

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

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

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: F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 04/01/1985
2a Plan sponsor's name (employer, if for a single-employer plan): F. GAVINA & SONS, INC.
2b Employer Identification Number (EIN): 95-2922751
2c Plan Sponsor's telephone number: 323-582-0671
2d Business code (see instructions): 311900

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	327
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)	268
	6a(2)	265
	6b	14
	6c	45
	6d	324
	6e	0
	6f	324
	6g(1)	316
6g(2)	324	
6h	7	
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:
2A 2E 2H 2J 3D

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 _____

(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	

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

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	1002246
5	Current value of plan's interest under this contract in separate accounts at year end.....	12140497
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) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶	
b	Balance at the end of the previous year	7b 856410
c	Additions: (1) Contributions deposited during the year	7c(1) 77612
	(2) Dividends and credits.....	7c(2) 0
	(3) Interest credited during the year.....	7c(3) 25913
	(4) Transferred from separate account	7c(4) 67811
	(5) Other (specify below)..... ▶ FORFEITURES	7c(5) 1041
	(6) Total additions	7c(6) 172377
d	Total of balance and additions (add lines 7b and 7c(6))	7d 1028787
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 26120
	(2) Administration charge made by carrier.....	7e(2) 0
	(3) Transferred to separate account	7e(3) 421
	(4) Other (specify below)..... ▶	7e(4) 0
(5) Total deductions	7e(5) 26541	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 1002246

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 F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.	D Employer Identification Number (EIN) 95-2922751	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

SNOWDEN ACCOUNT SERVICE, INC.

94-3467207

(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?
33	BROKER	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	35071	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

EMPOWER ANNUITY INSURANCE COMPANY

06-0974148

(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	RECORDKEEPER	760	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

MORGAN STANLEY

11-3658445

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27 72 50 33 71 49	ADVISORY	34120	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <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.	OMB No. 1210-0110 <hr/> 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>F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>F. GAVINA & SONS, INC.</u>	D Employer Identification Number (EIN) <u>95-2922751</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>ALGER CAPITAL APPRECIATION INSTL I</u>		
b Name of sponsor of entity listed in (a): <u>TALCOTT RESOLUTION LIFE INSURANCE COMPANY</u>		
c EIN-PN <u>06-0974148-000</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>1000415</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FUNDS AMCAP R3</u>		
b Name of sponsor of entity listed in (a): <u>TALCOTT RESOLUTION LIFE INSURANCE COMPANY</u>		
c EIN-PN <u>06-0974148-000</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>13451</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FDS CAP WORLD GR & IN R3</u>		
b Name of sponsor of entity listed in (a): <u>TALCOTT RESOLUTION LIFE INSURANCE COMPANY</u>		
c EIN-PN <u>06-0974148-000</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>218875</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FUNDS EUROPAC GROWTH R3 R</u>		
b Name of sponsor of entity listed in (a): <u>TALCOTT RESOLUTION LIFE INSURANCE COMPANY</u>		
c EIN-PN <u>06-0974148-000</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>782157</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FUNDS GROWTH FD OF AM R3</u>		
b Name of sponsor of entity listed in (a): <u>TALCOTT RESOLUTION LIFE INSURANCE COMPANY</u>		
c EIN-PN <u>06-0097414-000</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>1889665</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FUNDS NEW PERSPECTIVE R3</u>		
b Name of sponsor of entity listed in (a): <u>TALCOTT RESOLUTION LIFE INSURANCE COMPANY</u>		
c EIN-PN <u>06-0974148-000</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>27987</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>AMERICAN FUNDS WASHINGTON MUT R3</u>		
b Name of sponsor of entity listed in (a): <u>TALCOTT LIFE INSURANCE COMPANY</u>		
c EIN-PN <u>06-0974148-000</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>1983972</u>

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK EQUITY DIVIDEND INV A		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 309220
a Name of MTIA, CCT, PSA, or 103-12 IE: BNYM MELLON NSL SMALL CAP SIF		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 192896
a Name of MTIA, CCT, PSA, or 103-12 IE: EMPOWER INTERNATIONAL INDEX INV		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 293705
a Name of MTIA, CCT, PSA, or 103-12 IE: EMPOWER S & P MID CAP 400 INDEX IN		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 621670
a Name of MTIA, CCT, PSA, or 103-12 IE: EMPOWER S & P SMALL CAP 600 INDX FD		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 652711
a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN HIGH INCOME A1		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 93868
a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO EQUITY AND INCOME A		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 64928
a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO OPPENHEIMER INTL GR A		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 110224
a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO SMALL CAP VALUE A		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7566
a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS HENDERSON ENTERPRISE S		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9971

a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN LARGE CAP GROWTH A			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	413415
a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN SMARTRETIREMENT 2025 A			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	53446
a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN SMARTRETIREMENT 2030 A			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	413079
a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN SMARTRETIREMENT 2035A			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	85088
a Name of MTIA, CCT, PSA, or 103-12 IE: JP MORGAN SMARTRETIREMENT 2040A			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	63909
a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN SMARTRETIREMENT 2045A			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	134454
a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN SMARTRETIREMENT 2050A			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	26996
a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN SMARTRETIRMENT 2055 A			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	127995
a Name of MTIA, CCT, PSA, or 103-12 IE: LOOMIS SYLES BOND ADMIN			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	323173
a Name of MTIA, CCT, PSA, or 103-12 IE: MFS GOVERNMENT SECURITIES R3			
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY			
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	325794

a Name of MTIA, CCT, PSA, or 103-12 IE: MM S & P 500 INDEX R4		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 660684
a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO TOTAL RETURN A		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1239183
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.	<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 F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.	D Employer Identification Number (EIN) 95-2922751

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

		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	10463	11066
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1400000	1400000
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2248949	1244359
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	5162892	5760788
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	1865881	1932736
(B) Common	1c(4)(B)	7405760	8714268
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	10215785	12140497
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	7737674	8084190
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	856411	1002246
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation.....	1e	0	0
f Total assets (add all amounts in lines 1a through 1e).....	1f	36903815	40290150
Liabilities			
g Benefit claims payable.....	1g	0	0
h Operating payables.....	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	36903815	40290150

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)	1468580	
(B) Participants.....	2a(1)(B)	939341	
(C) Others (including rollovers).....	2a(1)(C)	16134	
(2) Noncash contributions.....	2a(2)	0	2424055
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	84371	84371
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	0	
(F) Other.....	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)	0	1877027
(B) Common stock.....	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	1877027	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	0	0
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)	0	0
(B) Other.....	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		780117
c Other income	2c		1731737
d Total income. Add all income amounts in column (b) and enter total.....	2d		6897307

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	3357512	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		3357512
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	153460	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses.....	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		153460
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		3510972

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3386335
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: CLIFTONLARSONALLEN

(2) EIN: 41-0746749

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		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.
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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>F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>F. GAVINA & SONS, INC.</u>	D Employer Identification Number (EIN) <u>95-2922751</u>	

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

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

1		0
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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): 33-6134835 20-3691708

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.)
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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
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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 Q703110A.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN

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

**AS OF DECEMBER 31, 2024 AND 2023 AND
FOR THE YEAR ENDED DECEMBER 31, 2024**



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**F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
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AS OF DECEMBER 31, 2024 AND 2023 AND
FOR THE YEAR ENDED DECEMBER 31, 2024**

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INDEPENDENT AUDITORS' REPORT

Trustees
F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan
Vernon, California

Report on the Audit of the Financial Statements

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

We have performed audits of the accompanying financial statements of F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- 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.

Trustees

F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan

- 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 F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about F. Gaviña & Sons, Inc. 401(k) Profit Sharing 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.

Other Matter — Supplemental Schedule Required by ERISA

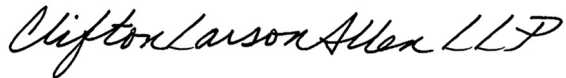
The supplemental Schedule H, line 4i - Schedule of Assets (held at end of year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

Trustees
F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan

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

In our opinion

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



CliftonLarsonAllen LLP

Irvine, California
September 17, 2025

**F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023**

ASSETS	2024	2023
INVESTMENTS (at Fair Value)		
Money Market Funds	\$ 667,923	\$ 1,175,078
Mutual Funds	510,493	468,418
Interest Bearing Cash	65,091	58,506
Corporate Bonds	5,760,788	5,162,892
Corporate Stocks	8,617,347	7,405,760
Preferred Stocks	1,545,716	1,865,881
Real Estate Investment Trusts	96,921	81,021
Certificate of Deposit	511,345	1,015,365
Exchange-Traded and Closed-End Funds	7,960,717	7,188,235
Pooled Separate Accounts	12,140,497	10,215,785
Total Investments at Fair Value	37,876,838	34,636,941
INVESTMENTS (at Contract Value)		
Group Annuity Contract	1,002,246	856,411
RECEIVABLES		
Employer Profit Sharing Contribution	739,042	772,948
Employer Nonelective Safe Harbor Contribution	660,958	627,052
Total Receivables	1,400,000	1,400,000
NONINTEREST-BEARING CASH		
	11,066	10,463
NET ASSETS AVAILABLE FOR BENEFITS		
	\$ 40,290,150	\$ 36,903,815

See accompanying Notes to Financial Statements.

