

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

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

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
C If the plan is a collectively-bargained plan, check here.
D Check box if filing under: Form 5558, automatic extension, the DFVC program, special extension, etc.
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: CULLMAN CABINET & SUPPLY CO., INC. PROFIT SHARING PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 10/31/1975
2a Plan sponsor's name, mailing address, city or town, state or province, country, and ZIP or foreign postal code.
2b Employer Identification Number (EIN): 63-0596922
2c Plan Sponsor's telephone number: 256-734-1540
2d Business code (see instructions): 337000

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.

Form 5500 (2024) v. 240311

<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>	130
<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>	112
	<b>6a(2)</b>	106
	<b>6b</b>	7
	<b>6c</b>	8
	<b>6d</b>	121
	<b>6e</b>	1
	<b>6f</b>	122
	<b>6g(1)</b>	107
	<b>6g(2)</b>	102
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

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

<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)

**a Pension Schedules**

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

**b General Schedules**

- (1)  **H** (Financial Information)
- (2)  **I** (Financial Information – Small Plan)
- (3)  **A** (Insurance Information) – Number Attached 0
- (4)  **C** (Service Provider Information)
- (5)  **D** (DFE/Participating Plan Information)
- (6)  **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code \_\_\_\_\_

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

<b>A</b> Name of plan <b>CULLMAN CABINET &amp; SUPPLY CO., INC. PROFIT SHARING PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>CULLMAN CABINET &amp; SUPPLY CO., INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>63-0596922</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

**WAVERLY ADVISORS, LLC**

**63-1229657**

**(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)

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63-1229657

(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?
17 26 27 28 31	RIA	54594	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

(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 D</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>	<b>DFE/Participating Plan Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <hr/> <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>CULLMAN CABINET &amp; SUPPLY CO., INC. PROFIT SHARING PLAN</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>CULLMAN CABINET &amp; SUPPLY CO., INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>63-0596922</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>BNYMELLON INSIGHT STABLE VALUE FUND</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>THE BANK OF NEW YORK MELLON</u>		
<b>c</b> EIN-PN <u>11-3152987-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>47048</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)





<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>CULLMAN CABINET &amp; SUPPLY CO., INC. PROFIT SHARING PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>CULLMAN CABINET &amp; SUPPLY CO., INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>63-0596922</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>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	39	0
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	9599	7282
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>		
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	221641	174884
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	235268	47048
<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>	5571992	5064048
<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>	6038539	5293262
<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>	6038539	5293262

**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>	155076	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	204457	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	590378	
(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>		949911
<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>	22994	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<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>		22994
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	135954	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		135954
<b>(3)</b> Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		1438
(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>		644885
<b>c</b> Other income .....	<b>2c</b>		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		1755182

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	2445863	
(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>		2445863
<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>		
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>	54596	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		54596
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		2500459

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		-745277
<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: **WEAR HOWELL STRICKLAND QUINN & LAW**

(2) EIN: **63-0510739**

**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.)		X	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	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 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>CULLMAN CABINET &amp; SUPPLY CO., INC. PROFIT SHARING PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>CULLMAN CABINET &amp; SUPPLY CO., INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>63-0596922</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.**

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

1		0
---	--	---

**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): 27-3169253

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

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

3	
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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.)
----------------	---

**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 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704091A.

FINANCIAL STATEMENTS  
With Supplementary Information  
CULLMAN CABINET & SUPPLY COMPANY, INC.  
PROFIT SHARING PLAN  
CULLMAN, ALABAMA  
Years ended December 31, 2024 and 2023

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# WEAR HOWELL

CERTIFIED PUBLIC ACCOUNTANTS | BUSINESS ADVISORS

## Independent Auditor's Report

To the Administrator of  
Cullman Cabinet & Supply Company, Inc.  
Profit Sharing Plan  
Cullman, Alabama

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

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

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

Management has obtained 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 L 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).

