

Form 5500

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110  
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan: ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES
1b Three-digit plan number (PN): 002
1c Effective date of plan: 07/01/1959
2a Plan sponsor's name (employer, if for a single-employer plan): ECR INTERNATIONAL, INC.
2b Employer Identification Number (EIN): 16-0414490
2c Plan Sponsor's telephone number: 315-797-1310
2d Business code (see instructions): 333410

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

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

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

<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>	323
<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>	97
	<b>6a(2)</b>	62
	<b>6b</b>	120
	<b>6c</b>	99
	<b>6d</b>	281
	<b>6e</b>	28
	<b>6f</b>	309
	<b>6g(1)</b>	
<b>6g(2)</b>		
<b>6h</b>		31
<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:  
1B 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 checked="" 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 <u>0</u>
(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 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 SB</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>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</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

▶ **Round off amounts to nearest dollar.**  
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan <u>ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES</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 or 5500-SF <u>ECR INTERNATIONAL, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>16-0414490</u>	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b>	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	<u>18076151</u>
	<b>b</b> Actuarial value .....	<b>2b</b>	<u>18573802</u>
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>148</u>	<u>8072013</u>
	<b>b</b> For terminated vested participants .....	<u>80</u>	<u>1142725</u>
	<b>c</b> For active participants .....	<u>97</u>	<u>3243875</u>
	<b>d</b> Total .....	<u>325</u>	<u>12458613</u>
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	<u>5.13 %</u>
<b>6</b>	Target normal cost		
	<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	<u>176400</u>
	<b>b</b> Expected plan-related expenses .....	<b>6b</b>	<u>129000</u>
	<b>c</b> Target normal cost .....	<b>6c</b>	<u>305400</u>

**Statement by Enrolled Actuary**  
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<b>SIGN HERE</b>  <u>THOMAS MIANO</u> Signature of actuary  <u>OCTOBER THREE CONSULTING LLC</u> Type or print name of actuary  <u>6191 N. STATE HIGHWAY 161</u> <u>SUITE 470</u> <u>IRVING, TX 75038</u>  Address of the firm	<u>10/09/2025</u> Date  <u>23-04601</u> Most recent enrollment number  <u>312-878-2440</u> Telephone number (including area code)
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If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	2811686
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	0
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	2811686
<b>10</b>	Interest on line 9 using prior year's actual return of <u>14.90</u> % .....	0	418941
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
	<b>a</b> Present value of excess contributions (line 38a from prior year) .....		0
	<b>b(1)</b> Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.26</u> % .....		0
	<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
	<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		0
	<b>d</b> Portion of (c) to be added to prefunding balance .....		0
<b>12</b>	Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	3230627

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	120.43 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	145.79 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	120.55 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>		<b>18 Contributions made to the plan for the plan year by employer(s) and employees:</b>				
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	
<b>Totals ▶</b>			<b>18(b)</b>	0	<b>18(c)</b>	0

**19** Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

<b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....	<b>19a</b>	0
<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	0

**20** Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year? .....  Yes  No

**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....  Yes  No

**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

<b>Part V Assumptions Used to Determine Funding Target and Target Normal Cost</b>			
<b>21</b> Discount rate:			
<b>a</b> Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code) .....			<b>21b</b> 1
<b>22</b> Weighted average retirement age .....			<b>22</b> 65
<b>23</b> Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

<b>Part VI Miscellaneous Items</b>			
<b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>26</b> Demographic and benefit information			
<b>a</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<b>b</b> Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....			<b>27</b>

<b>Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years</b>			
<b>28</b> Unpaid minimum required contributions for all prior years .....			0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....			0
<b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....			0

<b>Part VIII Minimum Required Contribution For Current Year</b>			
<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6c) .....			<b>31a</b> 305400
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....			<b>31b</b> 305400
<b>32</b> Amortization installments:	Outstanding Balance	Installment	
<b>a</b> Net shortfall amortization installment .....	0	0	
<b>b</b> Waiver amortization installment.....	0	0	
<b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount .....			<b>33</b>
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....			<b>34</b> 0
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	0	0
<b>36</b> Additional cash requirement (line 34 minus line 35) .....			<b>36</b> 0
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....			<b>37</b> 0
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36)			<b>38a</b> 0
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....			<b>38b</b> 0
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....			<b>39</b> 0
<b>40</b> Unpaid minimum required contributions for all years .....			<b>40</b> 0

<b>Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)</b>			
<b>41</b> If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021			

<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>ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES</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>ECR INTERNATIONAL, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>16-0414490</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

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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)

MANUFACTURERS AND TRADERS TRUST CO.

16-0538020

(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?
25 27 50	NONE	91389	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)

OCTOBER THREE CONSULTING, LLC

27-1175487

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	21603	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)

(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.

<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
<b>(a)</b> Enter service provider name as it appears on line 2	<b>(b)</b> Service Codes (see instructions)	<b>(c)</b> Enter amount of indirect compensation
<b>(d)</b> Enter name and EIN (address) of source of indirect compensation	<b>(e)</b> 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 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>ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES</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>ECR INTERNATIONAL, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>16-0414490</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.

		(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	14599	29740
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	37223	37090
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	450600	682942
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	2516270	2468611
<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>	1422156	1363516
<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>	3678782	3840871
<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>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<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>	9956521	10514744
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>		

<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>	18076151	18937514
<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>		
<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>	18076151	18937514

**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>		
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(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>		0
<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>	71316	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	64915	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<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>		136231
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	52511	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	299346	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		351857
(3) 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>	1843391	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	1741721	
<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>	576793	
<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>		
(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>		703714
<b>c</b> Other income .....	<b>2c</b>		4357
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	<b>2d</b>		1874622

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	<b>2e(1)</b>	864491	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other.....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		864491
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<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>	2985	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>	91389	
(7) Actuarial fees .....	<b>2i(7)</b>	21603	
(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>	32791	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		148768
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	<b>2j</b>		1013259

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		861363
<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: FUSTCHARLES LLP

(2) EIN: 16-1226221

**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		500000
<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.)			
<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 548772.

<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>ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES</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>ECR INTERNATIONAL, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>16-0414490</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.....	<b>1</b>	<u>0</u>
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**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 16-6379101 16-0538020

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

<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	<b>3</b>	<u>17</u>
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<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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**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A

**If the plan is a defined benefit plan, go to line 8.**

**5** If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_

**If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.**

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>	
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>	
<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).....	<b>6c</b>	

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

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

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

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

<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.
----------------	---

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

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

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

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

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

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

<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 \_\_\_\_\_.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Financial Statements and Supplemental Schedules

December 31, 2024 and 2023

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

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## INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of  
ECR International, Inc. Defined Benefit Plan for Union Employees:

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

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

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

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in note 6 to the financial statements, is complete and accurate.

### Opinion

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

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

(Continued)

### **Basis for Opinion**

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

### **Responsibilities of Management**

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 ECR International, Inc. Defined Benefit Plan for Union Employees' 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 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 judgement made by a reasonable user based on the financial statements.

(Continued)

### **Auditor's Responsibilities for the Audit of the Financial Statements, Continued**

In performing an audit in accordance with GAAS, we:

- Exercise professional judgement 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 ECR International, Inc. Defined Benefit Plan for Union Employees' internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgement, there are conditions or events, considered in the aggregate, that raise substantial doubt about ECR International, Inc. Defined Benefit Plan for Union Employees' ability to continue as a going concern for a reasonable period of time.

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

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

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

(Continued)

### **Supplemental Schedules Required by ERISA**

The supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2024 and Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

Syracuse, New York  
October 8, 2025



**FustCharles LLP**

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Statements of Net Assets Available for Benefits

December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Assets:		
Cash	\$ 29,740	14,599
Investments, at fair value	18,870,684	18,024,329
Accrued interest and dividends	<u>37,090</u>	<u>37,223</u>
Net assets available for benefits	<u>\$ 18,937,514</u>	<u>18,076,151</u>

See accompanying notes to the financial statements.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Statements of Changes in Net Assets Available for Benefits

Years ended December 31, 2024 and 2023

	<u>2024</u>	<u>2023</u>
Investment income:		
Net appreciation in fair value of investments	\$ 1,386,534	1,959,530
Interest and dividends	488,088	447,966
	1,874,622	2,407,496
Total additions		
Benefit payments	864,491	832,134
Administrative expenses	148,768	136,736
	1,013,259	968,870
Total deductions		
Net increase	861,363	1,438,626
Net assets available for benefits:		
Beginning of year	18,076,151	16,637,525
End of year	\$ 18,937,514	18,076,151

See accompanying notes to the financial statements.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

December 31, 2024 and 2023

(1) Description of Plan

The following description of the ECR International, Inc. Defined Benefit Plan for Union Employees (Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined benefit pension plan for all employees of the Dunkirk and Utica divisions of ECR International, Inc. (Company) covered under a collective bargaining agreement. It is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

The Plan is administered by the Company's Pension Plan Committee (Committee), which is a committee of management members of the Company. The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Company's Board of Directors.

(b) Funding Policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. The Company was not required to make and did not make contributions during 2024 and 2023. Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA.

