

<p style="text-align: center;"><b>Form 5500</b></p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p><b>Annual Return/Report of Employee Benefit Plan</b></p> <p style="font-size: x-small;">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).</p> <p>▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p style="font-weight: bold;">This Form is Open to Public Inspection</p>
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**Part I Annual Report Identification Information**  
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

**A** This return/report is for:  a multiemployer plan  a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan  a DFE (specify) \_\_\_\_\_

**B** This return/report is:  the first return/report  the final return/report

an amended return/report  a short plan year return/report (less than 12 months)

**C** If the plan is a collectively-bargained plan, check here. . . . . ▶

**D** Check box if filing under:  Form 5558  automatic extension  the DFVC program

special extension (enter description)

**E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶

**Part II Basic Plan Information—enter all requested information**

<p><b>1a</b> Name of plan <u>AMICA 401(K) RETIREMENT SAVINGS PLAN</u></p>	<p><b>1b</b> Three-digit plan number (PN) ▶ <u>002</u></p>
<p><b>2a</b> 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) <u>AMICA MUTUAL INSURANCE COMPANY</u></p> <p><u>PO BOX 6008</u> <u>PROVIDENCE, RI 02940-6008</u></p>	<p><b>1c</b> Effective date of plan <u>01/01/1980</u></p> <p><b>2b</b> Employer Identification Number (EIN) <u>05-0348344</u></p> <p><b>2c</b> Plan Sponsor's telephone number <u>800-652-6422</u></p> <p><b>2d</b> Business code (see instructions) <u>524150</u></p>

**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.

<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/09/2025	SAMUEL C. PALMISANO
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
<b>SIGN HERE</b>	Filed with authorized/valid electronic signature.	10/09/2025	SAMUEL C. PALMISANO
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
<b>SIGN HERE</b>			
	Signature of DFE	Date	Enter name of individual signing as DFE

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> 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: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	5474
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	3528
	<b>6a(2)</b>	3514
	<b>6b</b>	200
	<b>6c</b>	1696
	<b>6d</b>	5410
	<b>6e</b>	60
	<b>6f</b>	5470
	<b>6g(1)</b>	5401
<b>6g(2)</b>	5392	
<b>6h</b>	0	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
 2E 2F 2G 2J 2K 2R 2S 2T 3F 3H

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

<b>9a</b> Plan funding arrangement (check all that apply)	<b>9b</b> Plan benefit arrangement (check all that apply)
(1) <input 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)

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

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

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**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.

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**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 \_\_\_\_\_

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

<b>A</b> Name of plan <b>AMICA 401(K) RETIREMENT SAVINGS PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>002</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>AMICA MUTUAL INSURANCE COMPANY</b>	<b>D</b> Employer Identification Number (EIN) <b>05-0348344</b>	

**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

**CHARLES SCHWAB & CO., INC.**

**94-1737782**

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

**CHARLES SCHWAB INVESTMENT MGMT**

**94-3106735**

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

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

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

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

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

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

VANGUARD ADVISERS INC.

23-2811930

(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?
26	NONE	188379	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

THE VANGUARD GROUP, INC.

23-1945930

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 25 37 52	NONE	57687	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

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

**Part I Service Provider Information (continued)**

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
THE VANGUARD GROUP, INC.	99	0
(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.	
CHARLES SCHWAB & CO., INC.  94-1737782	UP TO \$25 PER QUARTER, PER ACTIVE BROKERAGE PARTICIPANT; UP TO A \$50 ONE TIME PER PARTICIPANT BROKER AGE SET-UP FEE AS COMPENSATION FOR VANGUARD'S INITIAL/ONGOING ENHANCEMENTS TO INTEGRATE SCHWAB'S BROKERAGE SERVICE FOR PLAN PARTICIPANTS	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0
(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.	
ALLIANZ GLOBAL INVESTORS  06-1349805	RATE OF 0.25% OF AVERAGE DAILY BALANCE OF ASSET(S)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0
(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.	
AMERICAN FUNDS  90-0924512	RANGE OF 0.12 - 0.37% OF AVERAGE DAILY BALANCE OF ASSETS	

**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
CHARLES SCHWAB & CO., INC.	99	0
(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.	
BARON CAPITAL GROUP, INC.  16-1651307	RATE OF 0.38% OF AVERAGE DAILY BALANCE OF ASSET(S)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0
(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.	
EATON VANCE  20-1227352	RATE OF 0.40% OF AVERAGE DAILY BALANCE OF ASSET(S)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0
(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.	
GMO  04-2691242	RATE OF 0.10% OF AVERAGE DAILY BALANCE OF ASSET(S)	

**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
CHARLES SCHWAB & CO., INC.	99	0
(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.	
HARBOR  04-2679462	RATE OF 0.35% OF AVERAGE DAILY BALANCE OF ASSET(S)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0
(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.	
HARTFORD MUTUAL FUNDS  13-3317783	RATE OF 0.40% OF AVERAGE DAILY BALANCE OF ASSET(S)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0
(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.	
HUSSMAN FUNDS  38-3083913	RATE OF 0.06% OF AVERAGE DAILY BALANCE OF ASSET(S)	

**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
CHARLES SCHWAB & CO., INC.	99	0
(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.	
MATTHEWS ASIA FUNDS  94-3250972	RATE OF 0.40% OF AVERAGE DAILY BALANCE OF ASSET(S)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0
(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.	
NATIXIS FUNDS  52-2257782	RATE OF 0.40% OF AVERAGE DAILY BALANCE OF ASSET(S)	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
CHARLES SCHWAB & CO., INC.	99	0
(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.	
PRINCIPAL FUNDS  42-1520346	RATE OF 0.40% OF AVERAGE DAILY BALANCE OF ASSET(S)	

**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
CHARLES SCHWAB & CO., INC.	99	0

(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.
T ROWE-PRICE  52-1905304	RATE OF 0.15% OF AVERAGE DAILY BALANCE OF ASSET(S)

(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.

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

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

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

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

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

<b>(a)</b> Enter name and EIN or address of service provider (see instructions)	<b>(b)</b> Nature of Service Code(s)	<b>(c)</b> 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)

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

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

<b>A</b> Name of plan <u>AMICA 401(K) RETIREMENT SAVINGS PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>002</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>AMICA MUTUAL INSURANCE COMPANY</u>	<b>D</b> Employer Identification Number (EIN) <u>05-0348344</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET INCOME TRUST II</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
<b>c</b> EIN-PN <u>90-6083967-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>13444237</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2020 TRUST II</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
<b>c</b> EIN-PN <u>90-6083982-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>11408194</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2025 TRUST II</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
<b>c</b> EIN-PN <u>90-6083980-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>35158348</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2030 TRUST II</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
<b>c</b> EIN-PN <u>90-6083978-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>39249392</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2035 TRUST II</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
<b>c</b> EIN-PN <u>90-6083976-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>38213233</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2040 TRUST II</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
<b>c</b> EIN-PN <u>90-6083974-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>31775079</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC TARGET RET 2045 TRUST II</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>				
<b>c</b> EIN-PN <u>90-6083972-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>40914704</u>	

**a** Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2050 TRUST II**

**b** Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

<b>c</b> EIN-PN <b>90-6083970-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>53244756</b>
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**a** Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2055 TRUST II**

**b** Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

<b>c</b> EIN-PN <b>27-6715091-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>46952086</b>
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**a** Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2060 TRUST II**

**b** Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

<b>c</b> EIN-PN <b>45-3799419-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>24240083</b>
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**a** Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2065 TRUST II**

**b** Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

<b>c</b> EIN-PN <b>82-6194314-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>5739386</b>
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**a** Name of MTIA, CCT, PSA, or 103-12 IE: **VFTC TARGET RET 2070 TRUST II**

**b** Name of sponsor of entity listed in (a): **VANGUARD FIDUCIARY TRUST COMPANY**

<b>c</b> EIN-PN <b>87-7039453-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>204556</b>
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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**a** Name of MTIA, CCT, PSA, or 103-12 IE:

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>AMICA 401(K) RETIREMENT SAVINGS PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>002</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>AMICA MUTUAL INSURANCE COMPANY</b>	<b>D</b> Employer Identification Number (EIN) <b>05-0348344</b>

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

<b>Assets</b>	<b>(a) Beginning of Year</b>	<b>(b) End of Year</b>
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	
<b>b</b> Receivables (less allowance for doubtful accounts):		
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	3267835
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	571662
<b>(3)</b> Other .....	<b>1b(3)</b>	0
<b>c</b> General investments:		
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	
<b>(3)</b> Corporate debt instruments (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	
<b>(4)</b> Corporate stocks (other than employer securities):		
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	13824193
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	288241390
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	560052456
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>	617111395
<b>(15)</b> Other .....	<b>1c(15)</b>	11138397
		14489757
		340544054
		13177564

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	877095933	988723470
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>	0	
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	877095933	988723470

**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.

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	19613608	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	28557877	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	3006400	
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		51177885
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	1068953	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		1068953
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	15473529	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		15473529
<b>(3)</b> Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		36355075
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		65647142
<b>c</b> Other income .....	<b>2c</b>		2170253
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		171892837

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	59932838	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other .....	<b>2e(3)</b>	106312	
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		60039150
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		684
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		
<b>h</b> Interest expense .....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>		
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>		
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>	225466	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		225466
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		60265300

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		111627537
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**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: GRANT THORNTON LLP

(2) EIN: 36-6055558

**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
<b>a</b> 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>b</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	
<b>c</b> 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	
<b>d</b> 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	
<b>e</b> Was this plan covered by a fidelity bond?	X		10000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> 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	
<b>h</b> 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	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> 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	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
<b>n</b> 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.)

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> 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 \_\_\_\_\_.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>AMICA 401(K) RETIREMENT SAVINGS PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>002</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>AMICA MUTUAL INSURANCE COMPANY</u>	<b>D</b> Employer Identification Number (EIN) <u>05-0348344</u>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
<b>2</b> 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): <u>23-2186884</u>		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	3	456

<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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<b>4</b> Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>If the plan is a defined benefit plan, go to line 8.</b>			
<b>5</b> 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. <b>Date:</b> Month _____ Day _____ Year _____ <b>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.</b>			
<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	6a		
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	6b		
<b>c</b> 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		
<b>If you completed line 6c, skip lines 8 and 9.</b>			
<b>7</b> Will the minimum funding amount reported on line 6c be met by the funding deadline? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>8</b> 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? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

<b>Part III</b>	<b>Amendments</b>
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<b>9</b> 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.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
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<b>Part IV</b>	<b>ESOPs</b> (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.
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<b>10</b> Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>11 a</b> Does the ESOP hold any preferred stock? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b</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.) .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>12</b> Does the ESOP hold any stock that is not readily tradable on an established securities market? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> 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:

<b>a</b> 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).....	<b>14a</b>	
<b>b</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).....	<b>14b</b>	
<b>c</b> 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).....	<b>14c</b>	

**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:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

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

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</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.....	<b>16b</b>	

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

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

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**REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS**

Trustees  
Amica 401(k) Retirement Savings Plan

**Scope and nature of the ERISA Section 103(a)(3)(C) audit**

We have performed an audit of the financial statements of Amica 401(k) Retirement Savings Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, and 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 audit of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 a certification from a qualified institution as of and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

**Opinion**

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

**Responsibilities of management for the financial statements**

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

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

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

**Auditor's responsibilities for the audit of the financial statements**

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

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures

responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit 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 matters**

##### *Supplemental schedule required by ERISA*

The supplemental schedule of assets (held at end of year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such supplementary information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures. These additional procedures included 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 US GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in

conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

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

*Auditor's report on the 2023 financial statements*

Predecessor auditors performed an audit of the 2023 financial statements of the Plan. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by a qualified institution. Their report dated September 6, 2024, indicated that (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2023 financial statements 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). Their report also indicated that the form and content of the 2023 supplemental schedule other than the information in the 2023 supplemental schedule that agreed to or is derived from the certified investment information, was presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2023 supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determines meets the requirements of ERISA Section 103(a)(3)(C).

*Grant Thornton LLP*

Boston, Massachusetts  
October 2, 2025

**AMICA 401(K) RETIREMENT SAVINGS PLAN**

Financial Statements and Supplemental Schedules

December 31, 2024 and 2023

(With Independent Auditors' Report Thereon)

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**REPORT OF INDEPENDENT CERTIFIED PUBLIC ACCOUNTANTS**

Trustees  
Amica 401(k) Retirement Savings Plan

**Scope and nature of the ERISA Section 103(a)(3)(C) audit**

We have performed an audit of the financial statements of Amica 401(k) Retirement Savings Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statement of net assets available for benefits as of December 31, 2024, and 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 audit of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit 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 a certification from a qualified institution as of and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

**Opinion**

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

**Responsibilities of management for the financial statements**

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

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

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

**Auditor's responsibilities for the audit of the financial statements**

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

In performing an audit in accordance with US GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures

responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit 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 matters**

##### *Supplemental schedule required by ERISA*

The supplemental schedule of assets (held at end of year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such supplementary information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures. These additional procedures included 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 US GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in

conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

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

*Auditor's report on the 2023 financial statements*

Predecessor auditors performed an audit of the 2023 financial statements of the Plan. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by a qualified institution. Their report dated September 6, 2024, indicated that (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2023 financial statements 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). Their report also indicated that the form and content of the 2023 supplemental schedule other than the information in the 2023 supplemental schedule that agreed to or is derived from the certified investment information, was presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2023 supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determines meets the requirements of ERISA Section 103(a)(3)(C).

*Grant Thornton LLP*

Boston, Massachusetts  
October 2, 2025

AMICA 401(k) RETIREMENT SAVINGS PLAN  
 Statements of Net Assets Available for Benefits  
 December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
<u>Assets:</u>		
Investments, at fair value	\$ 970,833,012	\$ 859,432,243
Total investments	970,833,012	859,432,243
 Receivables:		
Participant contributions	0	571,662
Employer contributions	3,400,701	3,267,835
Notes receivable from participants	14,489,757	13,824,193
Total receivables	17,890,458	17,663,690
Total assets	988,723,470	877,095,933
Net assets available for benefits	\$ 988,723,470	\$ 877,095,933

See accompanying notes to financial statements.