---

**Wear, Howell, Strickland, Quinn & Law, LLC.**

1323 Stratford Road SE Decatur, Alabama 35601 • (256) 353-8902 • (256) 353-1351 (fax)

107 Railroad Street SW Hartselle, Alabama 35640 • (256) 773-6829 • (256) 773-6856 (fax)

[www.whsq.com](http://www.whsq.com)

## **Basis of Opinion**

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

## **Responsibilities of Management for the Financial Statements**

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

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

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

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

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

In performing an audit in accordance with auditing standards generally accepted in the United States of America, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

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

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

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

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

#### **Supplemental Schedule Required by ERISA**

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

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

In our opinion—

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

*Wear, Howell, Stuckland, Quinn & Law, LLC*

CERTIFIED PUBLIC ACCOUNTANTS  
Decatur, Alabama

October 3, 2025

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
 CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
 DECEMBER 31, 2024 AND 2023

<u>ASSETS</u>	<u>2024</u>	<u>2023</u>
Cash and cash equivalents	\$ -	\$ 39
Investments:		
Money market fund	174,884	221,641
Mutual funds - fair value	5,064,048	5,571,992
Guaranteed investment contract - contract value	47,048	235,268
TOTAL INVESTMENTS	<u>5,285,980</u>	<u>6,028,901</u>
Receivables:		
Employer contribution receivables	7,282	9,599
TOTAL RECEIVABLES	<u>7,282</u>	<u>9,599</u>
TOTAL ASSETS	<u>5,293,262</u>	<u>6,038,539</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 5,293,262</u>	<u>\$ 6,038,539</u>

The accompanying notes are an integral part of the financial statements.

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
 YEAR ENDED DECEMBER 31, 2024

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ADDITIONS

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments	\$ 649,283
Dividend income	<u>155,988</u>
TOTAL INVESTMENT INCOME	<u>805,271</u>

Contributions:

Participant	204,457
Employer	155,076
Rollover	<u>590,378</u>
TOTAL CONTRIBUTIONS	<u>949,911</u>

TOTAL ADDITIONS 1,755,182

DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	2,445,863
Administrative expenses	<u>54,596</u>
TOTAL DEDUCTIONS	<u>2,500,459</u>

NET DECREASE (745,277)

Net assets available for benefits, beginning of year 6,038,539

NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR \$ 5,293,262

The accompanying notes are an integral part of the financial statements.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

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NOTE A – DESCRIPTION OF PLAN

The following description of the Cullman Cabinet & Supply Company, Inc. Profit Sharing Plan (Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

1. General – The Plan is a defined contribution plan covering all employees who are age eighteen or older. To receive profit sharing contributions or to make salary deferral contributions, employees must have six months of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan sponsor is Cullman Cabinet & Supply Company, Inc. (Company).
2. Contributions – Each year, the Company will make non-discretionary matching contributions of 100% of the employee's contribution, not to exceed 4% of compensation to eligible participants. The Company may also make a profit sharing contribution at the discretion of the Board of Directors. A participant may contribute up to 100% of pretax annual compensation, as defined in the Plan, up to the amount allowed by the Internal Revenue Service. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into fifteen various mutual funds, a money market fund, or an investment contract option.
3. Participant Accounts – Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings, and may be charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.
4. Vesting – Vesting in the Company's profit sharing contribution and actual earnings thereon is based on years of continuous service. A participant is 100% vested after six years of credited service. Participants are immediately vested in their deferred contributions and the non-discretionary Company contributions, plus related earnings thereon. Participants also become immediately vested in Company profit sharing contributions, plus earnings upon death, disability, or termination at the normal retirement date.
5. Payment of Benefits – On termination of service due to death, disability, or retirement, a participant may receive a lump-sum amount equal to the value of the participant's interest in his or her account, monthly installments over a period not exceeding life expectancy, or an annuity over a fixed period not exceeding life expectancy.
6. Forfeited Accounts – At December 31, 2024 and 2023, there were no unapplied forfeitures. Forfeiture accounts are first used to pay administrative expenses and any remaining forfeitures may be reallocated to participants based on compensation. There were no forfeitures received during 2024 and 2023.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

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NOTE A – DESCRIPTION OF PLAN – CONTINUED

7. SECURE 2.0 – In December 2022, Securing a Strong Retirement Act (SECURE 2.0) was passed into law. The provisions of SECURE 2.0 continue the themes and reforms that began with the 2019 SECURE Act. Most of the provisions will become effective in 2025 and forward, therefore there is no current impact to the Plan. Since the provisions include both required and optional elements, the Plan Administrator will determine the option provisions to elect.

NOTE B – SUMMARY OF ACCOUNTING POLICIES

1. Basis of Accounting – The financial statements of the Plan are prepared on the accrual method of accounting.
2. Use of Estimates – The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.
3. Investment Valuation and Income Recognition – The Plan’s mutual funds and money market account are stated at fair value. Fair value is the price that would be received when selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note D for discussion of fair value measurements. The guaranteed investment contract is stated at contract value (see Note C).