(c) Pension Benefits

All hourly paid employees of the Dunkirk division of ECR International, Inc. (Dunkirk) covered under a collective bargaining agreement who have completed 12 months of service, as defined, are eligible to participate in the Plan. Dunkirk employees attaining the later of age 65 or five years of service, as defined, are entitled to receive annual pension benefits. Those retiring on or after July 1, 2009 are entitled to receive a monthly pension equal to \$32.00 for each year of credited service up to a maximum of 43 years.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

(1) Description of Plan, Continued

(c) Pension Benefits, Continued

Additionally, the Plan provides early retirement options for Dunkirk participants who terminate their employment on or after their 60<sup>th</sup> birthday with 15 or more years of service or after their 62<sup>nd</sup> birthday with 30 years or more of service. The normal form of benefit is a ten year certain life annuity for single participants and a joint and 50% survivor annuity for married participants. A life only annuity and 75% joint and survivor annuity are optional forms of benefit if elected.

All hourly paid employees of the Utica division of ECR International, Inc. (Utica) covered under a collective bargaining agreement who have completed 30 days of service, are eligible to participate in the Plan. Utica employees with five or more years of service are entitled to receive annual pension benefits beginning at the normal retirement age of 65. Those retiring between December 1, 2002 and November 30, 2009 are entitled to receive a monthly pension equal to \$19.55 for each year of credited service. Those retiring on December 1, 2009 through November 30, 2010 will receive a monthly pension equal to \$20.00 for each year of credited service. Retirees after November 30, 2010 will receive \$20.50 for each year of credited service. Additionally, the Plan provides early retirement options for Utica participants who terminate their employment on or after their 55<sup>th</sup> birthday with ten or more years of service. The normal form of benefit is a qualified joint and survivor annuity.

(d) Death and Disability Benefits

Disability benefits are provided to disabled Dunkirk participants who have completed fifteen years of service. Disability benefits are provided to disabled Utica participants who have completed five years of service. Death benefits in the form of a surviving spouse annuity are provided to spouses of deceased participants who completed five years of service.

(e) Vesting

Participants become fully vested in employer contributions after five years of service.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

(2) Summary of Significant Accounting Policies

(a) Basis of Accounting

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

(b) Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

(c) Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Committee determines the Plan's valuation policies utilizing information provided by its investment advisors and trustee. See note 5 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

(d) Payment of Benefits

Benefit payments to participants are recorded upon distribution.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

(2) Summary of Significant Accounting Policies, Continued

(e) Expenses

The Plan's expenses are paid either by the Plan or the Company, as provided by the Plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation in fair value of investments presented in the accompanying statements of changes in net assets available for benefits.

(f) Subsequent Events

The Plan has evaluated subsequent events through October 8, 2025, the date the financial statements were available to be issued.

(3) Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits payable under all circumstances (retirement, death, disability and termination of employment) are included to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits is determined by an independent actuary from October Three Consulting, LLC, and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuations as of January 1, 2024 and 2023 were: (a) life expectancy of participants based upon the Pri-2012 mortality table with projection scale MP-2021; (b) retirement age assumptions; (c) and an investment return of 5.75% per annum. For 2024 and 2023, the retirement age was 62 and 30 years of service for active Dunkirk participants, and the retirement age was 65 for Utica participants and inactive Dunkirk participants. The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2024 and 2023. Had the valuations been performed as of December 31, there would be no material differences.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

(3) Actuarial Present Value of Accumulated Plan Benefits, Continued

The actuarial present value of accumulated plan benefits is as follows as of January 1:

	<u>2024</u>	<u>2023</u>
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Participants currently receiving payments	\$ 7,385,272	7,531,225
Participants not receiving benefits	<u>3,954,093</u>	<u>3,944,750</u>
	11,339,365	11,475,975
Non-vested benefits	<u>257,608</u>	<u>213,601</u>
 Total actuarial present value of accumulated plan benefits	 <u>\$ 11,596,973</u>	 <u>11,689,576</u>

Changes in the actuarial present value of accumulated plan benefits are as follows for the years ended January 1:

	<u>2024</u>	<u>2023</u>
Actuarial present value of accumulated plan benefits at the beginning of the year	\$ <u>11,689,576</u>	<u>11,554,679</u>
Increase (decrease) during the year attributable to:	-	-
Reduction in the discount period	648,561	641,590
Benefit payments	(832,134)	(804,443)
Benefits accumulated and actuarial/demographic experience	<u>90,970</u>	<u>297,750</u>
 Net increase (decrease)	 <u>(92,603)</u>	 <u>134,897</u>
 Actuarial present value of accumulated plan benefits at the end of the year	 <u>\$ 11,596,973</u>	 <u>11,689,576</u>

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

(4) Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

- (a) Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding plan termination.
- (b) Other vested benefits insured by the Pension Benefits Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations.
- (c) All other vested benefits (that is vested benefits not insured by the PBGC).
- (d) All nonvested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the Plan sponsor and the level of benefits guaranteed by the PBGC.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

(5) Fair Value Measurements

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

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

Level 2            Inputs to the valuation methodology include:

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

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

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

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

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

(5) Fair Value Measurements, Continued

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

*Money market, mutual, and exchange-traded funds:* Valued at the net asset value of shares held by the Plan at year end.

*Common stocks and U.S. government securities:* Valued at the closing price reported in the active market in which the individual security is traded.

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

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

	2024			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market fund	\$ 682,942	-	-	682,942
Mutual funds	6,377,633	-	-	6,377,633
Exchange-traded funds	4,137,111	-	-	4,137,111
U.S. government securities	1,462,940	-	-	1,462,940
Asset-backed securities	-	1,005,671	-	1,005,671
Corporate and foreign bonds	-	1,363,516	-	1,363,516
Common stocks	<u>3,840,871</u>	<u>-</u>	<u>-</u>	<u>3,840,871</u>
Total assets at fair value	<u>\$ 16,501,497</u>	<u>2,369,187</u>	<u>-</u>	<u>18,870,684</u>

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

(5) Fair Value Measurements, Continued

	2023			
	Level 1	Level 2	Level 3	Total
Money market fund	\$ 450,600	-	-	450,600
Mutual funds	6,241,476	-	-	6,241,476
Exchange-traded funds	3,715,045	-	-	3,715,045
U.S. government securities	1,372,809	-	-	1,372,809
Asset-backed securities	-	1,143,461	-	1,143,461
Corporate and foreign bonds	-	1,422,156	-	1,422,156
Common stocks	3,678,782	-	-	3,678,782
Total assets at fair value	\$ 15,458,712	2,565,617	-	18,024,329

(6) Certified Investment Information

Certain information disclosed in the accompanying financial statements and ERISA - required supplementary schedules, including cash, investments, and accrued interest and dividends at December 31, 2024 and 2023, and net appreciation in fair value of investments, and interest and dividends for the years then, was obtained by management and agreed to or derived from information certified as complete and accurate by Wilmington Trust, the trustee of the Plan.

(7) Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated April 6, 2017 that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations prior to 2021.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Notes to Financial Statements

(8) Risks and Uncertainties

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

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term would be material to the financial statements.

(9) Parties-in-Interest

Certain Plan investments are managed by the trustee or their affiliates. Wilmington Trust is the trustee and October Three Consulting, LLC the actuary, as defined by the Plan, and therefore, these transactions qualify as party-in-interest transactions. Fees charged to the Plan for investment management and actuarial services amounted to \$116,145 and \$136,736 in 2024 and 2023, respectively.

ECR International, Inc. ECR International, Inc. Defined Benefit Plan for Union Emp  
 EIN / PN 16-0414490 / 002  
 Schedule SB, Line 26a - Schedule of Active Participant Data

Attained age	Completed years of credited service as of January 1, 2024										Total
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & over	
Under 25	-	3	-	-	-	-	-	-	-	-	3
25 to 29	-	3	1	-	-	-	-	-	-	-	4
30 to 34	-	5	3	2	-	-	-	-	-	-	10
35 to 39	-	6	-	2	-	-	-	-	-	-	8
40 to 44	-	4	-	-	1	1	-	-	-	-	6
45 to 49	-	5	2	-	1	1	2	-	-	-	11
50 to 54	-	4	1	-	1	4	3	2	-	-	15
55 to 59	-	4	2	1	4	5	3	2	-	-	21
60 to 64	-	1	2	2	4	4	2	2	-	-	17
65 to 69	-	-	-	1	-	-	1	-	-	-	2
70 & over	-	-	-	-	-	-	-	-	-	-	-
Total	-	35	11	8	11	15	11	6	-	-	97



# ECR International, Inc. Defined Benefit Plan for Union Employees

## Actuarial Assumptions and Methods

### Plan Sponsor Elections

Yield curve election: The plan sponsor did not elect to use the full yield curve under IRC section 430(h)(2)(D)(ii).

Applicable month: The plan sponsor elected to base the segment rates on the rates published in the month preceding the valuation date.

### Economic Assumptions

	Funding Target		PBGC Funding Target
	with stabilization	without stabilization	
First segment rate (years 0 to 4):	4.75%	4.21%	5.01%
Second segment rate (years 5 to 19):	4.87%	4.86%	5.13%
Third segment rate (years 20 and after):	5.59%	4.87%	5.15%
Effective interest rate (current year):	5.13%	4.82%	N/A

Long-term rate of return on assets (2022): 5.75%

Long-term rate of return on assets (2023): 5.75%

ASC 960 discount rate (current year): 5.75%

Set equal to ASC 715 expected long term rate of return

Consumer Price Index: 3.00%

*The interest rates listed above are compounded annually.*

### RATIONALE FOR MINIMUM FUNDING RATES ASSUMPTION

This is a prescribed assumption set by the IRC Section 430. The plan sponsor has elected to utilize a one-month lookback with rates averaged over 24-month period, limited to applicable minimum and maximum values in accordance with segment rate stabilization. These rates are utilized for purposes of calculating the Plan's Funding Target and Target Normal Cost for minimum funding purposes under ERISA and related tax codes.