AMICA 401(k) RETIREMENT SAVINGS PLAN  
Statement of Changes in Net Assets Available for Benefits  
Year ended December 31, 2024

2024

Additions to net assets attributed to:

Investment income:

Interest and dividend income, investments	\$ 15,474,029
Net appreciation in fair value of investments	104,114,249
Net investment income	119,588,278

Contributions:

Participants	31,564,277
Employer	19,613,608
Total contributions	51,177,885

Other additions:

Interest income, participant loans	1,068,954
Other additions	57,720
Total other additions	1,126,674

Total additions	171,892,837
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Deductions from net assets attributed to:

Participant withdrawals	59,933,522
Administrative expenses	331,778
Total deductions	60,265,300

Net increase	111,627,537
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Net assets available for benefits:

Beginning of year	877,095,933
End of year	\$ 988,723,470

## AMICA 401(k) RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2024 and 2023

**(1) Description of Plan**

The following brief description of the Amica 401(k) Retirement Savings Plan (the Plan), is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

**(a) General**

The Plan is a defined contribution (savings) plan sponsored by Amica Mutual Insurance Company (Plan Sponsor) (with participation by Amica Life Insurance Company) (the Companies) and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Plan allows before-tax savings and after-tax savings under Section 401(k) of the Internal Revenue Code (IRC) and also provides a loan feature. The Plan uses Vanguard Fiduciary Trust Company (Vanguard) as its custodian, recordkeeper and investment manager. The Plan currently invests in various mutual funds through Vanguard.

**(b) Notes Receivable from Participants**

The loan feature of the Plan allows each participant to borrow up to the lesser of (a) \$50,000 reduced by the highest outstanding loan balance during the past twelve months less the current loan balance or (b) 50% of the total vested account balance. Interest on the loan will be determined by the Companies or the custodian based on the prevailing prime rate of interest plus one percentage point. Each loan must be repaid over a period up to five years unless it is used to purchase the principal residence of a participant in which case it may be repaid over a period up to twenty-five years. Principal and interest is paid ratably through payroll deduction.

**(c) Contributions**

All employees other than interns, work study or seasonal employees are eligible to contribute to the Plan as of the first day of employment.

Eligible participants not classified as highly compensated may contribute up to 50% of their salary. Highly compensated participants may contribute up to 50% of their salary, of which after-tax contributions may not exceed 10%. Both classes of participants are limited by the Internal Revenue Service dollar limitation of \$23,000 for 2024 plus the "catch up" contribution of \$7,500 for participants that are at least 50 years of age.

The Companies match 100% of the first 6% of participant contributions. Effective April 1, 2022, part-time employees who were not previously members of the Plan may contribute, but they are ineligible to receive Company match. The investment election chosen by the participants applies to all contributions, including the Company match.

When employees first become eligible to participate in the Plan, absent an affirmative election to decline participation in the Plan, they will be deemed to have elected a pre-tax contribution of 6% of their compensation. Absent affirmative election in subsequent years, such employee's deferral rates will be automatically increased by 1% each year until their pre-tax deferral percentage equals 12% of compensation.

Participant and employer contributions are fully vested.

During 2019, the Plan Sponsor amended the Plan to close the defined benefit pension plan to new participants such that no new participants may be added on or after July 1, 2019. Employees hired before July 1, 2019 were given the option of remaining in the Plan or opting out and receiving an enhanced 401(k) benefit. Employees hired on or after July 1, 2019 receive an enhanced 401(k) benefit in lieu of a pension benefit as part of the Amica 401(k) Retirement Savings Plan. This enhanced benefit is an employer contribution of an additional 3% of eligible pay.

**(d) Participant Accounts**

Each participant's account is credited with the participant's contributions, the Companies' contributions, and Plan earnings based on Plan provisions. Contributions are allocated to the investment vehicle(s) as selected by each participant. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

## AMICA 401(k) RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2024 and 2023

**(e) Withdrawals**

In general, active participants are limited to one withdrawal every six months. All company matching contributions are considered non-withdrawable and may not be withdrawn until age 59½. There is a \$1,000 minimum when withdrawing after-tax contribution. At age 59½, unlimited withdrawals may be made from after-tax, rollover, Company match, before-tax, Roth rollover and Roth contributions subject to a \$200 minimum. Certain early withdrawal provisions exist for active employees who qualify for a financial hardship as defined in the Plan.

**(2) Summary of Significant Accounting Policies****(a) Basis of Presentation**

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with U.S. generally accepted accounting principles (GAAP).

**(b) Use of Estimates**

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

**(c) Investment Valuation and Income Recognition**

The Plan's investments are stated at fair value. Shares of registered investment companies are valued at quoted market prices which represent the net asset value of shares held by the Plan at year-end. Equities are valued at last quoted sales price as of the close of trading at year-end; such securities not traded on the year-end date are valued at the last quoted bid price. Fixed income securities are valued using the last quoted bid price. Collective trusts are valued at net asset value (NAV) as a practical expedient for fair value where the NAV is provided by Vanguard. There are no unfunded commitments or imposed redemption restrictions at December 31, 2024 and December 31, 2023. Purchases and sales of investments are recorded on a trade-date basis. Interest income is accrued when earned. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income.

**(d) Participant Loans**

Participant loans are valued at the outstanding principal balance.

**(e) Payment of Benefits**

Benefits are recorded when paid.

**(f) Going Concern**

Management's review of relevant conditions and events, considered in the aggregate, indicate that it is probable that the Plan will be able to meet its obligations as they become due within one year after the date that the financial statements are available to be issued.

**(3) Related Party and Party in Interest Transactions**

The Plan Sponsor pays for certain administrative services on behalf of the Plan at no cost to the participants. The Plan paid certain expenses related to plan operations and investment activity to various service providers. These transactions are party in interest transactions under ERISA. In addition to the trustee and custodian of the Plan, the auditor of the Plan's financial statements is also a party in interest as defined by ERISA.

**(4) Tax Status**

The Plan received its latest determination letter from the Internal Revenue Service dated June 9, 2015, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (the Code), and therefore, the related trust is exempt from federal taxation. Once qualified, the Plan is required to operate in conformity with the Code to maintain its

(Continued)

## AMICA 401(k) RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2024 and 2023

qualification. The Plan has been amended since receiving the determination letter. Management believes the Plan is designed and being operated in compliance with the applicable requirements of the Code and, therefore, believes that the Plan is qualified and the related trust is exempt from federal taxation.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination by the Internal Revenue Service. Plan management has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

**(5) Investment Information Certified by Vanguard**

The plan administrator has elected the method of compliance permitted by Title 29 U.S. Code of Federal Regulations (CFR) Part 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. All information related to investments and notes receivable from participants disclosed in the accompanying financial statements and ERISA-required supplemental schedules, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividend income, and interest income on participant loans for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Vanguard Fiduciary Trust Company (the trustee of the Plan). The Plan's independent accountants did not extend their audit procedures to the information certified by the Trustee, 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 U.S. GAAP. Certain Plan investments are managed by Vanguard and are considered to be party in interest transactions.

**(a) Fair Value Measurements**

1. ASC Topic 820 "Fair Value Measurements and Disclosures" establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

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

Level 1 – Observable inputs in the form of quoted prices for identical instruments in active markets.

Level 2 – Observable inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly. If the asset or liability has a specified (contractual) term, a Level 2 input must be observable for substantially the full term of the asset or liability. Level 2 inputs would include, for example, quoted prices for similar assets or liabilities.

Level 3 – One or more unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets and liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using internal models, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

(Continued)

## AMICA 401(k) RETIREMENT SAVINGS PLAN

## Notes to Financial Statements

December 31, 2024 and 2023

2. The following tables provide information as of December 31, 2024 and 2023 about the Plan's financial assets and liabilities measured at fair value on a recurring basis:

2024	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Registered investment companies	\$617,111,395	-	-	-	\$617,111,395
Collective trusts	-	-	-	340,544,054	340,544,054
Self Directed Brokerage Fund	13,043,508	134,055	-	-	13,177,563
Total assets at fair value	\$630,154,903	\$134,055	-	340,544,054	\$970,833,012

2023	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Registered investment companies	\$560,052,455	-	-	-	\$560,052,455
Collective trusts	-	-	-	288,241,392	288,241,392
Self Directed Brokerage Fund	10,999,148	139,248	-	-	11,138,396
Total assets at fair value	\$571,051,603	\$139,248	-	288,241,392	\$859,432,243

Certain prior period balances above have been revised to conform to current year presentation. Registered investment companies of \$288,241,392 previously classified as Level 1 are now shown as collective trusts at NAV.

Within the Self-Directed Brokerage Fund, Level 1 financial assets at December 31, 2024 and 2023 include exchange-listed money market funds, cash, actively traded diversified mutual funds, actively traded exchange-listed equity securities, U.S. Treasury Notes and Vanguard Exchange Traded Funds.

Within the Self-Directed Brokerage Fund, Level 2 financial assets at December 31, 2024 and 2023 include debt securities whose quoted prices are provided by an independent pricing service.

There were no transfers in or out of Level 3 in the current year. The Plan recognizes transfers between levels at the end of the reporting period.

**(6) Plan Termination**

Although no intent to do so has been expressed, the Companies have the right under the Plan to change their contributions at any time and to terminate the Plan subject to the provisions of ERISA.

**(7) Risk and Uncertainties**

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

**(8) Subsequent Events**

For purposes of determining the effects of subsequent events on these financial statements, the Plan has evaluated events subsequent to December 31, 2024 and through October 2, 2025, the date at which the financial statements were available to be issued.

There were no other events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

(Continued)

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
* VANGUARD BALANCED INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	39,120,400
* VANGUARD FEDERAL MONEY MARKET FUND	Registered Investment Company	68,062,722
* VANGUARD GROWTH INDEX FUND INST	Registered Investment Company	108,244,905
* VANGUARD INFLATION-PROTECTED SECURITIES FUND INSTL SHARES	Registered Investment Company	8,921,476
* VANGUARD MID-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	36,563,493
* VANGUARD REAL ESTATE INDE FUND - INSTL SHARES	Registered Investment Company	8,288,832
* VANGUARD SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	Registered Investment Company	3,998,983
* VANGUARD SMALL-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	32,697,327
* VANGUARD TOTAL BOND MARKET INDEX FUND INSTL SHARES	Registered Investment Company	71,879,321
* VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND INSTL SHARES	Registered Investment Company	67,658,978
* VANGUARD TOTAL STOCK MARKET INDEX FUND INSTL PLUS SHARES	Registered Investment Company	117,950,338
* VANGUARD VALUE INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	53,724,620
* VANGUARD TARGET RETIREMENT 2020 TRUST II	Collective Trust	11,408,194
* VANGUARD TARGET RETIREMENT 2025 TRUST II	Collective Trust	35,158,348
* VANGUARD TARGET RETIREMENT 2030 TRUST II	Collective Trust	39,249,392
* VANGUARD TARGET RETIREMENT 2035 TRUST II	Collective Trust	38,213,233
* VANGUARD TARGET RETIREMENT 2040 TRUST II	Collective Trust	31,775,079
* VANGUARD TARGET RETIREMENT 2045 TRUST II	Collective Trust	40,914,704
* VANGUARD TARGET RETIREMENT 2050 TRUST II	Collective Trust	53,244,756
* VANGUARD TARGET RETIREMENT 2055 TRUST II	Collective Trust	46,952,086
* VANGUARD TARGET RETIREMENT 2060 TRUST II	Collective Trust	24,240,083
* VANGUARD TARGET RETIREMENT 2065 TRUST II	Collective Trust	5,739,386
* VANGUARD TARGET RETIREMENT 2070 TRUST II	Collective Trust	204,556
* VANGUARD TARGET RETIREMENT INCOME TRUST II	Collective Trust	13,444,237
@ FORD MOTOR CREDIT CO 6.05% 06/20/2027 CALLABLE	Bond	15,040
@ THE GOLDMAN SACHS GR 7% 10/29/2032 CALLABLE	Bond	10,017
@ BEAL BANK TX 4.65% CD 08/13/2025	Bond	1,002
@ NEBRASKA INVT FIN AU REV 6.398% 09/01/2033 CALLABLE TAXABLE	Bond	106,996
@ WELLS FARGO BANK, NT SD 4.75% CD 01/15/2025	Bond	1,000
@ CASH	Cash	1,191,265

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	SCHWAB GOVERNMENT MONEY INV	Money Market Fund	27,318
@	SCHWAB VALUE ADVANTAGE MONEY INVESTOR SHARES	Money Market Fund	278,433
@	VANGUARD CASH RESERVES FEDERAL MONEY MARKET ADMIRAL	Money Market Fund	31,608
@	AMERICAN FUNDS AMERICAN MUTUAL F1	Mutual Fund	6,596
@	AMERICAN FUNDS BOND FUND OF AMER F2	Mutual Fund	6,029
@	BARON PARTNERS RETAIL	Mutual Fund	4,094
@	EATON VANCE FLOATING-RATE ADVANTAGE A	Mutual Fund	33,366
@	FIDELITY FLOATING RATE HIGH INCOME	Mutual Fund	3,035
@	FIDELITY INTERNATIONAL GROWTH	Mutual Fund	2,450
@	FIDELITY SELECT HEALTH CARE	Mutual Fund	11,043
@	GMO QUALITY 1	Mutual Fund	4,701
@	HARBOR DISRUPTIVE INNOVATION INV	Mutual Fund	27,297
@	HARTFORD SHORT DURATION A	Mutual Fund	32,075
@	HARTFORD STRATEGIC INCOME A	Mutual Fund	36,957
@	HUSSMAN STRATEGIC MARKET CYCLE FUND	Mutual Fund	10,519
@	LOOMIS SAYLES GLOBAL ALLOCATION A	Mutual Fund	15,764
@	MATTHEWS INDIA INVESTOR	Mutual Fund	35
@	PIMCO REAL RETURN ADMIN	Mutual Fund	21,793
@	PRINCIPAL BLUE CHIP A	Mutual Fund	7,232
@	SCHWAB S&P 500 INDEX	Mutual Fund	4,443
@	T. ROWE PRICE DIVIDEND GROWTH	Mutual Fund	3,545
@	T. ROWE PRICE SCIENCE & TECH	Mutual Fund	25,441
@	VANGUARD BALANCED INDEX ADM	Mutual Fund	16,642
@	VANGUARD DIVIDEND APPRECIATION INDEX ADM	Mutual Fund	28,307
@	VANGUARD DIVIDEND GROWTH FUND INV	Mutual Fund	211,115
@	VANGUARD EMERGING MKTS STOCK IDX ADM	Mutual Fund	5,289
@	VANGUARD ENERGY INV	Mutual Fund	65,906
@	VANGUARD FTSE ALL-WLD EX-US IDX ADMIRAL	Mutual Fund	30,546
@	VANGUARD GLOBAL CAPITAL CYCLES INVESTOR	Mutual Fund	14,664
@	VANGUARD HEALTH CARE INV	Mutual Fund	39,632