**F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2024**

ADDITIONS:

CONTRIBUTIONS

Participant	\$ 939,341
Employer	1,468,580
Rollover	16,134
Total Contributions	<u>2,424,055</u>

INVESTMENT INCOME

Dividends	1,877,027
Interest Income	84,371
Net Appreciation in Fair Value of Investments	2,511,854
Total Investment Income	<u>4,473,252</u>

Total Additions	6,897,307
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DEDUCTIONS:

BENEFITS PAID TO PARTICIPANTS	3,357,512
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ADMINISTRATIVE EXPENSES	<u>153,460</u>
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Total Deductions	<u>3,510,972</u>
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NET INCREASE	3,386,335
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NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of Year	<u>36,903,815</u>
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End of Year	<u><u>\$ 40,290,150</u></u>
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See accompanying Notes to Financial Statements.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 DESCRIPTION OF THE PLAN

The following description of the F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan that was adopted by F. Gaviña & Sons, Inc. (the Company or the Plan Sponsor), effective April 1, 1985, and is subject to the requirements of the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (IRC), as amended.

Eligibility

Employees of F. Gaviña & Sons, Inc. are eligible to participate in the deferral, match and employer safe harbor components of the Plan after completing six months of service and a minimum of 500 hours of service. Participants can enter the Plan after completing the eligibility requirements on the first day of the first month of the Plan year and on the first day of the seventh month of the Plan year. Employees of F. Gaviña & Sons, Gaviña Coffee Company, and Hacienda Don Francisco are eligible for a discretionary profit sharing contribution after completing 1,000 hours of service within one year, are employed on the last day of the Plan year, and complete 1,000 hours of service during the Plan year.

Contributions

Participants may elect to contribute to the Plan a portion of their pretax or after-tax annual compensation not to exceed the maximum deferral limitation, as defined in the IRC. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions to their 401(k) account. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans to their 401(k) account, which are presented as rollover contributions in the statement of changes in net assets available for benefits. Participants direct the investment of their 401(k) contributions into various investment options offered by the Plan. The Company may also elect to make matching contributions to each participant's 401(k) account based on the participant's level of contributions each pay period and position with the Company. For January 1, 2024 through June 30, 2024, Managers of the Company receive a \$20 Employer match each pay period if a participant contribution of at least \$80 is made, and nonmanagers receive a \$10 Employer match each pay period if a participant contribution of at least \$40, but less than \$80 is made. Effective July 1, 2024, all employees will receive a \$20 Employer match each pay period that a participant contribution of at least \$80 is made, or will receive a \$10 Employer match each pay period if a participant contribution of at least \$40 but less than \$80 is made. For the year ended December 31, 2024, employer matching contributions to the 401(k) account totaled \$68,580. Each Plan year, the Company may make contributions into each participant's profit sharing account based on net profits of the current year or prior years at the discretion of the Board of Directors. For the year ended December 31, 2024, employer profit sharing contributions to the Plan totaled \$739,042. The Plan also has a nonelective safe harbor contribution of 3% of eligible compensation. For the year ended December 31, 2024, nonelective safe harbor contributions to the Plan totaled \$660,958.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 DESCRIPTION OF PLAN (CONTINUED)

Participant Accounts

Each participant's account is credited with the participant's contributions, the Company's matching contribution and nonelective safe harbor contribution, and allocations of (a) the Company's profit sharing contribution and (b) Plan earnings or losses and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined in the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions and employer safe harbor contributions, plus actual earnings thereon. Vesting in the Company's matching contribution and profit sharing contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is vested at the rate of 20% each year after two years of service and is considered to be 100% vested after six years of credited service. Notwithstanding the above, a participant is fully vested upon reaching normal retirement age, death, or permanent disability.

Benefit Payments

Upon termination of service due to death, disability, or retirement, a participant may elect to receive the value of the vested interest in his or her account in the form of a lump sum distribution or installments. If a participant terminates employment and the participant's account balance does not exceed \$1,000, the Plan administrator will authorize the benefit payment without the participant's consent. If the balance of the terminated participant's account is between \$1,000 and \$7,000, the Plan Sponsor may authorize that the benefit payment be rolled into an individual retirement account in the participant's name. Additionally, upon meeting normal retirement age, participants are allowed to withdraw their funds from the Plan.

Forfeitures

Forfeitures of the employee's nonvested portion of the Company's contributions are used to pay administrative expenses of the Plan or allocated to participants at the Company's discretion. Forfeited nonvested accounts as of December 31, 2023 totaled \$6,153 and \$4,955, respectively. There was \$5,654 of forfeitures reallocated to participant accounts for the year ended December 31, 2024.

Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP). References to the "ASC" hereafter refer to the Accounting Standards Codification established by the Financial Accounting Standards Board (FASB) as the source of authoritative U.S. GAAP.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Use of Estimates

The preparation of financial statements in accordance with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value (except for the fully benefit-responsive investment contract, which is reported at contract 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 5 for a discussion of fair value measurements.

Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan (see Note 6).

Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Capital gains and/or losses are reported the day after the trade date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Brokerage fees are added to the acquisition costs of assets purchased and subtracted from the proceeds of assets sold.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain administrative functions are performed by officers or employees of the Company. No such officer or employee received compensation from the Plan. Most investment expenses are paid directly by the Plan, and the majority of administrative expenses are absorbed by the Plan Sponsor. Certain administrative expenses, such as benefit payment requests, are charged directly to the participant requesting them and are deducted from the applicable participant's account.

Investment management fees charged to the Plan for investments held by Talcott Resolution Life Insurance Company are deducted from income earned on a daily basis and are reflected as a component of net appreciation in fair value of investments.

Subsequent Events

The Plan has evaluated subsequent events through September 17, 2025, the date the financial statements were available to be issued.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 3 INFORMATION PREPARED AND CERTIFIED BY AGENT ON BEHALF OF INSURANCE COMPANY

Certain information disclosed in the accompanying financial statements and supplemental schedule of assets (held at end of year), including investments held at December 31, 2024 and 2023, totaling \$13,142,743 and \$11,072,196, respectively, and net appreciation in fair value of investments of \$780,117 and dividends of \$952,474 for the year ended December 31, 2024, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by Empower Annuity Insurance Company pursuant to a Power of Attorney granted by Talcott Resolution Life Insurance Company, the insurance company of the Plan.

NOTE 4 NONPARTICIPANT-DIRECTED INVESTMENTS

Information about net assets relating to nonparticipant-directed investments is as follows at December 31, 2024 and 2023:

	2024	2023
Corporate Bonds	\$ 5,760,788	\$ 5,162,892
Corporate Stocks	8,617,347	7,405,760
Preferred Stocks	1,545,716	1,865,881
Real Estate Investment Trusts	96,921	81,021
Mutual Funds	510,493	468,418
Exchange-Traded and Closed-End Funds	7,960,717	7,188,235
Money Market Funds	667,923	1,175,078
Certificate of Deposit	511,345	1,015,365
Interest Bearing Cash	65,091	58,506
Noninterest-bearing Cash	11,066	10,463
Employer Contributions Receivable	739,042	772,948
Employer Nonelective Safe Harbor Contribution	660,958	627,052
Nonparticipant-Directed Net Assets	\$ 27,147,407	\$ 25,831,619

Information about the significant components of the changes in net assets relating to nonparticipant directed investments is as follows for the year ended December 31:

Employer Contributions	\$ 1,400,000
Dividends	\$924,553
Interest	84,371
Net Appreciation in Fair Value of Investments	1,731,737
Benefits Paid	(2,692,897)
Administrative Fees	(131,976)
Changes in Nonparticipant-Directed Net Assets	\$ 1,315,788

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 5 FAIR VALUE MEASUREMENTS

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

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

Level 2 – Inputs to the valuation methodology include:

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

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

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

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

The following are descriptions of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2024 and 2023.

Certificate of Deposit: Valued based on fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit worthiness of the issuer.

Corporate Stocks, Preferred Stocks, and Real Estate Investment Trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 5 FAIR VALUE MEASUREMENTS (CONTINUED)

Corporate Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote is available.

Mutual Funds, Exchange-Traded and Closed-End Funds, and Money Market Funds: Valued at the daily closing price as reported by the funds. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. Exchange-traded and closed-end funds are investments in a publicly traded investment company, which is structured, listed, and traded like a stock on a stock exchange. The mutual funds and exchange-traded and closed-end funds held by the Plan are deemed to be actively traded.

Pooled Separate Accounts: The underlying securities of the pooled separate accounts have observable quoted pricing inputs. NAV of the pooled separate accounts is not publicly quoted but is available to current investors via the custodian's website. Because NAV is the basis for current transactions, and the investments can be redeemed at NAV, Plan management believes the investments have a readily determinable fair value.