Purchases and sales are recorded on a trade-date basis. Interest and dividends are recorded when received by the custodian. Net appreciation and depreciation includes the Plan’s gains and losses on investments bought and sold as well as held during the year. Unrealized appreciation and depreciation are reflected in the financial statements when applicable.

4. Contributions - Contributions from plan participants and the safe harbor contributions from the employer are recorded in the year in which the employee contributions are withheld from compensation.
5. Payment of Benefits – Benefits are recorded when paid.
6. Administrative Costs – Administrative costs are currently being paid by the Plan.
7. Plan Amendments – The Plan was amended, effective January 1, 2022, to incorporate the following changes:
  - a. Eligibility was updated to 6 months of service.
  - b. Employees may defer up to 100% of compensation.
  - c. Safe-harbor contributions will be made up to 100% of the employee contribution, not to exceed 4% of the participant’s compensation.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

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NOTE B – SUMMARY OF ACCOUNTING POLICIES – CONTINUED

- d. For terminated employees, automatic distributions will be made on accounts greater than \$1,000 and less than \$5,000, by transferring the amount to an IRA account in the participant's name, which will be established by the Plan Administrator.
- e. Hardship distributions will no longer be allowed.

NOTE C – INVESTMENT CONTRACTS

The Plan has a collective investment fund (the Fund) investment contract sponsored by Bank of New York Mellon. The Fund invests in diversified portfolios of guaranteed investment contracts (GICs), wrapped fixed income contracts, separate account contracts, and other instruments that seek to achieve high current income and stability of principal.

A guaranteed investment contract is a contract issued by a financial institution to provide a guaranteed rate for the life of the contract and return principal at maturity. Wrapped fixed income contracts are where the fund purchases fixed income securities and the contracts with the financial institution to guarantee a minimum rate of return. Separate account contracts are contracts with an insurance company that are backed by the assets of a separate account of the insurance company. These assets are held for the exclusive benefit of investors in the separate account.

There are several risks specific to investment contracts. One of the primary risks involved is credit risk of the contract issuer. Secondly, liquidity is limited because of the unique characteristics of investment contracts and the absence of an actively traded secondary market. Interest rate risk is also present because of the nature of the underlying investments.

The existence of certain conditions can limit the Fund's ability to transact at contract value with the contract issuer. Specifically, any event outside the normal operation of the Fund which causes a withdrawal from the investment contract may result in a negative market value adjustment with respect to such withdrawal. Examples of such events include, but are not limited to, layoffs, bankruptcy, plan termination, mergers, early retirement incentives, and competing fund transfer or violation of equity wash or equivalent rules in place, and changes in qualification status of employer or Plan.

In addition to the limitations noted above, issuers of investment contracts have certain rights to terminate a contract and settle at an amount which differs from contract value. This may happen under the following circumstances: 1) qualification status of the employer or Plan changes, 2) breach of material obligation under the contract, 3) misrepresentation by the contract holder, 4) failure of underlying portfolio to conform to preestablished investment guidelines, 5) withdrawals are caused by certain employer-initiated events. Investment contracts may also provide for termination with no payment obligation for the issuer if the performance of the contract constitutes a prohibited transaction under ERISA or other applicable law.

The guaranteed investment contract is valued at contract value, which was \$47,048 and \$235,268 at December 31, 2024 and 2023, respectively. The contract's crediting rate on the investment is reset on a quarterly basis.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

NOTE C – INVESTMENT CONTRACTS – CONTINUED

The yield earned by the Fund at December 31, 2024 and 2023, was 2.66% and 2.69%, respectively. This represents the annualized one-month earnings of all investments in the Fund, including the earnings recorded at the underlying collective trust funds, divided by the fair value of all investments in the Fund at December 31, 2024 and 2023, respectively.

The yield earned by the Fund with an adjustment to reflect the actual interest rate credited to participants in the Fund at December 31, 2024 and 2023, was 2.49% and 2.55%, respectively. This represents the annualized one-month earnings credited to participants in the Fund, divided by the fair value of all investments in the Fund at December 31, 2024 and 2023, respectively.

NOTE D – FAIR VALUE MEASUREMENTS

FASB Accounting Standards Codification 820, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The three levels of the fair value hierarchy under FASB Accounting Standards

- Level 1     Inputs include quoted prices for assets or liabilities in active markets.
- Level 2     Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets or inputs that are derived principally from or corroborated by observable market data by correlation or other means.
- Level 3     Inputs that are unobservable but significant to the fair value measurement. These inputs often require significant judgment or estimation.

