

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information			
1a	Name of plan MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES	1b	Three-digit plan number (PN) ▶	001
		1c	Effective date of plan	10/01/1946
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) EQUITABLE HOLDINGS, INC 100 MADISON STREET SYRACUSE, NY 13202	2b	Employer Identification Number (EIN)	90-0226248
		2c	Plan Sponsor's telephone number	201-743-5499
		2d	Business code (see instructions)	524290

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/09/2025	MICHAEL FRANCESCONI
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/09/2025	SHEILA LABITA
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor THE BENEFITS ADMINISTRATIVE COMMITTEE 100 MADISON STREET SYRACUSE, NY 13202	3b Administrator's EIN 90-0226248																						
	3c Administrator's telephone number 800-829-2633																						
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN																						
5 Total number of participants at the beginning of the plan year	5 2282																						
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<table border="1" style="width: 100%; border-collapse: collapse;"><tr><td style="width: 15%;"></td><td style="width: 85%;"></td></tr><tr><td>6a(1)</td><td>177</td></tr><tr><td>6a(2)</td><td>174</td></tr><tr><td>6b</td><td>398</td></tr><tr><td>6c</td><td>1506</td></tr><tr><td>6d</td><td>2078</td></tr><tr><td>6e</td><td>108</td></tr><tr><td>6f</td><td>2186</td></tr><tr><td>6g(1)</td><td></td></tr><tr><td>6g(2)</td><td></td></tr><tr><td>6h</td><td></td></tr></table>			6a(1)	177	6a(2)	174	6b	398	6c	1506	6d	2078	6e	108	6f	2186	6g(1)		6g(2)		6h	
6a(1)	177																						
6a(2)	174																						
6b	398																						
6c	1506																						
6d	2078																						
6e	108																						
6f	2186																						
6g(1)																							
6g(2)																							
6h																							
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7																						
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1C 1F 1I 3D 3H 3J																							

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

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

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)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF EQUITABLE HOLDINGS, INC	D Employer Identification Number (EIN) 90-0226248
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	186832159	
b	Actuarial value	2b	202769564	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	450	64579307	66940339
b	For terminated vested participants	1655	72875413	72875413
c	For active participants	177	25638473	25888301
d	Total	2282	163093193	165704053
4	If the plan is in at-risk status, check the box and complete lines (a) and (b): ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.09 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	975482	
c	Target normal cost	6c	975482	

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

SIGN HERE	Signature of actuary ZORAST WADIA, CFA, FSA, EA, MAAA Type or print name of actuary MILLIMAN Firm name 463 7TH AVENUE, 19TH FLOOR NEW YORK, NY 10018 Address of the firm	09/25/2025 Date 23-06860 Most recent enrollment number 646-473-3000 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	67122419
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	3317777
9 Amount remaining (line 7 minus line 8)	0	63804642
10 Interest on line 9 using prior year's actual return of 5.39 %	0	3439070
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.24 %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	67243712

Part III Funding Percentages

14 Funding target attainment percentage	14	81.78 %
15 Adjusted funding target attainment percentage	15	122.36 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	86.24 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c) 0

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

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

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost
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21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 % ☐ N/A, full yield curve used
b Applicable month (enter code)	21b		4
22 Weighted average retirement age	22		61
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute			

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

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

Part VIII	Minimum Required Contribution For Current Year
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31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	975482	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	30178201	3034411	
b Waiver amortization installment			
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	4009893	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	4009893	4009893
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)
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41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

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

A Name of plan MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 EQUITABLE HOLDINGS, INC	D Employer Identification Number (EIN) 90-0226248

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).....

X

YesNo
- 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
BLACKROCK INSTITUTIONAL
90-0226248

(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)

MORGAN STANLEY

1585 BROADWAY
NEW YORK, NY 10036

(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?
19 28 50	NONE	500742	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MILLIMAN, INC.

91-0675641

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	NONE	300728	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

EQUITABLE

13-5570651

(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?
49 50	NONE	101965	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

PRICEWATERHOUSECOOPERS LLP

13-4008324

(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?
10 50	NONE	70000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALIGHT SOLUTIONS

82-1061233

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 50	NONE	23271	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NORTHERN TRUST

36-1561860

(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?
13 50	NONE	19731	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES		B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 EQUITABLE HOLDINGS, INC		D Employer Identification Number (EIN) 90-0226248
Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)	
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 INDEX FUND A		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 94-3273839-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5167354
a Name of MTIA, CCT, PSA, or 103-12 IE: BLK MSCI EAFE IMI INDEX FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 33-6371937-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8253399
a Name of MTIA, CCT, PSA, or 103-12 IE: BLK MSCI US MIN VOL INDEX MUTUAL FD		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 46-1026632-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20699475
a Name of MTIA, CCT, PSA, or 103-12 IE: BLK MSCI WLDX US MIN VOL FND F		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 46-3300555-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 106466
a Name of MTIA, CCT, PSA, or 103-12 IE: EQUITY INDEX FUND A		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 94-6052285-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10984038
a Name of MTIA, CCT, PSA, or 103-12 IE: MIDCAP EQUITY INDEX FUND		
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.		
c EIN-PN 94-3343205-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5183862
a Name of MTIA, CCT, PSA, or 103-12 IE: NT COLTV SHORT TERM INVT FD		
b Name of sponsor of entity listed in (a): NORTHERN TRUST INVESTMENTS, INC.		
c EIN-PN 45-6138589-084	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 9505343
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Schedule D (Form 5500) 2024 v. 240311		

a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK MSCI ACWI MINIMUM VOLATIL**b** Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.

c EIN-PN 46-1026632-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8638808
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a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):

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

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

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

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

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

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

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

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

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

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

A Name of plan MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 EQUITABLE HOLDINGS, INC	D Employer Identification Number (EIN) 90-0226248

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	2850367	1566035
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	1431359	1469094
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	36033000	32474327
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	7307587	8677077
(B) All other	1c(3)(B)	32268597	39316522
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	81263115	68538745
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	48872197	49400010

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	210026222	201441810
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	1498993	1468758
i Acquisition indebtedness	1i		
j Other liabilities	1j	2889922	4756951
k Total liabilities (add all amounts in lines 1g through 1j)	1k	4388915	6225709
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	205637307	195216101

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	8077321	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		8077321
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	-2604698	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	107404	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		13748
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		5593775

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	14555938	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		14555938
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	101965	
(2) Contract administrator fees	2i(2)	19731	
(3) Recordkeeping fees	2i(3)	23271	
(4) IQPA audit fees	2i(4)	70000	
(5) Investment advisory and investment management fees	2i(5)	711153	
(6) Bank or trust company trustee/custodial fees	2i(6)	1263	
(7) Actuarial fees	2i(7)	300728	
(8) Legal fees	2i(8)	450	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	230482	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		1459043
j Total expenses. Add all expense amounts in column (b) and enter total	2j		16014981

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-10421206
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **PRICEWATERHOUSECOOPERS LLP**

(2) EIN: **13-4008324**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
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.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		25000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☒ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 549839.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES				B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 EQUITABLE HOLDINGS, INC				D Employer Identification Number (EIN) 90-0226248	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	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): 13-6122958					
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	94
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

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

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 59.3 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 29.5 %

High-Yield Debt: 9.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 0.0 % Other: 2.2 %

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☒ 10-15 years ☐ 15 years or more

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

- 21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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

MONY LIFE RETIREMENT INCOME SECURITY
PLAN FOR EMPLOYEES

FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED
DECEMBER 31, 2024 AND 2023

AND SUPPLEMENTAL SCHEDULES REQUIRED BY ERISA
AS OF AND FOR THE YEAR ENDED DECEMBER 31, 2024

REPORT OF INDEPENDENT AUDITORS

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

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*Refers to item number in IRS Form 5500 (Annual Return/Report of Employee Benefit Plan) for the year ended December 31, 2024.