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@ VANGUARD HIGH DIVIDEND YIELD INDEX ADM	Mutual Fund	49,310
@ VANGUARD INTERNATIONAL GROWTH INV	Mutual Fund	21,171
@ VANGUARD MID-CAP GROWTH INDEX ADMIRAL	Mutual Fund	47,463
@ VANGUARD PRIMECAP CORE INV	Mutual Fund	93,413
@ VANGUARD SHRT-TERM INFL-PROT SEC IDX ADM	Mutual Fund	21,507
@ VANGUARD SMALL CAP GROWTH INDEX ADMIRAL	Mutual Fund	21,402
@ VANGUARD STRATEGIC SMALL-CAP EQUITY INV	Mutual Fund	27,574
@ VANGUARD US GROWTH INVESTOR	Mutual Fund	31,398
@ VANGUARD WELLINGTON INV	Mutual Fund	13,134
@ VANGUARD WINDSOR INVESTOR SHARES	Mutual Fund	84,699
@ APPLE INC 01/10/2025 \$260 CALL	Common Stock Option	(36)
@ MICROSTRATEGY INC 01/03/2025 \$375 CALL	Common Stock Option	(13)
@ MICROSTRATEGY INC 01/03/2025 \$390 CALL	Common Stock Option	(18)
@ 88 ENERGY ORD	Common Stock	4
@ 89BIO INC	Common Stock	782
@ ABRDN GLOBAL PREMIER PROPRTIE CF	Common Stock	695
@ ABRDN HEALTHCARE OPPORTUNITIES CF	Common Stock	9,190
@ ABRDN HLTHCR INV	Common Stock	9,999
@ ABRDN STNDRD GLB INFR INCM NAV CF	Common Stock	21,036
@ ABRDN WORLD HEALTHCARE CF	Common Stock	3,303
@ ACACIA RESH CORP	Common Stock	260
@ ACCENTURE PLC IRELAN A	Common Stock	1,460
@ ACCO BRANDS CORP	Common Stock	79
@ ACUSHNET HLDGS CORP	Common Stock	19,547
@ ADAPTIVE BIOTECHNOLO	Common Stock	120
@ ADOBE INC	Common Stock	1,334
@ ADVANCED MICRO DEVIC	Common Stock	3,744
@ AFFIRM HLDGS INC A	Common Stock	2,740
@ AGNICO EAGLE MINES L	Common Stock	631
@ AIR PRODS & CHEMS IN	Common Stock	11,748

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	AIRNB INC A	Common Stock	3,942
@	AIRGAIN INC	Common Stock	212
@	AKAMAI TECHNOLOGIES	Common Stock	9,565
@	ALASKA AIR GROUP INC	Common Stock	6,603
@	ALCOA CORP	Common Stock	1,284
@	ALEXANDRIA REAL ESTA REIT	Common Stock	4,879
@	ALGONQUIN PWR & UTIL	Common Stock	1,486
@	ALIBABA GROUP HLDG L ADR	Common Stock	2,289
@	ALPHABET INC A	Common Stock	30,695
@	ALPHABET INC C	Common Stock	20,061
@	ALTRIA GROUP INC	Common Stock	32
@	AMAZON.COM INC	Common Stock	141,945
@	AMBARELLA INC	Common Stock	727
@	AMC ENTMT HLDGS INC A	Common Stock	48
@	AMERICAN ELEC PWR CO	Common Stock	2,711
@	AMERICAN EXPRESS CO	Common Stock	57,359
@	AMERICAN INTL GROUP	Common Stock	4,539
@	AMERICAN LITHIUM COR	Common Stock	374
@	AMERICAN TOWER CORP REIT	Common Stock	19,363
@	AMERIGO RES LTD	Common Stock	547
@	AMGEN INC	Common Stock	12,499
@	ANI PHARMACEUTICALS	Common Stock	110
@	ANIKA THERAPEUTICS I	Common Stock	33,743
@	ANTERO MIDSTREAM COR	Common Stock	3,018
@	APOLLO GLOBAL MGMT I	Common Stock	991
@	APPLE INC	Common Stock	739,695
@	APPLIED MATLS INC	Common Stock	833
@	ARCH CAPITAL GROUP L	Common Stock	1,016
@	ARCHER-DANIELS MIDLA	Common Stock	4,978
@	ARCTURUS THERAPEUTIC	Common Stock	170

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	ARCUTIS BIOTHERAPEUT	Common Stock	1,463
@	ARDAGH METAL PACKAGI	Common Stock	602
@	ARDMORE SHIPPING COR	Common Stock	73
@	ARISTA NETWORKS INC	Common Stock	9,284
@	ASML HLDG N V ADR	Common Stock	10,441
@	AST SPACEMOBILE INC A	Common Stock	10,571
@	ASTRAZENECA PLC ADR	Common Stock	2,621
@	AT&T INC	Common Stock	9,093
@	ATKORE INC	Common Stock	421
@	ATLAS CORP. 7.125% 10/30/2027 PFD CALLABLE	Common Stock	3,149
@	ATLASSIAN CORP A	Common Stock	1,217
@	ATMOS ENERGY CORP	Common Stock	2,469
@	AUTODESK INC	Common Stock	1,478
@	AVISTA CORP	Common Stock	190
@	BABCOCK & WILCOX ENT 8.125% 02/28/2026 PFD CALLABLE	Common Stock	2,763
@	BAIDU INC A ADR	Common Stock	590
@	BANK OF AMERICA CORP	Common Stock	4,402
@	BARINGS GLOBAL SHORT DURTN HY CF	Common Stock	4,872
@	BATH & BODY WKS INC	Common Stock	5,613
@	BEACHBODY CO INC A	Common Stock	25
@	BECTON DICKINSON & C	Common Stock	2,269
@	BENITEC BIOPHARMA IN	Common Stock	871
@	BERKLEY W R CORP	Common Stock	4,425
@	BERKSHIRE HATHAWAY B	Common Stock	402,059
@	BIT DIGITAL INC.	Common Stock	586
@	BJS WHSL CLUB HLDGS	Common Stock	13,403
@	BLACKLINE INC	Common Stock	911
@	BLACKROCK INC NEW	Common Stock	2,279
@	BLADE AIR MOBILITY I A	Common Stock	2,125
@	BLOCK INC A	Common Stock	6,034

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	BOEING CO	Common Stock	32,391
@	BOSTON BEER INC A	Common Stock	600
@	BRADY CORP A	Common Stock	7,432
@	BRISTOL MYERS SQUIBB	Common Stock	1,882
@	BROADCOM INC	Common Stock	10,433
@	BROADWIND INC	Common Stock	47
@	BURFORD CAPITAL LIMI	Common Stock	382
@	C3 AI INC A	Common Stock	6,025
@	CALAMOS DYNAMIC CONVERTIBLE CF	Common Stock	559
@	CAMBIUM NETWORKS COR	Common Stock	19
@	CAMECO CORP	Common Stock	4,060
@	CANOPY GROWTH CORP	Common Stock	162
@	CARNIVAL CORP	Common Stock	12,634
@	CARRIER GLOBAL CORP	Common Stock	2,748
@	CAVA GROUP INC	Common Stock	2,030
@	CELLEX THERAPEUTICS	Common Stock	227
@	CELSIUS HLDGS INC	Common Stock	23,838
@	CERAGON NETWORKS LTD	Common Stock	7,794
@	CERTARA INC	Common Stock	320
@	CHARLES RIV LABORATO	Common Stock	9,230
@	CHARLES SCHWAB CORP	Common Stock	5,247
@	CHARTER COMMUNICATIO A	Common Stock	9,598
@	CHECKPOINT THERAPEUT	Common Stock	3,088
@	CHEMED CORP NEW	Common Stock	1,607
@	CHEWY INC A	Common Stock	6,698
@	CHIPOTLE MEXICAN GRI	Common Stock	6,030
@	CHUBB LTD	Common Stock	2,261
@	CIPHER MING INC	Common Stock	580
@	CISCO SYS INC	Common Stock	7,883
@	CITIGROUP INC	Common Stock	43,314

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	CLEAN ENERGY FUELS C	Common Stock	5,698
@	CLEANS PARK INC	Common Stock	921
@	CLEVELAND-CLIFFS INC	Common Stock	19,035
@	CLOROX CO	Common Stock	1,998
@	CNX RES CORP	Common Stock	1,467
@	COHEN & STEERS LTD DUR PRFD INCM CF	Common Stock	9,090
@	COHEN STEERS QUAL INCOME REALTY CF	Common Stock	3,427
@	COHEN STEERS REIT PREFER INCOME CF	Common Stock	941
@	COLLEGIUM PHARMACEUT	Common Stock	287
@	COMPASS PATHWAYS ADR ADR	Common Stock	567
@	COPART INC	Common Stock	1,836
@	CORBUS PHARMACEUTICA	Common Stock	649
@	CORNING INC	Common Stock	1,968
@	CORTEVA INC	Common Stock	3,759
@	COSTCO WHSL CORP NEW	Common Stock	27,488
@	COUPANG INC A	Common Stock	550
@	CREDIT ACCEP CORP MI	Common Stock	939
@	CRESCO LABS INC	Common Stock	457
@	CRISPR THERAPEUTICS	Common Stock	13,776
@	CROCS INC	Common Stock	110
@	CRONOS GROUP INC	Common Stock	2,222
@	CROWDSTRIKE HLDGS IN A	Common Stock	6,501
@	CROWN CASTLE INC REIT	Common Stock	18,152
@	CROWN HLDGS INC	Common Stock	12,817
@	CURALEAF HLDGS INC	Common Stock	780
@	CVS HEALTH CORP	Common Stock	15,850
@	CYBERARK SOFTWARE LT	Common Stock	4,997
@	DANAHER CORP	Common Stock	2,546
@	DEERE & CO	Common Stock	2,145
@	DEL CATH SYS INC	Common Stock	963

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	DELL TECHNOLOGIES IN C	Common Stock	79,195
@	DENISON MINES CORP	Common Stock	7,200
@	DESKTOP METAL INC A	Common Stock	70
@	DEVON ENERGY CORP NE	Common Stock	328,323
@	DEXCOM INC	Common Stock	1,866
@	DHT HOLDINGS INC	Common Stock	2,787
@	DIAGEO PLC ADR	Common Stock	4,460
@	DIAMOND HILL INV T GR A	Common Stock	1,551
@	DIAMONDBACK ENERGY I	Common Stock	181
@	DICKS SPORTING GOODS	Common Stock	4,119
@	DIGIHOST TECHNOLOGY	Common Stock	300
@	DINO POLSKA S A ADR	Common Stock	3,615
@	DISNEY WALT CO	Common Stock	33,886
@	DOCUSIGN INC	Common Stock	450
@	DOLLAR GEN CORP NEW	Common Stock	455
@	DOMINOS PIZZA INC	Common Stock	10,081
@	DOW INC	Common Stock	4,655
@	DRAFTKINGS INC NEW A	Common Stock	18,042
@	DRIVE SHACK INC	Common Stock	70
@	DUPONT DE NEMOURS IN	Common Stock	5,033
@	DUTCH BROS INC A	Common Stock	2,619
@	EAGLE POINT CREDIT CF	Common Stock	400
@	EDISON INTL	Common Stock	814
@	EDITAS MEDICINE INC	Common Stock	318
@	ELI LILLY AND CO	Common Stock	19,300
@	EMBECTA CORP	Common Stock	41
@	EMCOR GROUP INC	Common Stock	4,539
@	ENERGY FUELS INC	Common Stock	770
@	ENPHASE ENERGY INC	Common Stock	549
@	ENZOLYTICS INC	Common Stock	48

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	EQT CORP	Common Stock	1,193
@	EQUINIX INC REIT	Common Stock	3,028
@	EQUINOX GOLD CORP	Common Stock	75
@	ESSENT GROUP LTD	Common Stock	985
@	ETSY INC	Common Stock	4,654
@	EVOLUTION AB ADR	Common Stock	2,690
@	EXXON MOBIL CORP	Common Stock	17,665
@	FAIR ISAAC CORP	Common Stock	3,982
@	FARADAY FUTURE INTEL A	Common Stock	41,310
@	FERRARI N V NEW	Common Stock	128,882
@	FIVERR INTL LTD	Common Stock	190
@	FLAHERTY CRUMRINE DYN PRF INCOME CF	Common Stock	459
@	FORD MTR CO DEL	Common Stock	6,435
@	FORTINET INC	Common Stock	4,252
@	FORVIA SE	Common Stock	45
@	FRANCO NEV CORP	Common Stock	1,176
@	FREEMPORT-MCMORAN INC	Common Stock	5,758
@	FS BANCORP INC	Common Stock	248
@	FTI CONSULTING INC	Common Stock	1,911
@	GAMING & LEISURE PPT REIT	Common Stock	245
@	GAN LTD	Common Stock	91
@	GE AEROSPACE	Common Stock	4,227
@	GE HEALTHCARE TECHNO	Common Stock	6,894
@	GE VERNOVA INC	Common Stock	11,841
@	GENERAC HLDGS INC	Common Stock	620
@	GENERAL MTRS CO	Common Stock	13,743
@	GINKGO BIOWORKS HLDG A	Common Stock	69
@	GITLAB INC A	Common Stock	564
@	GLOBAL CORD BLOOD	Common Stock	750
@	GLOBAL MED REIT INC	Common Stock	3,845
@	GLOBAL WTR RES INC	Common Stock	117