The following is a description of the inputs used for the investments measured at fair value:

Money market fund:     Valued at the net asset value of shares held by the Plan at year-end.  
Mutual funds:             Valued at the net asset value of shares held by the Plan at year end.

The Plan’s assets at fair value, as of December 31, 2024, by level of inputs are as follows:

<u>Asset Type</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Total in the fair value hierarchy	\$ -	\$ -	\$ -	\$ -
Investments measured at net asset value (a)	_____	_____	_____	<u>5,238,932</u>
INVESTMENTS AT FAIR VALUE	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 5,238,932</u>

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

NOTE D – FAIR VALUE MEASUREMENTS – CONTINUED

The Plan’s assets at fair value, as of December 31, 2023, by level of inputs are as follows:

<u>Asset Type</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Total in the fair value hierarchy	\$ -	\$ -	\$ -	\$ -
Investments measured at net asset value (a)	_____	_____	_____	<u>5,793,633</u>
INVESTMENTS AT FAIR VALUE	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 5,793,633</u>

(a) In accordance with FASB ASC 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table intend to permit reconciliation of the fair value hierarchy to the line items in the statements of net assets available for benefits.

NOTE E – ALLOCATIONS TO PERSONS WITHDRAWING FROM PLAN

All persons electing to withdraw from the plan were paid at December 31, 2024 and 2023.

NOTE F – EXCESS CONTRIBUTIONS

At December 31, 2024 and 2023, there were no contributions allocated to participants in excess of required compliance limits.

NOTE G – PLAN AGREEMENTS

At December 31, 2024 and 2023, the Plan has a trust agreement with Mid Atlantic Trust Company, to provide custodial services for the Plan. The custodian holds the Plan assets in investments selected by the Plan’s administrative fiduciaries and receives all receipts and makes all disbursements according to the Plan document and trust agreement.

Contributions allocated to the pre-selected investment funds are invested according to the participants’ direction.

NOTE H – TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan’s tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. The Plan’s Form 5500 is subject to examination by the Internal Revenue Service and the Department of Labor for years after 2020.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

NOTE I – RISK AND UNCERTAINTIES

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

NOTE J – PLAN TERMINATION

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

NOTE K – RELATED PARTIES

For the year ended December 31, 2024 and 2023, the Plan had distributions of \$2,016,463 and \$23,031, respectively, to the officers and family of Cullman Cabinet & Supply Company, Inc., the Plan sponsor.

NOTE L – INVESTMENTS – INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified as complete and accurate by Mid Atlantic Trust Company, the custodian of the Plan, as of December 31, 2024 and 2023.

<u>Description</u>	<u>2024</u>	<u>2023</u>
<u>Mutual Funds:</u>		
Avantis Emerging Markets Equity Institutional Class	\$ 143,067	\$149,487
Avantis US Large Cap Value Fund	192,267	199,657
Avantis US Small Cap Value Institutional Class	153,804	162,131
DFA International Core Equity	291,971	314,975
DFA International Small Company	153,461	164,671
Fidelity 500 Index Institutional Premium Class	126,990	106,353
Vanguard Dividend Appreciation Index Fund	321,247	299,345
Vanguard Growth Index Fund	1,334,922	919,939
Vanguard High Yield Corporate Admiral	41,255	197,184
Vanguard Intermediate-Term Investment-Grade Fund	136,668	342,327
Vanguard Mid-Cap Growth Index Fund	112,179	268,506
Vanguard Mid-Cap Value Index Fund	578,596	359,779
Vanguard Small-Cap Growth Index Fund	115,554	380,719
Vanguard Total Bond Market Index Fund	333,870	734,131
Vanguard Value Index Fund	1,028,197	972,788
	<u>5,064,048</u>	<u>5,571,992</u>
Vanguard Cash Reserves Federal Money Market Fund	174,884	221,641
Mellon Stable Value Fund	47,048	235,268
	<u>\$ 5,285,980</u>	<u>\$ 6,028,901</u>

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

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NOTE M – SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 3, 2025, the date which the financial statements were available to be issued. There were no subsequent events that required disclosure.