All other schedules required by the Department of Labor's Rules and regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, as amended ("ERISA") have been omitted because they are not applicable.



Report of Independent Auditors

To the Administrator of MONY Life Retirement Income Security Plan for Employees

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

We have performed an audit of the accompanying financial statements of MONY Life Retirement Income Security Plan for Employees (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended and the statement of accumulated plan benefits as of December 31, 2023 and the related statement of changes in accumulated plan benefits for the year then ended, including the related notes (collectively referred to as the "financial statements").

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

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023 and for the years then ended, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

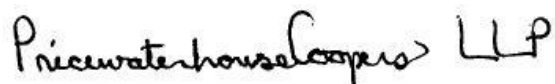
We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedules Required by ERISA

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

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

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



PricewaterhouseCoopers LLP
New York, New York
October 7, 2025

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

	<i>December 31,</i>	
	<i>2024</i>	<i>2023</i>
<i>Assets</i>		
Investments, at fair value (Notes 2, 3 and 4)		
Bonds	\$ 86,597,853	\$ 76,911,698
Collective trusts	68,538,745	81,263,115
Real estate investment trusts	38,943,581	40,838,617
Private equity fund	4,002,623	4,178,560
Hedge fund	173,935	165,162
Short-term investments	149,944	2,387,344
Total investments	198,406,681	205,744,496
Receivables		
Receivable for investments sold	1,469,094	1,431,359
Total receivables	1,469,094	1,431,359
Cash	1,566,035	2,850,367
Total assets	201,441,810	210,026,222
<i>Liabilities</i>		
Payable for investments purchased	4,756,951	2,889,922
Accrued expenses (Note 5)	1,468,758	1,498,993
Total liabilities	6,225,709	4,388,915
Net assets available for benefits	\$ 195,216,101	\$ 205,637,307

See accompanying notes to the financial statements.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

	<i>Year Ended</i>	
	<i>December 31,</i>	
	<i>2024</i>	<i>2023</i>
<i>Additions</i>		
Investment income/ (loss)		
Net (depreciation)/appreciation in fair value of investments (Notes 2, 3 and 4)	\$ (2,497,294)	\$ 6,718,009
Interest income	8,091,069	7,359,998
	5,593,775	14,078,007
Less investment expenses (Note 5)	(712,416)	(460,517)
	4,881,359	13,617,490
Net investment income/(loss)		
Total additions/(reductions)	4,881,359	13,617,490
<i>Deductions</i>		
Benefits paid to participants	14,555,938	18,260,701
Administrative expenses (Note 5)	746,627	740,824
Total deductions	15,302,565	19,001,525
Net decrease	(10,421,206)	(5,384,035)
Net assets available for benefits		
Beginning of year	205,637,307	211,021,342
End of year	\$ 195,216,101	\$ 205,637,307

See accompanying notes to the financial statements.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

STATEMENT OF ACCUMULATED PLAN BENEFITS

	<u>December 31, 2023</u>
Actuarial present value of accumulated plan benefits (Note 2)	
Vested benefits	
Participants currently receiving benefits	\$ 57,209,364
Other participants	<u>83,886,084</u>
Total vested benefits	141,095,448
Non-vested benefits	<u>2,094,490</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 143,189,938</u>

See accompanying notes to the financial statements.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

STATEMENT OF CHANGES IN ACCUMULATED PLAN BENEFITS

	<i>Year Ended</i> <i>December 31, 2023</i>
Actuarial present value of accumulated plan benefits, beginning of year, January 1, 2023	<u>\$ 148,224,430</u>
Increase/(decrease) during the year attributable to	
Actuarial (gains)/losses	3,522,521
Benefits paid (Note 1)	(18,260,701)
Changes in actuarial assumptions	(25,464)
Increase for interest due to the decrease in the discount period	<u>9,729,152</u>
Net decrease	<u>(5,034,492)</u>
Actuarial present value of accumulated plan benefits, end of year, December 31, 2023	<u><u>\$ 143,189,938</u></u>

See accompanying notes to the financial statements.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF THE PLAN

The following description of the MONY Life Retirement Income Security Plan for Employees (the “Plan”), sponsored by Equitable Holdings, Inc. is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

General

The Plan is a noncontributory, defined benefit pension plan which provides retirement and survivor benefits to eligible employees and beneficiaries in recognition of their service with MONY Life Insurance Company and its affiliates. The Plan is subject to the provision of ERISA and the Internal Revenue Code, as amended (the “Code”).

Effective January 1, 2011, the Plan was amended to become dual qualified for Puerto Rico tax purposes.

Effective December 31, 2013, the Plan was frozen and all benefit accruals under the Plan ceased, except for a limited amount of accruals for certain participants who were notified or pre-notified of job elimination prior to 2014.

Plan Fiduciaries

The named fiduciaries of the Plan are the Investment Committee and the Administrative Committee. The Investment Committee serves as the trustee of the Plan’s trust and the Administrative Committee serves as the Plan administrator. The Plan has an agreement with The Northern Trust Company to serve as custodian of the Plan.

The Plan sponsor has contracted with Milliman, Inc. to perform the recordkeeping, administration services and actuarial services of the Plan.

Eligibility

The Plan covers eligible employees and managers, as defined in the Plan document, whose employee commencement date was prior to December 31, 2004. Former employees are eligible for benefits once they are no longer considered a benefits eligible employee, manager or field underwriter.

Benefits

As described below, the accrued benefit of a participant is the sum of any benefit accrued under (i) the final average salary formula (“FAS Formula”), (ii) a Cash Account, (iii) a Section 414(k) Account and (iv) a Cash Balance Account.

The FAS Formula

Prior to 2009, each active participant accrued benefits under the FAS Formula based primarily on his or her eligible compensation and years of benefit service. The standard form of FAS benefit is a monthly annuity payable at normal retirement date and is payable over the participant’s (and if applicable, his or her spouse’s) lifetime.

The FAS Formula was frozen to new participants as of December 31, 2008, except for Plan participants who, as of December 31, 2008, were active and had either (i) completed at least 25 years of vesting service under the Plan or (ii) attained age 50 and completed at least 10 years of vesting service under the Plan (“Grandfathered Participants”).

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF THE PLAN (continued)

Participants with FAS benefits who terminate from service after their early retirement date and commence payment of the FAS benefit prior to their normal retirement date were eligible to receive supplemental payments.

