

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.) [x] 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: [x] 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: AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1992
2a Plan sponsor's name (employer, if for a single-employer plan): AFFORDABLE RENT-TO-OWN, LLC
2b Employer Identification Number (EIN): 72-1147185
2c Plan Sponsor's telephone number: 337-264-0407
2d Business code (see instructions): 532210

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 entries for 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	291
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)	189
	6a(2)	168
	6b	0
	6c	102
	6d	270
	6e	0
	6f	270
	6g(1)	260
6g(2)	265	
6h	41	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2H 2J 2K 2T 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 type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

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

<p>A Name of plan AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN</p>	<p>B Three-digit plan number (PN) ▶</p>	<p>001</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC</p>	<p>D Employer Identification Number (EIN) 72-1147185</p>	

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

1 Coverage Information:

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	81F883	200	01/01/2024	12/31/2024

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

<p>(a) Total amount of commissions paid</p> <p style="text-align: center;">0</p>	<p>(b) Total amount of fees paid</p> <p style="text-align: center;">0</p>
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	382165
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	16520732

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

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

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

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

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

b Balance at the end of the previous year **7b** 317373

c Additions: (1) Contributions deposited during the year	7c(1)	39962
	7c(2)	
	7c(3)	8486
	7c(4)	46186
	7c(5)	0

(6) Total additions **7c(6)** 94634

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 412007

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	25916
(2) Administration charge made by carrier.....	7e(2)	2800
(3) Transferred to separate account	7e(3)	0
(4) Other (specify below)	7e(4)	1126

(5) Total deductions **7e(5)** 29842

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 382165

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 AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

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

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

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

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

RAYMOND JAMES

59-2937883

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
99	SERVICE PROVIDER	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	149653	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64	SERVICE PROVIDER	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	140	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

BROUSSARD POCHE', LLP

72-0538016

(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?
	SERVICE PROVIDER	2637	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	2637	Yes <input type="checkbox"/> No <input checked="" 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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>AFFORDABLE RENT-TO-OWN, LLC</u>	D Employer Identification Number (EIN) <u>72-1147185</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>MAP CONTRACT SEPARATE ACCOUNT D</u>		
b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE & ANNUITY CO</u>		
c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>16520732</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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

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

c EIN-PN

d Entity code

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

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 AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 AFFORDABLE RENT-TO-OWN, LLC	D Employer Identification Number (EIN) 72-1147185

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

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	232125	190833
(2) Participant contributions	1b(2)	859	0
(3) Other	1b(3)	5555	1173
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	321673	355495
(2) U.S. Government securities	1c(2)	0	
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	7154246	7960485
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)	0	
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	14327871	16520732
(11) Value of interest in master trust investment accounts	1c(11)	0	
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	317373	382166
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	22359702	25410884
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	22359702	25410884

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)	544018	
(B) Participants.....	2a(1)(B)	560868	
(C) Others (including rollovers).....	2a(1)(C)	1097	
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1105983
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	9594	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		9594
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	150528	
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A), (B), and (C)	2b(2)(D)		
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	777835	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		2822471
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		3758
d Total income. Add all income amounts in column (b) and enter total.....	2d		4870169

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1692285	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1692285
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	109758	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)	16944	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		126702
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1818987

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3051182
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: PEDELAHORE & COMPANY LLP

(2) EIN: 72-0535866

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

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.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>AFFORDABLE RENT-TO-OWN, LLC 401(K) PROFIT SHARING PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>AFFORDABLE RENT-TO-OWN, LLC</u>	D Employer Identification Number (EIN) <u>72-1147185</u>	

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

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

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

1	
---	--

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 71-0294708 72-1246171

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

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

3	
---	--

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703007A.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

Financial Reports

Year Ended December 31, 2024

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Independent Auditor's Report

To the Trustees
Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Lafayette, Louisiana

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

We have performed audits of the accompanying financial statements of Affordable Rent-To-Own, LLC 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 Affordable Rent-To-Own, LLC 401(k)'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 8 to the financial statements, is complete and accurate.

Opinion

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

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material 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. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Affordable Rent-To-Own, LLC 401(k) 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 these 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 Affordable Rent-To-Own, LLC 401(k)'s ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities For The Audit Of The Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Affordable Rent-To-Own, LLC 401(k)'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 Affordable Rent-To-Own, LLC 401(k)'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 Schedules Required By ERISA

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

information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Pedelahore & Co., LLP

Pedelahore & Co., LLP

Metairie, Louisiana

October 8, 2025

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statements Of Net Assets Available For Benefits
December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments		
Investments at fair value	\$ 24,863,383	\$ 21,799,490
Interest bearing deposits	<u>355,495</u>	<u>321,673</u>
	<u>25,218,878</u>	<u>22,121,163</u>
 Receivables		
Employer contributions	190,833	232,125
Participant contributions	-	859
Other	<u>1,173</u>	<u>5,555</u>
	<u>192,006</u>	<u>238,539</u>
 Total assets	<u>25,410,884</u>	<u>22,359,702</u>
 Liabilities		
Other liabilities	<u>-</u>	<u>-</u>
 Total liabilities	<u>-</u>	<u>-</u>
 Net Assets Available For Benefits	<u>\$ 25,410,884</u>	<u>\$ 22,359,702</u>

The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statement Of Changes In Net Assets Available For Benefits
Year Ended December 31, 2024

Additions To Net Assets Attributed To:

Investment income	
Net appreciation in fair value of investments	\$ 3,600,306
Interest and dividends	160,122
Other income	3,758
	<u>3,764,186</u>

Contributions

Participants	560,868
Employer	544,018
Rollovers	1,097
	<u>1,105,983</u>

Total additions	<u>4,870,169</u>
-----------------	------------------

Deductions From Net Assets Attributed To:

Benefits paid to participants	1,692,285
Administrative expenses	109,758
Other expenses	16,944
	<u>1,818,987</u>

Total deductions	<u>1,818,987</u>
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Net increase	3,051,182
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Net Assets Available For Benefits, Beginning Of Year	<u>22,359,702</u>
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Net Assets Available For Benefits, End Of Year	<u><u>\$ 25,410,884</u></u>
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The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 1. Description Of Plan

The following description of the Affordable Rent-To-Own, LLC 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 established in 1992 and, as amended, covers substantially all employees of Affordable Rent-To-Own, LLC (the Company) who complete at least one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Trustees oversees the governance of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees.

Contributions

Each year, participants may contribute up to the maximum percentage of pretax annual compensation and dollar amount permissible under Section 401(k) of the Internal Revenue Code, as defined in the Plan. Participants who have attained age fifty (50) before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. The Company contributes 75% of the first 7% of base compensation that a participant contributes to the Plan. Additional profit sharing amounts may be contributed at the option of the Company's board of directors and are invested in a portfolio of investments as directed by the Company. During the year ended December 31, 2024 the Company made a \$190,517 profit sharing contribution to the Plan. Contributions are subject to certain IRS limitations.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 1. Description Of Plan (continued)

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Employees are vested in employer contributions as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participant Accounts

Each participant's account is credited with the participant's contributions and Company matching contributions, as well as allocations of the Company's profit sharing contribution and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten year period. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts

At December 31, 2024 forfeited non-vested accounts totaled \$13,267. Employees forfeitures of profit sharing contributions are allocated among eligible participants currently enrolled in the Plan. Forfeitures of 401(k) matching contributions are used to offset future employer matching contributions or plan expenses. Also, in 2024, employer plan expenses were reduced by \$22,054 from forfeited non-vested accounts.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 2. Summary Of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments held by a defined contribution plan are required to be reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company. See Note 3 for discussion of fair value measurement.

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

Contributions

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 2. Summary Of Significant Accounting Policies (continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments. Administrative expenses of the plan are allocated to participant accounts.

Note 3. Fair Value Measurements

The fair value measurement accounting literature establishes 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 lowest priority to unobservable inputs (Level 3). The three levels of the fair hierarchy under FASB ASC 820 are described as follows:

- Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 - Inputs to the valuation methodology include:
 - quoted prices for similar assets or liabilities in active markets;
 - quoted prices for identical or similar assets or liabilities in inactive markets;
 - inputs other than quoted prices that are observable for the asset or liability;
 - inputs that are derived principally from or corroborated by observable market data by correlation or by 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.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 3. Fair Value Measurements (continued)

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes to the methodologies used at December 31, 2024.

Common stocks and real estate investment trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common collective trust (CCT): Valued at NAV of shares held by the Plan at year end. The NAV is used as the practical expedient to estimate fair value. NAV is based on the fair value of the underlying investments held by the fund less its liabilities.

Fixed income account: The Fixed Account is valued daily and is credited with declared rate of interest and are subject to a minimum rate described in the contract. Amounts allocated to the Fixed Account are held in the Plan's general account.

Pooled separate accounts (PSA): Pooled separate accounts are valued at NAV or equivalent based on units of the pooled separate accounts. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate account less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV at year-end. As of December 31, 2024 and 2023, there were no unfunded commitments related to the PSA. The PSA may be redeemed on a daily basis with no redemption restrictions.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 3. Fair Value Measurements (continued)

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

	2024			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common stock	\$4,176,826	\$ -	\$ -	\$ 4,176,826
Real estate investment trust	117,601	-	-	117,601
Mutual funds	3,666,059	-	-	3,666,059
Fixed income account	-	382,166	-	382,166
Common collective trust*				4,794,083
Pooled separate accounts*				11,726,648
Total investments at fair value	<u>\$7,960,486</u>	<u>\$ 382,166</u>	<u>\$ -</u>	<u>\$24,863,383</u>
	2023			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Common stock	\$3,789,178	\$ -	\$ -	\$ 3,789,178
Real estate investment trust	71,034	-	-	71,034
Mutual funds	3,294,034	-	-	3,294,034
Fixed income account	-	317,373	-	317,373
Common collective trust*				3,621,084
Pooled separate accounts*				10,706,787
Total investments at fair value	<u>\$7,154,246</u>	<u>\$ 317,373</u>	<u>\$ -</u>	<u>\$21,799,490</u>

* In accordance with FASB ASCS Subtopic 820-10, certain investments that were measured at fair value using the NAV per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statement of net assets available for benefits.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 3. Fair Value Measurements (continued)

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

December 31, 2024		Unfunded	Redemption	Redemption
	<u>Fair Value</u>	<u>Commitment</u>	<u>Frequency</u>	<u>Notice</u>
				<u>Period</u>
Pooled separate accounts	\$ 11,726,648	-	Daily	None
Common collective trust	\$ 4,794,083	-	Daily	None
December 31, 2023		Unfunded	Redemption	Redemption
	<u>Fair Value</u>	<u>Commitment</u>	<u>Frequency</u>	<u>Notice</u>
				<u>Period</u>
Pooled separate accounts	\$ 10,706,787	-	Daily	None
Common collective trust	\$ 3,621,084	-	Daily	None

The Plan has investments in various pooled separate accounts and common collective trusts which invest in equity, fixed income, and target date funds. The objectives of those investment vehicles invested in equity investments is to approximate the risk and return characterized by various indexes; to seek long term capital appreciation; to provide diversified exposure representative of various segments of the U.S. or foreign equity market; and/or to seek income. The objectives of the investment vehicles invested in fixed income is to provide investment results that approximate the overall performance of certain bond indices and/or to provide a predictable rate of return while preserving the safety of capital and minimizing market risk. The objective of the investment vehicles invested in target date funds is to provide various levels of asset allocations which become more conservative over time so participants can stay with the same fund before and after selected retirement dates. These investment vehicles are generally redeemable at NAV under agreements with the underlying investment vehicles. However, it is possible that these redemption rights may be restricted by these investment vehicles in the future in accordance with underlying agreements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 3. Fair Value Measurements (continued)

Due to the nature of the investments held by the investment vehicles, changes in market conditions and the economic environment may significantly impact the NAV of the investment vehicles, and consequently, the fair value of the Plan's interest in the investment vehicles. Furthermore, changes in the liquidity provisions of the funds may significantly impact the fair value of the Plan's interest in the investment vehicles.