SUPPLEMENTAL SCHEDULE

**Cullman Cabinet & Supply Company, Inc. Profit Sharing Plan**  
**FEIN: 63-0596922**  
**Plan Number: 001**  
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year)**  
**12/31/2024**

(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
	Avantis Emerging Markets Equity Instl. Class	Mutual Fund	\$	143,067
	Avantis US Large Cap Value Fund	Mutual Fund	\$	192,267
	Avantis US Small Cap Value Instl. Class	Mutual Fund	\$	153,804
	DFA International Core Equity	Mutual Fund	\$	291,971
	DFA International Small Company	Mutual Fund	\$	153,461
	Fidelity 500 Index Institutional Premium Class	Mutual Fund	\$	126,990
	Vanguard Dividend Appreciation Index Fund	Mutual Fund	\$	321,247
	Vanguard Growth Index Fund	Mutual Fund	\$	1,334,922
	Vanguard High Yield Corporate Admiral	Mutual Fund	\$	41,255
	Vanguard Intermediate-Term Inv.-Grade Fund	Mutual Fund	\$	136,668
	Vanguard Mid-Cap Growth Index Fund	Mutual Fund	\$	112,179
	Vanguard Mid-Cap Value Index Fund	Mutual Fund	\$	578,596
	Vanguard Small-Cap Growth Index Fund	Mutual Fund	\$	115,554
	Vanguard Total Bond Market Index Fund	Mutual Fund	\$	333,870
	Vanguard Value Index Fund	Mutual Fund	\$	1,028,197
	Vanguard Cash Res. Fed. MMkt Fund	Money Market Fund	\$	174,884
	Mellon Stable Value Fund	Guaranteed Investment Contract	\$	47,048

See independent auditor's report.

FINANCIAL STATEMENTS  
With Supplementary Information  
CULLMAN CABINET & SUPPLY COMPANY, INC.  
PROFIT SHARING PLAN  
CULLMAN, ALABAMA  
Years ended December 31, 2024 and 2023

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# WEAR HOWELL

CERTIFIED PUBLIC ACCOUNTANTS | BUSINESS ADVISORS

## Independent Auditor's Report

To the Administrator of  
Cullman Cabinet & Supply Company, Inc.  
Profit Sharing Plan  
Cullman, Alabama

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

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

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

Management has obtained 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 L 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).

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**Wear, Howell, Strickland, Quinn & Law, LLC.**

1323 Stratford Road SE Decatur, Alabama 35601 • (256) 353-8902 • (256) 353-1351 (fax)  
107 Railroad Street SW Hartselle, Alabama 35640 • (256) 773-6829 • (256) 773-6856 (fax)

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## **Basis of Opinion**

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

## **Responsibilities of Management for the Financial Statements**

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

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

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

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

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

In performing an audit in accordance with auditing standards generally accepted in the United States of America, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

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

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

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

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

#### **Supplemental Schedule Required by ERISA**

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

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

In our opinion—

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

*Wear, Howell, Stuckland, Quinn & Law, LLC*

CERTIFIED PUBLIC ACCOUNTANTS  
Decatur, Alabama

October 3, 2025

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
 CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
 DECEMBER 31, 2024 AND 2023

<u>ASSETS</u>	2024	2023
Cash and cash equivalents	\$ -	\$ 39
Investments:		
Money market fund	174,884	221,641
Mutual funds - fair value	5,064,048	5,571,992
Guaranteed investment contract - contract value	47,048	235,268
TOTAL INVESTMENTS	5,285,980	6,028,901
Receivables:		
Employer contribution receivables	7,282	9,599
TOTAL RECEIVABLES	7,282	9,599
TOTAL ASSETS	5,293,262	6,038,539
NET ASSETS AVAILABLE FOR BENEFITS	\$ 5,293,262	\$ 6,038,539

The accompanying notes are an integral part of the financial statements.

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
 YEAR ENDED DECEMBER 31, 2024

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ADDITIONS

Additions to net assets attributed to:

Investment income:

Net appreciation in fair value of investments	\$ 649,283
Dividend income	<u>155,988</u>
TOTAL INVESTMENT INCOME	<u>805,271</u>

Contributions:

Participant	204,457
Employer	155,076
Rollover	<u>590,378</u>
TOTAL CONTRIBUTIONS	<u>949,911</u>

TOTAL ADDITIONS 1,755,182

DEDUCTIONS

Deductions from net assets attributed to:

Benefits paid to participants	2,445,863
Administrative expenses	<u>54,596</u>
TOTAL DEDUCTIONS	<u>2,500,459</u>

NET DECREASE (745,277)

Net assets available for benefits, beginning of year 6,038,539

NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR \$ 5,293,262

The accompanying notes are an integral part of the financial statements.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

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NOTE A – DESCRIPTION OF PLAN

The following description of the Cullman Cabinet & Supply Company, Inc. Profit Sharing Plan (Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