Cash Account

Effective January 1, 2009 the Plan was amended to add a cash balance benefit formula for active participants who were not Grandfathered Participants or managers. Under the cash balance benefit formula, a notional account, ("Cash Account") was established in the name of an eligible participant. Prior to the 2013 freeze, Cash Accounts were credited monthly with pay credits based on 5% of monthly eligible earnings up to the Social Security Wage Base plus 10% of monthly eligible earnings above the Social Security Wage Base up to the IRS qualified plan contribution limit. Irrespective of the 2013 freeze, Cash Accounts continue to be credited, annually, with interest credits up to the benefit commencement date. The pay credits ceased to accrue with the 2013 freeze. The interest crediting rate is determined annually as outlined below.

For Cash Accounts that had accrued pay credits prior to April 1, 2012, the interest crediting rate is equal to the greater of (i) the average, rounded up to the nearest 0.25 percent (if necessary), of the monthly One-Year Treasury Constant Maturity rates for the 12-month period ending with the last business day of November of the prior year or (the "One-Year Treasury Rate") or (ii) 4%. For 2024 and 2023, the effective annual rate was 5.25% and 4%, respectively, for these interest credits.

For the Cash Accounts that had accrued pay credits on and after April 1, 2012 up to December 31, 2013 ("Post 2012"), the interest crediting rate is the One-Year Treasury Rate. For 2024 and 2023, the effective annual rate was 5.25% and 2.50% for these interest credits.

Section 414(k) Accounts

In conformance with Code Section 414(k), effective January 1, 1994 and through May 31, 1999, Section 414(k) Accounts were established for eligible participants. These accounts consist of notional employer contributions plus notional earnings/losses on those contributions. The notional employer contributions were equal to a percentage of benefits bearing salary and/or based on contributions made by the participants to the MONY Investment Plan Supplement for Employees and Field Underwriters and ceased after May 28, 1999.

Participants are permitted to direct the Plan administrator to allocate the notional balances of their Section 414(k) Accounts among certain investment options. Consequently, the participants' notional earnings and losses on their Section 414(k) Account balances are based on the investment options selected and not the actual earnings and/or losses associated with the Plan's underlying investments. In other words, the returns (or losses) are purely book-keeping entries based on the actual returns (or losses) of the investment options selected by the eligible participant. The Section 414(k) Account assets are not segregated from the general assets of the Plan and are not invested in any investment options offered to participants. The Plan bears the investment responsibility for any actual earnings and/or losses associated with the underlying investments. Benefit withdrawals from the Section 414(k) account are paid through the general assets of the Plan. The notional balances of the Section 414(k) account as of December 31, 2024 and 2023 were \$20,609,784 and \$19,913,193, respectively.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF THE PLAN (continued)

Cash Balance Account Benefit

Cash Balance Accounts were established on January 1, 1995 for employees of MONY whose employment was terminated due to the Company outsourcing of the Information Systems to Computer Science Corporation, Inc. ("CSC"). The eligible employees received pay credits equal to 4.2% of their annual compensation as of December 31, 1994.

These credits were made until the earlier of termination of employment with CSC, and December 31, 1997. The interest earned on these accounts is compounded daily and the interest rate is equal to the 3-month US Treasury bill rate on the first business day of December in the previous year plus 75 basis points. The interest crediting rate for 2024 and 2023 Plan years was 6.18% and 5.05%, respectively.

Ancillary Benefits

The Plan offers ancillary benefits that are not part of a participant's accrued benefit. Payment of any ancillary benefits will not reduce the participant's accrued benefit.

Disability Benefit

Effective January 1, 1994, employees who qualified for long-term disability ("LTD") benefits under the applicable LTD plan on or before January 1, 2005, and continue to qualify, can receive an ancillary disability benefit from the Plan until the earlier of (i) the date the participant is no longer considered disabled under the LTD plan and (ii) the end of the LTD benefit payments (which is generally at normal retirement age unless the participant became disabled after age 60). The ancillary disability benefit is calculated as a defined benefit by using the employee's salary at the onset of his/her LTD and projected service to age 65. While receiving the disability benefit, the participant cannot receive his/her accrued benefit under the Plan.

Payment of ancillary disability benefits from the Plan was not affected by the freeze of the Plan in 2013.

Spouse's/Survivor's Income Benefit ("SSIB")

If a participant who terminated from service prior to December 31, 2013 dies and: (i) had completed 5 years of vesting service as of December 31, 1994 (or prior to January 1, 1989, 10 or more years of vesting service), (ii) had attained age 55 as of his/her termination from service (iii) was immediately eligible to commence payment of his/her accrued benefit upon termination from service and (iv) had not begun to receive benefits from the Plan as of the date of death, the participant's designated beneficiary or his/her surviving spouse (including effective December 1, 2012, his/her surviving same-sex spouse) is entitled to the SSIB. If the participant retired prior to January 1, 1980, only his/her surviving spouse (including effective December 1, 2012, his/her surviving same-sex spouse) can receive this benefit.

Vesting

Generally, to be vested in their FAS benefit or Cash Account, a participant had to complete three years of vesting service with MONY or a related employer, as described in the Plan document (prior to July 1, 2009, five years of vesting service).

Participants are 100% vested in their accrued benefits.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF THE PLAN (continued)

Distribution

The normal retirement age for all participants is age 65. Early commencement of benefit is permitted by the Plan at the option of a participant if the participant is 55 years of age or older and has completed at least five years of vesting service.

Plan Expenses and Administration

Expenses related to administrative and actuarial services provided by Milliman, Inc., the processing of benefit payments by Northern Trust, and other items, are paid by the Plan sponsor, but the Plan reimburses the Plan sponsor for these expenses. All services are provided to the Plan pursuant to service agreements.

2. SUMMARY OF ACCOUNTING POLICIES

Use of Estimates and Basis of Accounting

The accompanying financial statements have been prepared in conformity with US generally accepted accounting principles ("US GAAP"), which requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits and changes therein at the date of the financial statements. Actual results could differ from those estimates.

Valuation of Investments and Income Recognition

Investments in the Plan are stated at fair value. The Plan's Investment Committee determines the Plan's valuation policies and procedures utilizing information provided by its investment advisors and custodian. A description of the valuation methodologies used for assets and liabilities measured at fair value is described in Note 3, *Fair Value Disclosures*. Purchases and sales are recorded on a trade date basis. Dividend income is recognized on the ex-dividend date. Interest income is recorded on the accrual basis. Net appreciation/(depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefit payments are recorded when paid.

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service that employees have rendered.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

2. SUMMARY OF ACCOUNTING POLICIES (continued)

Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries; (b) beneficiaries of employees who have died; and (c) active employees or their beneficiaries. Benefits payable under all circumstances – retirement, death, disability and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

The present value of accumulated Plan benefits is computed by the Plan's actuary using generally accepted actuarial principles.

The actuarial present value is that amount as of the benefit information date that results from applying actuarial assumptions to the benefit amounts determined with the actuarial assumptions being used to adjust the accumulated Plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, withdrawal, or retirement) between the benefit information date and the expected date of payment.