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	GOLDMAN SACHS GROUP	Common Stock	9,204
@	GRAYSCALE CHAINLINK	Common Stock	42,235
@	GRAYSCALE ETHEREUM MINI TR ETF	Common Stock	1,543
@	GREEN THUMB INDS INC	Common Stock	2,451
@	HALEON PLC ADR	Common Stock	6,201
@	HANCOCK JOHN FINANCIAL OPPORTUNITIES FUND	Common Stock	821
@	HARROW INC 8.625% 04/30/2026 PFD CALLABLE	Common Stock	5,056
@	HCA HEALTHCARE INC	Common Stock	48
@	HENRY JACK & ASSOC I	Common Stock	1,476
@	HERON THERAPEUTICS I	Common Stock	46
@	HERSHEY CO	Common Stock	6,825
@	HIGHLAND OPRNT AND INCOME FD CF	Common Stock	234
@	HIMS & HERS HEALTH I A	Common Stock	1,209
@	HONEYWELL INTL INC	Common Stock	4,834
@	HORIZONTE MINERALS P	Common Stock	1
@	HOWMET AEROSPACE INC	Common Stock	11,265
@	HUBBELL INC	Common Stock	4,635
@	HUBSPOT INC	Common Stock	2,090
@	HUMACYTE INC	Common Stock	960
@	HUMANA INC	Common Stock	1,343
@	HUT 8 CORP	Common Stock	1,742
@	HUTCHISON TELECOMMUN ADR	Common Stock	255
@	IBIO INC	Common Stock	59
@	IBM CORP	Common Stock	7,481
@	ILLINOIS TOOL WKS IN	Common Stock	1,389
@	ILLUMINA INC	Common Stock	401
@	INTEL CORP	Common Stock	4,940
@	INTELLIA THERAPEUTIC	Common Stock	466
@	INTERNTL GAME TECHN	Common Stock	109
@	INTERNTL GEN INS HL	Common Stock	1,188

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	INTUIT	Common Stock	3,221
@	INTUITIVE SURGICAL I	Common Stock	3,132
@	IONQ INC	Common Stock	4,177
@	IOVANCE BIOTHERAPEUT	Common Stock	222
@	IRIDIUM COMMUNICATIO	Common Stock	589
@	IROBOT CORP	Common Stock	93
@	IVANHOE MINES LTD	Common Stock	475
@	JASPER THERAPEUTICS	Common Stock	1,005
@	JD COM INC A ADR	Common Stock	20,887
@	JOHN HANCOCK PREFERRED INCOME III CF	Common Stock	17,886
@	JOHNSON & JOHNSON	Common Stock	56,839
@	JUSHI HLDGS INC B	Common Stock	467
@	KINDER MORGAN INC DE	Common Stock	4,656
@	KINSALE CAP GROUP IN	Common Stock	3,257
@	KOPIN CORP	Common Stock	408
@	KYNDRYL HLDGS INC	Common Stock	173
@	LATCH INC	Common Stock	65
@	LEIDOS HLDGS INC	Common Stock	2,305
@	LEMONADE INC	Common Stock	734
@	LENDINGTREE INC NEW	Common Stock	388
@	LENSAR INC	Common Stock	197
@	LIBERTY ALL STAR EQUITY CF	Common Stock	924
@	LIBERTY ENERGY INC A	Common Stock	1,193
@	LOCKHEED MARTIN CORP	Common Stock	5,184
@	LULULEMON ATHLETICA	Common Stock	31,740
@	LUMINAR TECHNOLOGIES A	Common Stock	178
@	LYNAS RARE EARTHS ADR	Common Stock	593
@	MARA HLDGS INC	Common Stock	2,348
@	MARKEL GROUP INC	Common Stock	3,452
@	MARKETAXESS HLDGS IN	Common Stock	2,034

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@ MARKETWISE INC A	Common Stock	295
@ MARTIN MARIETTA MATL	Common Stock	7,748
@ MARVELL TECHNOLOGY I	Common Stock	3,422
@ MASTERCARD INC A	Common Stock	7,231
@ MATADOR RES CO	Common Stock	4,220
@ MATCH GROUP INC NEW	Common Stock	22,995
@ MCCORMICK & CO INC	Common Stock	986
@ MCDONALDS CORP	Common Stock	1,160
@ MCEWEN MNG INC	Common Stock	1,089
@ MCKESSON CORP	Common Stock	9
@ MEDTRONIC PLC	Common Stock	10,061
@ MERCK & CO. INC.	Common Stock	995
@ MERCK KGAA, DARMSTAD	Common Stock	5,305
@ META PLATFORMS INC A	Common Stock	349,464
@ MGM RESORTS INTL	Common Stock	520
@ MICRON TECHNOLOGY IN	Common Stock	940
@ MICROSOFT CORP	Common Stock	329,909
@ MICROSTRATEGY INC A	Common Stock	561,863
@ MIND MEDICINE MINDME	Common Stock	578
@ MODERNA INC	Common Stock	208
@ MONGODB INC A	Common Stock	931
@ MOODYS CORP	Common Stock	1,953
@ MORGAN STANLEY	Common Stock	95
@ MP MATLS CORP A	Common Stock	7,800
@ NASDAQ INC	Common Stock	9,236
@ NAVIGATOR HOLDINGS LTD F** PENDING ENLISTMENT **-- BEST EFFO	Common Stock	2,303
@ NAVITAS SEMICONDUCTO	Common Stock	357
@ NEOGEN CORP	Common Stock	6,070
@ NETFLIX INC	Common Stock	9,805
@ NEUROCRINE BIOSCIENC	Common Stock	2,867

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	NEXTERA ENERGY INC	Common Stock	1,269
@	NICE LTD ADR	Common Stock	679
@	NIKE INC B	Common Stock	22,349
@	NIO INC A ADR	Common Stock	218
@	NL INDS INC	Common Stock	121
@	NOKIA CORP ADR	Common Stock	1,772
@	NORDIC-AMERICAN TANK	Common Stock	11,255
@	NORWEGIAN CRUISE LIN	Common Stock	1,492
@	NOV INC	Common Stock	2,992
@	NOVARTIS AG ADR	Common Stock	13,009
@	NOVAVAX INC	Common Stock	1,608
@	NOVO-NORDISK A S ADR	Common Stock	6,024
@	NVIDIA CORP	Common Stock	531,088
@	OKTA INC A	Common Stock	394
@	ON HLDG AG A	Common Stock	54,770
@	ORACLE CORP	Common Stock	43,835
@	OSCAR HEALTH INC A	Common Stock	1,344
@	OXFORD LANE CAPITAL ORD	Common Stock	2,484
@	OZOP ENERGY SOLUTION	Common Stock	16
@	PALANTIR TECHNOLOGIE A	Common Stock	163,966
@	PALO ALTO NETWORKS I	Common Stock	7,642
@	PAN AMERN SILVER COR	Common Stock	8,800
@	PAYPAL HLDGS INC	Common Stock	26,117
@	PENNYMAC MORTGAGE IN 8.5% 09/30/2028 PFD CALLABLE	Common Stock	7,979
@	PENUMBRA INC	Common Stock	1,900
@	PEPSICO INC	Common Stock	2,304
@	PETROLEO BRASILEIRO ADR	Common Stock	2,368
@	PFIZER INC	Common Stock	52,071
@	PHILIP MORRIS INTL I	Common Stock	46,985
@	PHILLIPS 66	Common Stock	1,241

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	PIMCO CORPORATE OPPORTUNITY CF	Common Stock	647
@	PIMCO DYNAMIC INCOME CF	Common Stock	624
@	PIMCO DYNAMIC INCOME OPPORT CF	Common Stock	5,507
@	PIMCO DYNAMIC INCOME STRATEGY CF	Common Stock	2,647
@	PLUG PWR INC	Common Stock	21
@	POTLATCHDELTAIC CORP REIT	Common Stock	496,513
@	PRAXIS PRECISION MED	Common Stock	770
@	PROCTER & GAMBLE CO	Common Stock	354
@	PROGRESSIVE CORP OH	Common Stock	2,404
@	Q32 BIO INC	Common Stock	38
@	QIFU TECHNOLOGY INC ADR	Common Stock	87
@	QUALCOMM INC	Common Stock	3,096
@	QUANTA SVCS INC	Common Stock	18,973
@	QUIPT HOME MED CORP	Common Stock	153
@	QURATE RETAIL INC A	Common Stock	99
@	RAMACO RESOURCES, IN 9% 07/30/2026 PFD CALLABLE	Common Stock	2,580
@	RARE ELEMENT RES LTD	Common Stock	141
@	RECURSION PHARMACEUT A	Common Stock	1,109
@	REPUBLIC SVCS INC	Common Stock	2,341
@	REZOLUTE INC	Common Stock	735
@	RIGETTI COMPUTING IN	Common Stock	6,867
@	RIO TINTO PLC ADR	Common Stock	2,105
@	RIOT PLATFORMS INC	Common Stock	2,042
@	ROBINHOOD MKTS INC A	Common Stock	14,904
@	ROBLOX CORP A	Common Stock	4,166
@	ROCKET LAB USA INC	Common Stock	10,443
@	ROKU INC A	Common Stock	149
@	ROOT INC A	Common Stock	2,033
@	ROYCE SMALL CAP TRUST CF	Common Stock	711
@	RPM INTL INC	Common Stock	20,205
@	RUNWAY GROWTH FIN CO 7.5% 07/28/2027 PFD CALLABLE	Common Stock	3,110

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	S&P GLOBAL INC	Common Stock	1,545
@	SABA CAPITAL INCOME OPPORTUNITIES CF	Common Stock	1,386
@	SABLE OFFSHORE CORP A	Common Stock	573
@	SALESFORCE INC	Common Stock	1,679
@	SANDSTORM GOLD LTD	Common Stock	568
@	SANGAMO THERAPEUTICS	Common Stock	204
@	SBA COMMUNICATIONS C A	Common Stock	853
@	SCHLUMBERGER LTD	Common Stock	42,602
@	SCHRODINGER INC	Common Stock	482
@	SEABRIDGE GOLD INC	Common Stock	1,141
@	SEADRILL 2021 LTD	Common Stock	16,234
@	SERVICENOW INC	Common Stock	2,120
@	SHAKE SHACK INC A	Common Stock	12,980
@	SHOPIFY INC A	Common Stock	11,803
@	SIGNATURE BK NEW YORK	Common Stock	14
@	SMURFIT WESTROCK PLC	Common Stock	27,450
@	SNDL INC	Common Stock	3,669
@	SNOWFLAKE INC A	Common Stock	12,353
@	SOFI TECHNOLOGIES IN	Common Stock	2,310
@	SOLAREDGE TECHNOLOGI	Common Stock	68
@	SOUNDHOUND AI INC A	Common Stock	14,801
@	SOUTHERN CO	Common Stock	6,144
@	SPOTIFY TECHNOLOGY S	Common Stock	44,738
@	SPROTT PHYSICAL GOLD ETV UNIT	Common Stock	3,021
@	SPROTT PHYSICAL SILVER ETV	Common Stock	41,379
@	STANLEY BLACK & DECK	Common Stock	2
@	STARBUCKS CORP	Common Stock	7,924
@	STELLANTIS N V	Common Stock	5,415
@	STEM INC	Common Stock	10,733
@	STERIS PLC	Common Stock	16,445
@	STMICROELECTRONICS N ADR	Common Stock	150

See accompanying independent auditors' report.