Note 4. Nonparticipant Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant directed investments is as follows:

	<u>2024</u>	<u>2023</u>
Net assets:		
Common stock	\$4,176,826	\$3,789,178
Real estate investment trust	117,601	71,034
Mutual funds	3,666,059	3,294,034
Employer's contribution receivable	190,833	231,625
Interest bearing deposits	<u>355,495</u>	<u>321,673</u>
 Total Net Assets	 <u>\$8,506,814</u>	 <u>\$7,707,544</u>

For the year ended December 31, 2024:

Changes in net assets:	
Employer's contribution	\$ 190,833
Interest and dividends	160,121
Realized and unrealized gains on investments	777,835
Other income	5,699
Benefits paid to participants	(254,941)
Administrative fees	<u>(80,277)</u>
	 <u>\$ 799,270</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 5. Related-Party Transactions And Party-In-Interest Transactions

Certain Plan investments are shares of mutual funds managed by VOYA Retirement Insurance and Annuity Company, (the Trustee of the Plan). These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan Sponsor pays directly any other fees related to the plan's operations.

Note 6. Plan Termination

Although it has not expressed any intention 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 set forth in ERISA. In the event of any termination of the Plan, or upon complete or partial discontinuance of contributions, the accounts of each affected participant will become fully vested.

Note 7. Tax Status

The IRS has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability 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.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 8. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends for the year ended December 31, 2024, was obtained by management and agreed to or derived from information supplied to the plan administrator and certified as complete and accurate by VOYA Retirement Insurance and Annuity Company (the Trustee of the Plan).

Note 9. Forfeitures

The following table summarizes the activity in forfeiture accounts in 2024:

401(k):	
Balance, January 1	\$ 13,322
Additions	38,942
Deletions	<u>(38,997)</u>
Balance, December 31	<u>\$ 13,267</u>
Profit Sharing:	
Balance, January 1	\$ -
Additions	-
Deletions	<u>-</u>
Balance, December 31	<u>\$ -</u>

Note 10. Terminated Participants

At December 31, 2024, net assets available for benefits include \$1,386,049 allocated to the accounts of participants who, as of or prior to that date, had withdrawn from participating in the earnings and operation of the Plan. Of the amount, \$1,318,576 was vested as of December 31, 2024. The remainder will be forfeited upon distribution.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 11. Risks And Uncertainties

The Plan's 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 participant's account balances and the amounts reported in the statement of net assets available for benefits.

Note 12. Subsequent Events

In preparing the financial statements, the Company has evaluated events and transactions for potential recognition or disclosure through October 8, 2025, the date that the financial statements were available to be issued.

Supplemental Information

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year
December 31, 2024

(b)	(c)	(d)	(e)
Issuer	Description	Cost	Current Value
Raymond James #78961600	Money Market Account	\$ 247,758	\$ 247,758
Raymond James #50746002	Money Market Account	7,721	7,721
Charles Schwab Bank	Certificate of Deposit	100,016	100,016
ABB LIMITED SPONSORED ADR	Corporate Security	4,727	4,494
AGCO CORPORATION	Corporate Security	11,884	12,620
AIA GROUP LIMITED SPONSORED ADR	Corporate Security	4,311	3,189
ABBOTT LABS	Corporate Security	41,437	40,946
ABBVIE INCORPORATED	Corporate Security	9,454	11,551
ADOBE INCORPORATED	Corporate Security	11,197	12,006
ADVANCE AUTO PARTS INCORPORATED	Corporate Security	11,178	10,498
AIRBNB INCORPORATED COM CLASS A	Corporate Security	12,065	11,564
AIR LIQUIDE ADR	Corporate Security	4,780	5,850
AKZO NOBEL N V SPONSRD ADS NEW	Corporate Security	6,091	3,121
ALLIANT ENERGY CORPORATION	Corporate Security	2,634	2,780
ALLISON TRANSMISSION HLDGS INCORPORATED	Corporate Security	6,990	11,130
ALLSTATE CORPORATION	Corporate Security	4,475	8,290
ALPHABET INCORPORATED CAP STK CLASS A	Corporate Security	20,860	23,852
ALTAIR ENGR INCORPORATED COM CLASS A	Corporate Security	2,741	7,201
AMADEUS IT GROUP S A UNSPONSORED ADS	Corporate Security	8,335	9,322
AMAZON COM INCORPORATED	Corporate Security	72,519	124,833
U HAUL HOLDING COMPANYCOM SER N	Corporate Security	11,434	12,105
AMERICAN INTERNATIONAL GROUP INCORPORATED COM NEW	Corporate Security	34,250	52,489
AMETEK INCORPORATED	Corporate Security	2,978	3,425
APPLE INCORPORATED	Corporate Security	42,101	63,857
ARAMARK	Corporate Security	11,231	12,424
ARGENX SE SPONSORED ADR	Corporate Security	5,255	6,765
ARLO TECHNOLOGIES INCORPORATED	Corporate Security	9,797	8,393
ARTISAN PARTNERS ASSET MGMT IN CLASS A	Corporate Security	9,189	10,978
ASICS CORPORATION UNSPONSORD ADR	Corporate Security	2,228	2,355
ASTRAZENECA PLC SPONSORED ADR	Corporate Security	10,820	10,221
ATLAS COPCO AB SP ADR A NEW	Corporate Security	4,213	4,799
ATMOS ENERGY CORPORATION	Corporate Security	5,546	5,989
AXON ENTERPRISE INCORPORATED	Corporate Security	2,197	13,075
AXOS FINANCIAL INCORPORATED	Corporate Security	7,974	11,944
BNP PARIBAS SPONSORED ADR	Corporate Security	8,872	8,984
BALCHEM CORPORATION	Corporate Security	6,292	8,639
BANCO BRADESCO SA SPONSORED ADR REP PFD SHS NEW 2004	Corporate Security	2,111	1,482
BANCO BILBAO VIZCAYA ARGENTARI SPONSORED ADR	Corporate Security	4,690	4,267
BANK AMERICA CORPORATION	Corporate Security	29,694	41,445
BANK OZK LITTLE ROCK ARK	Corporate Security	11,829	13,671
BARCLAYS PLC ADR	Corporate Security	4,313	4,558
BECTON DICKINSON & COMPANY	Corporate Security	24,839	23,821
BENCHMARK ELECTRS INCORPORATED	Corporate Security	3,009	3,995
BERKSHIRE HATHAWAY INCORPORATED DEL CLASS B NEW	Corporate Security	36,263	41,702
BERRY GLOBAL GROUP INCORPORATED	Corporate Security	13,331	14,809
BIO-TECHNE CORPORATION	Corporate Security	5,751	6,267
BRAMBLES LIMITED SPONSORED ADR	Corporate Security	3,123	4,384
BRIGHT HORIZONS FAM SOL IN DEL	Corporate Security	10,022	8,757
BRINKS COMPANY	Corporate Security	17,885	16,699
BRITISH AMERN TOB PLC SPONSORED ADR	Corporate Security	4,896	4,794
BUILDERS FIRSTSOURCE INCORPORATED	Corporate Security	15,880	14,150
CCC INTELLIGENT SOLUTIONS HLD	Corporate Security	7,608	7,941
CMS ENERGY CORPORATION	Corporate Security	2,221	2,266
CSL LIMITED SPONSORED ADR	Corporate Security	4,964	4,882
CSW INDUSTRIALS INCORPORATED	Corporate Security	4,731	9,173
CTS CORPORATION	Corporate Security	12,517	14,448
CACTUS INCORPORATED CLASS A	Corporate Security	4,913	5,894
CANADIAN PACIFIC KANSAS CITY	Corporate Security	8,298	8,033
CAPGEMINI S E UNSPONSORED ADR	Corporate Security	1,671	1,245
CARMAX INCORPORATED	Corporate Security	29,454	35,402

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year
December 31, 2024

(b) Issuer	(c) Description	(d) Cost	(e) Current Value
CASELLA WASTE SYSTEMS INCORPORATED CLASS A	Corporate Security	11,131	19,469
CATERPILLAR INCORPORATED	Corporate Security	12,752	21,040
CELANESE CORPORATION DEL	Corporate Security	11,538	8,305
CENTENE CORPORATION DEL	Corporate Security	2,780	2,241
CENTERPOINT ENERGY INCORPORATED	Corporate Security	5,373	6,600
CHENIERE ENERGY INCORPORATED COM NEW	Corporate Security	7,527	9,025
CITIZENS FINL GROUP INCORPORATED	Corporate Security	15,336	17,154
CLEARWATER ANALYTICS HLDGS INCORPORATED CLASS A	Corporate Security	4,730	8,311
CLP HOLDINGS LIMITED SPONSORED ADR	Corporate Security	2,593	2,135
COHEN & STEERS INCORPORATED	Corporate Security	7,499	9,419
COLGATE PALMOLIVE COMPANY	Corporate Security	22,443	21,909
COMMERCIAL METALS COMPANY	Corporate Security	5,994	5,902
COMPAGNIE FINANCIERE RICHEMONT ADR	Corporate Security	4,829	4,641
COMPASS GROUP PLC SPONSORED ADR	Corporate Security	5,217	6,768
CONCENTRIX CORPORATION	Corporate Security	7,927	6,577
CONOCOPHILLIPS	Corporate Security	41,430	39,370
CONSTRUCTION PARTNERS INCORPORATED COM CLASS A	Corporate Security	4,623	16,277
CROWN HLDGS INCORPORATED	Corporate Security	7,732	7,359
DAIKIN INDUSTRIES LIMITED	Corporate Security	8,439	5,735
DAIICHI SANKYO COMPANY LIMITED SPON ADR LEV I	Corporate Security	3,236	2,935
DANONE SPONSORED ADR	Corporate Security	6,631	6,204
DEERE & COMPANY	Corporate Security	16,160	19,490
DENTSPLY SIRONA INCORPORATED	Corporate Security	14,729	12,508
DESCARTES SYSTEMS GROUP INCORPORATED	Corporate Security	6,727	14,882
DEUTSCHE BOERSE AG UNSPONSORD ADR	Corporate Security	4,647	5,826
DEUTSCHE TELEKOM AG SPONSORED ADS	Corporate Security	4,909	7,449
DEVON ENERGY CORPORATION NEW	Corporate Security	14,552	11,717
DIAGEO PLC SPON ADR NEW	Corporate Security	7,904	5,975
DIAMONDBACK ENERGY INCORPORATED	Corporate Security	24,988	25,394
DOLLAR GENERAL CORPORATION NEW	Corporate Security	13,946	10,387
DOLLAR TREE INCORPORATED	Corporate Security	14,036	13,414
DOMINION ENERGY INCORPORATED	Corporate Security	13,809	14,111
DONALDSON INCORPORATED	Corporate Security	5,786	5,455
DOW INCORPORATED	Corporate Security	7,720	7,825
DUN & BRADSTREET HLDGS INCORPORATED	Corporate Security	7,561	8,024
EDP ENERGIAS DE PORTUGAL SA SPONSORED ADR	Corporate Security	7,132	4,513
ENI S P A SPONSORED ADR	Corporate Security	5,938	5,937
EVI INDUSTRIES INCORPORATED	Corporate Security	4,102	4,088
EAST WEST BANCORP INCORPORATED	Corporate Security	6,586	8,140
EDISON INTERNATIONAL	Corporate Security	2,777	2,715
ENSIGN GROUP INCORPORATED	Corporate Security	9,085	12,489
VESTIS CORPORATION COM SHS	Corporate Security	1,647	1,951
EURONET WORLDWIDE INCORPORATED	Corporate Security	12,783	13,164
EXPONENT INCORPORATED	Corporate Security	11,904	12,118
FB FINL CORPORATION	Corporate Security	8,221	11,178
META PLATFORMS INCORPORATED CLASS A	Corporate Security	21,485	70,847
FAIR ISAAC CORPORATION	Corporate Security	1,387	5,973
FERGUSON ENTERPRISES INCORPORATED COMMON STOCK NEW	Corporate Security	17,203	18,572
FIDELITY NATL INFORMATION SVCS	Corporate Security	20,532	21,404
FIRST CTZNS BANCSHARES INCORPORATED N C CLASS A	Corporate Security	9,639	10,565
FIRSTSERVICE CORPORATION NEW	Corporate Security	9,977	15,387
FIVE BELOW INCORPORATED	Corporate Security	8,335	6,822
FLOWERS FOODS INCORPORATED	Corporate Security	10,968	10,413
FREEPORT-MCMORAN INCORPORATED CLASS B	Corporate Security	13,872	13,747
FRONTDOOR INCORPORATED	Corporate Security	9,582	10,169
FUJITSU LIMITED UNSPONSORED ADR	Corporate Security	7,381	8,746
GARTNER INCORPORATED	Corporate Security	1,600	3,876
GENERAC HLDGS INCORPORATED	Corporate Security	5,353	6,512
GENERAL MTRS COMPANY	Corporate Security	29,494	34,199
GIVAUDAN SA ADR	Corporate Security	4,332	4,551