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value on a recurring basis as of December 31, 2024:

	Level 1	Level 2	Level 3	Total
Cash	\$ 65,091	\$ -	\$ -	\$ 65,091
Corporate Bonds	-	5,760,788	-	5,760,788
Corporate Stocks	8,617,347	-	-	8,617,347
Preferred Stocks	1,545,716	-	-	1,545,716
Real Estate Investment Trusts	96,921	-	-	96,921
Money Market Funds	667,923	-	-	667,923
Certificate of Deposit	511,345	-	-	511,345
Exchange-Traded and Closed-End Funds	7,960,717	-	-	7,960,717
Mutual Funds	510,493	-	-	510,493
Pooled Separate Accounts	-	12,140,497	-	12,140,497
Total Investments at Fair Value	<u>\$ 19,975,553</u>	<u>\$ 17,901,285</u>	<u>\$ -</u>	<u>\$ 37,876,838</u>

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 5 FAIR VALUE MEASUREMENTS (CONTINUED)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value on a recurring basis as of December 31, 2023:

	Level 1	Level 2	Level 3	Total
Cash	\$ 58,506	\$ -	\$ -	\$ 58,506
Corporate Bonds	-	5,162,892	-	5,162,892
Corporate Stocks	7,405,760	-	-	7,405,760
Preferred Stocks	1,865,881	-	-	1,865,881
Real Estate Investment Trusts	81,021	-	-	81,021
Money Market Funds	1,175,078	-	-	1,175,078
Certificate of Deposit	1,015,365	-	-	1,015,365
Exchange-Traded and Closed-End Funds	7,188,235	-	-	7,188,235
Mutual Funds	468,418	-	-	468,418
Pooled Separate Accounts	-	10,215,785	-	10,215,785
Total Investments at Fair Value	<u>\$ 19,258,264</u>	<u>\$ 15,378,677</u>	<u>\$ -</u>	<u>\$ 34,636,941</u>

NOTE 6 INVESTMENTS AT CONTRACT VALUE

The fixed-account investment option is provided through the agreement with the insurance company. Under the terms of the agreement, a crediting rate is established for amounts invested in the fixed account. The insurance company credits new contributions with interest at a rate of not less than the declared interest rate for the calendar quarter in which they are received. The declared interest rate applicable to any calendar quarter is guaranteed to the end of that calendar year. For each subsequent year, the insurance company will credit the existing fixed-account value with interest at a rate of not less than the declared interest rate for the calendar year. The declared interest rate was 2.80% as of December 31, 2024 and 1.75% as of December 31, 2023. The declared interest rate has never been less than zero.

This investment option is considered to be a fully benefit-responsive traditional investment contract. Contract value is the relevant measure for this investment since this is the value that would be received by participants for initiating permitted transactions under the terms of the agreement. Contract value represents contributions, plus credited interest, less participant withdrawals and fees.

The following represents the contract value of the traditional investment contract held by the Plan at December 31, 2024 and 2023:

	2024	2023
Fixed Account	<u>\$ 1,002,246</u>	<u>\$ 856,411</u>

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 6 INVESTMENTS AT CONTRACT VALUE (CONTINUED)

The agreement does not allow transfers and surrenders of the fixed-account values prior to the agreement discontinuance if the amount of any transfer or surrender from the fixed account in any 12-month period exceeds 1/6th of fixed-account values under the agreement. However, these restrictions do not apply to benefit payments. Upon discontinuance of the agreement, it may be possible to receive the market value of assets held in the fixed account. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that would also limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. These events include the following:

- a. The Plan or Plan trust fails to maintain its special tax qualified or exempt status under 401(a) of the IRC.
- b. The Plan fails to provide the information necessary for the issuer to perform the agreement, and the Plan fails to remedy the failure within 31 days from the date of notification.
- c. The Plan trust is amended in a way that adversely affects obligations under the agreement.
- d. All group variable funding agreements in this class of business are amended, changed, or altered due to changes in any applicable laws, and the issuer determines that obligations under the agreement or ability to maintain this class of business are thereby materially affected.
- e. The assets held or the participants covered under the agreement are less than the amount required for the agreement to be a group funding agreement under any applicable insurance law.
- f. A change occurs such that the Plan is no longer considered to be an entity that is authorized or eligible to sponsor the agreement.
- g. No contributions are made during any consecutive 12-month period.
- h. At any time, the contributions or balances are less than the amount required for this class of business under the underwriting standards in effect as of the agreement effective date.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 7 RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of 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 statements of net assets available for benefits. The brokerage firm is insured by the Securities Investor Protection Corporation.

The Plan maintains cash balances, money market accounts, and a certificate of deposit at several financial institutions and brokerage firms. Accounts at these institutions are insured by the Federal Deposit Insurance Corporation for up to \$250,000 per institution. The Plan regularly maintains cash balances in excess of federally insured limits.

NOTE 8 PLAN TERMINATION

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

NOTE 9 TAX STATUS

The Plan is based on a Volume Submitter Defined Contribution Plan, which received a determination letter from the Internal Revenue Service (IRS) dated June 30, 2020, stating that the Volume Submitter Defined Contribution Plan was designed in accordance with the provisions of the IRC. The Plan has not filed for its own determination letter from the IRS. However, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. The related trust, therefore, is not subject to tax under present income tax law.

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

NOTE 10 PARTIES IN INTEREST

Certain Plan investments are managed by the insurance company; therefore, these investments qualify as party-in-interest transactions. The Plan also has a number of service providers. Such providers are parties in interest under ERISA.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Noninterest-Bearing Cash (Nonparticipant Directed)</u>			
	1st Century Bank	General Cash Account	\$ 11,066	\$ 11,066
	<u>Interest Bearing Cash (Nonparticipant Directed)</u>			
	Morgan Stanley	General Cash Account	45,570	45,570
	Morgan Stanley	General Cash Account	8,051	8,051
	Pershing Advisor Solutions LLC	General Cash Account	9,804	9,804
	Pershing Advisor Solutions LLC	General Cash Account	148	148
	Pershing Advisor Solutions LLC	General Cash Account	1,518	1,518
			<u>65,091</u>	<u>65,091</u>
	<u>Corporate Bonds (Nonparticipant Directed)</u>			
	Ally Financial, Inc.	50,000 shares 4.625% MAT 03/30/25	50,039	49,905
	General Motors Co. (04/21/25)	100,000 shares 4.000% MAT 04/01/25	99,780	99,756
	Synchrony Financial	150,000 shares 4.500% MAT 07/23/25	150,005	149,401
	Citi Group, Inc.	100,000 shares 5.500% MAT 09/13/25	100,877	100,401
	Capital One Financial Corporation	300,000 shares 4.200% MAT 10/29/25	298,704	298,041
	Conagra	200,000 shares 4.600 % MAT 11/1/25	200,056	199,912
	Ford Motor Co.	200,000 shares 4.389% MAT 01/08/26	201,059	198,398
	Host Hotels & Resorts	200,000 shares 4.500% MAT 02/01/26	200,926	198,826
	Hospitality Properties Trust	200,000 shares 5.250% MAT 02/15/26	202,375	194,216
	General Motors Financial	100,000 shares 5.2500% MAT 03/01/26	101,314	100,273
	Hillenbrand Inc	150,000 shares 4.500% MAT 09/15/26	151,210	148,555
	AT&T, Inc.	300,000 shares 4.250% MAT 03/01/27	302,799	297,264
	Mercury General Corporation	225,000 shares 4.400% MAT 03/15/27	226,257	220,507
	Ally Financial, Inc.	75,000 shares 4.750% MAT 06/10/27	71,360	74,477
	Brighthouse Financial	150,000 shares 3.700% MAT 6/22/27	143,478	145,540
	Marriott Intl Inc New NT Ser	85000 shares 5.000% MAT 10/15/27	83,679	85,687
	Southwest Airlines Co. Fixed	100,000 shares 3.450 % MAT 11/16/27	100,699	96,188
	Campbell Soup Co.	200,000 shares 4.150% MAT 03/15/28	194,316	195,216
	Edison Intl Fixed RT	150,000 shares 4.125% MAT 03/15/28	147,984	145,488
	General Mills, Inc.	125,000 shares 4.200% MAT 4/17/28	124,951	122,398
	Delta Airlines	75000 shares 4.375% MAT 4/19/28	71,877	73,137
	Kellogg Co.	75,000 shares 4.300% MAT 05/15/28	75,107	73,739
	Fluor Corp New	200000 shares 4.250% MAT 9/15/28	202,184	190,240
	Fedex Corp GTD FXD	134000 shares 4.200% MAT 10/17/18	125,168	131,115
	Discover Financial Services	100,000 shares 4.100% MAT 03/15/29	100,348	93,528
	CBS Corp New GTD	60,000 shares 4.200% MAT 03/01/29	53,716	56,602
	EPR PPTYS SR	150,000 shares 3.750% MAT 08/15/29	146,992	138,936
	Nordstrom Inc	100,000 shares 4.375% MAT 04/01/30	103,190	90,794
	Huntington Ingalls Ind	250,000 shares 4.200% MAT 5/1/30	241,674	236,890
	Viacomcbs Inc	100,000 shares 5.600% MAT 2/19/32	88,059	88,172
	General Motors	100,000 shares 5.600% MAT 7/15/32	99,502	100,913
	Oneok Inc New NT	80,000 shares 6.10% MAT 8/15/32	79,833	82,870
	Whirlpool Corp	100,000 shares 5.50% MAT 12/1/32	103,232	97,717
	American Tower Corp New	90,000 shares 5.65% MAT 12/15/32	85,229	91,200
	Whirlpool Corp	100,000 shares 5.75% MAT 12/1/33	98,032	98,192
	Tyson Foods Inc	100,000 shares 5.705% MAT 3/15/34	101,390	101,360
	Boeing Co	250,000 shares 3.30% MAT 09/1/34	250,723	196,355
	Reynolds Amern Inc	275,000 shares 5.70% MAT 8/15/35	265,268	275,863
	Baxter Intl Inc SR NT	120,000 shares 6.25% MAT 12/1/37	117,514	122,747
	Bank Amer Cor p Medium	100,000 shares 5.60% MAT 8/18/26	99,983	97,303
	Fox Corp SR NT	200,000 shares 5.47% MAT 7/25/38	191,612	190,062
	Frontier Communications Holdings LLC	23.9 shares 5.875% MAT 11/01/2029	2,420	2,400
	Pactiv LLC	100 shares 7.950% MAT 12/15/2025	9,919	10,204
			<u>5,864,840</u>	<u>5,760,788</u>
	<u>Corporate Stocks (Nonparticipant Directed)</u>			
		<u>Number of Shares</u>		
	Adobe Systems, Inc.	110	10,763	48,915
	Alphabet, Inc.	1,067	28,100	203,199
	Amazon, Inc.	946	45,664	207,543
	ASML Hldg NV NY	76	14,969	52,674
	Boston Scientific Corporation	840	33,375	75,029
	Broadcom Inc Com	257	62,622	59,583
	Cadence Designs Sys Inc Com	191	52,842	57,388
	Costco Wholesale Corporation	102	12,357	93,460
	Crowdstrike Hldings Inc	223	39,420	76,302
	Dexcom Inc	412	37,511	32,041
	Gartner Inc Com	108	36,396	52,323
	General Elec Co Com New	221	35,567	36,861
	Intuitive Surgical Inc.Com	151	40,733	78,816
	Mastercard, Inc.	181	21,855	95,309
	Meta Platforms Inc, Cl A	228	114,874	133,496
	Microsoft Corp Com	669	215,938	281,983