The assumptions used in the valuation of accumulated plan benefit are as follows:

Interest Rate	2023 – 7.00%
	2022 – 7.00%
Retirement age	a. Varying probabilities assigned for ages 55-70 and over
	b. Other terminated employees with benefits are assumed to retire at age 55 if they have 30 or more years of service or are eligible for the supplemental benefit. Otherwise they are assumed to retire at age 60.
Withdrawal rate	Varying probabilities assigned for 0-16+ years of service.
Mortality rate for healthy participants	2023 – 2000 Retired Pensioners Mortality Tables projected on a fully generational basis with 100% Scale BB.
	2022 – 2000 Retired Pensioners Mortality Tables projected on a fully generational basis with 100% Scale BB.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

2. SUMMARY OF ACCOUNTING POLICIES (continued)

Cash Account Interest Crediting Rates	2023 – 5.25% for Interest Credits earned prior to April 1, 2012 and 5.25% for 2023's valuation grading to 4.00% over a 5 year period from the measurement date for Interest Credits earned on or after April 1, 2012. 2022 – 4.00% for Interest Credits earned prior to April 1, 2012 and 2.50% for 2022's valuation grading to 4.00% over a 5 year period from measurement date for Interest Credits earned on or after April 1, 2012.
---------------------------------------	--

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated Plan benefits.

3. FAIR VALUE DISCLOSURES

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The accounting guidance establishes a fair value hierarchy that requires an entity to maximize the use of observable inputs and minimize the use of unobservable inputs when measuring fair value, and identifies three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices for identical instruments in active markets. Level 1 fair value generally are supported by market transactions that occur with sufficient frequency and volume to provide pricing information on an ongoing basis.

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar instruments, in active markets or similar instruments in inactive markets and inputs to model-derived valuations that are directly observable or can be corroborated by observable market data.

Level 3 Unobservable inputs supported by little or no market activity and often requiring significant management judgment or estimation, such as an entity's own assumptions about the cash flows or other significant components of value that market participants would use in pricing the asset or liability.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level that is significant to the fair value measurement. The inputs or methodology used for valuing securities are not necessarily an indication of the risk associated with investing in these securities.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

3. FAIR VALUE DISCLOSURES (continued)

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

Bonds

Bonds (i.e. Corporate, US Treasury, government and agency, State and political sub division, Foreign Government, commercial mortgage backed) that are valued at the closing price reported in the active market in which the individual security is traded, generally are categorized as Level 1. When quoted prices in active markets are not available, the Plan estimates fair value based on market standard valuation methodologies, including discounted cash flow methodologies, matrix pricing, or other similar techniques. For securities with reasonable price transparency, the significant inputs to these valuation methodologies either are observable in the market or can be derived principally from or corroborated by observable market data and are generally Level 2. When the volume or level of activity results in little or no price transparency, significant inputs no longer can be supported by reference to market observable data but instead must be based on management's estimation and judgment and are generally Level 3.

Collective Trusts

Collective trust funds are stated at fair market based on the collective trust funds fair market value of the underlying investments. Funds with a daily "published" Net Asset Value ("NAV") that is used to support transactable activity (purchases/redemptions) even though the price is not in the public domain are classified as Level 2. When quoted prices in active markets are not available these securities are generally considered either Level 2 or 3 depending on the availability and observability of the inputs most significant to measure of fair value. There are no redemption restrictions.

Private Real Estate Funds and Investment Trust ("REIT")

The fair value has been determined using NAV as a practical expedient. The NAV is based on the fair value of underlying assets owned by the funds, minus liabilities. The NAV is obtained from the audited US GAAP financial statements received from the investment advisor and/or general partner. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV. Redemption requests are eligible on a quarterly basis.

Short-term Investments

May include interest bearing cash accounts, commercial paper, corporate bonds and US Treasury, government and agency bonds with maturities of one year or less from the reporting date and are leveled according to the policy's noted above except for interest bearing cash accounts which are classified as Level 1.

Hedge Fund & Private Equity Fund

Stated at unit or net asset value based on the current market value of the underlying assets. All transactions in these investment categories are measured at fair value using NAV (or its equivalent) as a practical expedient. The NAV is based on the fair value of underlying assets owned by the funds, minus liabilities. The NAV is obtained from the audited US GAAP financial statements and the quarterly financial information received from the investment advisor and/or general partner. This practical expedient would not be used if it is determined to be probable that the fund will sell

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

3. FAIR VALUE DISCLOSURES (continued)

the investment for an amount different from the reported NAV.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

Assets and liabilities measured at fair value on a recurring basis as of December 31, 2024:

	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
<i>Assets</i>				
Bonds	\$ -	\$ 86,597,853	\$ -	\$ 86,597,853
Collective Trusts	-	68,538,745	-	68,538,745
Bonds- Short Term Investment	-	149,944	-	149,944
Total assets in the Fair Value Hierarchy	\$ -	\$ 155,286,542	\$ -	\$ 155,286,542
Investments measured at NAV- Private REITs, hedge fund and private equity fund	-	-	-	43,120,139
Total Investments, at Fair Value	\$ -	\$ 155,286,542	\$ -	\$ 198,406,681

Assets and liabilities measured at fair value on a recurring basis as of December 31, 2023:

	<i>Level 1</i>	<i>Level 2</i>	<i>Level 3</i>	<i>Total</i>
<i>Assets</i>				
Bonds	\$ -	\$ 76,911,698	\$ -	\$ 76,911,698
Collective Trusts	-	81,263,115	-	81,263,115
Bonds- Short Term Investment	-	2,387,344	-	2,387,344
Total assets in the Fair Value Hierarchy	\$ -	\$ 160,562,157	\$ -	\$ 160,562,157
Investments measured at NAV- Private REITs, hedge fund and private equity fund	-	-	-	45,182,339
Total Investments, at Fair Value	\$ -	\$ 160,562,157	\$ -	\$ 205,744,496

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

3. FAIR VALUE DISCLOSURES (continued)

The following table summarizes investments measured at fair value using NAV (or its equivalent) as a practical expedient as of December 31, 2024:

<i>Investments</i>	<i>Fair Value</i>	<i>Redemption Frequency (If currently eligible)</i>	<i>Redemption Notice Period</i>	<i>Unfunded commitments</i>
Private Equity Fund (d) (e)	\$ 4,002,623	n/a (a)	n/a	\$ 2,464,056
Hedge Fund (b) (e)	\$ 173,935	Calendar Quarters*	Previous Quarter End	n/a
Private Real Estate Investment Trust (c)	\$ 38,943,581	Quarterly	One Quarter	n/a
Total	\$ 43,120,139			

* March, June, September, December

- (a) Cannot sell or transfer ownership interest without prior written consent to Transfer, and by meeting several criteria (does not adversely affect other investors)
- (b) Hedge Fund - The hedge fund pursues a strategy that seeks to provide attractive returns while protecting capital by investing in various credit sectors.
- (c) Real Estate Investment Trust - The real estate investment trust seeks to achieve long term returns by investing in real estate and real estate-related investments, with the majority of the return being realized from income, with modest appreciation and using leverage when appropriate. Investments can be redeemed quarterly at the current net asset value per share based on the fair value of the underlying assets, subject to certain liquidity restrictions and paid on a quarter lag.
- (d) Private Equity Fund - The private equity fund strategies have the objective of providing a high overall rate of return by means of capital growth. Private equity funds are focused on the long-term performance of their investment holdings and are not typically liquid. Consequently, private equity funds usually do not have redemption rights and are organized to have a limited life cycle.
- (e) Private Equity and Hedge Fund -Redemptions requested during a Calendar quarter for Blue Monteners needs to have previous quarter notice. ASF VII L.P. cannot sell or transfer ownership interest without prior written consent.