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

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(b)	(c)	(d)	(e)
Issuer	Description	Cost	Current Value
GLENCORE PLC UNSPONSORD ADR	Corporate Security	5,625	4,966
GLOBAL PMTS INCORPORATED	Corporate Security	23,064	25,662
GLOBE LIFE INCORPORATED	Corporate Security	8,482	10,148
GRACO INCORPORATED	Corporate Security	6,212	9,609
GRAINGER W W INCORPORATED	Corporate Security	16,480	25,297
GRAND CANYON ED INCORPORATED	Corporate Security	9,343	12,285
GRANITE CONSTR INCORPORATED	Corporate Security	6,599	10,788
GRAPHIC PACKAGING HLDG COMPANY	Corporate Security	11,540	11,163
GUIDEWIRE SOFTWARE INCORPORATED	Corporate Security	4,780	10,621
HCA HEALTHCARE INCORPORATED	Corporate Security	13,925	21,011
HDFC BANK LIMITED SPONSORED ADS	Corporate Security	13,585	13,091
HALEON PLC SPON ADS	Corporate Security	2,796	3,167
HAMILTON LANE INCORPORATED CLASS A	Corporate Security	4,479	8,439
HANCOCK WHITNEY CORPORATION	Corporate Security	3,544	4,596
HARTFORD FINL SVCS GROUP INCORPORATED	Corporate Security	8,974	17,285
HAWKINS INCORPORATED	Corporate Security	8,246	7,974
HEALTHQUITY INCORPORATED	Corporate Security	7,826	11,034
HEICO CORPORATION NEW CLASS A	Corporate Security	5,588	10,420
HEINEKEN NV SPONSORED ADR LI	Corporate Security	4,674	3,415
HELIOS TECHNOLOGIES INCORPORATED	Corporate Security	6,344	5,937
HENRY JACK & ASSOC INCORPORATED	Corporate Security	8,278	8,414
HERMES INTERNATIONAL SA ADR	Corporate Security	3,065	3,126
HILLENBRAND INCORPORATED	Corporate Security	5,221	5,910
HITACHI LIMITED ADR 2 COM	Corporate Security	4,412	10,371
HOME DEPOT INCORPORATED	Corporate Security	10,893	13,226
HOYA CORPORATION SPONSORED ADR	Corporate Security	5,099	5,674
ICF INTERNATIONAL INCORPORATED	Corporate Security	13,044	11,683
IBERDROLA S A SPON ADR	Corporate Security	3,389	3,966
INDUSTRIA DE DISENO TEXTIL IND UNSPONSORD ADR	Corporate Security	6,991	11,386
ING GROEP N.V. SPONSORED ADR	Corporate Security	3,607	3,118
INGREDION INCORPORATED	Corporate Security	7,260	7,841
INNOSPEC INCORPORATED	Corporate Security	9,252	10,015
INTERCONTINENTAL HOTELS GROUP SPONSORED ADS	Corporate Security	3,781	5,996
INTERCONTINENTAL EXCHANGE INCORPORATED	Corporate Security	4,816	6,407
INTERNATIONAL PAPER COMPANY	Corporate Security	9,872	12,702
INTESA SANPAOLO S P A SPONSORED ADR	Corporate Security	4,302	6,432
INTUIT	Corporate Security	16,869	21,369
INTUITIVE SURGICAL INCORPORATED COM NEW	Corporate Security	12,322	23,488
JANUS INTERNATIONAL GROUP INCORPORATED COMMON STOCK	Corporate Security	7,681	4,917
JOHN BEAN TECHNOLOGIES CORPORATION	Corporate Security	4,520	5,720
KADANT INCORPORATED	Corporate Security	12,428	17,594
KDDI CORPORATION ADR	Corporate Security	6,355	6,080
KEYCORP	Corporate Security	27,610	33,234
KUBOTA CORPORATION ADR	Corporate Security	4,718	2,633
LGI HOMES INCORPORATED	Corporate Security	9,388	7,778
LKQ CORPORATION	Corporate Security	6,712	6,358
LCI INDUSTRIES	Corporate Security	5,156	4,549
L OREAL COMPANY ADR	Corporate Security	5,531	4,885
L3HARRIS TECHNOLOGIES INCORPORATED	Corporate Security	14,016	15,140
LVMH MOET HENNESSY LOU VUITTON ADR	Corporate Security	15,425	14,477
LABCORP HOLDINGS INCORPORATED COM SHS	Corporate Security	26,832	28,894
LENOVO GROUP LIMITED SPONSORED ADR	Corporate Security	2,230	2,024
ELI LILLY & COMPANY	Corporate Security	9,627	17,756
LLOYDS BANKING GROUP PLC SPONSORED ADR	Corporate Security	5,130	4,774
LONDON STK EXCHANGE GROUP UNSPONSORED ADR	Corporate Security	14,052	19,963
LULULEMON ATHLETICA INCORPORATED	Corporate Security	13,881	19,503
M & T BK CORPORATION	Corporate Security	4,685	5,452
MGP INGREDIENTS INCORPORATED NEW	Corporate Security	8,004	6,024
MSA SAFETY INCORPORATED	Corporate Security	7,143	6,962
MAGNERA CORPORATION COM SHS	Corporate Security	1,280	1,236

Affordable Rent-To-Own, LLC
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Issuer	Description	Cost	Current Value
MAGNOLIA OIL & GAS CORPORATION CLASS A	Corporate Security	9,282	9,679
MARKEL GROUP INCORPORATED	Corporate Security	9,104	10,357
MARSH & MCLENNAN COMPANIES INCORPORATED	Corporate Security	12,862	16,356
MARTIN MARIETTA MATLS INCORPORATED	Corporate Security	12,037	15,495
MATADOR RES COMPANY	Corporate Security	9,860	10,183
MEDPACE HLDGS INCORPORATED	Corporate Security	5,881	8,638
MERCURY SYSTEMS INCORPORATED	Corporate Security	4,115	2,982
MERIT MED SYSTEMS INCORPORATED	Corporate Security	6,644	11,413
MICHELIN COMPAGNIE GENERALE DE UNSPONSORD ADR	Corporate Security	1,786	2,074
MICROSOFT CORPORATION	Corporate Security	48,823	82,193
MITSUBISHI ELEC CORPORATION ADR	Corporate Security	1,367	1,436
MITSUBISHI UFJ FINL GROUP INCORPORATED SPONSORED ADS	Corporate Security	7,535	11,615
MOELIS & COMPANY CLASS A	Corporate Security	5,806	11,082
MONOTARO COMPANY LIMITED UNSPONSORD ADR	Corporate Security	1,405	1,207
MONSTER BEVERAGE CORPORATION NEW	Corporate Security	14,561	14,296
NCR VOYIX CORPORATION	Corporate Security	1,296	1,592
NVR INCORPORATED	Corporate Security	14,189	24,537
NCR ATLEOS CORPORATION COM SHS	Corporate Security	1,575	1,900
NASDAQ INCORPORATED	Corporate Security	17,556	22,265
NATWEST GROUP PLC SPONS ADR	Corporate Security	5,191	8,482
NCINO INCORPORATED	Corporate Security	3,144	3,056
NEOGEN CORPORATION	Corporate Security	5,288	3,982
NESTLE S A SPONSORED ADR	Corporate Security	9,576	6,781
NETFLIX INCORPORATED	Corporate Security	17,840	45,457
NINTENDO LIMITED UNSPON ADS	Corporate Security	3,561	4,274
NOMURA RESEARCH INSTITUTE LIMITED ADR NEW	Corporate Security	1,885	1,986
NOVANTA INCORPORATED	Corporate Security	8,465	9,319
NOVO-NORDISK A S ADR	Corporate Security	15,061	22,107
NVIDIA CORPORATION	Corporate Security	22,131	112,266
OLD NATL BANCORP IND	Corporate Security	4,451	5,426
OLIN CORPORATION COM PAR \$1	Corporate Security	6,744	5,509
OLLIES BARGAIN OUTLET HLDGS IN	Corporate Security	8,052	13,716
OLYMPUS CORPORATION UNSPON ADR	Corporate Security	5,674	4,359
OPEN LENDING CORPORATION	Corporate Security	8,272	3,851
PALO ALTO NETWORKS INCORPORATED	Corporate Security	13,857	25,474
PARKER-HANNIFIN CORPORATION	Corporate Security	5,005	10,813
PAYCOR HCM INCORPORATED	Corporate Security	8,506	6,388
PAYPAL HLDGS INCORPORATED	Corporate Security	19,451	22,703
PFIZER INCORPORATED	Corporate Security	28,129	23,453
PINNACLE FINL PARTNERS INCORPORATED	Corporate Security	8,397	15,099
PINNACLE WEST CAP CORPORATION	Corporate Security	2,493	2,458
POOL CORPORATION	Corporate Security	9,571	11,251
PROCORE TECHNOLOGIES INCORPORATED	Corporate Security	4,740	4,121
PUBLICIS GROUPE SA SPONSORED ADR	Corporate Security	4,200	4,133
Q2 HLDGS INCORPORATED	Corporate Security	9,339	11,675
RTX CORPORATION	Corporate Security	13,817	16,432
RBC BEARINGS INCORPORATED	Corporate Security	6,442	11,666
REGAL REXNORD CORPORATION	Corporate Security	15,801	18,460
RELX PLC SPONSORED ADR	Corporate Security	4,660	7,313
RENASAS ELECTRONICS CORPORATION UNSPONSORD ADR	Corporate Security	2,208	1,543
REPLIGEN CORPORATION	Corporate Security	10,335	10,364
RENTOKIL INITIAL PLC SPONSORED ADR (RTO)	Corporate Security	2,018	1,722
REPUBLIC SVCS INCORPORATED	Corporate Security	3,419	3,420
RIO TINTO PLC SPONSORED ADR	Corporate Security	1,544	1,294
ROCHE HLDG LIMITED SPONSORED ADR	Corporate Security	10,895	8,986
ROLLINS INCORPORATED	Corporate Security	8,228	12,422
ROPER TECHNOLOGIES INCORPORATED	Corporate Security	3,111	3,119
RYANAIR HOLDINGS PLC SPONSORED ADR	Corporate Security	1,978	2,397
S&P GLOBAL INCORPORATED	Corporate Security	13,699	19,921
SMC CORPORATION JAPAN SPONSORED ADR	Corporate Security	6,445	5,242