### RATIONALE FOR ESTIMATED MAXIMUM DEDUCTIBLE CONTRIBUTION RATES ASSUMPTION

This is a prescribed assumption set by the IRC Section 430. The plan sponsor has elected to utilize a one-month lookback with rates averaged over 24-month period. These rates are utilized for purposes of calculating the Plan's estimated maximum deductible contribution.

### RATIONALE FOR LONG-TERM RATE OF RETURN ON ASSETS ASSUMPTION

The Long-term rate of return on assets is assumed to be the long-term rate of return on assets net of investment expenses.

### RATIONALE FOR ASC 960 DISCOUNT RATE ASSUMPTION

The ASC 960 discount rate is assumed to be the long-term rate of return on assets net of investment expenses.



# ECR International, Inc. Defined Benefit Plan for Union Employees

## Actuarial Assumptions and Methods

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### Demographic Assumptions

#### **WEIGHTED AVERAGE RETIREMENT AGE**

The weighted average retirement age rounded to the nearest whole age is 65.

#### **RETIREMENT**

Active Dunkirk ECR Union plan participants are assumed to retire at the earlier of their Normal Retirement Age and attainment of age 62 with 30 years of Vesting service. Active and terminated vested Utica Union Plan participants are assumed to retire at Normal Retirement Age.

Rationale: This assumption was developed based on Plan's historical experience, analyzed by the prior actuary, and anticipated future experience. In addition, sponsor input and economic conditions that might have influenced prior experience or may impact future experience were considered.

#### **WITHDRAWAL**

100% of T-3 Crocker Sarason Table rates as summarized in Exhibit A.

Rationale: This assumption was developed based on Plan's historical experience, analyzed by the prior actuary, and anticipated future experience. In addition, sponsor input and economic conditions that might have influenced prior experience or may impact future experience were considered.

#### **DISABILITY**

1996 Social Security Rate of Disability rates as summarized in Exhibit B.

Rationale: This assumption was developed based on Plan's historical experience, analyzed by the prior actuary, and anticipated future experience. In addition, sponsor input and economic conditions that might have influenced prior experience or may impact future experience were considered.

#### **MORTALITY AND MORTALITY IMPROVEMENT**

The mortality follows the IRS 2024 Generational Mortality Table based on the rates in the RP-2014 Mortality Tables published by the SOA adjusted for mortality improvement, as prescribed by Treasury regulation section 1.430(h)(3)-1. For ASC 960, the Pri-2012 blue collar mortality table adjusted with mortality improvement scale MP-2021 was used for healthy annuitants, the Pri-2012 Contingent Survivor blue collar mortality table adjusted for mortality improvement scale MP-2021 was used for beneficiaries, and the Pri-2012 disabled mortality table adjusted with mortality improvement scale MP-2021 was used for disabled annuitants.

Rationale: This is a prescribed assumption set by the Internal Revenue Code Section 430. The plan sponsor elected to utilize generational mortality for funding purposes. For ASC 960, the latest tables issued by the Society of Actuaries.



# ECR International, Inc. Defined Benefit Plan for Union Employees

## Actuarial Assumptions and Methods

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### **MARITAL STATUS**

80% of employees are assumed to be married; husbands are assumed to be three years older than wives.

Rationale: The plan does not have a significant number of active participants who would be subject to this assumption; an industry standard assumption was used.

### Other Assumptions

### **DECREMENT TIMING**

Decrements are assumed to occur as of the beginning of the year.

### **FORM OF PAYMENT**

Single Life Annuity for Utica participants and 10-year Certain and Life for Dunkirk participants.

Rationale: The normal forms and optional forms are actuarial equivalent, therefore the normal forms were valued.

### **MAXIMUM EARNINGS**

The maximum compensation limit under IRC section 401(a)(17) is \$345,000 for 2024.

### **MAXIMUM BENEFIT**

The maximum benefit payable under IRC section 415 is \$275,000 for 2024.

### **EXPENSES**

Assumed expenses are \$129,000 for 2024. The assumed expenses are based on actual non-investment administrative expenses paid in the prior plan year rounded to the nearest thousand. In accordance with our understanding of the available guidance, the expense assumption reflects administrative expenses and does not include investment-related expenses or any other non-administrative expense.

### Changes from Prior Year and Rationale for Changes

The expense assumption changed from \$132,000 in 2023 to \$129,000 in 2024 to better reflect expected experience under the Plan.

### Actuarial Methods

### **VALUATION DATE**

The valuation date is January 1, 2024.



## ECR International, Inc. Defined Benefit Plan for Union Employees

### Actuarial Assumptions and Methods

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#### **ACTUARIAL VALUE OF ASSETS**

The actuarial value of assets is determined by recognizing asset gains and losses over a period of three years. Asset gains and losses are defined as the difference between the expected return on the market value of assets, using a return assumption not to exceed the third segment rate, and the actual return on the market value of assets. This gain or loss is recognized over a period of three years at 33% per year, beginning in the current year. The actuarial value of assets must be within 10% of the market value of assets.

#### **MINIMUM FUNDING METHOD**

The funding target and target normal cost for minimum funding calculations are determined using the traditional unit credit cost method as prescribed by Treasury regulation section 1.430(d)-1. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay earned prior to the valuation year. The sum of the present value of the accrued benefits for all participants is the ERISA funding target. The normal cost is the present value of the benefits earned during the year. The target normal cost is the sum of the normal costs for all participants and the assumed administrative expenses.

#### **Changes in Method from Prior Year and Rationale for Changes**

None.



# ECR International, Inc. Defined Benefit Plan for Union Employees

## Actuarial Assumptions and Methods

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### Exhibit A - Sample Withdrawal Rates

<u>Age</u>	<u>Rate</u>
20	0.0658
25	0.0527
30	0.0483
35	0.0447
40	0.0384
45	0.0321
50	0.0152
55	0.0033

### Exhibit B - Sample Disability Rates

<u>Age</u>	<u>Male</u>	<u>Female</u>
35	0.0076	0.0075
45	0.0176	0.0139
55	0.0208	0.0140

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(j) - Schedule of Reportable Transactions

Year ended December 31, 2024

(a) Identity of party <u>involved</u>	(b) Description of asset (include interest rate and maturity in <u>case of a loan</u> )	(c) Purchase <u>Price</u>	(d) Selling <u>Price</u>	(e) Lease <u>Rental</u>	(f) Expense incurred with <u>transaction</u>	(g) Cost of <u>asset</u>	(h) Current value of asset on transaction <u>date</u>	(i) Net gain or <u>(loss)</u>
<u>Series of Security Transactions in Excess of 5% of Plan Assets</u>								
* Wilmington Trust	Wilmington U.S. Govt. Money Market	\$ 2,748,502	2,516,152	-	-	5,264,654	5,264,654	-

\* Represents a party-in-interest as defined by ERISA.

See accompanying independent auditor's report.

**SCHEDULE SB  
(Form 5500)**

**Single-Employer Defined Benefit Plan  
Actuarial Information**

OMB No. 1210-0110

**2024**

Department of the Treasury  
Internal Revenue Service  
Department of Labor  
Employee Benefits Security Administration  
Pension Benefit Guaranty Corporation

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

**This Form is Open to Public Inspection**

▶ **File as an attachment to Form 5500 or 5500-SF.**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

<b>A</b> Name of plan ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN FOR UNION EMPLOYEES		<b>B</b> Three-digit plan number (PN) ▶	002
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ECR INTERNATIONAL, INC.		<b>D</b> Employer Identification Number (EIN) 16-0414490	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

**Part I Basic Information**

<b>1</b> Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>			
<b>2</b> Assets:			
<b>a</b> Market value .....	<b>2a</b>	18,076,151	
<b>b</b> Actuarial value .....	<b>2b</b>	18,573,802	
<b>3</b> Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
<b>a</b> For retired participants and beneficiaries receiving payment.....	148	8,072,013	8,072,013
<b>b</b> For terminated vested participants .....	80	1,142,725	1,142,725
<b>c</b> For active participants.....	97	3,243,875	3,525,335
<b>d</b> Total .....	325	12,458,613	12,740,073
<b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>		
<b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor .....	<b>4b</b>		
<b>5</b> Effective interest rate .....	<b>5</b>	5.13%	
<b>6</b> Target normal cost			
<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	176,400	
<b>b</b> Expected plan-related expenses .....	<b>6b</b>	129,000	
<b>c</b> Target normal cost .....	<b>6c</b>	305,400	

**Statement by Enrolled Actuary**

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

<b>SIGN HERE</b>	Thomas Miano <i>TMM</i>	10/09/2025
	Signature of actuary	Date
Thomas Miano		2304601
	Type or print name of actuary	Most recent enrollment number
October Three Consulting LLC		312-878-2440
	Firm name	Telephone number (including area code)
6191 N. State Highway 161 Suite 470 Irving TX 75038	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