1. General – The Plan is a defined contribution plan covering all employees who are age eighteen or older. To receive profit sharing contributions or to make salary deferral contributions, employees must have six months of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan sponsor is Cullman Cabinet & Supply Company, Inc. (Company).
2. Contributions – Each year, the Company will make non-discretionary matching contributions of 100% of the employee's contribution, not to exceed 4% of compensation to eligible participants. The Company may also make a profit sharing contribution at the discretion of the Board of Directors. A participant may contribute up to 100% of pretax annual compensation, as defined in the Plan, up to the amount allowed by the Internal Revenue Service. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into fifteen various mutual funds, a money market fund, or an investment contract option.
3. Participant Accounts – Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution and (b) Plan earnings, and may be charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.
4. Vesting – Vesting in the Company's profit sharing contribution and actual earnings thereon is based on years of continuous service. A participant is 100% vested after six years of credited service. Participants are immediately vested in their deferred contributions and the non-discretionary Company contributions, plus related earnings thereon. Participants also become immediately vested in Company profit sharing contributions, plus earnings upon death, disability, or termination at the normal retirement date.
5. Payment of Benefits – On termination of service due to death, disability, or retirement, a participant may receive a lump-sum amount equal to the value of the participant's interest in his or her account, monthly installments over a period not exceeding life expectancy, or an annuity over a fixed period not exceeding life expectancy.
6. Forfeited Accounts – At December 31, 2024 and 2023, there were no unapplied forfeitures. Forfeiture accounts are first used to pay administrative expenses and any remaining forfeitures may be reallocated to participants based on compensation. There were no forfeitures received during 2024 and 2023.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

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NOTE A – DESCRIPTION OF PLAN – CONTINUED

7. SECURE 2.0 – In December 2022, Securing a Strong Retirement Act (SECURE 2.0) was passed into law. The provisions of SECURE 2.0 continue the themes and reforms that began with the 2019 SECURE Act. Most of the provisions will become effective in 2025 and forward, therefore there is no current impact to the Plan. Since the provisions include both required and optional elements, the Plan Administrator will determine the option provisions to elect.

NOTE B – SUMMARY OF ACCOUNTING POLICIES

1. Basis of Accounting – The financial statements of the Plan are prepared on the accrual method of accounting.
2. Use of Estimates – The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.
3. Investment Valuation and Income Recognition – The Plan’s mutual funds and money market account are stated at fair value. Fair value is the price that would be received when selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note D for discussion of fair value measurements. The guaranteed investment contract is stated at contract value (see Note C).

Purchases and sales are recorded on a trade-date basis. Interest and dividends are recorded when received by the custodian. Net appreciation and depreciation includes the Plan’s gains and losses on investments bought and sold as well as held during the year. Unrealized appreciation and depreciation are reflected in the financial statements when applicable.

4. Contributions - Contributions from plan participants and the safe harbor contributions from the employer are recorded in the year in which the employee contributions are withheld from compensation.
5. Payment of Benefits – Benefits are recorded when paid.
6. Administrative Costs – Administrative costs are currently being paid by the Plan.
7. Plan Amendments – The Plan was amended, effective January 1, 2022, to incorporate the following changes:
  - a. Eligibility was updated to 6 months of service.
  - b. Employees may defer up to 100% of compensation.
  - c. Safe-harbor contributions will be made up to 100% of the employee contribution, not to exceed 4% of the participant’s compensation.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

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NOTE B – SUMMARY OF ACCOUNTING POLICIES – CONTINUED

- d. For terminated employees, automatic distributions will be made on accounts greater than \$1,000 and less than \$5,000, by transferring the amount to an IRA account in the participant's name, which will be established by the Plan Administrator.
- e. Hardship distributions will no longer be allowed.

NOTE C – INVESTMENT CONTRACTS

The Plan has a collective investment fund (the Fund) investment contract sponsored by Bank of New York Mellon. The Fund invests in diversified portfolios of guaranteed investment contracts (GICs), wrapped fixed income contracts, separate account contracts, and other instruments that seek to achieve high current income and stability of principal.

A guaranteed investment contract is a contract issued by a financial institution to provide a guaranteed rate for the life of the contract and return principal at maturity. Wrapped fixed income contracts are where the fund purchases fixed income securities and the contracts with the financial institution to guarantee a minimum rate of return. Separate account contracts are contracts with an insurance company that are backed by the assets of a separate account of the insurance company. These assets are held for the exclusive benefit of investors in the separate account.