Affordable Rent-To-Own, LLC
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Issuer	Description	Cost	Current Value
SPS COMM INCORPORATED	Corporate Security	4,055	9,751
SS&C TECHNOLOGIES HLDGS INCORPORATED	Corporate Security	20,848	23,264
SPX TECHNOLOGIES INCORPORATED	Corporate Security	6,574	6,403
SAFRAN SPON ADR	Corporate Security	3,165	4,393
SAIA INCORPORATED	Corporate Security	5,227	7,292
SALESFORCE INCORPORATED	Corporate Security	22,672	34,436
SANOFI SPONSORED ADR	Corporate Security	7,651	7,572
SAP SE SPON ADR	Corporate Security	6,462	12,311
SCANSOURCE INCORPORATED	Corporate Security	8,565	9,965
HENRY SCHEIN INCORPORATED	Corporate Security	2,999	2,837
SCHNEIDER ELECTRIC SE UNSPONSORD ADR	Corporate Security	13,591	18,210
SEA LIMITED SPONSORD ADS	Corporate Security	4,873	6,684
SERVISFIRST BANCSHARES INCORPORATED	Corporate Security	7,485	9,745
SEVEN & I HLDGS COMPANY LIMITED UNSPONSORD ADR	Corporate Security	3,204	3,561
SHERWIN WILLIAMS COMPANY	Corporate Security	17,231	22,775
SHIN ETSU CHEMICAL COMPANY LIMITED ADR	Corporate Security	2,563	2,275
SHOPIFY INCORPORATED CLASS A	Corporate Security	3,828	5,954
SIMPSON MFG INCORPORATED	Corporate Security	4,295	7,462
SITONE LANDSCAPE SUPPLY INCORPORATED	Corporate Security	6,552	7,247
CHAMPION HOMES INCORPORATED	Corporate Security	9,032	11,101
SOFTBANK GROUP CORPORATION UNSPONSORED ADR	Corporate Security	5,219	4,529
SONY GROUP CORPORATION SPONSORED ADR	Corporate Security	7,622	9,416
STANDEX INTERNATIONAL CORPORATION	Corporate Security	12,537	13,089
STARBUCKS CORPORATION	Corporate Security	20,091	21,353
STRAUMANN HOLDING AG ADR	Corporate Security	3,202	2,988
STRYKER CORPORATION	Corporate Security	14,325	18,363
SYMRISE AG UNSPONSORD ADR	Corporate Security	8,049	6,696
SYNCHRONY FINANCIAL	Corporate Security	10,149	14,690
SYSCO CORPORATION	Corporate Security	30,984	30,278
TAIWAN SEMICONDUCTOR MFG LIMITED SPONSORED ADS	Corporate Security	29,149	39,695
TARGET CORPORATION	Corporate Security	33,599	35,688
TECHTRONIC INDUSTRIES LIMITED SPONSORED ADR	Corporate Security	5,548	4,486
TERUMO CORPORATION ADR	Corporate Security	3,228	3,351
TESLA INCORPORATED	Corporate Security	12,409	22,615
TEXAS INSTRS INCORPORATED	Corporate Security	33,717	36,564
THERMO FISHER SCIENTIFIC INCORPORATED	Corporate Security	21,995	21,850
THOMSON REUTERS CORPORATION	Corporate Security	3,410	5,453
3I GROUP PLC UNSPONSORD ADR	Corporate Security	2,441	3,616
TOKIO MARINE HLDGS INCORPORATED ADR	Corporate Security	5,245	5,030
TOKYO ELECTRON LIMITED UNSPON ADR	Corporate Security	6,609	6,309
TOTALENERGIES SE SPONSORED ADS	Corporate Security	7,440	7,140
TOYOTA MOTOR CORPORATION ADS	Corporate Security	4,007	3,892
TRANSUNION	Corporate Security	7,238	7,973
TREX COMPANY INCORPORATED	Corporate Security	6,537	8,905
TYLER TECHNOLOGIES INCORPORATED	Corporate Security	8,446	13,839
UFP TECHNOLOGIES INCORPORATED	Corporate Security	6,628	9,291
UFP INDUSTRIES INCORPORATED	Corporate Security	10,718	10,702
UCB S A UNSPONSORED ADR	Corporate Security	2,183	2,289
UBER TECHNOLOGIES INCORPORATED	Corporate Security	9,161	15,683
UNILEVER PLC SPON ADR NEW	Corporate Security	5,614	5,897
UNION PAC CORPORATION	Corporate Security	36,826	37,855
UNITEDHEALTH GROUP INCORPORATED	Corporate Security	29,421	30,352
VALVOLINE INCORPORATED	Corporate Security	13,046	13,604
VEECO INSTRS INCORPORATED DEL	Corporate Security	7,386	7,290
VERISK ANALYTICS INCORPORATED	Corporate Security	4,737	4,958
VISA INCORPORATED COM CLASS A	Corporate Security	56,077	77,430
VITA COCO COMPANY INCORPORATED	Corporate Security	9,960	13,103
WABASH NATL CORPORATION	Corporate Security	7,702	5,105
WASTE MGMT INCORPORATED DEL	Corporate Security	19,091	23,408
WATSCO INCORPORATED	Corporate Security	4,923	12,321

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Issuer	Description	Cost	Current Value
WEAVE COMMUNICATIONS INCORPORATED	Corporate Security	6,400	7,737
WELLS FARGO COMPANY NEW	Corporate Security	12,642	20,299
WEST PHARMACEUTICAL SVSC INCORPORATED	Corporate Security	4,812	5,896
WOODSIDE ENERGY GROUP LIMITED SPONSORED ADR	Corporate Security	4,076	2,995
WORKDAY INCORPORATED CLASS A	Corporate Security	16,824	21,416
WORKIVA INCORPORATED COM CLASS A	Corporate Security	5,486	6,570
YETI HLDGS INCORPORATED	Corporate Security	10,631	9,628
ZAI LAB LIMITED ADR	Corporate Security	785	707
ZIONS BANCORPORATION N A	Corporate Security	5,395	6,347
ZOETIS INCORPORATED CLASS A	Corporate Security	15,316	15,315
ZURICH INSURANCE GROUP AG SPONSORED ADR	Corporate Security	8,460	11,712
AMDOCS LIMITED SHS	Corporate Security	2,962	3,065
AON PLC SHS CL A	Corporate Security	25,154	25,860
AXIS CAP HLDGS LIMITED SHS	Corporate Security	7,591	11,343
ACCENTURE PLC IRELAND SHS CLASS A	Corporate Security	26,440	29,199
CRH PLC ORD	Corporate Security	3,977	6,569
EATON CORPORATION PLC SHS	Corporate Security	12,218	23,563
EVEREST GROUP LIMITED	Corporate Security	13,067	13,049
FABRINET SHS	Corporate Security	6,677	8,575
ICON PLC SHS	Corporate Security	11,203	9,018
JOHNSON CONTROLS INTERNATIONAL PLC SHS	Corporate Security	7,384	8,840
LINDE PLC SHS	Corporate Security	13,492	15,491
MEDTRONIC PLC SHS	Corporate Security	24,319	19,331
SMURFIT WESTROCK PLC SHS	Corporate Security	6,422	8,833
ALCON AG ORD SHS	Corporate Security	13,468	16,299
UBS GROUP AG SHS	Corporate Security	5,931	10,855
SPOTIFY TECHNOLOGY S A SHS	Corporate Security	2,622	3,132
CAMTEK LIMITED ORD	Corporate Security	5,684	5,492
CHECK POINT SOFTWARE TECH LIMITED ORD	Corporate Security	2,707	2,614
NOVA LIMITED	Corporate Security	8,602	10,044
ASML HOLDING N V N Y REGISTRY SHS	Corporate Security	23,877	27,030
FERRARI N V	Corporate Security	4,541	5,098
LYONDELLBASELL INDUSTRIES N V SHS - A -	Corporate Security	7,730	7,798
QIAGEN NV SHS NEW	Corporate Security	3,424	3,162
STEVANATO GROUP S P A ORD SHS	Corporate Security	8,804	8,389
DHT HOLDINGS INCORPORATED SHS NEW	Corporate Security	8,989	7,813
CORPORATION NEW REIT	REIT	8,613	6,970
INCORPORATED REIT (ABR)	REIT	7,606	8,130
INCORPORATED REIT (BRX)	REIT	6,475	7,155
(EQIX)	REIT	17,556	22,629
INCORPORATED REIT (EXR)	REIT	15,563	17,653
INCORPORATED REIT (DOC)	REIT	16,153	15,121
AFFILIATES TR COM SHS BEN	REIT	15,457	14,292
COMPANY REIT (PSA)	REIT	4,041	3,893
CORPORATION CLASS A REIT	REIT	21,845	19,361
REIT (WPC)	REIT	2,497	2,397
ET (AGG)	ETP	1,264,007	1,235,572
ISHARES TR 7-10 YR TRSY BD	ETP	456,476	429,153
CORE MSCI EMKT (IEMG)	ETP	286,180	307,315
Vanguard Index Funds S&P 500 Eif Shs New	ETP	1,172,546	1,694,019
AmBcn Intl Equity Fund R6	Pooled Separate Account	*	97,419
AmCen Mid Cap Value Fund R6	Pooled Separate Account	*	414,391
Amer Fnds American Mutual R6	Pooled Separate Account	*	2,090,918
Amer Fnds Cap Inc Builder R6	Pooled Separate Account	*	75,290
Amer Fnds Capital World Bd R6	Pooled Separate Account	*	9,573
Amer Fnds EUPAC Fund R6	Pooled Separate Account	*	371,451
Amer Fnds New Perspective R6	Pooled Separate Account	*	2,227,492
Amer Fnds The Grw of Amer R6	Pooled Separate Account	*	2,625,885
Amer Fnds The Inc of Amer R6	Pooled Separate Account	*	531,285
Amer Fnds Wash Mutual Inv R6	Pooled Separate Account	*	173,642

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Carillon Eagle Mid Cap Grw R6	Pooled Separate Account	*	268,606
DFA Infl-Prot Sec Port Ins	Pooled Separate Account	*	70,851
Fidelity 500 Index Fund	Pooled Separate Account	*	14,960
Franklin Sm Cap Growth Fnd R6	Pooled Separate Account	*	252,996
JPMorgan US Equity Fund R6	Pooled Separate Account	*	384,132
PGIM High Yield Fund R6	Pooled Separate Account	*	99,457
PIMCO Income Fund Ins	Pooled Separate Account	*	154,658
Vangrd LifeStrat Cns Gr Fd Inv	Pooled Separate Account	*	58,220
Vangrd LifeStrat Grw Fd Inv	Pooled Separate Account	*	884,794
Vangrd LifeStrat Inc Fd Inv	Pooled Separate Account	*	41,766
Vangrd LifeStrat Md Grw Fd Inv	Pooled Separate Account	*	136,090
Voya Gv Mny Mkt F A (Hld Acct)	Pooled Separate Account	*	13,116
Voya Intermediate Bond Fund R6	Pooled Separate Account	*	244,365
VY JPM SmCp Cr Eq Port R6	Pooled Separate Account	*	132,063
VY TRwPr Cap Apprec Port R6	Pooled Separate Account	*	353,228
Voya Large Cap Growth Fund 8	Common Collective Trust	*	4,353,080
Voya Trgt Solution Tr 2065 8	Common Collective Trust	*	7,061
Voya Trgt Solution Tr: 2025 8	Common Collective Trust	*	6,028
Voya Trgt Solution Tr: 2030 8	Common Collective Trust	*	109,983
Voya Trgt Solution Tr: 2035 8	Common Collective Trust	*	76,793
Voya Trgt Solution Tr: 2040 8	Common Collective Trust	*	108,401
Voya Trgt Solution Tr: 2045 8	Common Collective Trust	*	34,015
Voya Trgt Solution Tr: 2050 8	Common Collective Trust	*	83,636
Voya Trgt Solution Tr: 2055 8	Common Collective Trust	*	11,995
Voya Trgt Solution Tr: 2060 8	Common Collective Trust	*	3,091
Voya Fixed Income Account	Fixed Income Account	*	382,166
Total		<u>\$ 7,005,070</u>	<u>\$ 25,218,878</u>

* Costs are omitted for participant directed funds.