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	Corporate Stocks (Nonparticipant Directed - Continued)			
		Number of Shares		
	Nvidia Corporation	3,071	\$ 30,984	\$ 412,405
	O Reilly Automotive	52	50,203	61,662
	Palo Alto Networks Inc Com	380	43,656	69,145
	S&P Global, Inc.	157	28,704	78,191
	ServiceNow, Inc.	198	11,995	209,904
	Shopify Inc Cl A	672	44,986	71,454
	The Trade Desk Inc Com	517	9,539	60,763
	Tyler Technologies Inc Com	62	38,155	35,752
	UnitedHealth Group Inc Com	113	54,482	57,162
	Visa, Inc.	345	15,241	109,034
	Waste Connections, Inc.	304	20,319	52,132
	Zoetis, Inc.	286	19,462	46,598
	Abb Lts Sponsored	564	10,335	30,292
	Accenture PLC	171	27,738	60,156
	Adobe Systems, Inc.	65	31,321	28,904
	AIA Group LTD	449	11,421	12,940
	Amazon Com Inc	505	60,744	110,792
	Amphenol Corp	514	18,990	35,697
	AON PLC	136	15,535	48,846
	Apple Inc	408	93,791	102,171
	Argenx SE SPONS ADS	21	12,568	12,915
	ASM International	44	14,173	25,043
	Assa Abloy	1,118	10,164	16,379
	AstraZeneca	450	35,413	29,484
	Avery Dennison Corp	80	18,034	14,970
	Bank Amer Corp Com	637	20,990	27,996
	Booz Allen Hamilton Hldg Corp Cl	265	22,337	34,105
	BRP Inc	221	15,217	11,251
	Bureau Veritas	284	19,408	17,120
	Carlsberg	703	22,971	13,406
	Coca Cola Company	605	28,024	37,667
	Coca Cola European Partnerships PLC	354	13,202	27,191
	Computershare Ltd Sponsored	853	14,514	17,900
	Corpay Inc Com	46	17,447	15,567
	Danaher Corp Com	148	30,766	33,973
	Diaego PLC	290	35,496	36,868
	Equifax Inc Com	111	30,572	28,288
	Essilor Intl SA Sponsored	171	20,042	20,635
	Fanuc Corporation	1,550	23,824	20,212
	HDFC Bank LTD	278	12,306	17,753
	Hexagon AB	1,904	10,927	18,021
	Industria De Diseno Textx	1,111	18,309	28,342
	Intercontinental Exchange, Inc.	268	11,266	39,935
	Iqvia, Inc.	163	13,511	32,031
	Kone OI ADR ISIN	555	15,018	13,509
	Legrand	830	18,165	16,027
	LVMH Moet Hennessy	136	13,967	17,774
	Marvel Technology inc Com	192	14,799	21,206
	McDonald's Corporation	100	19,004	28,989
	Microsoft Corpotation	242	17,971	102,003
	Mizuho Financial Group Inc Spon ADR	6,380	27,397	31,198
	Motorola, Inc.	67	8,774	30,969
	Nike Inc	171	28,215	12,940
	Nintendo Ltd ADR	1,435	14,204	20,994
	NXP Semiconductors NV Com	132	15,362	27,436
	Pernod Ricard S A ADR	415	14,025	9,329
	Procter & Gamble Co.	246	18,432	41,242
	PTC Inc Com	174	11,943	31,993
	Relx PLC	1,016	18,216	46,147
	Rockwell Automation, Inc.	76	11,980	21,720
	S&P Global, Inc.	88	14,600	43,827
	Salesforce Inc Com	167	40,895	55,833
	Schwab Charles Corporation	350	13,792	25,903
	Shimano SHS Un-sponsored	850	15,338	11,373
	Sysco	188	15,324	14,374
	Taiwan Semicondutor MFG Co.	330	7,687	65,172
	Techtronics Ind LTD Spon ADR	508	32,278	33,330
	Tencent LTD	435	16,583	23,133
	Texas Instruments Inc.	154	17,008	28,877
	Thermo Fisher Scientific, inc.	69	12,070	35,896
	Unilever PLC	501	24,668	28,407

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed - Continued)</u>			
		<u>Number of Shares</u>		
	UnitedHealth Group Inc	67	\$ 31,819	\$ 33,893
	Visa, Inc.	158	9,938	49,934
	Warner Music Group	400	11,684	12,400
	Wolters Kluwer	257	11,828	42,426
	Zoetis, Inc.	131	6,950	21,344
	BHP Group LTD	924.7142	46,368	45,154
	South32 LTD	200	1,800	2,098
	Chevron Corporation	340.6574	38,365	49,341
	Exxon Mobil Corporation	421.4229	36,646	45,332
	Occidental Petroleum Corporation	442.3241	31,557	21,855
	Woodside Energy	281	6,047	4,384
	Air Prods & Chems Inc Com	135	38,378	39,155
	American Elec Power Co	230	20,145	21,213
	American Intl Group	929	34,125	67,631
	AstraZeneca	228	13,558	14,939
	AT & T	1,257	23,812	28,622
	Baxter Intl Inc Com	2,340	105,046	68,234
	BP PLC	2,787	93,484	82,384
	British Amern Tob PLC	1,577	54,760	57,277
	Cardinal Healthinc Com	896	74,259	105,970
	CIGNA Corp New Com	121	26,255	33,413
	Cisco Systems, Inc.	886	40,128	52,451
	CitiGroup, Inc.	1,886	108,077	132,756
	CNH Indi NV SHS	1,461	16,707	16,553
	Cognizant Technology Solutions Inc	813	49,741	62,520
	Comcast Corporation	2,000	70,618	75,060
	Constellation Brands Inc	79	19,904	17,459
	CVS Health Corp Com	1,606	93,132	72,093
	Diageo PLC Sponsored ADR New	120	18,138	15,256
	Disney Walt Co Disney Com	212	20,413	23,606
	Dollar General Corporation	520	80,903	39,426
	Dominion Energy Inc Com	356	19,624	19,174
	Electronic Arts Inc Com	349	48,510	51,059
	Elevance Health Inc Com	101	36,113	37,259
	Entergy Corp New Com	352	19,582	26,689
	Exelon	837	32,147	31,505
	Fidelity National Finl Inc	739	32,091	41,487
	Fidelity National Information Svcs Inc	728	67,375	58,801
	First Ctzn Bancshares Inc	60	47,880	126,781
	Fortrea Hldings Inc.	343	12,732	6,397
	Fox Corp	512	19,530	24,873
	Gallagher Arthur J & Co.	132	13,904	37,468
	General Motors Co	1,322	44,048	70,423
	Hasbro Inc Com	547	26,861	30,583
	Hess Corp Com	384	58,870	51,076
	Hewlett Packard Enterprise Co Com	1,049	19,602	22,396
	HP Inc Com	2,437	88,009	79,519
	Humana, Inc.	105	44,213	26,640
	Intercontinental Exchange, Inc.	291	34,720	43,362
	International Flavors & Fragrances Inc Com	253	19,528	21,391
	Interpublic Group Cos Inc Com	600	19,095	16,812
	Johnson CTLS Intl PLC SHS	604	40,411	47,674
	JP Morgan Chase & Co.	330	43,839	79,104
	Keurig Dr Pepper Inc Com	549	17,454	17,634
	Kimberly-Clark Corp Com	270	38,099	35,381
	Koninklijke Philips	1,243	34,375	31,473
	Kraft Heinz Co Com	2,261	87,711	69,435
	Laboratory Corp Amer Hldgs Com New	239	48,351	54,807
	Lear Corp Com	218	28,770	20,645
	Leidos Holdings	272	23,385	39,184
	Lilly Eli & Co Com	41	25,785	31,652
	L3Harris Technologies Inc Com	384	83,172	80,748
	Medtronic	964	85,223	77,004
	Micron Technology Inc Com	248	16,730	20,872
	Microsoft Corporation	204	63,012	85,986
	Newell Brands, Inc.	1,398	28,551	13,924
	Pfizer Inc Com	607	17,041	16,104
	PG&E Corp Com	1,964	32,557	39,633
	PPG Inds	245	32,748	29,265
	RTX Corp Com	564	41,762	65,266
	Sanofi Spons Adr	1,496	74,771	72,152
	Sealed Air Corp	1,354	68,205	45,806
	Sempra Com	646	48,108	56,667
	Shell PLC Sponsored	1,016	62,834	63,652
	Sony Group Corp Amern	3,319	59,564	70,230