**For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.**

**Schedule SB (Form 5500) 2024  
v. 240311**



**Part V Assumptions Used to Determine Funding Target and Target Normal Cost**

**21** Discount rate:

<b>a</b> Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
-------------------------	------------------------	------------------------	------------------------	---

**b** Applicable month (enter code)..... **21b** 1

**22** Weighted average retirement age ..... **22** 65

**23** Mortality table(s) (see instructions)  Prescribed - combined  Prescribed - separate  Substitute

**Part VI Miscellaneous Items**

**24** Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ....  Yes  No

**25** Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ....  Yes  No

**26** Demographic and benefit information

**a** Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ....  Yes  No

**b** Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment...  Yes  No

**27** If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

<b>28</b> Unpaid minimum required contributions for all prior years .....	<b>28</b>	0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	<b>29</b>	0
<b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29) .....	<b>30</b>	0

**Part VIII Minimum Required Contribution For Current Year**

**31** Target normal cost and excess assets (see instructions):

<b>a</b> Target normal cost (line 6c).....	<b>31a</b>	305,400
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	305,400

**32** Amortization installments:

	Outstanding Balance	Installment
<b>a</b> Net shortfall amortization installment .....	0	0
<b>b</b> Waiver amortization installment .....	0	0

**33** If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month \_\_\_\_\_ Day \_\_\_\_\_ Year \_\_\_\_\_) and the waived amount..... **33**

**34** Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).... **34** 0

	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....	0	0	0

**36** Additional cash requirement (line 34 minus line 35)..... **36** 0

**37** Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)..... **37** 0

**38** Present value of excess contributions for current year (see instructions)

<b>a</b> Total (excess, if any, of line 37 over line 36)	<b>38a</b>	0
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....	<b>38b</b>	0

**39** Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)..... **39** 0

**40** Unpaid minimum required contributions for all years .....

	<b>40</b>	0
--	-----------	---

**Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)**

**41** If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies.  2019  2020  2021

## ECR International, Inc. Defined Benefit Plan for Union Employees

EIN / PN 160414490 / 002

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

### **DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE**

Active Dunkirk ECR Union plan participants are assumed to retire at the earlier of their Normal Retirement Age and attainment of age 62 with 30 years of Vesting service. Active and terminated vested Utica Union Plan participants are assumed to retire at Normal Retirement Age. The weighted average retirement age rounded to the nearest whole age is 65.



# ECR International, Inc. Defined Benefit Plan for Union Employees

## Plan Provisions

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### **EFFECTIVE DATE**

The plan was effective July 1, 1959.

### **PLAN YEAR**

January 1 to December 31. (Prior to January 1, 2012, the plan year was July 1 to June 30).

### **ELIGIBILITY**

Employees working at the Dunkirk plant on an hourly basis and who are included in the bargaining units represented by the Union will become participants of the Plan upon completion of one year of Eligibility service. Eligible union employees at the Utica location will participate after 30 days of service.

### **YEARS OF CREDIT**

A Dunkirk participant is credited with one Year of Credit for whole years of continuous employment, plus a partial Year of Credit equal to the days from the last anniversary date to the date of termination, multiplied by 0.00274. A Dunkirk participant will not receive credit for periods of severance. A Utica participant is credited with one Year of Credit for each Plan Year with at least 501 hours.

### **YEARS OF SERVICE**

A Dunkirk participant is credited with one Year of Service for whole years of continuous employment, plus a partial Year of Credit equal to the days from the last anniversary date to the date of termination, multiplied by 0.00274. A Dunkirk participant will not receive credit for periods of severance. A Utica participant is credited with one Year of Service for each Plan Year with at least 501 hours.

### **ACCRUED BENEFIT**

Monthly benefit equal to Years of Credit multiplied by \$32.00 for Dunkirk and \$20.50 for Utica participants. For Dunkirk, Years of Credit are limited to a maximum of 43 years.

### **ACTUARIAL EQUIVALENCE**

Actuarial Equivalence is based on 1971 Group Annuity Mortality Table for males and females set back one year and an annual interest rate of 6% for Utica participants. For Dunkirk participants it is the Unisex Pension Mortality Table for 1984 and an interest rate of 7%.

### **NORMAL RETIREMENT DATE**

The first day of the month on or next following the Participant's sixty-fifth (65th) birthday and completion of 5 years of service for Dunkirk participants and age 65 for Utica participants.



# ECR International, Inc. Defined Benefit Plan for Union Employees

## Plan Provisions

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### **NORMAL RETIREMENT BENEFIT**

The Accrued Benefit payable at Normal Retirement Date.

### **EARLY RETIREMENT ELIGIBILITY**

The first day of the month on or next following attainment of age 55 and completion of 10 years of service for Utica Participants. The first day of the month on or next following attainment of age 60 and completion of 15 years of service for Dunkirk Participants.

### **EARLY RETIREMENT BENEFIT**

For Dunkirk participants, the Normal Retirement Benefit, reduced by 0.5% for each month that commencement of payments precedes participant's age 65. It is unreduced if the participant has 30 years of service at age 62. For Utica participants, the Normal Retirement benefit actuarially reduced if payments commence prior to Normal Retirement Date.

### **LATE RETIREMENT ELIGIBILITY**

A Participant may continue employment beyond Normal Retirement Date.

### **LATE RETIREMENT BENEFIT**

The benefit payable at a late retirement date will be the normal retirement benefit based on service at retirement.

### **DEFERRED VESTED ELIGIBILITY**

If a Participant terminates employment after completion of five (5) Years of Vesting Service or age 65 for Utica participants, if earlier.

### **DEFERRED VESTED BENEFIT**

For Dunkirk participants, the Normal Retirement Benefit, reduced by 0.5% for each month that commencement of payments precedes participant's age 65. For Utica participants, the Normal Retirement benefit commencing at Normal Retirement Date.

### **DISABILITY RETIREMENT ELIGIBILITY**

The first day of the month on or next following determination of disability retirement and completion of 15 years of service for Dunkirk participants and 5 years of service for Utica participants.

### **DISABILITY BENEFIT**

The Normal Retirement benefit based on Years of Credit at disability. For Dunkirk participants, benefit is payable immediately and unreduced while disabled. For Utica participants, an actuarial equivalent benefit is payable immediately.



## ECR International, Inc. Defined Benefit Plan for Union Employees

### Plan Provisions

---

#### **DEATH BENEFIT**

The spouse of a Participant who dies while eligible for vested benefit is entitled to the benefit that the spouse would have received as if the Participant had terminated employment on his date of death, survived to his earliest retirement date, retired on his earliest retirement date and elected a 50% joint and survivor annuity, and died immediately after such election.

#### **BENEFIT FORM**

The automatic benefit form for unmarried Participants is a Single Life Annuity for Utica participants and 10-year Certain and Life for Dunkirk participants; for married Participants it is a 50% Joint and Survivor Annuity actuarially reduced.

Participants may elect an actuarial equivalent Single Life Annuity, 50%, or 75% Joint and Survivor Annuity, and 10-year Certain and Life.

#### **BENEFITS NOT VALUED**

No benefits were excluded from the valuation.

Changes in Plan Provisions since prior valuation

None.

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(i) - 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) Cost	(e) Current value
*	Wilmington U.S. Govt. Money Market	Money market fund - 682,942 shares	\$ 682,942	682,942
	United States Treasury Bonds	U.S. Government Security, \$15,000 par value; 2.250%; due 02/15/52	13,464	9,094
	United States Treasury Notes	U.S. Government Security, \$20,000 par value; 4.250%; due 02/15/54	19,735	18,245
	United States Treasury Notes	U.S. Government Security, \$40,000 par value; 4.250%; due 08/15/54	41,561	36,528
	United States Treasury Notes	U.S. Government Security, \$75,000 par value; 2.750%; due 08/15/47	73,902	52,744
	United States Treasury Notes	U.S. Government Security, \$55,000 par value; 4.250%; due 11/15/34	54,364	53,567
	United States Treasury Notes	U.S. Government Security, \$20,000 par value; 0.500%; due 03/31/25	20,012	19,821
	United States Treasury Notes	U.S. Government Security, \$60,000 par value; 1.875%; due 02/15/32	53,364	50,465
	United States Treasury Notes	U.S. Government Security, \$40,000 par value; 1.625%; due 02/15/26	39,588	38,857
	United States Treasury Notes	U.S. Government Security, \$15,000 par value; 1.625%; due 05/15/26	14,874	14,478
	United States Treasury Notes	U.S. Government Security, \$40,000 par value; 1.500%; due 08/15/26	39,647	38,291
	United States Treasury Notes	U.S. Government Security, \$45,000 par value; 0.625%; due 03/31/27	45,180	41,546
	United States Treasury Notes	U.S. Government Security, \$50,000 par value; 2.000%; due 08/15/25	50,114	49,306
	United States Treasury Notes	U.S. Government Security, \$45,000 par value; 0.625%; due 11/30/27	44,898	40,530
	United States Treasury Notes	U.S. Government Security, \$85,000 par value; 1.250%; due 06/30/28	85,026	76,587
	United States Treasury Notes	U.S. Government Security, \$90,000 par value; 2.250%; due 08/15/27	89,969	85,549
	United States Treasury Notes	U.S. Government Security, \$120,000 par value; 2.375%; due 03/31/29	118,312	110,748
	United States Treasury Notes	U.S. Government Security, \$20,000 par value; 1.750% due 11/15/29	19,729	17,737
	United States Treasury Notes	U.S. Government Security, \$95,300 par value; 0.625%; due 05/15/30	84,289	78,197
	United States Treasury Bonds	U.S. Government Security, \$65,000 par value; 0.625%; due 08/15/30	63,893	52,786
	United States Treasury Bonds	U.S. Government Security, \$40,000 par value; 1.625%; due 05/15/31	40,366	33,746
	United States Treasury Bonds	U.S. Government Security, \$45,000 par value; 3.125%; due 08/15/44	45,387	34,948
	United States Treasury Bonds	U.S. Government Security, \$20,000 par value; 3.000%; due 05/15/45	19,190	15,111
	United States Treasury Bonds	U.S. Government Security, \$4,000 par value; 3.000%; due 11/15/45	4,044	3,008
	United States Treasury Bonds	U.S. Government Security, \$15,000 par value; 2.500%; due 02/15/46	14,745	10,258
	United States Treasury Bonds	U.S. Government Security, \$8,000 par value; 3.000%; due 02/15/47	8,350	5,928
	United States Treasury Bonds	U.S. Government Security, \$15,000 par value; 3.000%; due 05/15/47	15,444	11,085