** A party-in-interest as defined by ERISA.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
Item 4i - Schedule Of Assets (Acquired And Disposed Of Within Year)
December 31, 2024

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BRINKS COMPANY	Corporate Security	1,227	1,235
BRIXMOR PROPERTY GROUP INCORPORATED REIT	Corporate Security	1,033	1,153
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HENRY SCHEIN INCORPORATED	Corporate Security	7,046	6,608
HILLENBRAND INCORPORATED	Corporate Security	1,054	916
HONEYWELL INTERNATIONAL INCORPORATED	Corporate Security	1,160	1,198

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
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WILEY JOHN & SONS INCORPORATED CLASS A	Corporate Security	2,758	3,631
WILLIS TOWERS WATSON PLC LIMITED SHS	Corporate Security	270	279
ZIONS BANCORPORATION N A	Corporate Security	1,383	1,641
	TOTAL	\$ 204,485	\$ 202,825

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 <div style="border: 1px solid black; padding: 5px; font-size: 1.2em; font-weight: bold; text-align: center;">2024</div> This Form Is Open to Public Inspection
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Part I Annual Report Identification Information	
For calendar plan year 2024 or fiscal plan year beginning <u>01/01/2024</u> and ending <u>12/31/2024</u>	
A This return/report is for:	<input type="checkbox"/> a multiemployer plan <input type="checkbox"/> a multiple-employer plan (filers checking this box must provide participating employer information in accordance with the form instructions.) <input checked="" type="checkbox"/> a single-employer plan <input type="checkbox"/> a DFE (specify) _____ B This return/report is: <input type="checkbox"/> the first return/report <input type="checkbox"/> the final return/report <input type="checkbox"/> an amended return/report <input type="checkbox"/> a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here	<input type="checkbox"/>
D Check box if filing under:	<input checked="" type="checkbox"/> Form 5558 <input type="checkbox"/> automatic extension <input type="checkbox"/> the DFVC program <input type="checkbox"/> special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here	<input type="checkbox"/>

Part II Basic Plan Information --- enter all requested information											
1a Name of plan Affordable Rent-to-Own, LLC 401(K) Profit Sharing Plan 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) Affordable Rent-to-Own, LLC 3118 West Pinhook US Lafayette LA 70508	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:50%;">1b Three-digit plan number (PN) ►</td> <td style="width:50%; text-align: center;">001</td> </tr> <tr> <td>1c Effective date of plan</td> <td style="text-align: center;">01/01/1992</td> </tr> <tr> <td>2b Employer Identification Number (EIN)</td> <td style="text-align: center;">72-1147185</td> </tr> <tr> <td>2c Plan Sponsor's telephone number</td> <td style="text-align: center;">(337) 264-0407</td> </tr> <tr> <td>2d Business code (see instructions)</td> <td style="text-align: center;">532210</td> </tr> </table>	1b Three-digit plan number (PN) ►	001	1c Effective date of plan	01/01/1992	2b Employer Identification Number (EIN)	72-1147185	2c Plan Sponsor's telephone number	(337) 264-0407	2d Business code (see instructions)	532210
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2d Business code (see instructions)	532210										

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		10-8-25	Christopher Overton
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		10-8-25	Christopher Overton
	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
--	---

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 and 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	291
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	6a(1)	189
a(2) Total number of active participants at the end of the plan year	6a(2)	168
b Retired or separated participants receiving benefits	6b	0
c Other retired or separated participants entitled to future benefits	6c	102
d Subtotal. Add lines 6a(2), 6b, and 6c	6d	270
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	0
f Total. Add lines 6d and 6e	6f	270
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	6g(1)	260
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g(2)	265
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	41
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 2E 2F 2H 2J 2K 2T 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 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
--	---

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

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

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

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

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

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

Receipt Confirmation Code _____

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
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	TOTAL	\$ 204,485	\$ 202,825

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 1. Description Of Plan

The following description of the Affordable Rent-To-Own, LLC 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 established in 1992 and, as amended, covers substantially all employees of Affordable Rent-To-Own, LLC (the Company) who complete at least one year of service and are age twenty-one or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Trustees oversees the governance of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Plan's Board of Trustees.

Contributions

Each year, participants may contribute up to the maximum percentage of pretax annual compensation and dollar amount permissible under Section 401(k) of the Internal Revenue Code, as defined in the Plan. Participants who have attained age fifty (50) before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various mutual funds as investment options for participants. The Company contributes 75% of the first 7% of base compensation that a participant contributes to the Plan. Additional profit sharing amounts may be contributed at the option of the Company's board of directors and are invested in a portfolio of investments as directed by the Company. During the year ended December 31, 2024 the Company made a \$190,517 profit sharing contribution to the Plan. Contributions are subject to certain IRS limitations.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 1. Description Of Plan (continued)

Vesting

Participants are vested immediately in their contributions plus actual earnings thereon. Employees are vested in employer contributions as follows:

<u>Years of Service</u>	<u>Percentage Vested</u>
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Participant Accounts

Each participant's account is credited with the participant's contributions and Company matching contributions, as well as allocations of the Company's profit sharing contribution and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Payment of Benefits

On termination of service due to death, disability, or retirement, a participant may elect to receive either a lump sum amount equal to the value of the participant's vested interest in his or her account, or annual installments over a ten year period. For termination of service for other reasons, a participant may receive the value of the vested interest in his or her account as a lump sum distribution.

Forfeited Accounts

At December 31, 2024 forfeited non-vested accounts totaled \$13,267. Employees forfeitures of profit sharing contributions are allocated among eligible participants currently enrolled in the Plan. Forfeitures of 401(k) matching contributions are used to offset future employer matching contributions or plan expenses. Also, in 2024, employer plan expenses were reduced by \$22,054 from forfeited non-vested accounts.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 2. Summary Of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires Plan management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Accordingly, actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments held by a defined contribution plan are required to be reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company. See Note 3 for discussion of fair value measurement.

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

Contributions

Contributions from Plan participants and the matching contributions from the Employer are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits

Benefits are recorded when paid.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 2. Summary Of Significant Accounting Policies (continued)

Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments. Administrative expenses of the plan are allocated to participant accounts.

Note 3. Fair Value Measurements

The fair value measurement accounting literature establishes 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 lowest priority to unobservable inputs (Level 3). The three levels of the fair hierarchy under FASB ASC 820 are described as follows:

- Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 - Inputs to the valuation methodology include:
 - quoted prices for similar assets or liabilities in active markets;
 - quoted prices for identical or similar assets or liabilities in inactive markets;
 - inputs other than quoted prices that are observable for the asset or liability;
 - inputs that are derived principally from or corroborated by observable market data by correlation or by 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.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 3. Fair Value Measurements (continued)

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

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes to the methodologies used at December 31, 2024.

Common stocks and real estate investment trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common collective trust (CCT): Valued at NAV of shares held by the Plan at year end. The NAV is used as the practical expedient to estimate fair value. NAV is based on the fair value of the underlying investments held by the fund less its liabilities.

Fixed income account: The Fixed Account is valued daily and is credited with declared rate of interest and are subject to a minimum rate described in the contract. Amounts allocated to the Fixed Account are held in the Plan's general account.

Pooled separate accounts (PSA): Pooled separate accounts are valued at NAV or equivalent based on units of the pooled separate accounts. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is generally based on the fair value of the underlying investments held by the pooled separate account less its liabilities. This practical expedient is not used when it is determined to be probable that the pooled separate account will sell the investment for an amount different than the reported NAV at year-end. As of December 31, 2024 and 2023, there were no unfunded commitments related to the PSA. The PSA may be redeemed on a daily basis with no redemption restrictions.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 3. Fair Value Measurements (continued)

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

	2024			Total
	Level 1	Level 2	Level 3	
Common stock	\$4,176,826	\$ -	\$ -	\$ 4,176,826
Real estate investment trust	117,601	-	-	117,601
Mutual funds	3,666,059	-	-	3,666,059
Fixed income account	-	382,166	-	382,166
Common collective trust*				4,794,083
Pooled separate accounts*				11,726,648
Total investments at fair value	<u>\$7,960,486</u>	<u>\$ 382,166</u>	<u>\$ -</u>	<u>\$24,863,383</u>
	2023			
	Level 1	Level 2	Level 3	Total
Common stock	\$3,789,178	\$ -	\$ -	\$ 3,789,178
Real estate investment trust	71,034	-	-	71,034
Mutual funds	3,294,034	-	-	3,294,034
Fixed income account	-	317,373	-	317,373
Common collective trust*				3,621,084
Pooled separate accounts*				10,706,787
Total investments at fair value	<u>\$7,154,246</u>	<u>\$ 317,373</u>	<u>\$ -</u>	<u>\$21,799,490</u>

* In accordance with FASB ASCS Subtopic 820-10, certain investments that were measured at fair value using the NAV per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statement of net assets available for benefits.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 3. Fair Value Measurements (continued)

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

December 31, 2024		Unfunded	Redemption	Redemption
	<u>Fair Value</u>	<u>Commitment</u>	<u>Frequency</u>	<u>Notice</u>
				<u>Period</u>
Pooled separate accounts	\$ 11,726,648	-	Daily	None
Common collective trust	\$ 4,794,083	-	Daily	None
December 31, 2023				
	<u>Fair Value</u>	<u>Unfunded</u>	<u>Redemption</u>	<u>Redemption</u>
		<u>Commitment</u>	<u>Frequency</u>	<u>Notice</u>
				<u>Period</u>
Pooled separate accounts	\$ 10,706,787	-	Daily	None
Common collective trust	\$ 3,621,084	-	Daily	None

The Plan has investments in various pooled separate accounts and common collective trusts which invest in equity, fixed income, and target date funds. The objectives of those investment vehicles invested in equity investments is to approximate the risk and return characterized by various indexes; to seek long term capital appreciation; to provide diversified exposure representative of various segments of the U.S. or foreign equity market; and/or to seek income. The objectives of the investment vehicles invested in fixed income is to provide investment results that approximate the overall performance of certain bond indices and/or to provide a predictable rate of return while preserving the safety of capital and minimizing market risk. The objective of the investment vehicles invested in target date funds is to provide various levels of asset allocations which become more conservative over time so participants can stay with the same fund before and after selected retirement dates. These investment vehicles are generally redeemable at NAV under agreements with the underlying investment vehicles. However, it is possible that these redemption rights may be restricted by these investment vehicles in the future in accordance with underlying agreements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 3. Fair Value Measurements (continued)

Due to the nature of the investments held by the investment vehicles, changes in market conditions and the economic environment may significantly impact the NAV of the investment vehicles, and consequently, the fair value of the Plan's interest in the investment vehicles. Furthermore, changes in the liquidity provisions of the funds may significantly impact the fair value of the Plan's interest in the investment vehicles.

Note 4. Nonparticipant Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant directed investments is as follows:

	<u>2024</u>	<u>2023</u>
Net assets:		
Common stock	\$4,176,826	\$3,789,178
Real estate investment trust	117,601	71,034
Mutual funds	3,666,059	3,294,034
Employer's contribution receivable	190,833	231,625
Interest bearing deposits	<u>355,495</u>	<u>321,673</u>
 Total Net Assets	 <u>\$8,506,814</u>	 <u>\$7,707,544</u>

For the year ended December 31, 2024:

Changes in net assets:	
Employer's contribution	\$ 190,833
Interest and dividends	160,121
Realized and unrealized gains on investments	777,835
Other income	5,699
Benefits paid to participants	(254,941)
Administrative fees	<u>(80,277)</u>
	 <u>\$ 799,270</u>

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 5. Related-Party Transactions And Party-In-Interest Transactions

Certain Plan investments are shares of mutual funds managed by VOYA Retirement Insurance and Annuity Company, (the Trustee of the Plan). These transactions qualify as party-in-interest transactions which are exempt from the prohibited transaction rules. Fees incurred by the plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan Sponsor pays directly any other fees related to the plan's operations.

Note 6. Plan Termination

Although it has not expressed any intention 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 set forth in ERISA. In the event of any termination of the Plan, or upon complete or partial discontinuance of contributions, the accounts of each affected participant will become fully vested.

Note 7. Tax Status

The IRS has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability 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.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 8. Certified Investments

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends for the year ended December 31, 2024, was obtained by management and agreed to or derived from information supplied to the plan administrator and certified as complete and accurate by VOYA Retirement Insurance and Annuity Company (the Trustee of the Plan).