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed - Continued)</u>			
		<u>Number of Shares</u>		
	SS& C Technologies Hldgs	1,408	\$ 90,634	\$ 106,698
	Suncor Energy Inc	754	26,110	26,903
	Taiwan Semiconductor MFG Co.	154	15,593	30,413
	Teck Res LTD CL B Sub	411	20,139	16,658
	UBS Group AS SHS	604	18,232	18,313
	Verizon Communications Inc	1,400	59,158	55,986
	Visa Inc	142	29,017	44,878
	Wabtec Com	154	25,709	29,197
	Wells Fargo & Co.	2,216	90,277	155,652
	Williams Companies, Inc.	629	18,540	34,041
	Willis Towers Watson Pub	108	26,094	33,830
	Frontier Communications Corp (FYBR)	779	22,128	27,031
	Total Corporate Stocks (Nonparticipant Directed)		5,872,891	8,617,347
	<u>Preferred Stocks (Nonparticipant Directed)</u>			
		<u>Number of Shares</u>		
	Doubleline Income Solutions	29,757	494,484	374,049
	SCE TR II TR PFD	4,763	112,828	92,164
	Annaly CAP MGMT Inc PFD	7,500	192,145	190,950
	Getty	5,550	150,811	167,222
	Gladstone	8,900	200,587	144,536
	Net Lease Office PPTYS	175	2,027	5,462
	Occidental Pete Corp	53	262	1,460
	STAG INDL Inc	4,850	150,399	164,027
	VICI PPTYS	3,000	75,176	87,630
	Vornado rity Tr Com	4,200	125,958	176,568
	W P Carey Inc	2,600	204,476	141,648
	Total Preferred Stocks (Nonparticipant Directed)		1,709,153	1,545,716
	<u>Real Estate Investment Trusts (Nonparticipant Directed)</u>			
		<u>Number of Shares</u>		
	American Tower Corporation	189	17,172	34,664
	Crown Castle Inc Com	439	45,449	39,844
	Mid-Amer Apt Cmty Inc Com	145	21,023	22,413
	Total Real Estate Investment Trusts		83,644	96,921
	<u>Money Market Funds (Non Participant Directed)</u>			
	1st Century Bank 3378	Business Money Market	27,477	27,477
	Pershing Advisor Solutions LLC 0002	General Cash Account	457,257	457,257
	Pershing Advisor Solutions LLC 0242	General Cash Account	39,672	39,672
	Pershing Advisor Solutions LLC 1018	General Cash Account	57,007	57,007
	Pershing Advisor Solutions LLC 8005	General Cash Account	86,510	86,510
	Total Money Market Funds (Nonparticipant Directed)		667,923	667,923
	<u>Certificate of Deposit (Nonparticipant Directed)</u>			
	1st Century Bank		511,345	511,345
	Total Certificate of Deposit (Nonparticipant Directed)		511,345	511,345

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Exchange-Traded Funds (Nonparticipant Directed)</u>			
		Number of Shares		
	Goldman Access EM USD Bond (GEMD)	2,460	\$ 92,202	\$ 98,057
	Goldman ActiveBeta US LC ETF (GSLC)	2,060	407,147	539,273
	Goldman Sachs Access Inflation (GTIP)	2,060	113,731	99,313
	Goldman Sachs Access TRE 0-1 y (GBIL)	757	75,525	75,639
	Goldman Sachs Access US AGG (GCOR)	10,125	429,464	408,291
	Goldman Sachs Access HY CORP ETF (GHYB)	2,234	98,383	99,305
	Goldman Sachs Access Inv GR ETF (GIGB)	5,751	261,209	259,197
	Goldman Sachs ActiveBeta EM (GEM)	5,332	164,776	169,878
	Goldman Sachs ActiveBeta INT (GSIE)	25,849	857,679	861,806
	Goldman Sachs MarketBeta US (GSUS)	22,379	1,261,069	1,808,895
	GS ActiveBeta World LVOL PL (GLOV)	1,968	76,358	97,277
	GS ActiveBeta US Small Cap ETF (GSSC)	1,658	105,199	114,618
	SPDR PORTF Long Term Treas ETF	10,083	325,095	264,074
	SPDR SER TR SPDR Bollomberg 1-3 Mnth	1,045	95,555	95,544
	Blackrock Taxable Municipal Bond Trust	21,818	473,619	351,704
	Blackstone / GSO Strategic Credit Fund	23,572	325,212	288,287
	Blackrock Multi Sector	24,500	384,076	357,700
	First TR Exchange Traded	16,000	290,095	283,200
	Ishares Tr PFD & Income Secs	6,400	247,829	201,216
	Loomis Sayles Strategic	38,246	546,746	460,487
	MFS Corporate	23,059	320,406	282,013
	Nuveen Taxable	23,893.4046	476,241	357,923
	First TR High Yield	10,000	200,003	144,800
	Hancock John Tax Advantage	11,000	279,646	242,220
	Total Exchange-Traded Funds (Nonparticipant Directed)		7,907,265	7,960,717
	<u>Mutual Funds (Nonparticipant Directed)</u>			
	Reaves UTIL Income Fund		290,975	269,365
	Cohen & Steers Quality Income Rlty FD Inc		252,276	241,128
	Total Mutual Funds (Nonparticipant Directed)		543,251	510,493
	<u>Pooled Separate Accounts (Participant Directed)</u>			
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2025 A	52,364	53,446
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2030 A	392,230	413,079
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2035 A	80,838	85,088
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2040 A	61,780	63,909
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2045 A	127,069	134,454
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2050 A	24,508	26,996
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2055 A	123,454	127,995
*	Talcott Resolution Life Insurance Company	American Funds Capital World Gr & Inc R3	178,662	218,875
*	Talcott Resolution Life Insurance Company	American Funds Europacific Growth R3	791,997	782,157
*	Talcott Resolution Life Insurance Company	American Funds New Perspective R3	22,822	27,987
*	Talcott Resolution Life Insurance Company	Empower International Index Inv	266,792	293,705
*	Talcott Resolution Life Insurance Company	Invesco Oppenheimer International Gr A	136,234	110,224
*	Talcott Resolution Life Insurance Company	Empower S & P Small Cap 600 Index	604,436	652,711
*	Talcott Resolution Life Insurance Company	Invesco Small Cap Value A	7,586	7,566
*	Talcott Resolution Life Insurance Company	BNYM Mellon NSL Small Cap SIF	153,774	192,896
*	Talcott Resolution Life Insurance Company	Empower S & P Small Cap 400 Index	525,821	621,670
*	Talcott Resolution Life Insurance Company	Janus Henderon Enterprise S	10,033	9,971
*	Talcott Resolution Life Insurance Company	Alger Capital Appreciation Instl 1	812,403	1,000,415
*	Talcott Resolution Life Insurance Company	American Funds AMCAP R3	12,432	13,451
*	Talcott Resolution Life Insurance Company	American Funds Growth Fund of Amer R3	1,364,195	1,889,665
*	Talcott Resolution Life Insurance Company	American Funds Washington Mutual R3	1,558,664	1,983,972
*	Talcott Resolution Life Insurance Company	Blackrock Equity Dividend Inv A	328,981	309,220
*	Talcott Resolution Life Insurance Company	JP Morgan Large Cap Growth A	267,432	413,415
*	Talcott Resolution Life Insurance Company	MM S&P 500 Index R4	756,098	660,684
*	Talcott Resolution Life Insurance Company	Invesco Equity and Income A	65,609	64,928
*	Talcott Resolution Life Insurance Company	Franklin High Income A1	97,255	93,868
*	Talcott Resolution Life Insurance Company	Loomis Sayles Bond Admin	346,206	323,173
*	Talcott Resolution Life Insurance Company	MFS Government Securities R3	365,181	325,794
*	Talcott Resolution Life Insurance Company	Pimco Total Return A	1,434,938	1,239,183
	Total Pooled Separate Accounts (Participant Directed)		10,969,794	12,140,497

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Group Annuity Contract (Participant Directed)</u>			
*	Talcott Resolution Life Insurance Company	General Account	\$ 954,614	\$ 1,002,246
	Total Group Annuity (Participant Directed)		<u>954,614</u>	<u>1,002,246</u>
	Total Net Assets Held for Investment		<u>\$ 35,160,877</u>	<u>\$ 38,890,150</u>

* Party-in-interest

*** Stated at contract value



CLA (CliftonLarsonAllen LLP) is a network member of CLA Global. See CLAGlobal.com/disclaimer. Investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor.