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
FOR UNION EMPLOYEES**

Employer Identification No. 16-0414490

Plan No. 002

Schedule H, Line 4(i) - 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) Cost	(e) Current value
	United States Treasury Bonds	U.S. Government Security, \$50,000 par value; 2.375%; due 05/15/29	50,706	46,088
	United States Treasury Bonds	U.S. Government Security, \$35,000 par value; 3.000%; due 02/15/48	34,754	25,674
	United States Treasury Bonds	U.S. Government Security, \$20,000 par value; 1.625%; due 11/15/50	19,810	10,428
	United States Treasury Bonds	U.S. Government Security, \$90,000 par value; 2.625%; due 07/31/29	82,564	83,497
	United States Treasury Bonds	U.S. Government Security, \$20,000 par value; 2.875%; due 05/15/52	19,123	13,987
	United States Treasury Bonds	U.S. Government Security, \$60,000 par value; 3.125%; due 08/31/29	58,826	56,831
	United States Treasury Bonds	U.S. Government Security, \$100,000 par value; 3.375%; due 05/15/33	96,517	91,898
	United States Treasury Bonds	U.S. Government Security, \$40,000 par value; 3.500%; due 02/15/33	39,883	37,212
	United States Treasury Bonds	U.S. Government Security, \$20,000 par value; 3.875%; due 08/15/33	18,633	19,034
	United States Treasury Bonds	U.S. Government Security, \$30,000 par value; 4.000%; due 02/15/34	29,554	28,721
	United States Treasury Bonds	U.S. Government Security, \$50,000 par value; 4.625%; due 05/31/31	50,910	50,410
	Federal HLB	U.S. Government Security, \$15,000 par value; 3.250%; due 11/16/28	14,851	14,473
	Federal Home Loan Mortgage	U.S. Government Security, \$10,875 par value; 5.000%; due 08/01/40	11,045	10,851
	Federal Home Loan Mortgage	U.S. Government Security, \$15,053 par value; 3.500%; due 01/01/41	15,144	13,753
	Federal Home Loan Mortgage	U.S. Government Security, \$352 par value; 3.500%; due 08/01/43	354	321
	Federal Home Loan Mortgage	U.S. Government Security, \$2,091 par value; 3.500%; due 04/01/42	2,113	1,908
	Federal Home Loan Mortgage	U.S. Government Security, \$6,455 par value; 4.000%; due 10/01/46	6,530	5,998
	Federal Home Loan Mortgage	U.S. Government Security, \$13,569 par value; 3.500%; due 01/01/44	13,702	12,374
	Federal Home Loan Mortgage	U.S. Government Security, \$938 par value; 3.000%; due 10/01/26	939	926
	Federal Home Loan Mortgage	U.S. Government Security, \$6,352 par value; 3.000%; due 10/01/46	6,305	5,518
	Federal Home Loan Mortgage	U.S. Government Security, \$6,734 par value; 2.000%; due 09/01/51	5,252	5,260
	Federal Home Loan Mortgage	U.S. Government Security, \$14,780 par value; 2.500%; due 12/01/50	12,899	12,076
	Federal Home Loan Mortgage	U.S. Government Security, \$17,996 par value; 2.000%; due 10/01/50	18,389	14,158
	Federal Home Loan Mortgage	U.S. Government Security, \$9,477 par value; 2.500%; due 01/01/51	9,811	7,853
	Federal Home Loan Mortgage	U.S. Government Security, \$7,197 par value; 2.000%; due 11/01/51	6,613	5,675
	Federal Home Loan Mortgage	U.S. Government Security, \$31,861 par value; 5.500%; due 07/01/54	31,770	31,578
	Federal Home Loan Mortgage	U.S. Government Security, \$4,297 par value; 3.000%; due 07/01/49	4,310	3,711

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	Federal Home Loan Mortgage	U.S. Government Security, \$19,189 par value; 2.500%; due 01/01/50	19,297	15,825
	Federal Home Loan Mortgage	U.S. Government Security, \$16,438 par value; 1.500%; due 11/01/50	16,547	12,193
	Federal Home Loan Mortgage	U.S. Government Security, \$18,725 par value; 2.500%; due 03/01/51	19,100	15,371
	Federal Home Loan Mortgage	U.S. Government Security, \$26,419 par value; 3.000%; due 01/01/52	27,205	22,546
	Federal Home Loan Mortgage	U.S. Government Security, \$10,804 par value; 3.000%; due 12/01/46	11,093	9,351
	Federal Home Loan Mortgage	U.S. Government Security, \$4,287 par value; 4.500%; due 08/01/52	3,932	4,037
	Federal Home Loan Mortgage	U.S. Government Security, \$7,587 par value; 2.000%; due 01/01/52	6,360	5,923
	Federal Home Loan Mortgage	U.S. Government Security, \$10,052 par value; 4.500%; due 05/01/53	9,769	9,474
	Federal Home Loan Mortgage	U.S. Government Security, \$26,495 par value; 5.500%; due 07/01/53	25,584	26,321
	Federal Home Loan Mortgage	U.S. Government Security, \$6,179 par value; 4.000%; due 12/01/52	5,521	5,663
	Federal Home Loan Mortgage	U.S. Government Security, \$30,452 par value; 5.000%; due 03/01/53	29,972	29,471
	Federal Home Loan Mortgage	U.S. Government Security, \$6,156 par value; 3.500%; due 07/01/52	5,692	5,456
	Federal Home Loan Mortgage	U.S. Government Security, \$13,177 par value; 5.500%; due 12/01/52	13,187	13,027
	Federal Home Loan Mortgage	U.S. Government Security, \$23,329 par value; 6.000%; due 09/01/53	22,974	23,639
	Federal Home Loan Mortgage	U.S. Government Security, \$12,805 par value; 5.000%; due 05/01/53	12,065	12,396
	Federal National Mortgage Assn	U.S. Government Security, \$13,085 par value; 2.500%; due 10/01/50	13,468	10,830
	Federal National Mortgage Assn	U.S. Government Security, \$15,950 par value; 3.000%; due 01/01/43	15,955	14,072
	Federal National Mortgage Assn	U.S. Government Security, \$2,033 par value; 3.000%; due 02/01/43	2,036	1,794
	Federal National Mortgage Assn	U.S. Government Security, \$1,765 par value; 4.500%; due 10/01/40	1,791	1,711
	Federal National Mortgage Assn	U.S. Government Security, \$11,031 par value; 4.500%; due 11/01/40	11,176	10,695
	Federal National Mortgage Assn	U.S. Government Security, \$18,380 par value; 4.000%; due 02/01/41	18,580	17,342
	Federal National Mortgage Assn	U.S. Government Security, \$771 par value; 4.500%; due 10/01/41	781	748
	Federal National Mortgage Assn	U.S. Government Security, \$4,597 par value; 3.000%; due 09/01/43	4,622	4,057
	Federal National Mortgage Assn	U.S. Government Security, \$4,946 par value; 2.500%; due 12/01/29	4,957	4,738
	Federal National Mortgage Assn	U.S. Government Security, \$8,049 par value; 3.000%; due 10/01/44	8,087	7,102
	Federal National Mortgage Assn	U.S. Government Security, \$7,559 par value; 3.000%; due 08/01/43	7,604	6,670
	Federal National Mortgage Assn	U.S. Government Security, \$1,150 par value; 4.000%; due 10/01/44	1,165	1,070