Note 9. Forfeitures

The following table summarizes the activity in forfeiture accounts in 2024:

401(k):	
Balance, January 1	\$ 13,322
Additions	38,942
Deletions	<u>(38,997)</u>
Balance, December 31	<u>\$ 13,267</u>
Profit Sharing:	
Balance, January 1	\$ -
Additions	-
Deletions	<u>-</u>
Balance, December 31	<u>\$ -</u>

Note 10. Terminated Participants

At December 31, 2024, net assets available for benefits include \$1,386,049 allocated to the accounts of participants who, as of or prior to that date, had withdrawn from participating in the earnings and operation of the Plan. Of the amount, \$1,318,576 was vested as of December 31, 2024. The remainder will be forfeited upon distribution.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Notes To Financial Statements
Year Ended December 31, 2024

Note 11. Risks And Uncertainties

The Plan's 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 participant's account balances and the amounts reported in the statement of net assets available for benefits.

Note 12. Subsequent Events

In preparing the financial statements, the Company has evaluated events and transactions for potential recognition or disclosure through October 8, 2025, the date that the financial statements were available to be issued.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statements Of Net Assets Available For Benefits
December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets		
Investments		
Investments at fair value	\$ 24,863,383	\$ 21,799,490
Interest bearing deposits	<u>355,495</u>	<u>321,673</u>
	<u>25,218,878</u>	<u>22,121,163</u>
Receivables		
Employer contributions	190,833	232,125
Participant contributions	-	859
Other	<u>1,173</u>	<u>5,555</u>
	<u>192,006</u>	<u>238,539</u>
Total assets	<u>25,410,884</u>	<u>22,359,702</u>
Liabilities		
Other liabilities	<u>-</u>	<u>-</u>
Total liabilities	<u>-</u>	<u>-</u>
Net Assets Available For Benefits	<u>\$ 25,410,884</u>	<u>\$ 22,359,702</u>

The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan
Statement Of Changes In Net Assets Available For Benefits
Year Ended December 31, 2024

Additions To Net Assets Attributed To:

Investment income	
Net appreciation in fair value of investments	\$ 3,600,306
Interest and dividends	160,122
Other income	3,758
	<u>3,764,186</u>

Contributions	
Participants	560,868
Employer	544,018
Rollovers	1,097
	<u>1,105,983</u>

Total additions	<u>4,870,169</u>
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Deductions From Net Assets Attributed To:

Benefits paid to participants	1,692,285
Administrative expenses	109,758
Other expenses	16,944
	<u>1,818,987</u>

Total deductions	<u>1,818,987</u>
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Net increase	3,051,182
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Net Assets Available For Benefits, Beginning Of Year	<u>22,359,702</u>
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Net Assets Available For Benefits, End Of Year	<u><u>\$ 25,410,884</u></u>
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The Notes To Financial Statements are an integral part of these statements.

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year
December 31, 2024

(b)	(c)	(d)	(e)
Issuer	Description	Cost	Current Value
Raymond James #78961600	Money Market Account	\$ 247,758	\$ 247,758
Raymond James #50746002	Money Market Account	7,721	7,721
Charles Schwab Bank	Certificate of Deposit	100,016	100,016
ABB LIMITED SPONSORED ADR	Corporate Security	4,494	4,494
AGCO CORPORATION	Corporate Security	11,884	12,620
AIA GROUP LIMITED SPONSORED ADR	Corporate Security	4,311	3,189
ABBOTT LABS	Corporate Security	41,437	40,946
ABBVIE INCORPORATED	Corporate Security	9,454	11,551
ADOBE INCORPORATED	Corporate Security	11,197	12,006
ADVANCE AUTO PARTS INCORPORATED	Corporate Security	11,178	10,498
AIRBNB INCORPORATED COM CLASS A	Corporate Security	12,065	11,564
AIR LIQUIDE ADR	Corporate Security	4,780	5,850
AKZO NOBEL N V SPONSRD ADS NEW	Corporate Security	6,091	3,121
ALLIANT ENERGY CORPORATION	Corporate Security	2,634	2,780
ALLISON TRANSMISSION HLDGS INCORPORATED	Corporate Security	6,990	11,130
ALLSTATE CORPORATION	Corporate Security	4,475	8,290
ALPHABET INCORPORATED CAP STK CLASS A	Corporate Security	20,860	23,852
ALTAIR ENGR INCORPORATED COM CLASS A	Corporate Security	2,741	7,201
AMADEUS IT GROUP S A UNSPONSORED ADS	Corporate Security	8,335	9,322
AMAZON COM INCORPORATED	Corporate Security	72,519	124,833
U HAUL HOLDING COMPANY COM SER N	Corporate Security	11,434	12,105
AMERICAN INTERNATIONAL GROUP INCORPORATED COM NEW	Corporate Security	34,250	52,489
AMETEK INCORPORATED	Corporate Security	2,978	3,425
APPLE INCORPORATED	Corporate Security	42,101	63,857
ARAMARK	Corporate Security	11,231	12,424
ARGENX SE SPONSORED ADR	Corporate Security	5,255	6,765
ARLO TECHNOLOGIES INCORPORATED	Corporate Security	9,797	8,393
ARTISAN PARTNERS ASSET MGMT IN CLASS A	Corporate Security	9,189	10,978
ASICS CORPORATION UNSPONSORED ADR	Corporate Security	2,228	2,355
ASTRAZENECA PLC SPONSORED ADR	Corporate Security	10,820	10,221
ATLAS COPCO AB SP ADR A NEW	Corporate Security	4,213	4,799
ATMOS ENERGY CORPORATION	Corporate Security	5,546	5,989
AXON ENTERPRISE INCORPORATED	Corporate Security	2,197	13,075
AXOS FINANCIAL INCORPORATED	Corporate Security	7,974	11,944
BNP PARIBAS SPONSORED ADR	Corporate Security	8,872	8,984
BALCHEM CORPORATION	Corporate Security	6,292	8,639
BANCO BRADESCO SA SPONSORED ADR REP PFD SHS NEW 2004	Corporate Security	2,111	1,482
BANCO BILBAO VIZCA YA ARGENTARI SPONSORED ADR	Corporate Security	4,690	4,267
BANK AMERICA CORPORATION	Corporate Security	29,694	41,445
BANK OZK LITTLE ROCK ARK	Corporate Security	11,829	13,671
BARCLAYS PLC ADR	Corporate Security	4,313	4,558
BECTON DICKINSON & COMPANY	Corporate Security	24,839	23,821
BENCHMARK ELECTRS INCORPORATED	Corporate Security	3,009	3,995
BERKSHIRE HATHAWAY INCORPORATED DEL CLASS B NEW	Corporate Security	36,263	41,702
BERRY GLOBAL GROUP INCORPORATED	Corporate Security	13,331	14,809
BIO-TECHNE CORPORATION	Corporate Security	5,751	6,267
BRAMBLES LIMITED SPONSORED ADR	Corporate Security	3,123	4,384
BRIGHT HORIZONS FAM SOL IN DEL	Corporate Security	10,022	8,757
BRINKS COMPANY	Corporate Security	17,885	16,699
BRITISH AMERN TOB PLC SPONSORED ADR	Corporate Security	4,896	4,794
BUILDERS FIRSTSOURCE INCORPORATED	Corporate Security	15,880	14,150
CCC INTELLIGENT SOLUTIONS HLD	Corporate Security	7,608	7,941
CMS ENERGY CORPORATION	Corporate Security	2,221	2,266
CSL LIMITED SPONSORED ADR	Corporate Security	4,964	4,882
CSW INDUSTRIALS INCORPORATED	Corporate Security	4,731	9,173
CTS CORPORATION	Corporate Security	12,517	14,448
CACTUS INCORPORATED CLASS A	Corporate Security	4,913	5,894
CANADIAN PACIFIC KANSAS CITY	Corporate Security	8,298	8,033
CAPGEMINI S E UNSPONSORED ADR	Corporate Security	1,671	1,245
CARMAX INCORPORATED	Corporate Security	29,454	35,402

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year
December 31, 2024

(b)	(c)	(d)	(e)
Issuer	Description	Cost	Current Value
CASELLA WASTE SYSTEMS INCORPORATED CLASS A	Corporate Security	11,131	19,469
CATERPILLAR INCORPORATED	Corporate Security	12,752	21,040
CELANESE CORPORATION DEL	Corporate Security	11,538	8,305
CENTENE CORPORATION DEL	Corporate Security	2,780	2,241
CENTERPOINT ENERGY INCORPORATED	Corporate Security	5,373	6,600
CHENIERE ENERGY INCORPORATED COM NEW	Corporate Security	7,527	9,025
CITIZENS FINL GROUP INCORPORATED	Corporate Security	15,336	17,154
CLEARWATER ANALYTICS HLDGS INCORPORATED CLASS A	Corporate Security	4,730	8,311
CLP HOLDINGS LIMITED SPONSORED ADR	Corporate Security	2,593	2,135
COHEN & STEERS INCORPORATED	Corporate Security	7,499	9,419
COLGATE PALMOLIVE COMPANY	Corporate Security	22,443	21,909
COMMERCIAL METALS COMPANY	Corporate Security	5,994	5,902
COMPAGNIE FINANCIERE RICHEMONT ADR	Corporate Security	4,829	4,641
COMPASS GROUP PLC SPONSORED ADR	Corporate Security	5,217	6,768
CONCENTRIX CORPORATION	Corporate Security	7,927	6,577
CONOCOPHILLIPS	Corporate Security	41,430	39,370
CONSTRUCTION PARTNERS INCORPORATED COM CLASS A	Corporate Security	4,623	16,277
CROWN HLDGS INCORPORATED	Corporate Security	7,732	7,359
DAIKIN INDUSTRIES LIMITED	Corporate Security	8,439	5,735
DAIICHI SANKYO COMPANY LIMITED SPON ADR LEV 1	Corporate Security	3,236	2,935
DANONE SPONSORED ADR	Corporate Security	6,631	6,204
DEERE & COMPANY	Corporate Security	16,160	19,490
DENTSPLY SIRONA INCORPORATED	Corporate Security	14,729	12,508
DESCARTES SYSTEMS GROUP INCORPORATED	Corporate Security	6,727	14,882
DEUTSCHE BOERSE AG UNSPONSORD ADR	Corporate Security	4,647	5,826
DEUTSCHE TELEKOM AG SPONSORED ADS	Corporate Security	4,909	7,449
DEVON ENERGY CORPORATION NEW	Corporate Security	14,552	11,717
DIAGEO PLC SPON ADR NEW	Corporate Security	7,904	5,975
DIAMONDBACK ENERGY INCORPORATED	Corporate Security	24,988	25,394
DOLLAR GENERAL CORPORATION NEW	Corporate Security	13,946	10,387
DOLLAR TREE INCORPORATED	Corporate Security	14,036	13,414
DOMINION ENERGY INCORPORATED	Corporate Security	13,809	14,111
DONALDSON INCORPORATED	Corporate Security	5,786	5,455
DOW INCORPORATED	Corporate Security	7,720	7,825
DUN & BRADSTREET HLDGS INCORPORATED	Corporate Security	7,561	8,024
EDP ENERGIAS DE PORTUGAL SA SPONSORED ADR	Corporate Security	7,132	4,513
ENI S P A SPONSORED ADR	Corporate Security	5,938	5,937
EVI INDUSTRIES INCORPORATED	Corporate Security	4,102	4,088
EAST WEST BANCORP INCORPORATED	Corporate Security	6,586	8,140
EDISON INTERNATIONAL	Corporate Security	2,777	2,715
ENSIGN GROUP INCORPORATED	Corporate Security	9,085	12,489
VESTIS CORPORATION COM SHS	Corporate Security	1,647	1,951
EURONET WORLDWIDE INCORPORATED	Corporate Security	12,783	13,164
EXONENT INCORPORATED	Corporate Security	11,904	12,118
FB FINL CORPORATION	Corporate Security	8,221	11,178
META PLATFORMS INCORPORATED CLASS A	Corporate Security	21,485	70,847
FAIR ISAAC CORPORATION	Corporate Security	1,387	5,973
FERGUSON ENTERPRISES INCORPORATED COMMON STOCK NEW	Corporate Security	17,203	18,572
FIDELITY NATL INFORMATION SVCS	Corporate Security	20,532	21,404
FIRST CTZNS BANCSHARES INCORPORATED N C CLASS A	Corporate Security	9,639	10,565
FIRSTSERVICE CORPORATION NEW	Corporate Security	9,977	15,387
FIVE BELOW INCORPORATED	Corporate Security	8,335	6,822
FLOWERS FOODS INCORPORATED	Corporate Security	10,968	10,413
FREEMPORT-MCMORAN INCORPORATED CLASS B	Corporate Security	13,872	13,747
FRONTDOOR INCORPORATED	Corporate Security	9,582	10,169
FUJITSU LIMITED UNSPONSORED ADR	Corporate Security	7,381	8,746
GARTNER INCORPORATED	Corporate Security	1,600	3,876
GENERAC HLDGS INCORPORATED	Corporate Security	5,353	6,512
GENERAL MTRS COMPANY	Corporate Security	29,494	34,199
GIVAUDAN SA ADR	Corporate Security	4,332	4,551