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A** This return/report is for: a multiemployer plan a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- a single-employer plan a DFE (specify) _____
- B** This return/report is: the first return/report the final return/report
- an amended return/report a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here.
- D** Check box if filing under: Form 5558 automatic extension the DFVC program
- special extension (enter description)
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II Basic Plan Information—enter all requested information

1a Name of plan F. GAVINA & SONS, INC. 401(k) PROFIT SHARING PLAN		1b Three-digit plan number (PN) ▶ 002
		1c Effective date of plan 04/01/1985
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) F. GAVINA & SONS, INC. 2700 FRUITLAND AVENUE VERNON, CA 90058		2b Employer Identification Number (EIN) 95-2922751
		2c Plan Sponsor's telephone number (323) 582-0671
		2d Business code (see instructions) 311900

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

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

SIGN HERE	<i>Jose A. Gavina</i>	<i>10/6/2025</i>	Jose Gavina
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	<i>Jose A. Gavina</i>	<i>10/6/2025</i>	Jose Gavina
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>																																												
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	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%; text-align: center;">5</td> <td style="text-align: right;">327</td> </tr> </table>	5	327																																										
5	327																																												
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.....	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%;"></td> <td style="width:10%;"></td> <td style="width:80%;"></td> <td style="width:10%;"></td> </tr> <tr> <td style="text-align: center;">6a(1)</td> <td></td> <td></td> <td style="text-align: right;">268</td> </tr> <tr> <td style="text-align: center;">6a(2)</td> <td></td> <td></td> <td style="text-align: right;">265</td> </tr> <tr> <td style="text-align: center;">6b</td> <td></td> <td></td> <td style="text-align: right;">14</td> </tr> <tr> <td style="text-align: center;">6c</td> <td></td> <td></td> <td style="text-align: right;">45</td> </tr> <tr> <td style="text-align: center;">6d</td> <td></td> <td></td> <td style="text-align: right;">324</td> </tr> <tr> <td style="text-align: center;">6e</td> <td></td> <td></td> <td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: center;">6f</td> <td></td> <td></td> <td style="text-align: right;">324</td> </tr> <tr> <td style="text-align: center;">6g(1)</td> <td></td> <td></td> <td style="text-align: right;">316</td> </tr> <tr> <td style="text-align: center;">6g(2)</td> <td></td> <td></td> <td style="text-align: right;">324</td> </tr> <tr> <td style="text-align: center;">6h</td> <td></td> <td></td> <td style="text-align: right;">7</td> </tr> </table>					6a(1)			268	6a(2)			265	6b			14	6c			45	6d			324	6e			0	6f			324	6g(1)			316	6g(2)			324	6h			7
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6a(2)			265																																										
6b			14																																										
6c			45																																										
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6f			324																																										
6g(1)			316																																										
6g(2)			324																																										
6h			7																																										
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:10%; text-align: center;">7</td> <td style="width:90%;"></td> </tr> </table>	7																																											
7																																													

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2A 2E 2H 2J 3D

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

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

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

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Noninterest-Bearing Cash (Nonparticipant Directed)</u>			
	1st Century Bank	General Cash Account	\$ 11,066	\$ 11,066
	<u>Interest Bearing Cash (Nonparticipant Directed)</u>			
	Morgan Stanley	General Cash Account	45,570	45,570
	Morgan Stanley	General Cash Account	8,051	8,051
	Pershing Advisor Solutions LLC	General Cash Account	9,804	9,804
	Pershing Advisor Solutions LLC	General Cash Account	148	148
	Pershing Advisor Solutions LLC	General Cash Account	1,518	1,518
			<u>65,091</u>	<u>65,091</u>
	<u>Corporate Bonds (Nonparticipant Directed)</u>			
	Ally Financial, Inc.	50,000 shares 4.625% MAT 03/30/25	50,039	49,905
	General Motors Co. (04/21/25)	100,000 shares 4.000% MAT 04/01/25	99,780	99,756
	Synchrony Financial	150,000 shares 4.500% MAT 07/23/25	150,005	149,401
	Citi Group, Inc.	100,000 shares 5.500% MAT 09/13/25	100,877	100,401
	Capital One Financial Corporation	300,000 shares 4.200% MAT 10/29/25	298,704	298,041
	Conagra	200,000 shares 4.600 % MAT 11/1/25	200,056	199,912
	Ford Motor Co.	200,000 shares 4.389% MAT 01/08/26	201,059	198,398
	Host Hotels & Resorts	200,000 shares 4.500% MAT 02/01/26	200,926	198,826
	Hospitality Properties Trust	200,000 shares 5.250% MAT 02/15/26	202,375	194,216
	General Motors Financial	100,000 shares 5.2500% MAT 03/01/26	101,314	100,273
	Hillenbrand Inc	150,000 shares 4.500% MAT 09/15/26	151,210	148,555
	AT&T, Inc.	300,000 shares 4.250% MAT 03/01/27	302,799	297,264
	Mercury General Corporation	225,000 shares 4.400% MAT 03/15/27	226,257	220,507
	Ally Financial, Inc.	75,000 shares 4.750% MAT 06/10/27	71,360	74,477
	Brighthouse Financial	150,000 shares 3.700% MAT 6/22/27	143,478	145,540
	Marriott Intl Inc New NT Ser	85000 shares 5.000% MAT 10/15/27	83,679	85,687
	Southwest Airlines Co. Fixed	100,000 shares 3.450 % MAT 11/16/27	100,699	96,188
	Campbell Soup Co.	200,000 shares 4.150% MAT 03/15/28	194,316	195,216
	Edison Intl Fixed RT	150,000 shares 4.125% MAT 03/15/28	147,984	145,488
	General Mills, Inc.	125,000 shares 4.200% MAT 4/17/28	124,951	122,398
	Delta Airlines	75000 shares 4.375% MAT 4/19/28	71,877	73,137
	Kellogg Co.	75,000 shares 4.300% MAT 05/15/28	75,107	73,739
	Fluor Corp New	200000 shares 4.250% MAT 9/15/28	202,184	190,240
	Fedex Corp GTD FXD	134000 shares 4.200% MAT 10/17/18	125,168	131,115
	Discover Financial Services	100,000 shares 4.100% MAT 03/15/29	100,348	93,528
	CBS Corp New GTD	60,000 shares 4.200% MAT 03/01/29	53,716	56,602
	EPR PPTYS SR	150,000 shares 3.750% MAT 08/15/29	146,992	138,936
	Nordstrom Inc	100,000 shares 4.375% MAT 04/01/30	103,190	90,794
	Huntington Ingalls Ind	250,000 shares 4.200% MAT 5/1/30	241,674	236,890
	Viacomcbs Inc	100,000 shares 5.600% MAT 2/19/32	88,059	88,172
	General Motors	100,000 shares 5.600% MAT 7/15/32	99,502	100,913
	Oneok Inc New NT	80,000 shares 6.10% MAT 8/15/32	79,833	82,870
	Whirlpool Corp	100,000 shares 5.50% MAT 12/1/32	103,232	97,717
	American Tower Corp New	90,000 shares 5.65% MAT 12/15/32	85,229	91,200
	Whirlpool Corp	100,000 shares 5.75% MAT 12/1/33	98,032	98,192
	Tyson Foods Inc	100,000 shares 5.705% MAT 3/15/34	101,390	101,360
	Boeing Co	250,000 shares 3.30% MAT 09/1/34	250,723	196,355
	Reynolds Amern Inc	275,000 shares 5.70% MAT 8/15/35	265,268	275,863
	Baxter Intl Inc SR NT	120,000 shares 6.25% MAT 12/1/37	117,514	122,747
	Bank Amer Cor p Medium	100,000 shares 5.60% MAT 8/18/26	99,983	97,303
	Fox Corp SR NT	200,000 shares 5.47% MAT 7/25/38	191,612	190,062
	Frontier Communications Holdings LLC	23.9 shares 5.875% MAT 11/01/2029	2,420	2,400
	Pactiv LLC	100 shares 7.950% MAT 12/15/2025	9,919	10,204
			<u>5,864,840</u>	<u>5,760,788</u>
	<u>Corporate Stocks (Nonparticipant Directed)</u>			
		<u>Number of Shares</u>		
	Adobe Systems, Inc.	110	10,763	48,915
	Alphabet, Inc.	1,067	28,100	203,199
	Amazon, Inc.	946	45,664	207,543
	ASML Hldg NV NY	76	14,969	52,674
	Boston Scientific Corporation	840	33,375	75,029
	Broadcom Inc Com	257	62,622	59,583
	Cadence Designs Sys Inc Com	191	52,842	57,388
	Costco Wholesale Corporation	102	12,357	93,460
	Crowdstrike Hldings Inc	223	39,420	76,302
	Dexcom Inc	412	37,511	32,041
	Gartner Inc Com	108	36,396	52,323
	General Elec Co Com New	221	35,567	36,861
	Intuitive Surgical Inc.Com	151	40,733	78,816
	Mastercard, Inc.	181	21,855	95,309
	Meta Platforms Inc, Cl A	228	114,874	133,496
	Microsoft Corp Com	669	215,938	281,983