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

3. FAIR VALUE DISCLOSURES (continued)

The following table discloses practical expedient information about fair value measurements by category for assets and liabilities as of December 31, 2023.

<i>Investments</i>	<i>Fair Value</i>	<i>Redemption Frequency (If currently eligible)</i>	<i>Redemption Notice Period</i>	<i>Unfunded commitments</i>
Private Equity Fund (d) (e)	\$ 4,178,560	n/a (a)	n/a	\$ 2,724,048
Hedge Fund (b) (e)	\$ 165,162	Calendar Quarters*	Previous Quarter End	n/a
Private Real Estate Investment Trust (c)	\$ 40,838,617	Quarterly	One Quarter	n/a
Total	\$ 45,182,339			

* March, June, September, December

- a) Cannot sell or transfer ownership interest without prior written consent to Transfer, and by meeting several criteria (does not adversely affect other investors)
- b) Hedge Fund - The hedge fund pursues a strategy that seeks to provide attractive returns while protecting capital by investing in various credit sectors.
- c) Real Estate Investment Trust - The real estate investment trust seeks to achieve long term returns by investing in real estate and real estate-related investments, with the majority of the return being realized from income, with modest appreciation and using leverage when appropriate. Investments can be redeemed quarterly at the current net asset value per share based on the fair value of the underlying assets, subject to certain liquidity restrictions and paid on a quarter lag.
- d) Private Equity Fund - The private equity fund strategies have the objective of providing a high overall rate of return by means of capital growth. Private equity funds are focused on the long-term performance of their investment holdings and are not typically liquid. Consequently, private equity funds usually do not have redemption rights and are organized to have a limited life cycle.
- e) Private Equity and Hedge Fund -Redemptions requested during a Calendar quarter for Blue Montenvers needs to have previous quarter notice. ASF VII L.P. cannot sell or transfer ownership interest without prior written consent.

There were no level 3 assets for 2024 and 2023 Plan year.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

4. PLAN FINANCIAL INFORMATION CERTIFIED BY THE CUSTODIAN

All investment balances and related investment information disclosed in the accompanying financial statements, notes to financial statements and supplemental schedules, including investments at fair value and receivables and payables applicable to investments held at December 31, 2024 and 2023, and net appreciation/(depreciation) in the fair value of investments, interest income, dividends and investment expenses for the years ended December 31, 2024 and 2023 were obtained or derived from information certified as accurate and complete by The Northern Trust Company, custodian, at December 31, 2024 and 2023.

The following is a summary of the information regarding the Plan's financial statements and supplemental schedules as of December 31, 2024 and 2023 and for the years then ended that was certified accurate and complete by the custodian and furnished to the Plan administrator.

Assets and liabilities held as of December 31, 2024 and 2023 are as follows:

	2024	2023
Investments		
Bonds	\$ 86,597,853	\$ 76,911,698
Collective trusts	68,538,745	81,263,115
Real estate investment trusts	38,943,581	40,838,617
Private equity fund	4,002,623	4,178,560
Hedge fund	173,935	165,162
Short-term investments	149,944	2,387,344
Total investments	198,406,681	205,744,496
Receivables for investments sold	1,469,094	1,431,359
Payable for investments purchased	(4,756,951)	(2,889,922)

Net increase/ (decrease) in assets resulting from investment activities certified for the years ended December 31, 2024 and 2023 are as follows:

	2024	2023
Net appreciation/(depreciation) in fair value of		
Investments	\$ (2,497,294)	\$ 6,718,009
Interest income	8,091,069	7,359,998
Investment expenses	(712,416)	(460,517)

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

5. RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS

Parties are considered to be related if one party has the ability to control or exercise significant influence over the other party in making financial or operating decisions. Parties are considered to be a party-in-interest if the party provides services to the Plan or are covered by the Plan. Transactions with the Plan's related parties and parties-in-interest are assessed to ensure there are no conflicts of interest between the related party and the Plan.

The Plan has an agreement with the Plan sponsor for the processing of administrative services. The Plan reimbursed the Plan sponsor \$746,627 and \$740,824 for amounts paid to third party administrators for the years ended December 31, 2024 and 2023, respectively, which includes accrued investment and asset management fees of \$1,468,758 and \$1,498,993 for the years then ended.

6. FUNDING POLICY

The Plan sponsor contributes such amounts as are necessary on an actuarially determined basis to provide the Plan with assets sufficient to meet the benefits to be paid to Plan participants. The Plan sponsor's funding policy for the Plan is to satisfy its funding obligations each year in an amount not less than the minimum required by ERISA, and not greater than the maximum it can deduct for Federal income tax purposes. No contributions were made for the 2024 or 2023 Plan years. For 2024 and 2023, the minimum funding requirements for ERISA have been met. Participant contributions are not permitted.

The yield (interest, dividends, and net realized and unrealized gains or losses) on investments of the Plan serves to increase or decrease future contributions that would otherwise be required to provide for the defined level of benefits under the Plan.

7. PLAN TERMINATION

The Plan sponsor currently intends to continue the Plan indefinitely and to make contributions sufficient to provide for Plan benefits; however, continuance of the Plan is voluntary on the Plan sponsor's part and, as such, the Plan sponsor may terminate the Plan at any time. Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the plan sponsor and the level of benefits guaranteed by the Pension Benefit Guaranty Corporation ("PBGC"). If, upon termination, the assets of the Plan are insufficient to provide in full for the accrued benefits under the Plan, the assets of the Plan shall be allocated as defined in the Plan document, in accordance with ERISA and PBGC guidelines for the benefit of the Plan participants and their beneficiaries. Also, the PBGC will provide benefits up to statutorily guaranteed limits. Alternatively, if any assets remain after all liabilities are satisfied, such assets revert to the Plan sponsor, subject to the applicable provisions of the Code.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

8. TAX STATUS

The Plan is designed to meet the requirements of Section 401(a) of the Code, and its Trust is exempt under Section 501(a) of the Code. With respect to Puerto Rico Participants, the Plan is intended to qualify, effective January 1, 2008 under section 1165(a) of Puerto Rico Internal Revenue Code of 1994, as amended (the “1994 PR Code”) and, effective January 1, 2011, under section 1081.01(a) of the Puerto Rico Internal Revenue Code of 2011, as amended from time to time (the “2011 PR Code”). The Plan received favorable determination letter dated June 3, 2021 from the Internal Revenue Service regarding its US qualification status. This favorable determination letter covers Plan amendments through the date of August 27, 2020. The Plan administrator and the Plan’s counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code.

US GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan has analyzed the tax positions taken, and has concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of an asset or liability or disclosure in the financial statements. The Plan is subject to routine audits by tax jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2019. The Plan recognizes accrued interest and penalties related to unrecognized tax benefits in tax expense. There were no interest and penalties included in the Plan's financial statements.