There are several risks specific to investment contracts. One of the primary risks involved is credit risk of the contract issuer. Secondly, liquidity is limited because of the unique characteristics of investment contracts and the absence of an actively traded secondary market. Interest rate risk is also present because of the nature of the underlying investments.

The existence of certain conditions can limit the Fund's ability to transact at contract value with the contract issuer. Specifically, any event outside the normal operation of the Fund which causes a withdrawal from the investment contract may result in a negative market value adjustment with respect to such withdrawal. Examples of such events include, but are not limited to, layoffs, bankruptcy, plan termination, mergers, early retirement incentives, and competing fund transfer or violation of equity wash or equivalent rules in place, and changes in qualification status of employer or Plan.

In addition to the limitations noted above, issuers of investment contracts have certain rights to terminate a contract and settle at an amount which differs from contract value. This may happen under the following circumstances: 1) qualification status of the employer or Plan changes, 2) breach of material obligation under the contract, 3) misrepresentation by the contract holder, 4) failure of underlying portfolio to conform to preestablished investment guidelines, 5) withdrawals are caused by certain employer-initiated events. Investment contracts may also provide for termination with no payment obligation for the issuer if the performance of the contract constitutes a prohibited transaction under ERISA or other applicable law.

The guaranteed investment contract is valued at contract value, which was \$47,048 and \$235,268 at December 31, 2024 and 2023, respectively. The contract's crediting rate on the investment is reset on a quarterly basis.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

NOTE C – INVESTMENT CONTRACTS – CONTINUED

The yield earned by the Fund at December 31, 2024 and 2023, was 2.66% and 2.69%, respectively. This represents the annualized one-month earnings of all investments in the Fund, including the earnings recorded at the underlying collective trust funds, divided by the fair value of all investments in the Fund at December 31, 2024 and 2023, respectively.

The yield earned by the Fund with an adjustment to reflect the actual interest rate credited to participants in the Fund at December 31, 2024 and 2023, was 2.49% and 2.55%, respectively. This represents the annualized one-month earnings credited to participants in the Fund, divided by the fair value of all investments in the Fund at December 31, 2024 and 2023, respectively.

NOTE D – FAIR VALUE MEASUREMENTS

FASB Accounting Standards Codification 820, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The three levels of the fair value hierarchy under FASB Accounting Standards

- Level 1     Inputs include quoted prices for assets or liabilities in active markets.
- Level 2     Inputs include quoted prices for similar assets or liabilities in active markets, quoted prices for identical or similar assets or liabilities in inactive markets or inputs that are derived principally from or corroborated by observable market data by correlation or other means.
- Level 3     Inputs that are unobservable but significant to the fair value measurement. These inputs often require significant judgment or estimation.

The following is a description of the inputs used for the investments measured at fair value:

Money market fund:     Valued at the net asset value of shares held by the Plan at year-end.  
Mutual funds:             Valued at the net asset value of shares held by the Plan at year end.

The Plan’s assets at fair value, as of December 31, 2024, by level of inputs are as follows:

<u>Asset Type</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Total in the fair value hierarchy	\$ -	\$ -	\$ -	\$ -
Investments measured at net asset value (a)	_____	_____	_____	<u>5,238,932</u>
INVESTMENTS AT FAIR VALUE	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 5,238,932</u>

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

NOTE D – FAIR VALUE MEASUREMENTS – CONTINUED

The Plan’s assets at fair value, as of December 31, 2023, by level of inputs are as follows:

<u>Asset Type</u>	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Total in the fair value hierarchy	\$ -	\$ -	\$ -	\$ -
Investments measured at net asset value (a)				5,793,633
INVESTMENTS AT FAIR VALUE	\$ -	\$ -	\$ -	\$ 5,793,633

(a) In accordance with FASB ASC 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table intend to permit reconciliation of the fair value hierarchy to the line items in the statements of net assets available for benefits.

NOTE E – ALLOCATIONS TO PERSONS WITHDRAWING FROM PLAN

All persons electing to withdraw from the plan were paid at December 31, 2024 and 2023.

NOTE F – EXCESS CONTRIBUTIONS

At December 31, 2024 and 2023, there were no contributions allocated to participants in excess of required compliance limits.

NOTE G – PLAN AGREEMENTS

At December 31, 2024 and 2023, the Plan has a trust agreement with Mid Atlantic Trust Company, to provide custodial services for the Plan. The custodian holds the Plan assets in investments selected by the Plan’s administrative fiduciaries and receives all receipts and makes all disbursements according to the Plan document and trust agreement.