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## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	STRONGHOLD DIGITAL M A	Common Stock	105
@	SUBARU CORP ADR	Common Stock	4,495
@	SUMMIT MATLS INC A	Common Stock	12,650
@	SUPER GROUP SGHC LTD	Common Stock	829
@	SYMBOTIC INC A	Common Stock	474
@	SYNOPSIS INC	Common Stock	4,854
@	SYSCO CORP	Common Stock	10,676
@	SYSTEM1 INC A	Common Stock	4
@	TAIWAN SEMICONDUCTOR ADR	Common Stock	13,824
@	TARGET CORP EQUITY	Common Stock	1,127
@	TELADOC HEALTH INC	Common Stock	918
@	TELEPHONE AND DATA S 6.625% PFD CALLABLE	Common Stock	1,422
@	TEMPUS AI INC A	Common Stock	1,688
@	TENCENT HLDGS LTD ADR	Common Stock	971
@	TESLA INC	Common Stock	607,375
@	TEXAS INSTRS INC	Common Stock	6,938
@	THAI AWYS INTL PUB C	Common Stock	330
@	THE COCA-COLA CO	Common Stock	3,405
@	THE TRADE DESK INC A	Common Stock	2,468
@	THERMO FISHER SCIENT	Common Stock	15,101
@	TOYOTA MTR CORP ADR	Common Stock	8,757
@	TRACTOR SUPPLY CO	Common Stock	1,934
@	TREVI THERAPEUTICS I	Common Stock	1,051
@	TWILIO INC A	Common Stock	7,998
@	UBER TECHNOLOGIES IN	Common Stock	13,874
@	UIPATH INC A	Common Stock	953
@	ULTA BEAUTY INC	Common Stock	4,349
@	UNDER ARMOUR INC A	Common Stock	58
@	UNILEVER PLC ADR	Common Stock	6,601
@	UNION PAC CORP	Common Stock	3,090

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## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	UNITED PARCEL SVC IN B	Common Stock	3,153
@	UNITED THERAPEUTICS	Common Stock	4,587
@	UNITEDHEALTH GROUP I	Common Stock	5,102
@	UNITY SOFTWARE INC	Common Stock	899
@	US ANTIMONY CORP	Common Stock	7,080
@	VAXART INC	Common Stock	662
@	VERIZON COMMUNICATIO	Common Stock	13,209
@	VERTEX PHARMACEUTICA	Common Stock	2,014
@	VERTIV HLDGS CO A	Common Stock	6,703
@	VERU INC	Common Stock	325
@	VICOR CORP	Common Stock	193,280
@	VIRGIN GALACTIC HLDG A	Common Stock	6
@	VISA INC A	Common Stock	50,898
@	VUZIX CORP	Common Stock	1,970
@	WABTEC	Common Stock	197
@	WALGREENS BOOTS ALLI	Common Stock	492
@	WALMART INC	Common Stock	30,676
@	WARNER BROS DISCOVER	Common Stock	1,300
@	WASHINGTON TR BANCOR	Common Stock	14,108
@	WASTE MGMT INC DEL	Common Stock	26,376
@	WELLS FARGO & CO	Common Stock	45
@	WESTERN DIGITAL CORP	Common Stock	117,173
@	WEYERHAEUSER CO REIT	Common Stock	28,150
@	WHEATON PRECIOUS MET	Common Stock	2,805
@	WILEY JOHN & SONS IN A	Common Stock	444
@	WIMI HOLOGRAM CLOUD B ADR	Common Stock	370
@	WINGSTOP INC	Common Stock	1,559
@	WINMARK CORP	Common Stock	800
@	WIPRO LTD ADR	Common Stock	3,809
@	WIX COM LTD	Common Stock	1,287

See accompanying independent auditors' report.

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## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	WORKDAY INC A	Common Stock	2,580
@	WORKHORSE GROUP INC EQUITY	Common Stock	3
@	XAI OCTGON FLOAT RTE ALTRNTV NAV CF	Common Stock	1,992
@	XBIOTECH INC	Common Stock	988
@	XPLR INFRASTRUCTURE	Common Stock	890
@	ZEVIA PBC A	Common Stock	629
@	ZIONS BANCORP N A	Common Stock	6,677
@	ZOOM COMMUNICATIONS A	Common Stock	490
@	ZSCALER INC	Common Stock	1,263
@	US TREASURY 2.875% 05/15/2043	Treasury Bond	2,272
@	ABRDN PHYSCL PLTNM	Exchange Traded Fund	2,492
@	AMPLIFY CWP ENHANCED DIV INM ETF	Exchange Traded Fund	2,600
@	ARK 21SHARES BITCOIN ETF	Exchange Traded Fund	2,332
@	ARK FINTECH INNOVATION ETF	Exchange Traded Fund	1,302
@	ARK GENOMIC REVOLUTION ETF	Exchange Traded Fund	246
@	CAMBRIA ETF TR MICRO & SMALLCAP	Exchange Traded Fund	3,344
@	CAMBRIA ETF TR TACTICAL YIELD E	Exchange Traded Fund	1,054
@	CAMBRIA LARGE CAP SRHLDR YLD ETF	Exchange Traded Fund	1,909
@	CAMBRIA SHAREHOLDER YIELD ETF	Exchange Traded Fund	10,607
@	CAMBRIA SHAREHOLDER YIELD ETF	Exchange Traded Fund	2,973
@	CAMBRIA SHAREHOLDER YIELD ETF	Exchange Traded Fund	2,465
@	DEFIANCE DAILY TRGT 2X LNG MSTR ETF	Exchange Traded Fund	1,935
@	DIREXION DAILY MAGNIFICENT 7 BULL 2X SHARES ETF	Exchange Traded Fund	46
@	DIREXION DAILY SMALL CAP BULL 3X ETF	Exchange Traded Fund	4,356
@	ENERGY SELECT SECTOR SPDR ETF	Exchange Traded Fund	12,103
@	FIDELITY WISE ORIGIN BITCOIN FUND	Exchange Traded Fund	57,106
@	GLOBAL X FUND GLB X NSDQ 100 CVD ETF	Exchange Traded Fund	10,558
@	INVENCO BUL 2028 HG YLD CR BND ETF	Exchange Traded Fund	57,980
@	INVENCO BULLETSHPARS 2028 CORP BD ETF	Exchange Traded Fund	157,064
@	INVENCO BULLETSHS 2032 CORP BND ETF	Exchange Traded Fund	28,277

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	INVESTCO BULT 2029 HG YL CP BD ETF	Exchange Traded Fund	58,423
@	INVESTCO S AND P MIDCAP QUALITY ETF	Exchange Traded Fund	1,480
@	INVSC BULLETSHARES 2026 CORP BND ETF	Exchange Traded Fund	167,801
@	INVSC BULLTSH 2026 HG YLD CRP BD ETF	Exchange Traded Fund	49,739
@	INVSC PREFERRED ETF	Exchange Traded Fund	11,530
@	INVSC QQQ TRUST SRS 1 ETF	Exchange Traded Fund	738,762
@	INVSC S P 500 EQUAL WEIGHT ETF IV	Exchange Traded Fund	12,887
@	INVSC SOLAR ETF	Exchange Traded Fund	2,486
@	ISHARES 0 TO 3 MNTH TREASURY BND ETF	Exchange Traded Fund	31,121
@	ISHARES BIOTECHNOLOGY ETF	Exchange Traded Fund	77
@	ISHARES BITCOIN ETF	Exchange Traded Fund	36,074
@	ISHARES CORE DIVIDEND GROWTH ETF	Exchange Traded Fund	621
@	ISHARES CORE MSCI EMERGING ETF	Exchange Traded Fund	1,640
@	ISHARES ETHEREUM TRUST ETF	Exchange Traded Fund	10,116
@	ISHARES GOLD ETF	Exchange Traded Fund	8,021
@	ISHARES MSCI JAPAN ETF IV	Exchange Traded Fund	44
@	ISHARES MSCI SINGAPORE ETF IV	Exchange Traded Fund	786
@	ISHARES SILVER TRUST ETF IV	Exchange Traded Fund	12,954
@	ISHARES TR ETF 20+ YEAR TR BD	Exchange Traded Fund	57,170
@	ISHARES US AEROSPACE DEFENSE ETF	Exchange Traded Fund	868
@	J P MORGAN NASDAQ EQT PRM INC ETF	Exchange Traded Fund	3,073
@	JANUS HENDERSON AAA CLO ETF	Exchange Traded Fund	28,279
@	JOHN HANCOCK MULTIFCTR MID CP ETF	Exchange Traded Fund	3,364
@	JPMORGAN EQUITY PREMIUM INCOME ETF	Exchange Traded Fund	12,771
@	JPMORGAN ULTRA SHORT INCOME ETF	Exchange Traded Fund	52
@	KRANESHARES CSI CHINA INTERNET ETF	Exchange Traded Fund	1,004
@	PACER US CASH COWS 100 ETF	Exchange Traded Fund	2,286
@	PROSHARES ULTRA NASDAQ BIOTECH ETF	Exchange Traded Fund	772
@	PROSHARES ULTRAPRO QQQ ETF	Exchange Traded Fund	7,913
@	SCHWAB FUNDAMNTL INTRNL EQT ETF	Exchange Traded Fund	3,688

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	Schwab FundMNTL US LARGE COM ETF	Exchange Traded Fund	7,353
@	Schwab US Dividend Equity ETF	Exchange Traded Fund	2,845
@	SPDR BlmB 1-3 Mth T-Bill ETF	Exchange Traded Fund	52,793
@	SPDR Gold MinShares ETF	Exchange Traded Fund	1,560
@	SPDR Gold Shares ETF	Exchange Traded Fund	6,053
@	SPDR Portfolio S&P 600 Small Cap ETF	Exchange Traded Fund	3,630
@	SPDR S&P 500 ETF	Exchange Traded Fund	39,295
@	SPDR S&P Biotech ETF	Exchange Traded Fund	9,006
@	SPDR S&P Oil & Gas Expl & Prod ETF	Exchange Traded Fund	1,802
@	SPROTT FDS TR Uranium Miners ETF	Exchange Traded Fund	2,280
@	SPROTT Gold Miners ETF	Exchange Traded Fund	2,938
@	T REX 2X Long Nvidia Daily ETF	Exchange Traded Fund	2,800
@	Technology Select Sector SPDR ETF IV	Exchange Traded Fund	27,902
@	USCF Midstream Energy Income FD ETF	Exchange Traded Fund	216
@	VANECK BDC Income ETF	Exchange Traded Fund	4,723
@	VANECK J. P. Morgan EM Local Currency Bond ETF	Exchange Traded Fund	16,528
@	VANECK Junior Gold Miners ETF	Exchange Traded Fund	2,166
@	VANECK Oil Services ETF	Exchange Traded Fund	1,970
@	VANECK Preferred Securities Ex Financials ETF	Exchange Traded Fund	13,369
@	VANECK Rare Earth/Strategic Metals ETF	Exchange Traded Fund	428
@	VANECK Semiconductor ETF	Exchange Traded Fund	9,256
@	Vanguard Extended Duration ETF	Exchange Traded Fund	50,790
@	Vanguard FTSE Developed Mkts ETF IV	Exchange Traded Fund	2,385
@	Vanguard Intermediate Term Bond ETF	Exchange Traded Fund	65
@	Vanguard Intermediate Term COR ETF	Exchange Traded Fund	37,085
@	Vanguard Internatnl High Div Yld ETF	Exchange Traded Fund	6,788
@	Vanguard Long Term Treasury ETF	Exchange Traded Fund	1,545
@	Vanguard Mega Cap Growth ETF	Exchange Traded Fund	5,964
@	Vanguard Russell 2000 ETF	Exchange Traded Fund	4,467
@	Vanguard S&P 500 ETF	Exchange Traded Fund	55,588
@	Vanguard S&P 500 Value ETF	Exchange Traded Fund	95,175

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN  
 Schedule H, Line 4i – Schedule of Assets (Held at End of Year)  
 December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	VANGUARD SMALL CAP VALUE ETF	Exchange Traded Fund	13,873
@	VANGUARD TOTAL STOCK MARKET ETF	Exchange Traded Fund	614,687
@	VIRTS INFRCP US PFD	Exchange Traded Fund	745
@	WISDOMTREE CYBERSECURITY ETF	Exchange Traded Fund	848
@	WISDOMTREE EMERGING MKT MULTFCT ETF	Exchange Traded Fund	1,340
@	ARCHER AVIATION INC WARRANT 09/16/2026	Common Stock Warrant	4,830
@	CRESUD SA COMERCIAL WARRANT 03/08/2026	Common Stock Warrant	324
@	EVOLV TECHNOLOGIES H WARRANT 01/10/2031	Common Stock Warrant	75
@	LANDSEA HOMES CORP WARRANT 01/07/2026	Common Stock Warrant	102
@	VALENS SEMICONDUCTOR WARRANT 09/30/2026	Common Stock Warrant	25
*	Participant Loans	4.25% - 9.50%	14,489,757
			<u>985,322,769</u>
			\$

\* Party in interest.  
 Held in the Vanguard Self Directed Brokerage Fund.  
 Cost Information not included as investments are participant directed.

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
* VANGUARD BALANCED INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	39,120,400
* VANGUARD FEDERAL MONEY MARKET FUND	Registered Investment Company	68,062,722
* VANGUARD GROWTH INDEX FUND INST	Registered Investment Company	108,244,905
* VANGUARD INFLATION-PROTECTED SECURITIES FUND INSTL SHARES	Registered Investment Company	8,921,476
* VANGUARD MID-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	36,563,493
* VANGUARD REAL ESTATE INDE FUND - INSTL SHARES	Registered Investment Company	8,288,832
* VANGUARD SHORT-TERM BOND INDEX FUND ADMIRAL SHARES	Registered Investment Company	3,998,983
* VANGUARD SMALL-CAP INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	32,697,327
* VANGUARD TOTAL BOND MARKET INDEX FUND INSTL SHARES	Registered Investment Company	71,879,321
* VANGUARD TOTAL INTERNATIONAL STOCK INDEX FUND INSTL SHARES	Registered Investment Company	67,658,978
* VANGUARD TOTAL STOCK MARKET INDEX FUND INSTL PLUS SHARES	Registered Investment Company	117,950,338
* VANGUARD VALUE INDEX FUND INSTITUTIONAL SHARES	Registered Investment Company	53,724,620
* VANGUARD TARGET RETIREMENT 2020 TRUST II	Collective Trust	11,408,194
* VANGUARD TARGET RETIREMENT 2025 TRUST II	Collective Trust	35,158,348
* VANGUARD TARGET RETIREMENT 2030 TRUST II	Collective Trust	39,249,392
* VANGUARD TARGET RETIREMENT 2035 TRUST II	Collective Trust	38,213,233
* VANGUARD TARGET RETIREMENT 2040 TRUST II	Collective Trust	31,775,079
* VANGUARD TARGET RETIREMENT 2045 TRUST II	Collective Trust	40,914,704
* VANGUARD TARGET RETIREMENT 2050 TRUST II	Collective Trust	53,244,756
* VANGUARD TARGET RETIREMENT 2055 TRUST II	Collective Trust	46,952,086
* VANGUARD TARGET RETIREMENT 2060 TRUST II	Collective Trust	24,240,083
* VANGUARD TARGET RETIREMENT 2065 TRUST II	Collective Trust	5,739,386
* VANGUARD TARGET RETIREMENT 2070 TRUST II	Collective Trust	204,556
* VANGUARD TARGET RETIREMENT INCOME TRUST II	Collective Trust	13,444,237
@ FORD MOTOR CREDIT CO 6.05% 06/20/2027 CALLABLE	Bond	15,040
@ THE GOLDMAN SACHS GR 7% 10/29/2032 CALLABLE	Bond	10,017
@ BEAL BANK TX 4.65% CD 08/13/2025	Bond	1,002
@ NEBRASKA INVT FIN AU REV 6.398% 09/01/2033 CALLABLE TAXABLE	Bond	106,996
@ WELLS FARGO BANK, NT SD 4.75% CD 01/15/2025	Bond	1,000
@ CASH	Cash	1,191,265