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	Corporate Stocks (Nonparticipant Directed - Continued)	Number of Shares		
	Nvidia Corporation	3,071	\$ 30,984	\$ 412,405
	O Reilly Automotive	52	50,203	61,662
	Palo Alto Networks Inc Com	380	43,656	69,145
	S&P Global, Inc.	157	28,704	78,191
	ServiceNow, Inc.	198	11,995	209,904
	Shopify Inc Cl A	672	44,986	71,454
	The Trade Desk Inc Com	517	9,539	60,763
	Tyler Technologies Inc Com	62	38,155	35,752
	UnitedHealth Group Inc Com	113	54,482	57,162
	Visa, Inc.	345	15,241	109,034
	Waste Connections, Inc.	304	20,319	52,132
	Zoetis, Inc.	286	19,462	46,598
	Abb Lts Sponsored	564	10,335	30,292
	Accenture PLC	171	27,738	60,156
	Adobe Systems, Inc.	65	31,321	28,904
	AIA Group LTD	449	11,421	12,940
	Amazon Com Inc	505	60,744	110,792
	Amphenol Corp	514	18,990	35,697
	AON PLC	136	15,535	48,846
	Apple Inc	408	93,791	102,171
	Argenx SE SPONS ADS	21	12,568	12,915
	ASM International	44	14,173	25,043
	Assa Abloy	1,118	10,164	16,379
	AstraZeneca	450	35,413	29,484
	Avery Dennison Corp	80	18,034	14,970
	Bank Amer Corp Com	637	20,990	27,996
	Booz Allen Hamilton Hldg Corp Cl	265	22,337	34,105
	BRP Inc	221	15,217	11,251
	Bureau Veritas	284	19,408	17,120
	Carlsberg	703	22,971	13,406
	Coca Cola Company	605	28,024	37,667
	Coca Cola European Partnerships PLC	354	13,202	27,191
	Computershare Ltd Sponsored	853	14,514	17,900
	Corpay Inc Com	46	17,447	15,567
	Danaher Corp Com	148	30,766	33,973
	Diaego PLC	290	35,496	36,868
	Equifax Inc Com	111	30,572	28,288
	Essilor Intl SA Sponsored	171	20,042	20,635
	Fanuc Corporation	1,550	23,824	20,212
	HDFC Bank LTD	278	12,306	17,753
	Hexagon AB	1,904	10,927	18,021
	Industria De Diseno Textx	1,111	18,309	28,342
	Intercontinental Exchange, Inc.	268	11,266	39,935
	Iqvia, Inc.	163	13,511	32,031
	Kone OI ADR ISIN	555	15,018	13,509
	Legrand	830	18,165	16,027
	LVMH Moet Hennessy	136	13,967	17,774
	Marvel Technology inc Com	192	14,799	21,206
	McDonald's Corporation	100	19,004	28,989
	Microsoft Corpotation	242	17,971	102,003
	Mizuho Financial Group Inc Spon ADR	6,380	27,397	31,198
	Motorola, Inc.	67	8,774	30,969
	Nike Inc	171	28,215	12,940
	Nintendo Ltd ADR	1,435	14,204	20,994
	NXP Semiconductors NV Com	132	15,362	27,436
	Pernod Ricard S A ADR	415	14,025	9,329
	Procter & Gamble Co.	246	18,432	41,242
	PTC Inc Com	174	11,943	31,993
	Relx PLC	1,016	18,216	46,147
	Rockwell Automation, Inc.	76	11,980	21,720
	S&P Global, Inc.	88	14,600	43,827
	Salesforce Inc Com	167	40,895	55,833
	Schwab Charles Corporation	350	13,792	25,903
	Shimano SHS Un-sponsored	850	15,338	11,373
	Sysco	188	15,324	14,374
	Taiwan Semicondutor MFG Co.	330	7,687	65,172
	Techtronics Ind LTD Spon ADR	508	32,278	33,330
	Tencent LTD	435	16,583	23,133
	Texas Instruments Inc.	154	17,008	28,877
	Thermo Fisher Scientific, inc.	69	12,070	35,896
	Unilever PLC	501	24,668	28,407

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed - Continued)</u>			
		<u>Number of Shares</u>		
	UnitedHealth Group Inc	67	\$ 31,819	\$ 33,893
	Visa, Inc.	158	9,938	49,934
	Warner Music Group	400	11,684	12,400
	Wolters Kluwer	257	11,828	42,426
	Zoetis, Inc.	131	6,950	21,344
	BHP Group LTD	924.7142	46,368	45,154
	South32 LTD	200	1,800	2,098
	Chevron Corporation	340.6574	38,365	49,341
	Exxon Mobil Corporation	421.4229	36,646	45,332
	Occidental Petroleum Corporation	442.3241	31,557	21,855
	Woodside Energy	281	6,047	4,384
	Air Prods & Chems Inc Com	135	38,378	39,155
	American Elec Power Co	230	20,145	21,213
	American Intl Group	929	34,125	67,631
	AstraZeneca	228	13,558	14,939
	AT & T	1,257	23,812	28,622
	Baxter Intl Inc Com	2,340	105,046	68,234
	BP PLC	2,787	93,484	82,384
	British Amern Tob PLC	1,577	54,760	57,277
	Cardinal Healthinc Com	896	74,259	105,970
	CIGNA Corp New Com	121	26,255	33,413
	Cisco Systems, Inc.	886	40,128	52,451
	CitiGroup, Inc.	1,886	108,077	132,756
	CNH Indi NV SHS	1,461	16,707	16,553
	Cognizant Technology Solutions Inc	813	49,741	62,520
	Comcast Corporation	2,000	70,618	75,060
	Constellation Brands Inc	79	19,904	17,459
	CVS Health Corp Com	1,606	93,132	72,093
	Diageo PLC Sponsored ADR New	120	18,138	15,256
	Disney Walt Co Disney Com	212	20,413	23,606
	Dollar General Corporation	520	80,903	39,426
	Dominion Energy Inc Com	356	19,624	19,174
	Electronic Arts Inc Com	349	48,510	51,059
	Elevance Health Inc Com	101	36,113	37,259
	Entergy Corp New Com	352	19,582	26,689
	Exelon	837	32,147	31,505
	Fidelity National Finl Inc	739	32,091	41,487
	Fidelity National Information Svcs Inc	728	67,375	58,801
	First Ctzn Bancshares Inc	60	47,880	126,781
	Fortrea Hldings Inc.	343	12,732	6,397
	Fox Corp	512	19,530	24,873
	Gallagher Arthur J & Co.	132	13,904	37,468
	General Motors Co	1,322	44,048	70,423
	Hasbro Inc Com	547	26,861	30,583
	Hess Corp Com	384	58,870	51,076
	Hewlett Packard Enterprise Co Com	1,049	19,602	22,396
	HP Inc Com	2,437	88,009	79,519
	Humana, Inc.	105	44,213	26,640
	Intercontinental Exchange, Inc.	291	34,720	43,362
	International Flavors & Fragrances Inc Com	253	19,528	21,391
	Interpublic Group Cos Inc Com	600	19,095	16,812
	Johnson CTLS Intl PLC SHS	604	40,411	47,674
	JP Morgan Chase & Co.	330	43,839	79,104
	Keurig Dr Pepper Inc Com	549	17,454	17,634
	Kimberly-Clark Corp Com	270	38,099	35,381
	Koninklijke Philips	1,243	34,375	31,473
	Kraft Heinz Co Com	2,261	87,711	69,435
	Laboratory Corp Amer Hldgs Com New	239	48,351	54,807
	Lear Corp Com	218	28,770	20,645
	Leidos Holdings	272	23,385	39,184
	Lilly Eli & Co Com	41	25,785	31,652
	L3Harris Technologies Inc Com	384	83,172	80,748
	Medtronic	964	85,223	77,004
	Micron Technology Inc Com	248	16,730	20,872
	Microsoft Corporation	204	63,012	85,986
	Newell Brands, Inc.	1,398	28,551	13,924
	Pfizer Inc Com	607	17,041	16,104
	PG&E Corp Com	1,964	32,557	39,633
	PPG Inds	245	32,748	29,265
	RTX Corp Com	564	41,762	65,266
	Sanofi Spons Adr	1,496	74,771	72,152
	Sealed Air Corp	1,354	68,205	45,806
	Sempra Com	646	48,108	56,667
	Shell PLC Sponsored	1,016	62,834	63,652
	Sony Group Corp Amern	3,319	59,564	70,230

