the United States of America (“GAAP”) requires the plan administrator to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based on the terms of the Plan document.

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 3 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.

Excess Contributions Payable

Amounts payable to participants totaling \$7,068 for contributions in excess of amounts allowed by the IRS are recorded as corrective distributions and refunds payable, with corresponding reductions to 2024 participant and employer contributions. The Plan distributed the 2024 excess contributions prior to March 15, 2025. There were no excess contributions for the year ended December 31, 2023.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Administrative expenses may be paid from plan forfeitures, to the extent available. The Company may also pay administrative expenses. Administrative fees of \$46,617 and \$47,826 were paid from the Plan for 2024 and 2023, respectively. Additional administrative expenses were paid by the plan sponsor.

NOTE 3 - FAIR VALUE MEASUREMENTS

The Plan applies FASB ASC 820, *Fair Value Measurement* ("ASC 820"). FASB ASC 820 provides a framework for measuring fair value and the disclosures about fair value measurements of assets and liabilities. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 3 - FAIR VALUE MEASUREMENTS (continued)

Level 2: Inputs to the valuation methodology include:

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

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

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

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

Although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

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

Pooled separate accounts: Pooled separate accounts are valued at the net asset value (NAV) or equivalent based on units of the pooled separate accounts. The NAV, as provided by the custodian, is used as a practical expedient to estimated fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate accounts less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV.

Voya Fixed Account: The Voya Fixed Account is reported at NAV or alternative fair value methods by the custodian when NAV is not available. It is included in Level 2.

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

	<u>Total</u>	<u>Level 2</u>
Investments, at fair value:		
Pooled separate accounts	\$ 12,995,788	\$ -
Voya Fixed Account	953,454	953,454
Total	<u>\$ 13,949,242</u>	<u>\$ 953,454</u>

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2023 AND 2022

NOTE 3 - FAIR VALUE MEASUREMENTS (continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2023:

	<u>Total</u>	<u>Level 2</u>
Investments, at fair value:		
Pooled separate accounts	\$ 13,335,394	\$ -
Voya Fixed Account	<u>960,704</u>	<u>960,704</u>
Total	<u>\$ 14,296,098</u>	<u>\$ 960,704</u>

In accordance with fair value measurement guidance, certain investments that are measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statement of net assets available for benefits.

The Company evaluates the significance of various inputs to assess the appropriate classification of the Plan's investments within the fair value hierarchy. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value level to another. Transfers between levels are evaluated for their significance based upon the nature of the investments and size of the transfer relative to the net assets available for benefits. For the years ended December 31, 2024 and 2023, there were no transfers between levels within the fair value hierarchy.

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

Investment	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Pooled separate accounts	\$12,995,788	\$ -	Immediate	None

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

Investment	<u>Fair Value</u>	<u>Unfunded Commitment</u>	<u>Redemption Frequency</u>	<u>Redemption Notice Period</u>
Pooled separate accounts	\$13,335,394	\$ -	Immediate	None

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 4 - UNAUDITED INFORMATION CERTIFIED BY PLAN TRUSTEE

The December 31, 2024 and 2023 Statements of Net Assets Available for Benefits, the investment activities included on the Statement of Changes in Net Assets Available for Benefits for the years then ended, and the accompanying notes to the financial statements were prepared in part or entirely from information certified by the Trustees in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. The information certified includes the following:

	<u>2024</u>	<u>2023</u>
Investments as certified by plan trustee	<u>\$13,949,242</u>	<u>\$14,296,098</u>
Income (loss) from investments	<u>\$ 1,752,120</u>	<u>\$ 2,147,052</u>

NOTE 5 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to permanently discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

NOTE 6 - RECONCILIATION TO FORM 5500

As also discussed in the Emphasis of Matter section of the opinion to the financial statements, Voya does not prepare the Form 5500 on the accrual basis. The reconciliation for the Statement of Net Assets Available for Benefits and the Statement of Changes in Net Assets Available for Benefits for the years ended December 31, 2024 and 2023 is as follows:

The following is a reconciliation of net assets available for benefits per the financial statement to the Form 5500 as of December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the accompanying financial statement	\$ 13,989,069	\$ 14,380,015
Corrective distribution payable	7,068	-
Net assets available for benefits per the Form 5500	<u>\$ 13,996,137</u>	<u>\$ 14,380,015</u>

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 6 - RECONCILIATION TO FORM 5500 (continued)

The following is a reconciliation of the change in net assets available for benefits per the financial statements to the Form 5500 for the years ended December 31, 2024 and 2023:

	<u>2024</u>	<u>2023</u>
Change in net assets available for benefits per the Accompanying financial statement	\$ (390,946)	\$ 958,674
Prior year participant contributions receivable	-	-
Prior year employer match contributions receivable	-	-
Corrective distribution payable	<u>7,068</u>	<u>-</u>
Change in net assets available for benefits per the Form 5500	<u>\$ (383,878)</u>	<u>\$ 958,674</u>

NOTE 7 - TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrators believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Internal Revenue Code.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the applicable authorities. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income examination for years prior to 2020.