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@ SCHWAB GOVERNMENT MONEY INV	Money Market Fund	27,318
@ SCHWAB VALUE ADVANTAGE MONEY INVESTOR SHARES	Money Market Fund	278,433
@ VANGUARD CASH RESERVES FEDERAL MONEY MARKET ADMIRAL	Money Market Fund	31,608
@ AMERICAN FUNDS AMERICAN MUTUAL F1	Mutual Fund	6,596
@ AMERICAN FUNDS BOND FUND OF AMER F2	Mutual Fund	6,029
@ BARON PARTNERS RETAIL	Mutual Fund	4,094
@ EATON VANCE FLOATING-RATE ADVANTAGE A	Mutual Fund	33,366
@ FIDELITY FLOATING RATE HIGH INCOME	Mutual Fund	3,035
@ FIDELITY INTERNATIONAL GROWTH	Mutual Fund	2,450
@ FIDELITY SELECT HEALTH CARE	Mutual Fund	11,043
@ GMO QUALITY I	Mutual Fund	4,701
@ HARBOR DISRUPTIVE INNOVATION INV	Mutual Fund	27,297
@ HARTFORD SHORT DURATION A	Mutual Fund	32,075
@ HARTFORD STRATEGIC INCOME A	Mutual Fund	36,957
@ HUSSMAN STRATEGIC MARKET CYCLE FUND	Mutual Fund	10,519
@ LOOMIS SAYLES GLOBAL ALLOCATION A	Mutual Fund	15,764
@ MATTHEWS INDIA INVESTOR	Mutual Fund	35
@ PIMCO REAL RETURN ADMIN	Mutual Fund	21,793
@ PRINCIPAL BLUE CHIP A	Mutual Fund	7,232
@ SCHWAB S&P 500 INDEX	Mutual Fund	4,443
@ T. ROWE PRICE DIVIDEND GROWTH	Mutual Fund	3,545
@ T. ROWE PRICE SCIENCE & TECH	Mutual Fund	25,441
@ VANGUARD BALANCED INDEX ADM	Mutual Fund	16,642
@ VANGUARD DIVIDEND APPRECIATION INDEX ADM	Mutual Fund	28,307
@ VANGUARD DIVIDEND GROWTH FUND INV	Mutual Fund	211,115
@ VANGUARD EMERGING MKTS STOCK IDX ADM	Mutual Fund	5,289
@ VANGUARD ENERGY INV	Mutual Fund	65,906
@ VANGUARD FTSE ALL-WLD EX-US IDX ADMIRAL	Mutual Fund	30,546
@ VANGUARD GLOBAL CAPITAL CYCLES INVESTOR	Mutual Fund	14,664
@ VANGUARD HEALTH CARE INV	Mutual Fund	39,632

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	VANGUARD HIGH DIVIDEND YIELD INDEX ADM	Mutual Fund	49,310
@	VANGUARD INTERNATIONAL GROWTH INV	Mutual Fund	21,171
@	VANGUARD MID-CAP GROWTH INDEX ADMIRAL	Mutual Fund	47,463
@	VANGUARD PRIMECAP CORE INV	Mutual Fund	93,413
@	VANGUARD SHRT-TERM INFL-PROT SEC IDX ADM	Mutual Fund	21,507
@	VANGUARD SMALL CAP GROWTH INDEX ADMIRAL	Mutual Fund	21,402
@	VANGUARD STRATEGIC SMALL-CAP EQUITY INV	Mutual Fund	27,574
@	VANGUARD US GROWTH INVESTOR	Mutual Fund	31,398
@	VANGUARD WELLINGTON INV	Mutual Fund	13,134
@	VANGUARD WINDSOR INVESTOR SHARES	Mutual Fund	84,699
@	APPLE INC 01/10/2025 \$260 CALL	Common Stock Option	(36)
@	MICROSTRATEGY INC 01/03/2025 \$375 CALL	Common Stock Option	(13)
@	MICROSTRATEGY INC 01/03/2025 \$390 CALL	Common Stock Option	(18)
@	88 ENERGY ORD	Common Stock	4
@	89BIO INC	Common Stock	782
@	ABRDN GLOBAL PREMIER PROPRTIE CF	Common Stock	695
@	ABRDN HEALTHCARE OPPORTUNITIES CF	Common Stock	9,190
@	ABRDN HLTHCR INV	Common Stock	9,999
@	ABRDN STNDRD GLB INFR INCM NAV CF	Common Stock	21,036
@	ABRDN WORLD HEALTHCARE CF	Common Stock	3,303
@	ACACIA RESH CORP	Common Stock	260
@	ACCENTURE PLC IRELAN A	Common Stock	1,460
@	ACCO BRANDS CORP	Common Stock	79
@	ACUSHNET HLDGS CORP	Common Stock	19,547
@	ADAPTIVE BIOTECHNOLO	Common Stock	120
@	ADOBE INC	Common Stock	1,334
@	ADVANCED MICRO DEVIC	Common Stock	3,744
@	AFFIRM HLDGS INC A	Common Stock	2,740
@	AGNICO EAGLE MINES L	Common Stock	631
@	AIR PRODS & CHEMS IN	Common Stock	11,748

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@ AIRNB INC A	Common Stock	3,942
@ AIRGAIN INC	Common Stock	212
@ AKAMAI TECHNOLOGIES	Common Stock	9,565
@ ALASKA AIR GROUP INC	Common Stock	6,603
@ ALCOA CORP	Common Stock	1,284
@ ALEXANDRIA REAL ESTA REIT	Common Stock	4,879
@ ALGONQUIN PWR & UTIL	Common Stock	1,486
@ ALIBABA GROUP HLDG L ADR	Common Stock	2,289
@ ALPHABET INC A	Common Stock	30,695
@ ALPHABET INC C	Common Stock	20,061
@ ALTRIA GROUP INC	Common Stock	32
@ AMAZON.COM INC	Common Stock	141,945
@ AMBARELLA INC	Common Stock	727
@ AMC ENTMT HLDGS INC A	Common Stock	48
@ AMERICAN ELEC PWR CO	Common Stock	2,711
@ AMERICAN EXPRESS CO	Common Stock	57,359
@ AMERICAN INTL GROUP	Common Stock	4,539
@ AMERICAN LITHIUM COR	Common Stock	374
@ AMERICAN TOWER CORP REIT	Common Stock	19,363
@ AMERIGO RES LTD	Common Stock	547
@ AMGEN INC	Common Stock	12,499
@ ANI PHARMACEUTICALS	Common Stock	110
@ ANIKA THERAPEUTICS I	Common Stock	33,743
@ ANTERO MIDSTREAM COR	Common Stock	3,018
@ APOLLO GLOBAL MGMT I	Common Stock	991
@ APPLE INC	Common Stock	739,695
@ APPLIED MATLS INC	Common Stock	833
@ ARCH CAPITAL GROUP L	Common Stock	1,016
@ ARCHER-DANIELS MIDLA	Common Stock	4,978
@ ARCTURUS THERAPEUTIC	Common Stock	170

See accompanying independent auditors' report.

(Continued)

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## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	ARCUTIS BIOTHERAPEUT	Common Stock	1,463
@	ARDAGH METAL PACKAGI	Common Stock	602
@	ARDMORE SHIPPING COR	Common Stock	73
@	ARISTA NETWORKS INC	Common Stock	9,284
@	ASML HLDG N V ADR	Common Stock	10,441
@	AST SPACEMOBILE INC A	Common Stock	10,571
@	ASTRAZENECA PLC ADR	Common Stock	2,621
@	AT&T INC	Common Stock	9,093
@	ATKORE INC	Common Stock	421
@	ATLAS CORP. 7.125% 10/30/2027 PFD CALLABLE	Common Stock	3,149
@	ATLASSIAN CORP A	Common Stock	1,217
@	ATMOS ENERGY CORP	Common Stock	2,469
@	AUTODESK INC	Common Stock	1,478
@	AVISTA CORP	Common Stock	190
@	BABCOCK & WILCOX ENT 8.125% 02/28/2026 PFD CALLABLE	Common Stock	2,763
@	BAIDU INC A ADR	Common Stock	590
@	BANK OF AMERICA CORP	Common Stock	4,402
@	BARINGS GLOBAL SHORT DURTN HY CF	Common Stock	4,872
@	BATH & BODY WKS INC	Common Stock	5,613
@	BEACHBODY CO INC A	Common Stock	25
@	BECTON DICKINSON & C	Common Stock	2,269
@	BENITEC BIOPHARMA IN	Common Stock	871
@	BERKLEY W R CORP	Common Stock	4,425
@	BERKSHIRE HATHAWAY B	Common Stock	402,059
@	BIT DIGITAL INC.	Common Stock	586
@	BJS WHSL CLUB HLDGS	Common Stock	13,403
@	BLACKLINE INC	Common Stock	911
@	BLACKROCK INC NEW	Common Stock	2,279
@	BLADE AIR MOBILITY I A	Common Stock	2,125
@	BLOCK INC A	Common Stock	6,034

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	BOEING CO	Common Stock	32,391
@	BOSTON BEER INC A	Common Stock	600
@	BRADY CORP A	Common Stock	7,432
@	BRISTOL MYERS SQUIBB	Common Stock	1,882
@	BROADCOM INC	Common Stock	10,433
@	BROADWIND INC	Common Stock	47
@	BURFORD CAPITAL LIMI	Common Stock	382
@	C3 AI INC A	Common Stock	6,025
@	CALAMOS DYNAMIC CONVERTIBLE CF	Common Stock	559
@	CAMBIUM NETWORKS COR	Common Stock	19
@	CAMECO CORP	Common Stock	4,060
@	CANOPY GROWTH CORP	Common Stock	162
@	CARNIVAL CORP	Common Stock	12,634
@	CARRIER GLOBAL CORP	Common Stock	2,748
@	CAVA GROUP INC	Common Stock	2,030
@	CELLEX THERAPEUTICS	Common Stock	227
@	CELSIUS HLDGS INC	Common Stock	23,838
@	CERAGON NETWORKS LTD	Common Stock	7,794
@	CERTARA INC	Common Stock	320
@	CHARLES RIV LABORATO	Common Stock	9,230
@	CHARLES SCHWAB CORP	Common Stock	5,247
@	CHARTER COMMUNICATIO A	Common Stock	9,598
@	CHECKPOINT THERAPEUT	Common Stock	3,088
@	CHEMED CORP NEW	Common Stock	1,607
@	CHEWY INC A	Common Stock	6,698
@	CHIPOTLE MEXICAN GRI	Common Stock	6,030
@	CHUBB LTD	Common Stock	2,261
@	CIPHER MING INC	Common Stock	580
@	CISCO SYS INC	Common Stock	7,883
@	CITIGROUP INC	Common Stock	43,314

See accompanying independent auditors' report.

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## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	CLEAN ENERGY FUELS C	Common Stock	5,698
@	CLEANSARK INC	Common Stock	921
@	CLEVELAND-CLIFFS INC	Common Stock	19,035
@	CLOROX CO	Common Stock	1,998
@	CNX RES CORP	Common Stock	1,467
@	COHEN & STEERS LTD DUR PRFD INCM CF	Common Stock	9,090
@	COHEN STEERS QUAL INCOME REALTY CF	Common Stock	3,427
@	COHEN STEERS REIT PREFER INCOME CF	Common Stock	941
@	COLLEGIUM PHARMACEUT	Common Stock	287
@	COMPASS PATHWAYS ADR ADR	Common Stock	567
@	COPART INC	Common Stock	1,836
@	CORBUS PHARMACEUTICA	Common Stock	649
@	CORNING INC	Common Stock	1,968
@	CORTEVA INC	Common Stock	3,759
@	COSTCO WHSL CORP NEW	Common Stock	27,488
@	COUPANG INC A	Common Stock	550
@	CREDIT ACCEP CORP MI	Common Stock	939
@	CRESO LABS INC	Common Stock	457
@	CRISPR THERAPEUTICS	Common Stock	13,776
@	CROCS INC	Common Stock	110
@	CRONOS GROUP INC	Common Stock	2,222
@	CROWDSTRIKE HLDGS IN A	Common Stock	6,501
@	CROWN CASTLE INC REIT	Common Stock	18,152
@	CROWN HLDGS INC	Common Stock	12,817
@	CURALEAF HLDGS INC	Common Stock	780
@	CVS HEALTH CORP	Common Stock	15,850
@	CYBERARK SOFTWARE LT	Common Stock	4,997
@	DANAHER CORP	Common Stock	2,546
@	DEERE & CO	Common Stock	2,145
@	DELGATH SYS INC	Common Stock	963

See accompanying independent auditors' report.