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed - Continued)</u>			
		<u>Number of Shares</u>		
	SS& C Technologies Hldgs	1,408	\$ 90,634	\$ 106,698
	Suncor Energy Inc	754	26,110	26,903
	Taiwan Semiconductor MFG Co.	154	15,593	30,413
	Teck Res LTD CL B Sub	411	20,139	16,658
	UBS Group AS SHS	604	18,232	18,313
	Verizon Communications Inc	1,400	59,158	55,986
	Visa Inc	142	29,017	44,878
	Wabtec Com	154	25,709	29,197
	Wells Fargo & Co.	2,216	90,277	155,652
	Williams Companies, Inc.	629	18,540	34,041
	Willis Towers Watson Pub	108	26,094	33,830
	Frontier Communications Corp (FYBR)	779	22,128	27,031
	Total Corporate Stocks (Nonparticipant Directed)		5,872,891	8,617,347
	<u>Preferred Stocks (Nonparticipant Directed)</u>			
		<u>Number of Shares</u>		
	Doubleline Income Solutions	29,757	494,484	374,049
	SCE TR II TR PFD	4,763	112,828	92,164
	Annaly CAP MGMT Inc PFD	7,500	192,145	190,950
	Getty	5,550	150,811	167,222
	Gladstone	8,900	200,587	144,536
	Net Lease Office PPTYS	175	2,027	5,462
	Occidental Pete Corp	53	262	1,460
	STAG INDL Inc	4,850	150,399	164,027
	VICI PPTYS	3,000	75,176	87,630
	Vornado rity Tr Com	4,200	125,958	176,568
	W P Carey Inc	2,600	204,476	141,648
	Total Preferred Stocks (Nonparticipant Directed)		1,709,153	1,545,716
	<u>Real Estate Investment Trusts (Nonparticipant Directed)</u>			
		<u>Number of Shares</u>		
	American Tower Corporation	189	17,172	34,664
	Crown Castle Inc Com	439	45,449	39,844
	Mid-Amer Apt Cmty Inc Com	145	21,023	22,413
	Total Real Estate Investment Trusts		83,644	96,921
	<u>Money Market Funds (Non Participant Directed)</u>			
	1st Century Bank 3378	Business Money Market	27,477	27,477
	Pershing Advisor Solutions LLC 0002	General Cash Account	457,257	457,257
	Pershing Advisor Solutions LLC 0242	General Cash Account	39,672	39,672
	Pershing Advisor Solutions LLC 1018	General Cash Account	57,007	57,007
	Pershing Advisor Solutions LLC 8005	General Cash Account	86,510	86,510
	Total Money Market Funds (Nonparticipant Directed)		667,923	667,923
	<u>Certificate of Deposit (Nonparticipant Directed)</u>			
	1st Century Bank		511,345	511,345
	Total Certificate of Deposit (Nonparticipant Directed)		511,345	511,345

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Exchange-Traded Funds (Nonparticipant Directed)</u>			
		Number of Shares		
	Goldman Access EM USD Bond (GEMD)	2,460	\$ 92,202	\$ 98,057
	Goldman ActiveBeta US LC ETF (GSLC)	4,682	407,147	539,273
	Goldman Sachs Access Inflation (GTIP)	2,060	113,731	99,313
	Goldman Sachs Access TRE 0-1 y (GBIL)	757	75,525	75,639
	Goldman Sachs Access US AGG (GCOR)	10,125	429,464	408,291
	Goldman Sachs Access HY CORP ETF (GHYB)	2,234	98,383	99,305
	Goldman Sachs Access Inv GR ETF (GIGB)	5,751	261,209	259,197
	Goldman Sachs ActiveBeta EM (GEM)	5,332	164,776	169,878
	Goldman Sachs ActiveBeta INT (GSIE)	25,849	857,679	861,806
	Goldman Sachs MarketBeta US (GSUS)	22,379	1,261,069	1,808,895
	GS ActiveBeta World LVOL PL (GLOV)	1,968	76,358	97,277
	GS ActiveBeta US Small Cap ETF (GSSC)	1,658	105,199	114,618
	SPDR PORTF Long Term Treas ETF	10,083	325,095	264,074
	SPDR SER TR SPDR Bollomberg 1-3 Mnth	1,045	95,555	95,544
	Blackrock Taxable Municipal Bond Trust	21,818	473,619	351,704
	Blackstone / GSO Strategic Credit Fund	23,572	325,212	288,287
	Blackrock Multi Sector	24,500	384,076	357,700
	First TR Exchange Traded	16,000	290,095	283,200
	Ishares Tr PFD & Income Secs	6,400	247,829	201,216
	Loomis Sayles Strategic	38,246	546,746	460,487
	MFS Corporate	23,059	320,406	282,013
	Nuveen Taxable	23,893.4046	476,241	357,923
	First TR High Yield	10,000	200,003	144,800
	Hancock John Tax Advantage	11,000	279,646	242,220
	Total Exchange-Traded Funds (Nonparticipant Directed)		7,907,265	7,960,717
	<u>Mutual Funds (Nonparticipant Directed)</u>			
	Reaves UTIL Income Fund		290,975	269,365
	Cohen & Steers Quality Income Rlty FD Inc		252,276	241,128
	Total Mutual Funds (Nonparticipant Directed)		543,251	510,493
	<u>Pooled Separate Accounts (Participant Directed)</u>			
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2025 A	52,364	53,446
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2030 A	392,230	413,079
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2035 A	80,838	85,088
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2040 A	61,780	63,909
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2045 A	127,069	134,454
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2050 A	24,508	26,996
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2055 A	123,454	127,995
*	Talcott Resolution Life Insurance Company	American Funds Capital World Gr & Inc R3	178,662	218,875
*	Talcott Resolution Life Insurance Company	American Funds Europacific Growth R3	791,997	782,157
*	Talcott Resolution Life Insurance Company	American Funds New Perspective R3	22,822	27,987
*	Talcott Resolution Life Insurance Company	Empower International Index Inv	266,792	293,705
*	Talcott Resolution Life Insurance Company	Invesco Oppenheimer International Gr A	136,234	110,224
*	Talcott Resolution Life Insurance Company	Empower S & P Small Cap 600 Index	604,436	652,711
*	Talcott Resolution Life Insurance Company	Invesco Small Cap Value A	7,586	7,566
*	Talcott Resolution Life Insurance Company	BNYM Mellon NSL Small Cap SIF	153,774	192,896
*	Talcott Resolution Life Insurance Company	Empower S & P Small Cap 400 Index	525,821	621,670
*	Talcott Resolution Life Insurance Company	Janus Henderon Enterprise S	10,033	9,971
*	Talcott Resolution Life Insurance Company	Alger Capital Appreciation Instl 1	812,403	1,000,415
*	Talcott Resolution Life Insurance Company	American Funds AMCAP R3	12,432	13,451
*	Talcott Resolution Life Insurance Company	American Funds Growth Fund of Amer R3	1,364,195	1,889,665
*	Talcott Resolution Life Insurance Company	American Funds Washington Mutual R3	1,558,664	1,983,972
*	Talcott Resolution Life Insurance Company	Blackrock Equity Dividend Inv A	328,981	309,220
*	Talcott Resolution Life Insurance Company	JP Morgan Large Cap Growth A	267,432	413,415
*	Talcott Resolution Life Insurance Company	MM S&P 500 Index R4	756,098	660,684
*	Talcott Resolution Life Insurance Company	Invesco Equity and Income A	65,609	64,928
*	Talcott Resolution Life Insurance Company	Franklin High Income A1	97,255	93,868
*	Talcott Resolution Life Insurance Company	Loomis Sayles Bond Admin	346,206	323,173
*	Talcott Resolution Life Insurance Company	MFS Government Securities R3	365,181	325,794
*	Talcott Resolution Life Insurance Company	Pimco Total Return A	1,434,938	1,239,183
	Total Pooled Separate Accounts (Participant Directed)		10,969,794	12,140,497

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Group Annuity Contract (Participant Directed)</u>			
*	Talcott Resolution Life Insurance Company	General Account	\$ 954,614	\$ 1,002,246
	Total Group Annuity (Participant Directed)		<u>954,614</u>	<u>1,002,246</u>
	Total Net Assets Held for Investment		<u>\$ 35,160,877</u>	<u>\$ 38,890,150</u>

* Party-in-interest

*** Stated at contract value



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