Contributions allocated to the pre-selected investment funds are invested according to the participants’ direction.

NOTE H – TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan’s tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. The Plan’s Form 5500 is subject to examination by the Internal Revenue Service and the Department of Labor for years after 2020.

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

NOTE I – RISK AND UNCERTAINTIES

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

NOTE J – PLAN TERMINATION

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

NOTE K – RELATED PARTIES

For the year ended December 31, 2024 and 2023, the Plan had distributions of \$2,016,463 and \$23,031, respectively, to the officers and family of Cullman Cabinet & Supply Company, Inc., the Plan sponsor.

NOTE L – INVESTMENTS – INFORMATION PREPARED AND CERTIFIED BY THE CUSTODIAN

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified as complete and accurate by Mid Atlantic Trust Company, the custodian of the Plan, as of December 31, 2024 and 2023.

<u>Description</u>	<u>2024</u>	<u>2023</u>
<u>Mutual Funds:</u>		
Avantis Emerging Markets Equity Institutional Class	\$ 143,067	\$149,487
Avantis US Large Cap Value Fund	192,267	199,657
Avantis US Small Cap Value Institutional Class	153,804	162,131
DFA International Core Equity	291,971	314,975
DFA International Small Company	153,461	164,671
Fidelity 500 Index Institutional Premium Class	126,990	106,353
Vanguard Dividend Appreciation Index Fund	321,247	299,345
Vanguard Growth Index Fund	1,334,922	919,939
Vanguard High Yield Corporate Admiral	41,255	197,184
Vanguard Intermediate-Term Investment-Grade Fund	136,668	342,327
Vanguard Mid-Cap Growth Index Fund	112,179	268,506
Vanguard Mid-Cap Value Index Fund	578,596	359,779
Vanguard Small-Cap Growth Index Fund	115,554	380,719
Vanguard Total Bond Market Index Fund	333,870	734,131
Vanguard Value Index Fund	1,028,197	972,788
	<u>5,064,048</u>	<u>5,571,992</u>
Vanguard Cash Reserves Federal Money Market Fund	174,884	221,641
Mellon Stable Value Fund	47,048	235,268
	<u>\$ 5,285,980</u>	<u>\$ 6,028,901</u>

NOTES TO THE FINANCIAL STATEMENTS  
CULLMAN CABINET & SUPPLY COMPANY, INC. PROFIT SHARING PLAN  
DECEMBER 31, 2024 AND 2023

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NOTE M – SUBSEQUENT EVENTS

Management has evaluated subsequent events through October 3, 2025, the date which the financial statements were available to be issued. There were no subsequent events that required disclosure.

SUPPLEMENTAL SCHEDULE

**Cullman Cabinet & Supply Company, Inc. Profit Sharing Plan**  
**FEIN: 63-0596922**  
**Plan Number: 001**  
**Schedule H, Line 4i – Schedule of Assets (Held at End of Year)**  
**12/31/2024**

(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
	Avantis Emerging Markets Equity Instl. Class	Mutual Fund	\$	143,067
	Avantis US Large Cap Value Fund	Mutual Fund	\$	192,267
	Avantis US Small Cap Value Instl. Class	Mutual Fund	\$	153,804
	DFA International Core Equity	Mutual Fund	\$	291,971
	DFA International Small Company	Mutual Fund	\$	153,461
	Fidelity 500 Index Institutional Premium Class	Mutual Fund	\$	126,990
	Vanguard Dividend Appreciation Index Fund	Mutual Fund	\$	321,247
	Vanguard Growth Index Fund	Mutual Fund	\$	1,334,922
	Vanguard High Yield Corporate Admiral	Mutual Fund	\$	41,255
	Vanguard Intermediate-Term Inv.-Grade Fund	Mutual Fund	\$	136,668
	Vanguard Mid-Cap Growth Index Fund	Mutual Fund	\$	112,179
	Vanguard Mid-Cap Value Index Fund	Mutual Fund	\$	578,596
	Vanguard Small-Cap Growth Index Fund	Mutual Fund	\$	115,554
	Vanguard Total Bond Market Index Fund	Mutual Fund	\$	333,870
	Vanguard Value Index Fund	Mutual Fund	\$	1,028,197
	Vanguard Cash Res. Fed. MMkt Fund	Money Market Fund	\$	174,884
	Mellon Stable Value Fund	Guaranteed Investment Contract	\$	47,048

See independent auditor's report.