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## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@ DELL TECHNOLOGIES IN C	Common Stock	79,195
@ DENISON MINES CORP	Common Stock	7,200
@ DESKTOP METAL INC A	Common Stock	70
@ DEVON ENERGY CORP NE	Common Stock	328,323
@ DEXCOM INC	Common Stock	1,866
@ DHT HOLDINGS INC	Common Stock	2,787
@ DIAGEO PLC ADR	Common Stock	4,460
@ DIAMOND HILL INV T GR A	Common Stock	1,551
@ DIAMONDBACK ENERGY I	Common Stock	181
@ DICKS SPORTING GOODS	Common Stock	4,119
@ DIGIHOST TECHNOLOGY	Common Stock	300
@ DINO POLSKA S A ADR	Common Stock	3,615
@ DISNEY WALT CO	Common Stock	33,886
@ DOCUSIGN INC	Common Stock	450
@ DOLLAR GEN CORP NEW	Common Stock	455
@ DOMINOS PIZZA INC	Common Stock	10,081
@ DOW INC	Common Stock	4,655
@ DRAFTKINGS INC NEW A	Common Stock	18,042
@ DRIVE SHACK INC	Common Stock	70
@ DUPONT DE NEMOURS IN	Common Stock	5,033
@ DUTCH BROS INC A	Common Stock	2,619
@ EAGLE POINT CREDIT CF	Common Stock	400
@ EDISON INTL	Common Stock	814
@ EDITAS MEDICINE INC	Common Stock	318
@ ELI LILLY AND CO	Common Stock	19,300
@ EMBECTA CORP	Common Stock	41
@ EMCOR GROUP INC	Common Stock	4,539
@ ENERGY FUELS INC	Common Stock	770
@ ENPHASE ENERGY INC	Common Stock	549
@ ENZOLYTICS INC	Common Stock	48

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	EQT CORP	Common Stock	1,193
@	EQUINIX INC REIT	Common Stock	3,028
@	EQUINOX GOLD CORP	Common Stock	75
@	ESSENT GROUP LTD	Common Stock	985
@	ETSY INC	Common Stock	4,654
@	EVOLUTION AB ADR	Common Stock	2,690
@	EXXON MOBIL CORP	Common Stock	17,665
@	FAIR ISAAC CORP	Common Stock	3,982
@	FARADAY FUTURE INTEL A	Common Stock	41,310
@	FERRARI N V NEW	Common Stock	128,882
@	FIVERR INTL LTD	Common Stock	190
@	FLAHERTY CRUMRINE DYN PRF INCOME CF	Common Stock	459
@	FORD MTR CO DEL	Common Stock	6,435
@	FORTINET INC	Common Stock	4,252
@	FORVIA SE	Common Stock	45
@	FRANCO NEV CORP	Common Stock	1,176
@	FREEMPORT-MCMORAN INC	Common Stock	5,758
@	FS BANCORP INC	Common Stock	248
@	FTI CONSULTING INC	Common Stock	1,911
@	GAMING & LEISURE PPT REIT	Common Stock	245
@	GAN LTD	Common Stock	91
@	GE AEROSPACE	Common Stock	4,227
@	GE HEALTHCARE TECHNO	Common Stock	6,894
@	GE VERNOVA INC	Common Stock	11,841
@	GENERAC HLDGS INC	Common Stock	620
@	GENERAL MTRS CO	Common Stock	13,743
@	GINKGO BIOWORKS HLDG A	Common Stock	69
@	GITLAB INC A	Common Stock	564
@	GLOBAL CORD BLOOD	Common Stock	750
@	GLOBAL MED REIT INC	Common Stock	3,845
@	GLOBAL WTR RES INC	Common Stock	117

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	GOLDMAN SACHS GROUP	Common Stock	9,204
@	GRAYSCALE CHAINLINK	Common Stock	42,235
@	GRAYSCALE ETHEREUM MINI TR ETF	Common Stock	1,543
@	GREEN THUMB INDS INC	Common Stock	2,451
@	HALEON PLC ADR	Common Stock	6,201
@	HANCOCK JOHN FINANCIAL OPPORTUNITIES FUND	Common Stock	821
@	HARROW INC 8.625% 04/30/2026 PFD CALLABLE	Common Stock	5,056
@	HCA HEALTHCARE INC	Common Stock	48
@	HENRY JACK & ASSOC I	Common Stock	1,476
@	HERON THERAPEUTICS I	Common Stock	46
@	HERSHEY CO	Common Stock	6,825
@	HIGHLAND OPRNT AND INCOME FD CF	Common Stock	234
@	HIMS & HERS HEALTH I A	Common Stock	1,209
@	HONEYWELL INTL INC	Common Stock	4,834
@	HORIZONTE MINERALS P	Common Stock	1
@	HOWMET AEROSPACE INC	Common Stock	11,265
@	HUBBELL INC	Common Stock	4,635
@	HUBSPOT INC	Common Stock	2,090
@	HUMACYTE INC	Common Stock	960
@	HUMANA INC	Common Stock	1,343
@	HUT 8 CORP	Common Stock	1,742
@	HUTCHISON TELECOMMUN ADR	Common Stock	255
@	IBIO INC	Common Stock	59
@	IBM CORP	Common Stock	7,481
@	ILLINOIS TOOL WKS IN	Common Stock	1,389
@	ILLUMINA INC	Common Stock	401
@	INTEL CORP	Common Stock	4,940
@	INTELLIA THERAPEUTIC	Common Stock	466
@	INTERNTL GAME TECHN	Common Stock	109
@	INTERNTL GEN INS HL	Common Stock	1,188

See accompanying independent auditors' report.

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## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@ INTUIT	Common Stock	3,221
@ INTUITIVE SURGICAL I	Common Stock	3,132
@ IONQ INC	Common Stock	4,177
@ IOVANCE BIOTHERAPEUT	Common Stock	222
@ IRIIDIUM COMMUNICATIO	Common Stock	589
@ IROBOT CORP	Common Stock	93
@ IVANHOE MINES LTD	Common Stock	475
@ JASPER THERAPEUTICS	Common Stock	1,005
@ JD COM INC A ADR	Common Stock	20,887
@ JOHN HANCOCK PREFERRED INCOME III CF	Common Stock	17,886
@ JOHNSON & JOHNSON	Common Stock	56,839
@ JUSHI HLDGS INC B	Common Stock	467
@ KINDER MORGAN INC DE	Common Stock	4,656
@ KINSALE CAP GROUP IN	Common Stock	3,257
@ KOPIN CORP	Common Stock	408
@ KYNDRYL HLDGS INC	Common Stock	173
@ LATCH INC	Common Stock	65
@ LEIDOS HLDGS INC	Common Stock	2,305
@ LEMONADE INC	Common Stock	734
@ LENDINGTREE INC NEW	Common Stock	388
@ LENSAR INC	Common Stock	197
@ LIBERTY ALL STAR EQUITY CF	Common Stock	924
@ LIBERTY ENERGY INC A	Common Stock	1,193
@ LOCKHEED MARTIN CORP	Common Stock	5,184
@ LULULEMON ATHLETICA	Common Stock	31,740
@ LUMINAR TECHNOLOGIES A	Common Stock	178
@ LYNAS RARE EARTHS ADR	Common Stock	593
@ MARA HLDGS INC	Common Stock	2,348
@ MARKEL GROUP INC	Common Stock	3,452
@ MARKETAXESS HLDGS IN	Common Stock	2,034

See accompanying independent auditors' report.

(Continued)

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AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	MARKETWISE INC A	Common Stock	295
@	MARTIN MARIETTA MATL	Common Stock	7,748
@	MARVELL TECHNOLOGY I	Common Stock	3,422
@	MASTERCARD INC A	Common Stock	7,231
@	MATADOR RES CO	Common Stock	4,220
@	MATCH GROUP INC NEW	Common Stock	22,995
@	MCCORMICK & CO INC	Common Stock	986
@	MCDONALDS CORP	Common Stock	1,160
@	MCEWEN MNG INC	Common Stock	1,089
@	MCKESSON CORP	Common Stock	9
@	MEDTRONIC PLC	Common Stock	10,061
@	MERCK & CO. INC.	Common Stock	995
@	MERCK KGAA, DARMSTAD	Common Stock	5,305
@	META PLATFORMS INC A	Common Stock	349,464
@	MGM RESORTS INTL	Common Stock	520
@	MICRON TECHNOLOGY IN	Common Stock	940
@	MICROSOFT CORP	Common Stock	329,909
@	MICROSTRATEGY INC A	Common Stock	561,863
@	MIND MEDICINE MINDME	Common Stock	578
@	MODERNA INC	Common Stock	208
@	MONGODB INC A	Common Stock	931
@	MOODYS CORP	Common Stock	1,953
@	MORGAN STANLEY	Common Stock	95
@	MP MATLS CORP A	Common Stock	7,800
@	NASDAQ INC	Common Stock	9,236
@	NAVIGATOR HOLDINGS LTD F** PENDING ENLISTMENT **-- BEST EFFO	Common Stock	2,303
@	NAVITAS SEMICONDUCTO	Common Stock	357
@	NEOGEN CORP	Common Stock	6,070
@	NETFLIX INC	Common Stock	9,805
@	NEUROCRINE BIOSCIENC	Common Stock	2,867

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	NEXTERA ENERGY INC	Common Stock	1,269
@	NICE LTD ADR	Common Stock	679
@	NIKE INC B	Common Stock	22,349
@	NIO INC A ADR	Common Stock	218
@	NL INDS INC	Common Stock	121
@	NOKIA CORP ADR	Common Stock	1,772
@	NORDIC-AMERICAN TANK	Common Stock	11,255
@	NORWEGIAN CRUISE LIN	Common Stock	1,492
@	NOV INC	Common Stock	2,992
@	NOVARTIS AG ADR	Common Stock	13,009
@	NOVAVAX INC	Common Stock	1,608
@	NOVO-NORDISK A S ADR	Common Stock	6,024
@	NVIDIA CORP	Common Stock	531,088
@	OKTA INC A	Common Stock	394
@	ON HLDG AG A	Common Stock	54,770
@	ORACLE CORP	Common Stock	43,835
@	OSCAR HEALTH INC A	Common Stock	1,344
@	OXFORD LANE CAPITAL ORD	Common Stock	2,484
@	OZOP ENERGY SOLUTION	Common Stock	16
@	PALANTIR TECHNOLOGIE A	Common Stock	163,966
@	PALO ALTO NETWORKS I	Common Stock	7,642
@	PAN AMERN SILVER COR	Common Stock	8,800
@	PAYPAL HLDGS INC	Common Stock	26,117
@	PENNYMAC MORTGAGE IN 8.5% 09/30/2028 PFD CALLABLE	Common Stock	7,979
@	PENUMBRA INC	Common Stock	1,900
@	PEPSICO INC	Common Stock	2,304
@	PETROLEO BRASILEIRO ADR	Common Stock	2,368
@	PFIZER INC	Common Stock	52,071
@	PHILIP MORRIS INTL I	Common Stock	46,985
@	PHILLIPS 66	Common Stock	1,241

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	PIMCO CORPORATE OPPORTUNITY CF	Common Stock	647
@	PIMCO DYNAMIC INCOME CF	Common Stock	624
@	PIMCO DYNAMIC INCOME OPPORT CF	Common Stock	5,507
@	PIMCO DYNAMIC INCOME STRATEGY CF	Common Stock	2,647
@	PLUG PWR INC	Common Stock	21
@	POTLATCHDELTA CORP REIT	Common Stock	496,513
@	PRAXIS PRECISION MED	Common Stock	770
@	PROCTER & GAMBLE CO	Common Stock	354
@	PROGRESSIVE CORP OH	Common Stock	2,404
@	Q32 BIO INC	Common Stock	38
@	QIFU TECHNOLOGY INC ADR	Common Stock	87
@	QUALCOMM INC	Common Stock	3,096
@	QUANTA SVCS INC	Common Stock	18,973
@	QUIPT HOME MED CORP	Common Stock	153
@	QURATE RETAIL INC A	Common Stock	99
@	RAMACO RESOURCES, IN 9% 07/30/2026 PFD CALLABLE	Common Stock	2,580
@	RARE ELEMENT RES LTD	Common Stock	141
@	RECURSION PHARMACEUT A	Common Stock	1,109
@	REPUBLIC SVCS INC	Common Stock	2,341
@	REZOLUTE INC	Common Stock	735
@	RIGETTI COMPUTING IN	Common Stock	6,867
@	RIO TINTO PLC ADR	Common Stock	2,105
@	RIOT PLATFORMS INC	Common Stock	2,042
@	ROBINHOOD MKTS INC A	Common Stock	14,904
@	ROBLOX CORP A	Common Stock	4,166
@	ROCKET LAB USA INC	Common Stock	10,443
@	ROKU INC A	Common Stock	149
@	ROOT INC A	Common Stock	2,033
@	ROYCE SMALL CAP TRUST CF	Common Stock	711
@	RPM INTL INC	Common Stock	20,205
@	RUNWAY GROWTH FIN CO 7.5% 07/28/2027 PFD CALLABLE	Common Stock	3,110

See accompanying independent auditors' report.

(Continued)

## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	S&P GLOBAL INC	Common Stock	1,545
@	SABA CAPITAL INCOME OPPORTUNITIES CF	Common Stock	1,386
@	SABLE OFFSHORE CORP A	Common Stock	573
@	SALESFORCE INC	Common Stock	1,679
@	SANDSTORM GOLD LTD	Common Stock	568
@	SANGAMO THERAPEUTICS	Common Stock	204
@	SBA COMMUNICATIONS C A	Common Stock	853
@	SCHLUMBERGER LTD	Common Stock	42,602
@	SCHRODINGER INC	Common Stock	482
@	SEABRIDGE GOLD INC	Common Stock	1,141
@	SEADRILL 2021 LTD	Common Stock	16,234
@	SERVENOW INC	Common Stock	2,120
@	SHAKE SHACK INC A	Common Stock	12,980
@	SHOPIFY INC A	Common Stock	11,803
@	SIGNATURE BK NEW YORK	Common Stock	14
@	SMURFIT WESTROCK PLC	Common Stock	27,450
@	SNDL INC	Common Stock	3,669
@	SNOWFLAKE INC A	Common Stock	12,353
@	SOFI TECHNOLOGIES IN	Common Stock	2,310
@	SOLAREDGE TECHNOLOGI	Common Stock	68
@	SOUNDHOUND AI INC A	Common Stock	14,801
@	SOUTHERN CO	Common Stock	6,144
@	SPOTIFY TECHNOLOGY S	Common Stock	44,738
@	SPROTT PHYSICAL GOLD ETV UNIT	Common Stock	3,021
@	SPROTT PHYSICAL SILVER ETV	Common Stock	41,379
@	STANLEY BLACK & DECK	Common Stock	2
@	STARBUCKS CORP	Common Stock	7,924
@	STELLANTIS N V	Common Stock	5,415
@	STEM INC	Common Stock	10,733
@	STERIS PLC	Common Stock	16,445
@	STMICROELECTRONICS N ADR	Common Stock	150

See accompanying independent auditors' report.