9. RISKS AND UNCERTAINTIES

The Plan invests in various types of investment securities. Investment securities are exposed to various risks such as interest rate, exchange rate, market and credit risks. Market risks include global events which could impact the value of investment securities, such as pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the value of these investments will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits.

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

10. SUBSEQUENT EVENTS

The Plan has evaluated the events and transactions that occurred through October 07, 2025, the date the financial statements were available to be issued and noted no other items requiring adjustment of the financial statements or additional disclosures.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Line 26a – Schedule of Active Participant Data

Number of Participants by Age and Service Groups

Age	Years of Credited Service										Total
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40&Up	
0-24	-	-	-	-	-	-	-	-	-	-	-
25-29	-	-	-	-	-	-	-	-	-	-	-
30-34	-	-	-	-	-	-	-	-	-	-	-
35-39	-	-	-	-	-	-	-	-	-	-	-
40-44	-	-	-	-	-	7	-	-	-	-	7
45-49	-	-	-	-	-	10	4	-	-	-	14
50-54	-	-	-	1	1	16	7	4	1	-	30
55-59	-	-	-	-	-	10	9	8	18	5	50
60-64	-	-	1	1	1	10	5	2	21	18	59
65-69	-	-	-	-	-	2	1	-	3	8	14
70&Up	-	-	-	-	-	1	1	1	-	-	3
Total	-	-	1	2	2	56	27	15	43	31	177

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Actuarial Cost Method

The valuation of retirement benefits is determined under the “Unit Credit Actuarial Cost Method”, as prescribed by the Pension Protection Act of 2006 (PPA). In this method, the regular Plan cost arises from two sources: a Target Normal Cost and an Amortization Payment for the Funding Target Shortfall.

The Funding Target is determined as the actuarial present value of benefits as of the valuation date. The Shortfall is equal to the Funding Target less the Plan Assets, reduced by the Prefunding Balance.

The Target Normal Cost is the Actuarial Present Value of benefits expected to accrue during the valuation year plus anticipated administrative expenses, if any.

Asset Valuation Method

Adjusted Fair Market Value of Assets over two years using three data points as permitted under IRS Notice 2009-22. Assets are reduced by the value of individual accounts as defined in Section 414(k) of the Internal Revenue Code.

Assumptions

Prescribed Assumptions

Interest Rates:

Funding Interest Rates: Segment Rates with 4 month look-back period.

	Stabilized Segment Rate	Non-Stabilized Segment Rate	PBGC Standard Premium Rates
Segment Rate 1	4.75%	3.62%	5.01%
Segment Rate 2	4.87%	4.46%	5.13%
Segment Rate 3	5.59%	4.52%	5.15%
Effective Interest Rate	5.09%	4.43%	5.13%

PPA Funding Mortality: Statutory generational mortality tables for 2024 based on PRI-2012 Mortality Table, with separate rates for non-annuitants and annuitants, adjusted from base year 2012 with projections to anticipate future longevity using the 2024 Adjusted Scale MP-2021.

Plan Name: MONY Retirement Plan
EIN/PN: 90-0226248/001
Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Change in assumptions: As of December 31, 2023 the mortality tables were changed from the RP-2014 generational mortality tables adjusted to 2006 and projected with Scale MP-2021 to the statutory generational mortality tables for 2024 based on PRI-2012 Mortality Table, with separate rates for non-annuitants and annuitants, adjusted from base year 2012 with projections to anticipate future longevity using the 2024 Adjusted Scale MP-2021 as prescribed in IRS Notice 2023-73.

Economic Assumptions

Information on economic assumptions is provided below in accordance with the Actuarial Standards of Practice (ASOP) No. 27 effective for measurement dates on or after September 30, 2014.

FASB ASC Topic 960: 7.00%. This is consistent with the Plan’s expected return on assets assumption for GAAP Accounting.

Rationale: In developing the investment return assumption, we reviewed forward-looking data such as projections of inflation and total return growth. Mean returns, standard deviations and correlations between investment categories were determined and used in developing the investment return assumption.

Salary Increases: N/A

Cash Balance Interest Crediting Rate: The ultimate cash balance crediting rate is assumed to be 1.5% lower than the yield on 30 year Treasuries, but not less than 4%. The current rate grades into the ultimate rate over a period of five years. Under the terms of the plan, the minimum crediting rate is 4% for cash balances accrued prior to April 1, 2012. Following are the assumed interest crediting rates on pay credits earned after March 31, 2012.

	Cash Balance Interest Crediting Rate Applied in Years					
	2024	2025	2026	2027	2028	2029 and later
2024 Actuarial Valuation	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%

Rationale: The select and ultimate assumption best captures the short term economic environment with our long-term prediction of 30-Year Treasury Rates.

Consumer Price Index: 2.50%

Rationale: We utilized long-term historical inflation data.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Expense Provision: Equal to the prior year's actual expenses less the prior year's actual PBGC Variable Premium plus the current year's expected PBGC Variable Premium rounded to the nearest million dollars. For the 2024 plan year, an administrative expense of \$1 million payable at the middle of the year is assumed.

Rationale: The expense assumptions most closely represents actual prior-year non-PBGC related administrative expenses and estimated current year PBGC related expenses paid by the plan.

Demographic Assumptions

FASB ASC Topic 960 Mortality: PRI-2012 White-Collar Amount-Weighted Mortality Table projected from 2012 with improvement scale MP-2021 on a generational basis.

Rationale: This assumption has been selected by the plan sponsor, reflecting discussions with the actuary and auditor. Mortality tables for the FASB ASC Topic 960 liability were updated as recommended in the Experience Study letter dated August 26, 2024.

Change in assumption: As of December 31, 2023 the mortality tables were changed from the 2000 Retired Pensioners Mortality Tables projected on a full generational basis with 100% Scale BB to the PRI-2012 White-Collar Amount-Weighted Mortality Table projected from 2012 with improvement scale MP-2021 on a generational basis.

Withdrawal: Rates are illustrated below:

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Years of Service	Rate
0-1	28.0%
2	24.0%
3	19.5%
4	17.5%
5	15.5%
6	14.5%
7	12.5%
8	11.0%
9	10.0%
10	8.0%
11	8.0%
12	8.0%
13	8.0%
14	8.0%
15	7.0%
16+	6.0%

Rationale: Turnover rates for employees were reviewed as disclosed in the Experience Study letter dated August 26, 2024. The withdrawal assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Plan Name: MONY Retirement Plan**EIN/PN: 90-0226248/001****Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods**

Retirement: Once eligible for retirement, active participants are assumed to retire at the following rates, based on company experience.

Age	Rate
55	8.0%
56	10.0%
57	10.0%
58	10.0%
59	10.0%
60	10.0%
61	12.0%
62	14.0%
63	17.0%
64	22.0%
65	25.0%
66	25.0%
67	25.0%
68	25.0%
69	25.0%
70	100.0%

Terminated vested members are assumed to retire at age 55 if they have 30 or more years of service or are eligible for the supplemental benefit. Otherwise, they are assumed to retire at age 60.