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	Federal National Mortgage Assn	U.S. Government Security, \$8,728 par value; 3.500%; due 07/01/43	8,825	7,948
	Federal National Mortgage Assn	U.S. Government Security, \$4,213 par value; 4.000%; due 01/01/42	4,257	3,943
	Federal National Mortgage Assn	U.S. Government Security, \$5,271 par value; 3.500%; due 04/01/46	5,298	4,730
	Federal National Mortgage Assn	U.S. Government Security, \$6,625 par value; 3.000%; due 06/01/46	6,626	5,760
	Federal National Mortgage Assn	U.S. Government Security, \$5,470 par value; 4.000%; due 04/01/47	5,551	5,074
	Federal National Mortgage Assn	U.S. Government Security, \$3,833 par value; 4.500%; due 04/01/47	3,905	3,672
	Federal National Mortgage Assn	U.S. Government Security, \$7,400 par value; 3.000%; due 11/01/46	7,280	6,419
	Federal National Mortgage Assn	U.S. Government Security, \$3,045 par value; 3.500%; due 05/01/47	3,073	2,754
	Federal National Mortgage Assn	U.S. Government Security, \$2,579 par value; 4.500%; due 05/01/47	2,623	2,469
	Federal National Mortgage Assn	U.S. Government Security, \$2,445 par value; 3.500%; due 07/01/47	2,465	2,194
	Federal National Mortgage Assn	U.S. Government Security, \$5,832 par value; 3.500%; due 01/01/48	5,792	5,234
	Federal National Mortgage Assn	U.S. Government Security, \$8,874 par value; 3.500%; due 03/01/48	8,792	7,964
	Federal National Mortgage Assn	U.S. Government Security, \$795 par value; 4.000%; due 05/01/48	798	737
	Federal National Mortgage Assn	U.S. Government Security, \$3,838 par value; 4.000%; due 08/01/48	3,847	3,558
	Federal National Mortgage Assn	U.S. Government Security, \$482 par value; 4.500%; due 11/01/48	486	460
	Federal National Mortgage Assn	U.S. Government Security, \$1,976 par value; 4.000%; due 01/01/49	1,996	1,831
	Federal National Mortgage Assn	U.S. Government Security, \$11,293 par value; 2.000%; due 07/01/35	11,483	10,047
	Federal National Mortgage Assn	U.S. Government Security, \$2,980 par value; 3.000%; due 04/01/51	2,671	2,553
	Federal National Mortgage Assn	U.S. Government Security, \$33,134 par value; 2.000%; due 02/01/51	33,864	25,995
	Federal National Mortgage Assn	U.S. Government Security, \$24,455 par value; 2.500%; due 05/01/51	25,031	20,143
	Federal National Mortgage Assn	U.S. Government Security, \$21,906 par value; 2.000%; due 07/01/51	22,186	17,145
	Federal National Mortgage Assn	U.S. Government Security, \$20,660 par value; 3.000%; due 01/01/52	20,247	17,738
	Federal National Mortgage Assn	U.S. Government Security, \$37,575 par value; 4.000%; due 05/01/52	37,743	34,404
	Federal National Mortgage Assn	U.S. Government Security, \$16,256 par value; 3.500%; due 03/01/50	16,721	14,422
	Federal National Mortgage Assn	U.S. Government Security, \$8,682 par value; 2.000%; due 09/01/50	8,775	6,820
	Federal National Mortgage Assn	U.S. Government Security, \$7,754 par value; 2.500%; due 11/01/50	7,991	6,378
	Federal National Mortgage Assn	U.S. Government Security, \$8,466 par value; 2.500%; due 12/01/50	8,759	6,981

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	Federal National Mortgage Assn	U.S. Government Security, \$2,951 par value; 2.500%; due 06/01/51	3,038	2,431
	Federal National Mortgage Assn	U.S. Government Security, \$24,211 par value; 3.500%; due 04/01/52	23,814	21,507
	Federal National Mortgage Assn	U.S. Government Security, \$17,095 par value; 4.500%; due 07/01/52	17,079	16,133
	Federal National Mortgage Assn	U.S. Government Security, \$23,823 par value; 2.500%; due 08/01/50	24,510	19,644
	Federal National Mortgage Assn	U.S. Government Security, \$1,277 par value; 3.000%; due 12/01/50	1,327	1,099
	Federal National Mortgage Assn	U.S. Government Security, \$16,894 par value; 3.000%; due 11/01/50	17,467	14,560
	Federal National Mortgage Assn	U.S. Government Security, \$11,497 par value; 2.000%; due 03/01/51	11,595	9,121
	Federal National Mortgage Assn	U.S. Government Security, \$13,112 par value; 2.500%; due 05/01/51	13,485	10,793
	Federal National Mortgage Assn	U.S. Government Security, \$7,616 par value; 2.500%; due 08/01/51	7,833	6,270
	Federal National Mortgage Assn	U.S. Government Security, \$47,726 par value; 2.500%; due 12/01/51	48,733	39,297
	Federal National Mortgage Assn	U.S. Government Security, \$9,140 par value; 3.000%; due 03/01/52	8,841	7,791
	Federal National Mortgage Assn	U.S. Government Security, \$1,457 par value; 3.000%; due 08/01/47	1,460	1,264
	Federal National Mortgage Assn	U.S. Government Security, \$1,356 par value; 4.500%; due 08/01/48	1,374	1,294
	Federal National Mortgage Assn	U.S. Government Security, \$5,684 par value; 3.000%; due 11/01/49	5,747	4,885
	Federal National Mortgage Assn	U.S. Government Security, \$15,786 par value; 2.000%; due 09/01/50	16,071	12,376
	Federal National Mortgage Assn	U.S. Government Security, \$7,648 par value; 2.000%; due 12/01/50	7,824	6,001
	Federal National Mortgage Assn	U.S. Government Security, \$23,323 par value; 2.500%; due 06/01/51	23,933	19,165
	Federal National Mortgage Assn	U.S. Government Security, \$4,900 par value; 4.000%; due 05/01/52	4,921	4,491
	Federal National Mortgage Assn	U.S. Government Security, \$41,014 par value; 4.500%; due 10/01/52	39,776	38,657
	Federal National Mortgage Assn	U.S. Government Security, \$9,765 par value; 4.000%; due 10/01/52	9,441	8,934
	Federal National Mortgage Assn	U.S. Government Security, \$39,085 par value; 5.000%; due 12/01/52	38,767	37,846
	Federal National Mortgage Assn	U.S. Government Security, \$5,157 par value; 4.000%; due 10/01/52	4,884	4,723
	Federal National Mortgage Assn	U.S. Government Security, \$42,297 par value; 4.500%; due 09/01/52	41,899	39,849
	Federal National Mortgage Assn	U.S. Government Security, \$12,466 par value; 3.000%; due 09/01/52	11,280	10,604
	Federal National Mortgage Assn	U.S. Government Security, \$1,815 par value; 3.500%; due 12/01/52	1,705	1,608
	AbbVie Inc.	Corporate Bond, \$10,000 par value; 4.250%; due 11/14/28	9,915	9,847
	AbbVie Inc.	Corporate Bond, \$15,000 par value; 4.950%; due 03/15/31	14,984	14,997

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	American Express	Corporate Bond, \$25,000 par value; 3.950%; due 08/01/25	24,975	24,899
	Amgen Inc.	Corporate Bond, \$10,000 par value; 4.400%; due 05/01/45	9,941	8,294
	Amgen Inc.	Corporate Bond, \$10,000 par value; 5.650%; due 03/02/53	9,986	9,628
	Anheuser-Busch	Corporate Bond, \$10,000 par value; 4.900%; due 02/01/46	9,977	9,042
	Anthem Inc.	Corporate Bond, \$15,000 par value; 3.650%; due 12/01/27	14,970	14,592
	Archer-Daniels-MID	Corporate Bond, \$5,000 par value; 3.250%; due 03/27/30	4,961	4,615
	AT&T Inc.	Corporate Bond, \$5,000 par value; 4.500%; due 05/15/35	4,986	4,624
	Avalonbay Common MTN	Corporate Bond, \$10,000 par value; 3.350%; due 05/15/27	9,965	9,701
	Bank of America Corp. MTN	Corporate Bond, \$10,000 par value; 3.248%; due 10/21/27	10,000	9,638
	Berkley (WR)	Corporate Bond, \$50,000 par value; 4.750%; due 08/01/44	49,651	43,804
	Bk Nova Sco MTN Conv	Corporate Bond, \$30,000 par value; 5.400%; due 06/04/27	29,973	30,472
	Boeing Co	Corporate Bond, \$20,000 par value; 2.750%; due 02/01/26	20,170	19,511
	Bristol-Myers Squibb	Corporate Bond, \$20,000 par value; 4.550%; due 02/20/48	24,269	16,989
	Campbell Soup Co.	Corporate Bond, \$15,000 par value; 3.300%; due 03/19/25	15,003	14,950
	Canadian Imp Bk Conv	Corporate Bond, \$15,000 par value; 5.237%; due 06/28/27	15,000	15,161
	Capital One Fin V-D	Corporate Bond, \$10,000 par value; 6.051%; due 02/01/35	10,000	10,160
	Caterpillar Inc	Corporate Bond, \$10,000 par value; 2.600%; due 04/09/30	9,946	9,015
	Charles Schwab Corp	Corporate Bond, \$20,000 par value; 3.200%; due 03/02/27	19,121	19,369
	Church & Dwight Co.	Corporate Bond, \$5,000 par value; 3.950%; due 08/01/47	4,963	3,856
	Citigroup Inc.	Corporate Bond; \$40,000 par value; 5.174%; 02/13/30	40,000	39,970
	Comcast Corp.	Corporate Bond; \$15,000 par value; 4.700%; 10/15/48	14,988	12,865
	Conagra Brands, Inc	Corporate Bond, \$15,000 par value; 4.600%; due 11/1/25	14,957	14,993
	Crown Castle Inc	Corporate Bond, \$10,000 par value; 5.000%; due 1/11/28	9,991	9,991
	CVS Health Corp	Corporate Bond; \$15,000 par value; 5.050%; 03/25/48	14,915	12,368
	Diamondback Nrg Inc.	Corporate Bond, \$10,000 par value; 5.400%; due 04/18/34	9,968	9,832
	Digital Realty	Corporate Bond, \$25,000 par value; 5.550%; due 01/15/28	24,802	25,403
	DTE Enegery Co	Corporate Bond, \$20,000 par value; 4.875%; due 06/01/28	19,990	19,930