NOTE 8 - 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 investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE 9 – TRANSACTIONS WITH PARTIES-IN-INTEREST

The Plan invests in insurance company general accounts and pooled separate accounts sponsored by Voya Retirement Insurance and Annuity Company, the Plan's custodian, as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Administrative fees related to the custodian's administration of the Plan are paid by the Plan. Other administrative fees, such as audit fees, are paid by the Company on behalf of the Plan.

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN

NOTES TO FINANCIAL STATEMENTS

December 31, 2024 AND 2023

NOTE 10 – SELF-CORRECTED CONTRIBUTIONS

For the year ended December 31, 2023, there were \$5,189 in delinquent employee contributions. Plan management corrected this error by filing Form 5330 on January 29, 2024, resulting in \$2 in excise taxes.

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SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS

December 31, 2024 and 2023

Date Withheld	Participant Contributions Transferred Late to Plan	Total that Constitutes Nonexempt Prohibited Transactions			Total Fully Corrected Under Self-Correction Program (PTE 2002-51)	2024	2023
		Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP			
2023	5,189	-	-	-	5,189	-	-
	<u>5,189</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,189</u>	<u>-</u>	<u>-</u>

See accompanying notes.

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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b) IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	(c) DESCRIPTION OF INVESTMENT (see note 2)	(d) COST**	(e) CURRENT VALUE
*	American Funds 2010 TDATE R6	Pooled Separate Account		24,146
*	American Funds 2015 TDATE R6	Pooled Separate Account		101,764
*	American Funds 2020 TDATE R6	Pooled Separate Account		374,274
*	American Funds 2025 TDATE R6	Pooled Separate Account		1,416,285
*	American Funds 2030 TDATE R6	Pooled Separate Account		1,290,026
*	American Funds 2035 TDATE R6	Pooled Separate Account		2,353,384
*	American Funds 2040 TDATE R6	Pooled Separate Account		1,108,035
*	American Funds 2045 TDATE R6	Pooled Separate Account		1,155,354
*	American Funds 2050 TDATE R6	Pooled Separate Account		841,682
*	American Funds 2055 TDATE R6	Pooled Separate Account		404,529
*	American Funds 2060 TDATE R6	Pooled Separate Account		255,859
*	American Funds 2065 TDATE R6	Pooled Separate Account		120,037
*	American Funds AM Balanced R6	Pooled Separate Account		225,776
*	American Funds New World R6	Pooled Separate Account		101,090
*	American Funds New Perspective R6	Pooled Separate Account		418,657
*	American Funds Small Cap R6	Pooled Separate Account		89,103
*	Fidelity 500 Index Fund	Pooled Separate Account		572,643
*	Fidelity International Index Fund	Pooled Separate Account		3,788
*	Fidelity Large Cap Value Index Fund	Pooled Separate Account		27,887
*	Fidelity Large Cap Growth Index Fund	Pooled Separate Account		254,603
*	Fidelity Mid Cap Index Fund	Pooled Separate Account		32,330
*	Fidelity Small Cap Index Fund	Pooled Separate Account		9,213
*	Fidelity US Bond Index Fund	Pooled Separate Account		16,496
*	First Eagle Global Fund R6	Pooled Separate Account		35,284
*	JP Morgan Large Cap Growth Fund R6	Pooled Separate Account		604,077
*	PGIM Jennison International Opp Fund	Pooled Separate Account		7,173

(Continued)

CHARLES BARKER LUXURY IMPORTS, INC. 401(k) PLAN
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SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

December 31, 2024

(a)	(b)	(c)	(d)	(e)
	IDENTITY OF ISSUER, BORROWER, LESSOR OR SIMILAR PARTY	DESCRIPTION OF INVESTMENT (see note 2)	COST**	CURRENT VALUE
(Continued)				
	* PIMCO Income Fund Inst	Pooled Separate Account		92,674
	* Principal MidCap Fund R6	Pooled Separate Account		121,302
	* Vanguard Wellesley Income Fund Admiral	Pooled Separate Account		2,743
	* Vanguard Windsor II Fund Admiral	Pooled Separate Account		768,993
	* Victory Core Plus Intermed Bond R6	Pooled Separate Account		166,581
	* Voya Fixed Account (4062)	Insurance Company General Account		953,454
	* Participant Loans	Various Maturity Dates, Interest at 3.25% to 8.50% Collateral - Participant Account Balances		46,895
				<u>13,996,137</u>

* Represents party in interest transactions

** Cost omitted for participant - directed investments.

See accompanying notes.