Rationale: Retirement rates for employees were reviewed as disclosed in the Experience Study letter dated August 26, 2024. The retirement assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Marriage Assumption: 100% of participants assumed to be married with females 2 years younger than males.

Rationale: This assumption is reasonable for the contingency it is measuring, and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Form of Payment: Life Annuity

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Rationale: Optional forms of benefit are actuarially equivalent to the single life annuity benefit. We believe the form of payment assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 10/01/1946
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) EQUITABLE HOLDINGS, INC 100 MADISON STREET SYRACUSE NY 13202
2b	Employer Identification Number (EIN) 90-0226248
2c	Plan Sponsor's telephone number 201-743-5499
2d	Business code (see instructions) 524290

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.			
Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.			
SIGN HERE	<i>Michael C. Francesconi</i>	10/09/2025	MICHAEL FRANCESCONI
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	<i>Sheila Labita</i>	10/09/2025	SHEILA LABITA
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☐ Same as Plan Sponsor THE BENEFITS ADMINISTRATIVE COMMITTEE 100 MADISON STREET SYRACUSE NY 13202	3b Administrator's EIN 90-0226248 3c Administrator's telephone number 800-829-2633
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 2,282
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 177 6a(2) 174 6b 398 6c 1,506 6d 2,078 6e 108 6f 2,186 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 1A 1C 1F 1I 3D 3H 3J	

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ 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 _____
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID# 90-0226248, PLAN #001

SCHEDULE H, PART IV, LINE 4j

SCHEDULE OF REPORTABLE TRANSACTIONS FOR THE YEAR ENDED DECEMBER 31, 2024

The following represents a single or a series of transactions, of the same issue, within the Plan year, which exceed 5% of the assets of the Plan at January 1, 2024, the beginning of the Plan year:

(a) Identity of party involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
Series Transaction								
Northern Trust	The Northern Trust Collective Short Term Invt FD	ww		\$ -	\$ -	\$ 79,427,162	\$ 79,427,162	\$ -
			\$80,571,349	\$ -	\$ -	\$80,571,349	\$80,571,349	\$ -

The Information in this schedule has been derived from information certified as accurate and complete by The Northern Trust Company, the custodian of the Plan.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

A Name of plan MONY Life Retirement Income Security Plan for Employees	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Equitable Holdings, Inc.	D Employer Identification Number (EIN) 90-0226248
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information			
1 Enter the valuation date: Month <u>1</u> Day <u>1</u> Year <u>2024</u>			
2 Assets:			
a Market value	2a	186,832,159	
b Actuarial value	2b	202,769,564	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	450	64,579,307	66,940,339
b For terminated vested participants.....	1,655	72,875,413	72,875,413
c For active participants	177	25,638,473	25,888,301
d Total.....	2,282	163,093,193	165,704,053
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b		
5 Effective interest rate	5	5.09 %	
6 Target normal cost.....			
a Present value of current plan year accruals.....	6a	0	
b Expected plan-related expenses	6b	975,482	
c Target normal cost	6c	975,482	

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

SIGN HERE	Zorast Wadia Signature of actuary ZORAST WADIA, CFA, FSA, EA, MAAA Type or print name of actuary MILLIMAN Firm name 463 7TH AVENUE, 19TH FLOOR NEW YORK NY 10018 Address of the firm	9/25/2025 Date 23-06860 Most recent enrollment number (646)473-3000 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	67,122,419
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	3,317,777
9 Amount remaining (line 7 minus line 8)	0	63,804,642
10 Interest on line 9 using prior year's actual return of <u>5.39</u> %	0	3,439,070
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.24</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		0
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	67,243,712

Part III Funding Percentages

14 Funding target attainment percentage	14	81.78%
15 Adjusted funding target attainment percentage	15	122.36%
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	86.24%
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
Totals ►			18(b)	0	18(c) 0

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

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

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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

21	Discount rate:					
	a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used	
	b Applicable month (enter code)				21b	4
22	Weighted average retirement age				22	61
23	Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute					

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31	Target normal cost and excess assets (see instructions):		
	a Target normal cost (line 6c)	31a	975,482
	b Excess assets, if applicable, but not greater than line 31a	31b	
32	Amortization installments:	Outstanding Balance	Installment
	a Net shortfall amortization installment	30,178,201	3,034,411
	b Waiver amortization installment		
33	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33	
34	Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	34	4,009,893
		Carryover balance	Prefunding balance
35	Balances elected for use to offset funding requirement	0	4,009,893
36	Additional cash requirement (line 34 minus line 35)	36	0
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0
38	Present value of excess contributions for current year (see instructions)		
	a Total (excess, if any, of line 37 over line 36)	38a	0
	b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40	Unpaid minimum required contributions for all years	40	0

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

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

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Actuarial Cost Method

The valuation of retirement benefits is determined under the “Unit Credit Actuarial Cost Method”, as prescribed by the Pension Protection Act of 2006 (PPA). In this method, the regular Plan cost arises from two sources: a Target Normal Cost and an Amortization Payment for the Funding Target Shortfall.

The Funding Target is determined as the actuarial present value of benefits as of the valuation date. The Shortfall is equal to the Funding Target less the Plan Assets, reduced by the Prefunding Balance.

The Target Normal Cost is the Actuarial Present Value of benefits expected to accrue during the valuation year plus anticipated administrative expenses, if any.

Asset Valuation Method

Adjusted Fair Market Value of Assets over two years using three data points as permitted under IRS Notice 2009-22. Assets are reduced by the value of individual accounts as defined in Section 414(k) of the Internal Revenue Code.

Assumptions

Prescribed Assumptions

Interest Rates:

Funding Interest Rates: Segment Rates with 4 month look-back period.

	Stabilized Segment Rate	Non-Stabilized Segment Rate	PBGC Standard Premium Rates
Segment Rate 1	4.75%	3.62%	5.01%
Segment Rate 2	4.87%	4.46%	5.13%
Segment Rate 3	5.59%	4.52%	5.15%
Effective Interest Rate	5.09%	4.43%	5.13%

PPA Funding Mortality: Statutory generational mortality tables for 2024 based on PRI-2012 Mortality Table, with separate rates for non-annuitants and annuitants, adjusted from base year 2012 with projections to anticipate future longevity using the 2024 Adjusted Scale MP-2021.

Plan Name: MONY Retirement Plan
EIN/PN: 90-0226248/001
Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Change in assumptions: As of December 31, 2023 the mortality tables were changed from the RP-2014 generational mortality tables adjusted to 2006 and projected with Scale MP-2021 to the statutory generational mortality tables for 2024 based on PRI-2012 Mortality Table, with separate rates for non-annuitants and annuitants, adjusted from base year 2012 with projections to anticipate future longevity using the 2024 Adjusted Scale MP-2021 as prescribed in IRS Notice 2023-73.

Economic Assumptions

Information on economic assumptions is provided below in accordance with the Actuarial Standards of Practice (ASOP) No. 27 effective for measurement dates on or after September 30, 2014.

FASB ASC Topic 960: 7.00%. This is consistent with the Plan’s expected return on assets assumption for GAAP Accounting.