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	Duke Energy Corp	Corporate Bond, \$10,000 par value; 5.750%; due 09/15/33	9,992	10,252
	Eaton Corp	Corporate Bond, \$25,000 par value; 4.700%; due 08/23/52	24,865	21,988
	Energy Tran Partners	Corporate Bond, \$15,000 par value; 4.200%; due 04/15/27	14,968	14,800
	Energy Transfer	Corporate Bond, \$5,000 par value; 3.750%; due 05/15/30	4,992	4,665
	Entergy Arkansas LLC	Corporate Bond, \$10,000 par value; 5.150%; due 01/15/33	9,967	9,953
	Enterprise Produ	Corporate Bond, \$40,000 par value; 4.450%; due 02/15/43	41,064	34,095
	Exelon Corp.	Corporate Bond, \$15,000 par value; 5.150%; due 03/15/29	14,967	15,076
	FedEx Corp.	Corporate Bond, \$35,000 par value; 4.100%; due 02/01/45	35,124	27,392
	Fifth Third Banc V-D	Corporate Bond, \$10,000 par value; 5.631%; due 01/29/32	10,000	10,111
	Fifth Third Bancorp	Corporate Bond, \$5,000 par value; 2.550%; due 05/05/27	4,990	4,748
	Florida Power & Lght	Corporate Bond, \$25,000 par value; 4.400%; due 05/15/28	24,984	24,751
	Gatx Corporation	Corporate Bond, \$20,000 par value; 5.200%; due 03/15/44	19,830	18,169
	General Motors Fin	Corporate Bond, \$5,000 par value; 5.750%; due 02/08/31	4,986	5,066
	General Mills Inc	Corporate Bond, \$15,000 par value; 4.700%; due 01/30/27	14,985	14,996
	Goldman Sachs GP	Corporate Bond, \$10,000 par value; 2.383%; due 07/21/32	10,000	8,334
	Goldman Sachs GP V-Q	Corporate Bond, \$15,000 par value; 3.691%; due 06/05/28	15,000	14,569
	Healthcare Realty Trust Inc.	Corporate Bond, \$10,000 par value; 3.875%; due 05/01/25	10,000	9,950
	Healthpeak Properties	Corporate Bond, \$20,000 par value; 2.875%; due 01/15/31	19,825	17,612
	Huntington Banc V-D	Corporate Bond, \$20,000 par value; 6.208%; due 08/21/29	20,000	20,648
	Ingersoll-Rand	Corporate Bond, \$20,000 par value; 3.500%; due 03/21/26	19,979	19,719
	Intel Corp	Corporate Bond, \$15,000 par value; 4.875%; due 02/10/28	14,988	14,923
	JP Morgan	Corporate Bond, \$40,000 par value; 2.595%; due 02/24/26	40,000	39,863
	Keurig Dr Pepper Inc	Corporate Bond, \$5,000 par value; 3.200%; due 05/01/30	4,987	4,573
	Keycorp	Corporate Bond, \$15,000 par value; Var; due 03/06/35	15,000	15,612
	Keycorp MTN V-D	Corporate Bond, \$15,000 par value; 5.76844%; due 05/23/25	15,000	15,013
	Kinder Morgan	Corporate Bond; \$10,000 par value; 3.600%; 02/15/51	9,974	6,750
	Kinder Morgan Inc.	Corporate Bond; \$20,000 par value; 5.200%; 03/01/48	19,952	17,640

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	Kroger Co.	Corporate Bond, \$20,000 par value; 5.400%; due 01/15/49	20,084	18,776
	Lincoln National Corporation	Corporate Bond, \$10,000 par value; 3.625%; due 12/12/26	9,988	9,801
	L3 Harris Tech Inc.	Corporate Bond, \$5,000 par value; 2.900%; due 12/15/29	4,987	4,524
	L3 Harris Tech Inc.	Corporate Bond, \$20,000 par value; 5.350%; due 06/01/34	19,974	19,916
	McCormick & Co	Corporate Bond, \$15,000 par value; 2.500%; due 04/15/30	14,949	13,252
	McDonald's Corp MTN	Corporate Bond, \$5,000 par value; 1.450% due 09/01/25	4,991	4,895
	Micron Technology	Corporate Bond, \$10,000 par value; 2.703% due 04/15/32	10,000	8,380
	Morgan Stanley MTN V-Q	Corporate Bond, \$5,000 par value; 3.622%; due 04/01/31	5,000	4,644
	Morgan Stanley MTN	Corporate Bond, \$35,000 par value; 4.350%; due 09/08/26	35,274	34,730
	MPLX LP	Corporate Bond, \$15,000 par value; 4.00%; due 03/15/28	14,933	14,553
	Oracle Corporation	Corporate Bond, \$25,000 par value; 6.150%; due 11/09/29	24,976	26,222
	Phillips 66	Corporate Bond, \$5,000 par value; 3.850%; due 04/09/25	4,997	4,986
	Pioneer Nat Res Co	Corporate Bond, \$5,000 par value; 1.125%; due 01/15/26	4,999	4,826
	Pioneer Nat Res Co	Corporate Bond, \$5,000 par value; 2.150%; due 01/15/31	4,987	4,244
	Plains All Amern PIP	Corporate Bond, \$10,000 par value; 5.700%; due 09/15/34	10,153	9,979
	PNC Financial	Corporate Bond, \$10,000 par value; 5.812%; due 06/12/26	10,000	10,042
	Roper Tech Inc	Corporate Bond, \$10,000 par value; 2.000%; due 06/30/30	9,888	8,524
	Ryder System Inc. MTN	Corporate Bond, \$20,000 par value; 2.850%; due 03/01/27	19,970	19,195
	Shell International	Corporate Bond, \$10,000 par value; 3.250%; due 05/11/25	9,988	9,956
	Sherwin-Williams Co	Corporate Bond, \$10,000 par value; 2.200%; due 03/15/32	9,959	8,280
	Southern Co. Gas Corp.	Corporate Bond, \$25,000 par value; 4.950%; due 09/15/34	24,914	24,193
	Spectra Energy Partner	Corporate Bond, \$10,000 par value; 4.500%; due 03/15/45	9,923	8,223
	T Mobile USA Inc	Corporate Bond, \$10,000 par value; 5.750%; due 01/15/34	9,986	10,252
	Targa Resources	Corporate Bond, \$10,000 par value; 4.875%; due 02/01/31	9,233	9,655
	Targa Resources	Corporate Bond, \$20,000 par value; 6.125%; due 03/15/33	19,972	20,620
	The Cigna Group	Corporate Bond, \$20,000 par value; 5.685%; due 03/15/26	19,999	20,010
	Trust Fin Mtn	Corporate Bond, \$20,000 par value; 5.867%; due 06/08/34	20,000	20,362

**ECR INTERNATIONAL, INC. DEFINED BENEFIT PLAN  
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Plan No. 002

Schedule H, Line 4(i) - 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) Cost	(e) Current value
	UnitedHealth Group	Corporate Bond, \$10,000 par value; 2.950%; due 10/15/27	9,916	9,570
	US Bancorp	Corporate Bond, \$25,000 par value; 5.850%; due 10/21/33	25,261	25,550
	Valero Energy	Corporate Bond, \$35,000 par value; 4.900%; due 03/15/45	38,362	30,722
	Verizon Comm Inc	Corporate Bond, \$15,000 par value; 1.750%; due 01/20/31	14,932	12,361
	Verizon Comm Inc	Corporate Bond, \$10,000 par value; 3.400%; due 03/22/41	9,994	7,563
	Walt Disney Co Mtn.	Corporate Bond, \$5,000 par value; 4.125%; due 06/01/44	5,038	4,111
	Wells Fargo Co. Mtn.	Corporate Bond, \$15,000 par value; 4.400%; due 06/14/46	14,983	12,045
	Wells Fargo Co. V-A	Corporate Bond, \$10,000 par value; 2.188%; due 04/30/26	10,000	9,909
	Whirlpool Corp	Corporate Bond, \$6,000 par value; 4.600%; due 05/15/50	5,913	4,530
	Williams Companies	Corporate Bond, \$10,000 par value; 3.500%; due 10/15/51	9,980	6,813
	Workday Inc	Corporate Bond, \$10,000 par value; 3.500%; due 04/01/27	9,994	9,748
	Zoetis Inc	Corporate Bond, \$10,000 par value; 3.950%; due 09/12/47	9,940	7,770
	American Beacon SIM High Yield	Mutual Fund - 38,323 shares	350,747	354,869
	AMG River RD SM Cap Value	Mutual Fund - 28,476 shares	296,871	460,451
	Baillie Gifford Emerg Mkts Cl K	Mutual Fund - 29,049 shares	623,492	556,874
	Columbia Overseas Value	Mutual Fund - 79,831 shares	825,000	835,828
	Harbor LG Cap GR FD CL I	Mutual Fund - 24,688 shares	435,922	530,058
	Johcm International Sel- Inst	Mutual Fund - 12,030 shares	337,765	274,644
	JPMorgan Mtg-Backed FD SL	Mutual Fund - 52,760 shares	520,000	529,713
	Metwest Total Return Bond FD CL I	Mutual Fund - 138,408 shares	1,500,484	1,227,678
	T Rowe Price Lg Cap Gr Fd Cl I	Mutual Fund - 8,769 shares	342,566	721,412
	Virtus Kar Small Cap Growth I	Mutual Fund - 11,270 shares	350,079	372,710
	Wilmington Real Asset Fund I	Mutual Fund - 37,257 shares	539,839	513,396
	Abbott Laboratories	Common Stock - 400,000 shares	38,409	45,244
	Abbvie Inc	Common Stock - 240,000 shares	35,292	42,648
	Accenture PLC - CLA	Common Stock - 100,000 shares	16,306	35,179
	Adobe Inc	Common Stock - 65,000 shares	22,768	28,904