Affordable Rent-To-Own, LLC
401(k) Profit Sharing Plan

EIN: 72-1147485 Plan No.: 001 Form 5500 Schedule H
Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year
December 31, 2024

(b)	(c)	(d)	(e)
Issuer	Description	Cost	Current Value
GLENCORE PLC UNSPONSORD ADR	Corporate Security	5,625	4,966
GLOBAL PMTS INCORPORATED	Corporate Security	23,064	25,662
GLOBE LIFE INCORPORATED	Corporate Security	8,482	10,148
GRACO INCORPORATED	Corporate Security	6,212	9,609
GRAINGER W W INCORPORATED	Corporate Security	16,480	25,297
GRAND CANYON ED INCORPORATED	Corporate Security	9,343	12,285
GRANITE CONSTR INCORPORATED	Corporate Security	6,599	10,788
GRAPHIC PACKAGING HLDG COMPANY	Corporate Security	11,540	11,163
GUIDEWIRE SOFTWARE INCORPORATED	Corporate Security	4,780	10,621
HCA HEALTHCARE INCORPORATED	Corporate Security	13,925	21,011
HDFC BANK LIMITED SPONSORED ADS	Corporate Security	13,585	13,091
HALEON PLC SPON ADS	Corporate Security	2,796	3,167
HAMILTON LANE INCORPORATED CLASS A	Corporate Security	4,479	8,439
HANCOCK WHITNEY CORPORATION	Corporate Security	3,544	4,596
HARTFORD FINL SVCS GROUP INCORPORATED	Corporate Security	8,974	17,285
HAWKINS INCORPORATED	Corporate Security	8,246	7,974
HEALTHQUITY INCORPORATED	Corporate Security	7,826	11,034
HEICO CORPORATION NEW CLASS A	Corporate Security	5,588	10,420
HEINEKEN NV SPONSORED ADR LI	Corporate Security	4,674	3,415
HELIOS TECHNOLOGIES INCORPORATED	Corporate Security	6,344	5,937
HENRY JACK & ASSOC INCORPORATED	Corporate Security	8,278	8,414
HERMES INTERNATIONAL SA ADR	Corporate Security	3,065	3,126
HILLENBRAND INCORPORATED	Corporate Security	5,221	5,910
HITACHI LIMITED ADR 2 COM	Corporate Security	4,412	10,371
HOME DEPOT INCORPORATED	Corporate Security	10,893	13,226
HOYA CORPORATION SPONSORED ADR	Corporate Security	5,099	5,674
ICF INTERNATIONAL INCORPORATED	Corporate Security	13,044	11,683
IBERDROLA S A SPON ADR	Corporate Security	3,389	3,966
INDUSTRIA DE DISENO TEXTIL IND UNSPONSORD ADR	Corporate Security	6,991	11,386
ING GROEP N.V. SPONSORED ADR	Corporate Security	3,607	3,118
INGREDION INCORPORATED	Corporate Security	7,260	7,841
INNOSPEC INCORPORATED	Corporate Security	9,252	10,015
INTERCONTINENTAL HOTELS GROUP SPONSORED ADS	Corporate Security	3,781	5,996
INTERCONTINENTAL EXCHANGE INCORPORATED	Corporate Security	4,816	6,407
INTERNATIONAL PAPER COMPANY	Corporate Security	9,872	12,702
INTESA SANPAOLO S P A SPONSORED ADR	Corporate Security	4,302	6,432
INTUIT	Corporate Security	16,869	21,369
INTUITIVE SURGICAL INCORPORATED COM NEW	Corporate Security	12,322	23,488
JANUS INTERNATIONAL GROUP INCORPORATED COMMON STOCK	Corporate Security	7,681	4,917
JOHN BEAN TECHNOLOGIES CORPORATION	Corporate Security	4,520	5,720
KADANT INCORPORATED	Corporate Security	12,428	17,594
KDDI CORPORATION ADR	Corporate Security	6,355	6,080
KEYCORP	Corporate Security	27,610	33,234
KUBOTA CORPORATION ADR	Corporate Security	4,718	2,633
LGI HOMES INCORPORATED	Corporate Security	9,388	7,778
LKQ CORPORATION	Corporate Security	6,712	6,358
LCI INDUSTRIES	Corporate Security	5,156	4,549
L OREAL COMPANY ADR	Corporate Security	5,531	4,885
L3HARRIS TECHNOLOGIES INCORPORATED	Corporate Security	14,016	15,140
LVMH MOET HENNESSY LOU VUITTON ADR	Corporate Security	15,425	14,477
LABCORP HOLDINGS INCORPORATED COM SHS	Corporate Security	26,832	28,894
LENOVO GROUP LIMITED SPONSORED ADR	Corporate Security	2,230	2,024
ELI LILLY & COMPANY	Corporate Security	9,627	17,756
LLOYDS BANKING GROUP PLC SPONSORED ADR	Corporate Security	5,130	4,774
LONDON STK EXCHANGE GROUP UNSPONSORED ADR	Corporate Security	14,052	19,963
LULULEMON ATHLETICA INCORPORATED	Corporate Security	13,881	19,503
M & T BK CORPORATION	Corporate Security	4,685	5,452
MGP INGREDIENTS INCORPORATED NEW	Corporate Security	8,004	6,024
MSA SAFETY INCORPORATED	Corporate Security	7,143	6,962
MAGNERA CORPORATION COM SHS	Corporate Security	1,280	1,236

Affordable Rent-To-Own, LLC
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Item 4i - Schedule Of Assets Held For Investment Purpose At End Of Year
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(b)	(c)	(d)	(e)
Issuer	Description	Cost	Current Value
MAGNOLIA OIL & GAS CORPORATION CLASS A	Corporate Security	9,282	9,679
MARKEL GROUP INCORPORATED	Corporate Security	9,104	10,357
MARSH & MCLENNAN COMPANIES INCORPORATED	Corporate Security	12,862	16,356
MARTIN MARIETTA MATLS INCORPORATED	Corporate Security	12,037	15,495
MATADOR RES COMPANY	Corporate Security	9,860	10,183
MEDPACE HLDGS INCORPORATED	Corporate Security	5,881	8,638
MERCURY SYSTEMS INCORPORATED	Corporate Security	4,115	2,982
MERIT MED SYSTEMS INCORPORATED	Corporate Security	6,644	11,413
MICHELIN COMPAGNIE GENERALE DE UNSPONSORD ADR	Corporate Security	1,786	2,074
MICROSOFT CORPORATION	Corporate Security	48,823	82,193
MITSUBISHI ELEC CORPORATION ADR	Corporate Security	1,367	1,436
MITSUBISHI UFJ FINL GROUP INCORPORATED SPONSORED ADS	Corporate Security	7,535	11,615
MOELIS & COMPANY CLASS A	Corporate Security	5,806	11,082
MONOTARO COMPANY LIMITED UNSPONSORD ADR	Corporate Security	1,405	1,207
MONSTER BEVERAGE CORPORATION NEW	Corporate Security	14,561	14,296
NCR VOYIX CORPORATION	Corporate Security	1,296	1,592
NVR INCORPORATED	Corporate Security	14,189	24,537
NCR ATLEOS CORPORATION COM SHS	Corporate Security	1,575	1,900
NASDAQ INCORPORATED	Corporate Security	17,556	22,265
NATWEST GROUP PLC SPONS ADR	Corporate Security	5,191	8,482
NCINO INCORPORATED	Corporate Security	3,144	3,056
NEOGEN CORPORATION	Corporate Security	5,288	3,982
NESTLE S A SPONSORED ADR	Corporate Security	9,576	6,781
NETFLIX INCORPORATED	Corporate Security	17,840	45,457
NINTENDO LIMITED UNSPON ADS	Corporate Security	3,561	4,274
NOMURA RESEARCH INSTITUTE LIMITED ADR NEW	Corporate Security	1,885	1,986
NOVANTA INCORPORATED	Corporate Security	8,465	9,319
NOVO-NORDISK A S ADR	Corporate Security	15,061	22,107
NVIDIA CORPORATION	Corporate Security	22,131	112,266
OLD NATL BANCORP IND	Corporate Security	4,451	5,426
OLIN CORPORATION COM PAR \$1	Corporate Security	6,744	5,509
OLLIES BARGAIN OUTLET HLDGS IN	Corporate Security	8,052	13,716
OLYMPUS CORPORATION UNSPON ADR	Corporate Security	5,674	4,359
OPEN LENDING CORPORATION	Corporate Security	8,272	3,851
PALO ALTO NETWORKS INCORPORATED	Corporate Security	13,857	25,474
PARKER-HANNIFIN CORPORATION	Corporate Security	5,005	10,813
PAYCOR HCM INCORPORATED	Corporate Security	8,506	6,388
PAYPAL HLDGS INCORPORATED	Corporate Security	19,451	22,703
PFIZER INCORPORATED	Corporate Security	28,129	23,453
PINNACLE FINL PARTNERS INCORPORATED	Corporate Security	8,397	15,099
PINNACLE WEST CAP CORPORATION	Corporate Security	2,493	2,458
POOL CORPORATION	Corporate Security	9,571	11,251
PROCORE TECHNOLOGIES INCORPORATED	Corporate Security	4,740	4,121
PUBLICIS GROUPE SA SPONSORED ADR	Corporate Security	4,200	4,133
Q2 HLDGS INCORPORATED	Corporate Security	9,339	11,675
RTX CORPORATION	Corporate Security	13,817	16,432
RBC BEARINGS INCORPORATED	Corporate Security	6,442	11,666
REGAL REXNORD CORPORATION	Corporate Security	15,801	18,460
RELX PLC SPONSORED ADR	Corporate Security	4,660	7,313
RENASAS ELECTRONICS CORPORATION UNSPONSORD ADR	Corporate Security	2,208	1,543
REPLIGEN CORPORATION	Corporate Security	10,335	10,364
RENTOKIL INITIAL PLC SPONSORED ADR (RTO)	Corporate Security	2,018	1,722
REPUBLIC SVCS INCORPORATED	Corporate Security	3,419	3,420
RIO TINTO PLC SPONSORED ADR	Corporate Security	1,544	1,294
ROCHE HLDG LIMITED SPONSORED ADR	Corporate Security	10,895	8,986
ROLLINS INCORPORATED	Corporate Security	8,228	12,422
ROPER TECHNOLOGIES INCORPORATED	Corporate Security	3,111	3,119
RYANAIR HOLDINGS PLC SPONSORED ADR	Corporate Security	1,978	2,397
S&P GLOBAL INCORPORATED	Corporate Security	13,699	19,921
SMC CORPORATION JAPAN SPONSORED ADR	Corporate Security	6,445	5,242