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## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	STRONGHOLD DIGITAL M A	Common Stock	105
@	SUBARU CORP ADR	Common Stock	4,495
@	SUMMIT MATLS INC A	Common Stock	12,650
@	SUPER GROUP SGHC LTD	Common Stock	829
@	SYMBOTIC INC A	Common Stock	474
@	SYNOPSIS INC	Common Stock	4,854
@	SYSCO CORP	Common Stock	10,676
@	SYSTEM1 INC A	Common Stock	4
@	TAIWAN SEMICONDUCTOR ADR	Common Stock	13,824
@	TARGET CORP EQUITY	Common Stock	1,127
@	TELADOC HEALTH INC	Common Stock	918
@	TELEPHONE AND DATA S 6.625% PFD CALLABLE	Common Stock	1,422
@	TEMPUS AI INC A	Common Stock	1,688
@	TENCENT HLDGS LTD ADR	Common Stock	971
@	TESLA INC	Common Stock	607,375
@	TEXAS INSTRS INC	Common Stock	6,938
@	THAI AWYS INTL PUB C	Common Stock	330
@	THE COCA-COLA CO	Common Stock	3,405
@	THE TRADE DESK INC A	Common Stock	2,468
@	THERMO FISHER SCIENT	Common Stock	15,101
@	TOYOTA MTR CORP ADR	Common Stock	8,757
@	TRACTOR SUPPLY CO	Common Stock	1,934
@	TREVI THERAPEUTICS I	Common Stock	1,051
@	TWILIO INC A	Common Stock	7,998
@	UBER TECHNOLOGIES IN	Common Stock	13,874
@	UIPATH INC A	Common Stock	953
@	ULTA BEAUTY INC	Common Stock	4,349
@	UNDER ARMOUR INC A	Common Stock	58
@	UNILEVER PLC ADR	Common Stock	6,601
@	UNION PAC CORP	Common Stock	3,090

See accompanying independent auditors' report.

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## Schedule 1

## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@ UNITED PARCEL SVC IN B	Common Stock	3,153
@ UNITED THERAPEUTICS	Common Stock	4,587
@ UNITEDHEALTH GROUP I	Common Stock	5,102
@ UNITY SOFTWARE INC	Common Stock	899
@ US ANTIMONY CORP	Common Stock	7,080
@ VAXART INC	Common Stock	662
@ VERIZON COMMUNICATIO	Common Stock	13,209
@ VERTEX PHARMACEUTICA	Common Stock	2,014
@ VERTIV HLDGS CO A	Common Stock	6,703
@ VERU INC	Common Stock	325
@ VICOR CORP	Common Stock	193,280
@ VIRGIN GALACTIC HLDG A	Common Stock	6
@ VISA INC A	Common Stock	50,898
@ VUZIX CORP	Common Stock	1,970
@ WABTEC	Common Stock	197
@ WALGREENS BOOTS ALLI	Common Stock	492
@ WALMART INC	Common Stock	30,676
@ WARNER BROS DISCOVER	Common Stock	1,300
@ WASHINGTON TR BANCOR	Common Stock	14,108
@ WASTE MGMT INC DEL	Common Stock	26,376
@ WELLS FARGO & CO	Common Stock	45
@ WESTERN DIGITAL CORP	Common Stock	117,173
@ WEYERHAEUSER CO REIT	Common Stock	28,150
@ WHEATON PRECIOUS MET	Common Stock	2,805
@ WILEY JOHN & SONS IN A	Common Stock	444
@ WIMI HOLOGRAM CLOUD B ADR	Common Stock	370
@ WINGSTOP INC	Common Stock	1,559
@ WINMARK CORP	Common Stock	800
@ WIPRO LTD ADR	Common Stock	3,809
@ WIX COM LTD	Common Stock	1,287

See accompanying independent auditors' report.

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## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@ WORKDAY INC A	Common Stock	2,580
@ WORKHORSE GROUP INC EQUITY	Common Stock	3
@ XAI OCTGON FLOAT RTE ALTRNTV NAV CF	Common Stock	1,992
@ XBIO TECH INC	Common Stock	988
@ XPLR INFRASTRUCTURE	Common Stock	890
@ ZEVIA PBC A	Common Stock	629
@ ZIONS BANCORP N A	Common Stock	6,677
@ ZOOM COMMUNICATIONS A	Common Stock	490
@ ZSCALER INC	Common Stock	1,263
@ US TREASURY 2.875% 05/15/2043	Treasury Bond	2,272
@ ABRDN PHYSCL PLTNM	Exchange Traded Fund	2,492
@ AMPLIFY CWP ENHANCED DIV INM ETF	Exchange Traded Fund	2,600
@ ARK 21SHARES BITCOIN ETF	Exchange Traded Fund	2,332
@ ARK FINTECH INNOVATION ETF	Exchange Traded Fund	1,302
@ ARK GENOMIC REVOLUTION ETF	Exchange Traded Fund	246
@ CAMBRIA ETF TR MICRO & SMALLCAP	Exchange Traded Fund	3,344
@ CAMBRIA ETF TR TACTICAL YIELD E	Exchange Traded Fund	1,054
@ CAMBRIA LARGE CAP SRHLDR YLD ETF	Exchange Traded Fund	1,909
@ CAMBRIA SHAREHOLDER YIELD ETF	Exchange Traded Fund	10,607
@ CAMBRIA SHAREHOLDER YIELD ETF	Exchange Traded Fund	2,973
@ CAMBRIA SHAREHOLDER YIELD ETF	Exchange Traded Fund	2,465
@ DEFIANCE DAILY TRGT 2X LNG MSTR ETF	Exchange Traded Fund	1,935
@ DIREXION DAILY MAGNIFICENT 7 BULL 2X SHARES ETF	Exchange Traded Fund	46
@ DIREXION DAILY SMALL CAP BULL 3X ETF	Exchange Traded Fund	4,356
@ ENERGY SELECT SECTOR SPDR ETF	Exchange Traded Fund	12,103
@ FIDELITY WISE ORIGIN BITCOIN FUND	Exchange Traded Fund	57,106
@ GLOBAL X FUND GLB X NSDQ 100 CVD ETF	Exchange Traded Fund	10,558
@ INVESCO BUL 2028 HG YLD CR BND ETF	Exchange Traded Fund	57,980
@ INVESCO BULLETSHARS 2028 CORP BD ETF	Exchange Traded Fund	157,064
@ INVESCO BULLETSHS 2032 CORP BND ETF	Exchange Traded Fund	28,277

See accompanying independent auditors' report.

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## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	INVESTCO BULT 2029 HG YL CP BD ETF	Exchange Traded Fund	58,423
@	INVESTCO S AND P MIDCAP QUALITY ETF	Exchange Traded Fund	1,480
@	INVSC BULLETSHARS 2026 CORP BND ETF	Exchange Traded Fund	167,801
@	INVSC BULLTSH 2026 HG YLD CRP BD ETF	Exchange Traded Fund	49,739
@	INVSC PREFERRED ETF	Exchange Traded Fund	11,530
@	INVSC QQQ TRUST SRS 1 ETF	Exchange Traded Fund	738,762
@	INVSC S P 500 EQUAL WEIGHT ETF IV	Exchange Traded Fund	12,887
@	INVSC SOLAR ETF	Exchange Traded Fund	2,486
@	ISHARES 0 TO 3 MNTH TREASURY BND ETF	Exchange Traded Fund	31,121
@	ISHARES BIOTECHNOLOGY ETF	Exchange Traded Fund	77
@	ISHARES BITCOIN ETF	Exchange Traded Fund	36,074
@	ISHARES CORE DIVIDEND GROWTH ETF	Exchange Traded Fund	621
@	ISHARES CORE MSCI EMERGING ETF	Exchange Traded Fund	1,640
@	ISHARES ETHEREUM TRUST ETF	Exchange Traded Fund	10,116
@	ISHARES GOLD ETF	Exchange Traded Fund	8,021
@	ISHARES MSCI JAPAN ETF IV	Exchange Traded Fund	44
@	ISHARES MSCI SINGAPORE ETF IV	Exchange Traded Fund	786
@	ISHARES SILVER TRUST ETF IV	Exchange Traded Fund	12,954
@	ISHARES TR ETF 20+ YEAR TR BD	Exchange Traded Fund	57,170
@	ISHARES US AEROSPACE DEFENSE ETF	Exchange Traded Fund	868
@	J P MORGAN NASDAQ EQT PRM INC ETF	Exchange Traded Fund	3,073
@	JANUS HENDERSON AAA CLO ETF	Exchange Traded Fund	28,279
@	JOHN HANCOCK MULTIFCTR MID CP ETF	Exchange Traded Fund	3,364
@	JPMORGAN EQUITY PREMIUM INCOME ETF	Exchange Traded Fund	12,771
@	JPMORGAN ULTRA SHORT INCOME ETF	Exchange Traded Fund	52
@	KRANESHARES CSI CHINA INTERNET ETF	Exchange Traded Fund	1,004
@	PACER US CASH COWS 100 ETF	Exchange Traded Fund	2,286
@	PROSHARES ULTRA NASDAQ BIOTECH ETF	Exchange Traded Fund	772
@	PROSHARES ULTRAPRO QQQ ETF	Exchange Traded Fund	7,913
@	SCHWAB FUNDAMNTL INTRNL EQT ETF	Exchange Traded Fund	3,688

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## AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@	SCHWAB FUNDMNTL US LARGE COM ETF	Exchange Traded Fund	7,353
@	SCHWAB US DIVIDEND EQUITY ETF	Exchange Traded Fund	2,845
@	SPDR BLMBG 1-3 MTH T-BILL ETF	Exchange Traded Fund	52,793
@	SPDR GOLD MINISHARES ETF	Exchange Traded Fund	1,560
@	SPDR GOLD SHARES ETF	Exchange Traded Fund	6,053
@	SPDR PORTFOLIO S&P 600 SMALL CAP ETF	Exchange Traded Fund	3,630
@	SPDR S&P 500 ETF	Exchange Traded Fund	39,295
@	SPDR S&P BIOTECH ETF	Exchange Traded Fund	9,006
@	SPDR S&P OIL & GAS EXPL & PROD ETF	Exchange Traded Fund	1,802
@	SPROTT FDS TR URANIUM MINERS ETF	Exchange Traded Fund	2,280
@	SPROTT GOLD MINERS ETF	Exchange Traded Fund	2,938
@	T REX 2X LONG NVIDIA DAILY ETF	Exchange Traded Fund	2,800
@	TECHNOLOGY SELECT SECTOR SPDR ETF IV	Exchange Traded Fund	27,902
@	USCF MIDSTREAM ENERGY INCOME FD ETF	Exchange Traded Fund	216
@	VANECK BDC INCOME ETF	Exchange Traded Fund	4,723
@	VANECK J. P. MORGAN EM LOCAL CURRENCY BOND ETF	Exchange Traded Fund	16,528
@	VANECK JUNIOR GOLD MINERS ETF	Exchange Traded Fund	2,166
@	VANECK OIL SERVICES ETF	Exchange Traded Fund	1,970
@	VANECK PREFERRED SECURITIES EX FINANCIALS ETF	Exchange Traded Fund	13,369
@	VANECK RARE EARTH/STRATEGIC METALS ETF	Exchange Traded Fund	428
@	VANECK SEMICONDUCTOR ETF	Exchange Traded Fund	9,256
@	VANGUARD EXTENDED DURATION ETF	Exchange Traded Fund	50,790
@	VANGUARD FTSE DEVELOPED MKTS ETF IV	Exchange Traded Fund	2,385
@	VANGUARD INTERMEDIATE TERM BOND ETF	Exchange Traded Fund	65
@	VANGUARD INTERMEDIATE TERM COR ETF	Exchange Traded Fund	37,085
@	VANGUARD INTERNATNL HIGH DIV YLD ETF	Exchange Traded Fund	6,788
@	VANGUARD LONG TERM TREASURY ETF	Exchange Traded Fund	1,545
@	VANGUARD MEGA CAP GROWTH ETF	Exchange Traded Fund	5,964
@	VANGUARD RUSSELL 2000 ETF	Exchange Traded Fund	4,467
@	VANGUARD S&P 500 ETF	Exchange Traded Fund	55,588
@	VANGUARD S&P 500 VALUE ETF	Exchange Traded Fund	95,175

See accompanying independent auditors' report.

(Continued)

Schedule 1

AMICA 401(k) RETIREMENT SAVINGS PLAN

Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Current Value <sup>1</sup>
@ VANGUARD SMALL CAP VALUE ETF	Exchange Traded Fund	13,873
@ VANGUARD TOTAL STOCK MARKET ETF	Exchange Traded Fund	614,687
@ VIRTS INFRCP US PFD	Exchange Traded Fund	745
@ WISDOMTREE CYBERSECURITY ETF	Exchange Traded Fund	848
@ WISDOMTREE EMERGING MKT MULTFCT ETF	Exchange Traded Fund	1,340
@ ARCHER AVIATION INC WARRANT 09/16/2026	Common Stock Warrant	4,830
@ CRESUD SA COMERCIAL WARRANT 03/08/2026	Common Stock Warrant	324
@ EVOLV TECHNOLOGIES H WARRANT 01/10/2031	Common Stock Warrant	75
@ LANDSEA HOMES CORP WARRANT 01/07/2026	Common Stock Warrant	102
@ VALENS SEMICONDUCTOR WARRANT 09/30/2026	Common Stock Warrant	25
* Participant Loans	4.25% - 9.50%	14,489,757
		<u>985,322,769</u>
		\$

\* Party in interest.

@ Held in the Vanguard Self Directed Brokerage Fund.

<sup>1</sup> Cost Information not included as investments are participant directed.