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	Adyen NV Unspns Adr	Common Stock - 1,034,000 shares	15,140	15,158
	Air Products & Chemicals Inc	Common Stock - 80,000 shares	23,505	23,203
	Alphabet Inc Class C	Common Stock - 865,000 shares	23,395	164,731
	Amazon.Com Inc.	Common Stock - 805,000 shares	86,174	176,609
	American Electric Power Co. Inc.	Common Stock - 330,000 shares	20,528	30,436
	American Tower Corp. CL A	Common Stock - 165,000 shares	16,471	30,263
	Analog Devices Inc.	Common Stock - 235,000 shares	12,795	49,928
	Aon PLC	Common Stock - 33,000 shares	7,488	11,852
	Apple Inc.	Common Stock - 1,085,000 shares	29,529	271,706
	Arch Capital Group Ltd	Common Stock - 197,000 shares	13,765	18,193
	ASM International NV Spons. ADR	Common Stock - 16,000 shares	5,144	9,106
	ASML Holding NV ADR	Common Stock - 22,000 shares	4,186	15,248
	Astrazenca Group PLC Spons. ADR	Common Stock - 310,000 shares	21,376	20,311
	Atlassian Corp PLC Cl A	Common Stock - 62,000 shares	15,888	15,090
	Avalonbay Communities Inc	Common Stock - 210,000 shares	37,413	46,194
	BAE Systems PLC ADR	Common Stock - 274,000 shares	14,173	15,662
	Bank of America	Common Stock - 2,100 shares	58,853	92,295
	BI Group Plc Unspnsr ADR	Common Stock - 849,000 shares	17,653	19,187
	Blackrock Inc	Common Stock - 55,000 shares	18,092	56,381
	Booking Holdings	Common Stock - 12,000 shares	13,090	59,621
	Broadcom Inc.	Common Stock - 570,000 shares	16,172	132,149
	Canadian Natural Resources Ltd	Common Stock - 350,000 shares	11,716	10,804
	Canadian Pacific Kansas City	Common Stock - 231,000 shares	9,861	16,717
	Chevron Corp.	Common Stock - 360,000 shares	48,011	52,142
	Cisco Systems, Inc.	Common Stock - 530,000 shares	13,431	31,376
	CMS Energy Corp	Common Stock - 510,000 shares	30,331	33,991
	Compass Group PLC Spons ADR	Common Stock - 429,000 shares	12,107	14,410

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	Costco Wholesale Corporation Com.	Common Stock - 110,000 shares	16,862	100,790
	Coupang Inc Class A	Common Stock - 689,000 shares	14,772	15,144
	Deere & Co	Common Stock - 140,000 shares	55,432	59,318
	Danaher Corp Com	Common Stock - 265,000 shares	14,326	60,831
	Eli Lilly & Co.	Common Stock - 80,000 shares	63,755	61,760
	EOG Resources Inc Com	Common Stock - 450,000 shares	24,861	55,161
	Experian Group Ltd. - Spon ADR	Common Stock - 222,000 shares	5,283	9,486
	Ferguson PLC	Common Stock - 67,000 shares	9,608	11,629
	Ferrari NV	Common Stock - 51,000 shares	8,560	21,667
	Home Depot Inc Com	Common Stock - 170,000 shares	41,802	66,128
	ICIC Bank Ltd. Spons. ADR	Common Stock - 488,000 shares	10,848	14,572
	Icon PLC	Common Stock - 94,000 shares	17,706	19,713
	J.P. Morgan Chase & Co.	Common Stock - 580,000 shares	34,909	139,032
	Johnson Controls International PLC	Common Stock - 465,000 shares	21,303	36,702
	Linde PLC	Common Stock - 37,000 shares	12,408	15,491
	Lockheed Martin Corporation Com	Common Stock - 70,000 shares	22,703	34,016
	Mastercard Inc Class A	Common Stock - 170,000 shares	14,443	89,517
	McDonald's Corporation	Common Stock - 90,000 shares	16,728	26,090
	Meituan Unspns ADR	Common Stock - 446,000 shares	21,240	17,309
	Merck & Company Inc.	Common Stock - 320,000 shares	18,342	31,834
	Mercado Libre Inc	Common Stock - 7,000 shares	10,095	11,903
	Meta Platforms, Inc - A	Common Stock - 170,000 shares	44,587	99,537
	Microsoft Corp.	Common Stock - 620,000 shares	48,320	261,330
	Mitsubishi Heavy Indstrs Unspns ADR	Common Stock - 625,000 shares	14,470	17,487
	Monday.com Ltd	Common Stock - 58,000 shares	12,843	13,656
	Morgan Stanley Group Inc	Common Stock - 335,000 shares	30,574	42,116
	Novo-Nordisk A/S Spons. ADR	Common Stock - 302,000 shares	16,796	25,978

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	Nu Holdings Ltd. Class A	Common Stock - 1,069,000 shares	12,162	11,075
	Nvent Electric Plc	Common Stock - 380,000 shares	32,392	25,901
	Nvidia Corp Com	Common Stock - 1,755,000 shares	46,182	235,679
	Oracle Corporation Com.	Common Stock - 260,000 shares	10,478	43,326
	Pepsico Inc. Com	Common Stock - 150,000 shares	14,480	22,809
	Procter & Gamble Co.com	Common Stock - 190,000 shares	32,363	31,853
	Rolls-Royce Holdings-Sp ADR	Common Stock - 2,862,000 shares	20,802	20,361
	Sap Se Spons ADR	Common Stock - 102,000 shares	25,148	25,113
	Safran SA Unspn ADR	Common Stock - 393,000 shares	17,215	21,418
	Schneider Electric SE	Common Stock - 315,000 shares	9,699	15,637
	Sea Ltd Spons ADR	Common Stock - 254,000 shares	17,360	26,949
	Sherwin Williams Co Com	Common Stock - 110,000 shares	14,341	37,392
	Siemens Energy Ag Unspns ADR	Common Stock - 312,000 shares	14,316	16,318
	Spotify Technology SA	Common Stock - 53,000 shares	15,492	23,711
	Steris PLC	Common Stock - 68,000 shares	8,426	13,978
	Taiwan Semiconductor Spons ADR	Common Stock - 177,000 shares	24,568	34,956
	Target Corp. Com.	Common Stock - 265,000 shares	32,777	35,823
	Tesla Inc	Common Stock - 175,000 shares	34,920	70,672
	UBS Group AG	Common Stock - 434,000 shares	13,401	13,159
	Union Pacific Corp Com	Common Stock - 115,000 shares	13,183	26,225
	United Health group Inc	Common Stock - 75,000 shares	42,855	37,939
	United Parcel Service CL B	Common Stock - 200,000 shares	33,073	25,220
	Walt Disney Co	Common Stock - 620,000 shares	65,580	69,038
	Waste Connections Inc	Common Stock - 78,000 shares	10,584	13,384
	iShares Russell 2000 Growth ETF	Exchange Traded Fund - 2,425 shares	391,164	535,828
	iShares Core MSCI EAFE ETF	Exchange Traded Fund - 11,960 shares	640,688	840,549
	iShares Core MSCI Emerging	Exchange Traded Fund - 7,578 shares	379,356	395,723

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	Real Estate Select Sect. Spdr.	Exchange Traded Fund - 1,020 shares	30,911	41,483
	Vanguard Communication Services	Exchange Traded Fund - 1,285 shares	115,092	199,124
	Vanguard Consumer Discretionary ETF	Exchange Traded Fund - 686 shares	86,640	257,511
	Vanguard Consumer Staples ETF	Exchange Traded Fund - 455 shares	62,715	96,178
	Vanguard Energy ETF	Exchange Traded Fund - 630 shares	58,251	76,425
	Vanguard Financials ETF	Exchange Traded Fund - 2,355 shares	121,933	278,055
	Vanguard GLBL EX-US Real Est	Exchange Traded Fund - 3,150 shares	170,967	124,614
	Vanguard Health Care ETF	Exchange Traded Fund - 944,000 shares	133,091	239,483
	Vanguard Information Technology ETF	Exchange Traded Fund - 1,184 shares	128,072	736,211
	Vanguard Industrials ETF	Exchange Traded Fund - 845,000 shares	90,826	214,960
	Vanguard Materials ETF	Exchange Traded Fund - 300,000 shares	29,746	56,352
	Vanguard Utilities ETF	Exchange Traded Fund - 273,000 shares	31,155	44,615
			<u>\$ 15,375,135</u>	<u>18,870,684</u>

\* Represents a party-in-interest as defined by ERISA.

See accompanying independent auditor's report.