Affordable Rent-To-Own, LLC
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(b)	(c)	(d)	(e)
Issuer	Description	Cost	Current Value
SPS COMM INCORPORATED	Corporate Security	4,055	9,751
SS&C TECHNOLOGIES HLDGS INCORPORATED	Corporate Security	20,848	23,264
SPX TECHNOLOGIES INCORPORATED	Corporate Security	6,574	6,403
SAFRAN SPON ADR	Corporate Security	3,165	4,393
SALA INCORPORATED	Corporate Security	5,227	7,292
SALESFORCE INCORPORATED	Corporate Security	22,672	34,436
SANOFI SPONSORED ADR	Corporate Security	7,651	7,572
SAP SE SPON ADR	Corporate Security	6,462	12,311
SCANSOURCE INCORPORATED	Corporate Security	8,565	9,965
HENRY SCHEIN INCORPORATED	Corporate Security	2,999	2,837
SCHNEIDER ELECTRIC SE UNSPONSORD ADR	Corporate Security	13,591	18,210
SEA LIMITED SPONSORD ADS	Corporate Security	4,873	6,684
SERVISFIRST BANCSHARES INCORPORATED	Corporate Security	7,485	9,745
SEVEN & I HLDGS COMPANY LIMITED UNSPONSORD ADR	Corporate Security	3,204	3,561
SHERWIN WILLIAMS COMPANY	Corporate Security	17,231	22,775
SHIN ETSU CHEMICAL COMPANY LIMITED ADR	Corporate Security	2,563	2,275
SHOPIFY INCORPORATED CLASS A	Corporate Security	3,828	5,954
SIMPSON MFG INCORPORATED	Corporate Security	4,295	7,462
SITEONE LANDSCAPE SUPPLY INCORPORATED	Corporate Security	6,552	7,247
CHAMPION HOMES INCORPORATED	Corporate Security	9,032	11,101
SOFTBANK GROUP CORPORATION UNSPONSORED ADR	Corporate Security	5,219	4,529
SONY GROUP CORPORATION SPONSORED ADR	Corporate Security	7,622	9,416
STANDEX INTERNATIONAL CORPORATION	Corporate Security	12,537	13,089
STARBUCKS CORPORATION	Corporate Security	20,091	21,353
STRAUMANN HOLDING AG ADR	Corporate Security	3,202	2,988
STRYKER CORPORATION	Corporate Security	14,325	18,363
SYMRISE AG UNSPONSORD ADR	Corporate Security	8,049	6,696
SYNCHRONY FINANCIAL	Corporate Security	10,149	14,690
SYSCO CORPORATION	Corporate Security	30,984	30,278
TAIWAN SEMICONDUCTOR MFG LIMITED SPONSORED ADS	Corporate Security	29,149	39,695
TARGET CORPORATION	Corporate Security	33,599	35,688
TECHTRONIC INDUSTRIES LIMITED SPONSORED ADR	Corporate Security	5,548	4,486
TERUMO CORPORATION ADR	Corporate Security	3,228	3,351
TESLA INCORPORATED	Corporate Security	12,409	22,615
TEXAS INSTRS INCORPORATED	Corporate Security	33,717	36,564
THERMO FISHER SCIENTIFIC INCORPORATED	Corporate Security	21,995	21,850
THOMSON REUTERS CORPORATION	Corporate Security	3,410	5,453
3I GROUP PLC UNSPONSORD ADR	Corporate Security	2,441	3,616
TOKIO MARINE HLDGS INCORPORATED ADR	Corporate Security	5,245	5,030
TOKYO ELECTRON LIMITED UNPON ADR	Corporate Security	6,609	6,309
TOTALENERGIES SE SPONSORED ADS	Corporate Security	7,440	7,140
TOYOTA MOTOR CORPORATION ADS	Corporate Security	4,007	3,892
TRANSUNION	Corporate Security	7,238	7,973
TREX COMPANY INCORPORATED	Corporate Security	6,537	8,905
TYLER TECHNOLOGIES INCORPORATED	Corporate Security	8,446	13,839
UFP TECHNOLOGIES INCORPORATED	Corporate Security	6,628	9,291
UFP INDUSTRIES INCORPORATED	Corporate Security	10,718	10,702
UCB S A UNSPONSORED ADR	Corporate Security	2,183	2,289
UBER TECHNOLOGIES INCORPORATED	Corporate Security	9,161	15,683
UNILEVER PLC SPON ADR NEW	Corporate Security	5,614	5,897
UNION PAC CORPORATION	Corporate Security	36,826	37,855
UNITEDHEALTH GROUP INCORPORATED	Corporate Security	29,421	30,352
VALVOLINE INCORPORATED	Corporate Security	13,046	13,604
VEECO INSTRS INCORPORATED DEL	Corporate Security	7,386	7,290
VERISK ANALYTICS INCORPORATED	Corporate Security	4,737	4,958
VISA INCORPORATED COM CLASS A	Corporate Security	56,077	77,430
VITA COCO COMPANY INCORPORATED	Corporate Security	9,960	13,103
WABASH NATL CORPORATION	Corporate Security	7,702	5,105
WASTE MGMT INCORPORATED DEL	Corporate Security	19,091	23,408
WATSCO INCORPORATED	Corporate Security	4,923	12,321

Affordable Rent-To-Own, LLC
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(b) Issuer	(c) Description	(d) Cost	(e) Current Value
WEAVE COMMUNICATIONS INCORPORATED	Corporate Security	6,400	7,737
WELLS FARGO COMPANY NEW	Corporate Security	12,642	20,299
WEST PHARMACEUTICAL SVSC INCORPORATED	Corporate Security	4,812	5,896
WOODSIDE ENERGY GROUP LIMITED SPONSORED ADR	Corporate Security	4,076	2,995
WORKDAY INCORPORATED CLASS A	Corporate Security	16,824	21,416
WORKIVA INCORPORATED COM CLASS A	Corporate Security	5,486	6,570
YETI HLDGS INCORPORATED	Corporate Security	10,631	9,628
ZAI LAB LIMITED ADR	Corporate Security	785	707
ZIONS BANCORPORATION N A	Corporate Security	5,395	6,347
ZOETIS INCORPORATED CLASS A	Corporate Security	15,316	15,315
ZURICH INSURANCE GROUP AG SPONSORED ADR	Corporate Security	8,460	11,712
AMDOCS LIMITED SHS	Corporate Security	2,962	3,065
AON PLC SHS CL A	Corporate Security	25,154	25,860
AXIS CAP HLDGS LIMITED SHS	Corporate Security	7,591	11,343
ACCENTURE PLC IRELAND SHS CLASS A	Corporate Security	26,440	29,199
CRH PLC ORD	Corporate Security	3,977	6,569
EATON CORPORATION PLC SHS	Corporate Security	12,218	23,563
EVEREST GROUP LIMITED	Corporate Security	13,067	13,049
FABRINET SHS	Corporate Security	6,677	8,575
ICON PLC SHS	Corporate Security	11,203	9,018
JOHNSON CONTROLS INTERNATIONAL PLC SHS	Corporate Security	7,384	8,840
LINDE PLC SHS	Corporate Security	13,492	15,491
MEDTRONIC PLC SHS	Corporate Security	24,319	19,331
SMURFIT WESTROCK PLC SHS	Corporate Security	6,422	8,833
ALCON AG ORD SHS	Corporate Security	13,468	16,299
UBS GROUP AG SHS	Corporate Security	5,931	10,855
SPOTIFY TECHNOLOGY S A SHS	Corporate Security	2,622	3,132
CAMTEK LIMITED ORD	Corporate Security	5,684	5,492
CHECK POINT SOFTWARE TECH LIMITED ORD	Corporate Security	2,707	2,614
NOVA LIMITED	Corporate Security	8,602	10,044
ASML HOLDING N V N Y REGISTRY SHS	Corporate Security	23,877	27,030
FERRARI N V	Corporate Security	4,541	5,098
LYONDELLBASELL INDUSTRIES N V SHS - A -	Corporate Security	7,730	7,798
QIAGEN NV SHS NEW	Corporate Security	3,424	3,162
STEVANATO GROUP S P A ORD SHS	Corporate Security	8,804	8,389
DHT HOLDINGS INCORPORATED SHS NEW	Corporate Security	8,989	7,813
CORPORATION NEW REIT	REIT	8,613	6,970
INCORPORATED REIT (ABR)	REIT	7,606	8,130
INCORPORATED REIT (BRX)	REIT	6,475	7,155
(EQIX)	REIT	17,556	22,629
INCORPORATED REIT (EXR)	REIT	15,563	17,653
INCORPORATED REIT (DOC)	REIT	16,153	15,121
AFFILIATES TR COM SHS BEN	REIT	15,457	14,292
COMPANY REIT (PSA)	REIT	4,041	3,893
CORPORATION CLASS A REIT	REIT	21,845	19,361
REIT (WPC)	REIT	2,497	2,397
ET (AGG)	ETP	1,264,007	1,235,572
ISHARES TR 7-10 YR TRSY BD	ETP	456,476	429,153
CORE MSCI EMKT (IEMG)	ETP	286,180	307,315
Vanguard Index Funds S&P 500 Etf Shs New	ETP	1,172,546	1,694,019
AmBcn Intl Equity Fund R6	Pooled Separate Account	*	97,419
AmCen Mid Cap Value Fund R6	Pooled Separate Account	*	414,391
Amer Fnds American Mutual R6	Pooled Separate Account	*	2,090,918
Amer Fnds Cap Inc Builder R6	Pooled Separate Account	*	75,290
Amer Fnds Capital World Bd R6	Pooled Separate Account	*	9,573
Amer Fnds EUPAC Fund R6	Pooled Separate Account	*	371,451
Amer Fnds New Perspective R6	Pooled Separate Account	*	2,227,492
Amer Fnds The Grw of Amer R6	Pooled Separate Account	*	2,625,885
Amer Fnds The Inc of Amer R6	Pooled Separate Account	*	531,285
Amer Fnds Wash Mutual Inv R6	Pooled Separate Account	*	173,642

**Affordable Rent-To-Own, LLC
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(b) Issuer	(c) Description	(d) Cost	(e) Current Value
Carillon Eagle Mid Cap Grw R6	Pooled Separate Account	*	268,606
DFA Infl-Prot Sec Port Ins	Pooled Separate Account	*	70,851
Fidelity 500 Index Fund	Pooled Separate Account	*	14,960
Franklin Sm Cap Growth Fnd R6	Pooled Separate Account	*	252,996
JPMorgan US Equity Fund R6	Pooled Separate Account	*	384,132
PGIM High Yield Fund R6	Pooled Separate Account	*	99,457
PIMCO Income Fund Ins	Pooled Separate Account	*	154,658
Vangrd LifeStrat Cns Gr Fd Inv	Pooled Separate Account	*	58,220
Vangrd LifeStrat Grw Fd Inv	Pooled Separate Account	*	884,794
Vangrd LifeStrat Inc Fd Inv	Pooled Separate Account	*	41,766
Vangrd LifeStrat Md Grw Fd Inv	Pooled Separate Account	*	136,090
Voya Gv Mny Mkt F A (Hld Acct)	Pooled Separate Account	*	13,116
Voya Intermediate Bond Fund R6	Pooled Separate Account	*	244,365
VY JPM SmCp Cr Eq Port R6	Pooled Separate Account	*	132,063
VY TRwPr Cap Apprec Port R6	Pooled Separate Account	*	353,228
Voya Large Cap Growth Fund 8	Common Collective Trust	*	4,353,080
Voya Trgt Solution Tr 2065 8	Common Collective Trust	*	7,061
Voya Trgt Solution Tr: 2025 8	Common Collective Trust	*	6,028
Voya Trgt Solution Tr: 2030 8	Common Collective Trust	*	109,983
Voya Trgt Solution Tr: 2035 8	Common Collective Trust	*	76,793
Voya Trgt Solution Tr: 2040 8	Common Collective Trust	*	108,401
Voya Trgt Solution Tr: 2045 8	Common Collective Trust	*	34,015
Voya Trgt Solution Tr: 2050 8	Common Collective Trust	*	83,636
Voya Trgt Solution Tr: 2055 8	Common Collective Trust	*	11,995
Voya Trgt Solution Tr: 2060 8	Common Collective Trust	*	3,091
Voya Fixed Income Account	Fixed Income Account	*	382,166
Total		\$ 7,005,070	\$ 25,218,878

* Costs are omitted for participant directed funds.

** A party-in-interest as defined by ERISA.