Rationale: In developing the investment return assumption, we reviewed forward-looking data such as projections of inflation and total return growth. Mean returns, standard deviations and correlations between investment categories were determined and used in developing the investment return assumption.

Salary Increases: N/A

Cash Balance Interest Crediting Rate: The ultimate cash balance crediting rate is assumed to be 1.5% lower than the yield on 30 year Treasuries, but not less than 4%. The current rate grades into the ultimate rate over a period of five years. Under the terms of the plan, the minimum crediting rate is 4% for cash balances accrued prior to April 1, 2012. Following are the assumed interest crediting rates on pay credits earned after March 31, 2012.

	Cash Balance Interest Crediting Rate Applied in Years					
	2024	2025	2026	2027	2028	2029 and later
2024 Actuarial Valuation	5.25%	5.00%	4.75%	4.50%	4.25%	4.00%

Rationale: The select and ultimate assumption best captures the short term economic environment with our long-term prediction of 30-Year Treasury Rates.

Consumer Price Index: 2.50%

Rationale: We utilized long-term historical inflation data.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Expense Provision: Equal to the prior year's actual expenses less the prior year's actual PBGC Variable Premium plus the current year's expected PBGC Variable Premium rounded to the nearest million dollars. For the 2024 plan year, an administrative expense of \$1 million payable at the middle of the year is assumed.

Rationale: The expense assumptions most closely represents actual prior-year non-PBGC related administrative expenses and estimated current year PBGC related expenses paid by the plan.

Demographic Assumptions

FASB ASC Topic 960 Mortality: PRI-2012 White-Collar Amount-Weighted Mortality Table projected from 2012 with improvement scale MP-2021 on a generational basis.

Rationale: This assumption has been selected by the plan sponsor, reflecting discussions with the actuary and auditor. Mortality tables for the FASB ASC Topic 960 liability were updated as recommended in the Experience Study letter dated August 26, 2024.

Change in assumption: As of December 31, 2023 the mortality tables were changed from the 2000 Retired Pensioners Mortality Tables projected on a full generational basis with 100% Scale BB to the PRI-2012 White-Collar Amount-Weighted Mortality Table projected from 2012 with improvement scale MP-2021 on a generational basis.

Withdrawal: Rates are illustrated below:

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Years of Service	Rate
0-1	28.0%
2	24.0%
3	19.5%
4	17.5%
5	15.5%
6	14.5%
7	12.5%
8	11.0%
9	10.0%
10	8.0%
11	8.0%
12	8.0%
13	8.0%
14	8.0%
15	7.0%
16+	6.0%

Rationale: Turnover rates for employees were reviewed as disclosed in the Experience Study letter dated August 26, 2024. The withdrawal assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Retirement: Once eligible for retirement, active participants are assumed to retire at the following rates, based on company experience.

Age	Rate
55	8.0%
56	10.0%
57	10.0%
58	10.0%
59	10.0%
60	10.0%
61	12.0%
62	14.0%
63	17.0%
64	22.0%
65	25.0%
66	25.0%
67	25.0%
68	25.0%
69	25.0%
70	100.0%

Terminated vested members are assumed to retire at age 55 if they have 30 or more years of service or are eligible for the supplemental benefit. Otherwise, they are assumed to retire at age 60.

Rationale: Retirement rates for employees were reviewed as disclosed in the Experience Study letter dated August 26, 2024. The retirement assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Marriage Assumption: 100% of participants assumed to be married with females 2 years younger than males.

Rationale: This assumption is reasonable for the contingency it is measuring, and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Form of Payment: Life Annuity

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

Rationale: Optional forms of benefit are actuarially equivalent to the single life annuity benefit. We believe the form of payment assumption selected is reasonable for the contingency it is measuring and is not anticipated to produce significant cumulative actuarial gains or losses over the measurement period.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Principal Plan Provisions

The actuarial valuation was prepared in accordance with the provisions of the MONY Life Retirement Income Security Plan for Employees, a summary of which is presented below. The summary describes the principal plan provisions only and is not intended to be authoritative. For questions about specific benefits please refer to the plan document.

Basic Information

Plan Name: MONY Life Retirement Income Security Plan for Employees.

Effective Date of Plan: October 10, 1946.

EIN/PN: 90-0226248/001

Effective Date of Last Amendment: August 27, 2020.

Plan Year: January 1 – December 31

Basic Definitions and Eligibilities

Eligible Employees: Non-union salaried employees.

Eligibility: All employees of the employer except for:

- (a) Collectively bargained employees
- (b) Leased employees
- (c) Field underwriters
- (d) Non-resident aliens

Vesting Service: Years beginning on an Employee's Employment Commencement Date, and each anniversary thereof, during which an Employee completes at least 1,000 Hours of Service.

Benefit Accrual Service: Similar to Vested Service, however, an Employee who performs at least 1,000 Hours of Service but less than 1,885 Hours of Service during an employment year shall be credited for such employment year with a fraction of a Year of Benefit Accrual Service equal to the number of hours of service divided by 1,885. Benefit Accrual Service is frozen as of January 1, 2014.

Compensation: The base rate of salary actually paid during the month from the Employer, including incentive compensation and any salary reductions.

Final Average Salary: Final Average Salary means a Participant's average annual Compensation for the 36 consecutive months in which his or her Compensation was highest in the 120 months of Service rendered immediately prior to his or her Retirement or the last date of employment. Final Average Salary was frozen as of January 1, 2014.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Principal Plan Provisions

Covered Compensation: Average of the taxable wage bases for each of the thirty-five years ending with the year of Social Security Retirement Age.

Cash Balance Account: Cash balance benefit available only to CIS employees who transferred to CSC Inc. as of January 1, 1995.

Employee Contributions: None. Plan is funded entirely by employer contributions.

Employer Contributions: Total cost of plan.

Normal Retirement Eligibility: First day of the month next following the participant's 65th Birthday and five years of service.

Grandfather Benefit Eligibility: Age 50 and 10 years of service as of January 1, 2009 or 25 years of service as of January 1, 2009.

Benefit Formulas

Normal Retirement Benefit: A Participants' annual Accrued Benefit is equal to (a) + (b) + (c) where:

(a) The following percentage of Final Average Salary up to Covered Compensation:

Year of Birth	Percentage
Prior to 1938	0.75%
Between 1938 and 1954	0.80%
After 1954	0.85%

Times credited service not in excess of 35 years.

(b) 1.50% of Final Average Salary in excess of Covered Compensation times Benefit Accrual Service not in excess of 35 years.

(c) The Actuarial Equivalent annuity value of the Participant's Employer Contribution Account and the Actuarial Equivalent annuity value of the Participant's Cash Balance Account.

Cash Balance Benefit: A non-grandfathered participant's annual accrued benefit is equal to the grandfather formula based on earnings and service as of December 31, 2008 plus cash balance plan accruals on service and earnings after December 31, 2008. Participants receive annual pay credits for each year of benefit accrual service equal to 5% of compensation up to the Social Security Taxable Wage Base plus 10% of excess compensation. Interest credits are based on an average of one year Treasury Bills, established at the beginning of each plan year with a minimum of 4%.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Principal Plan Provisions

Effective April 1, 2012, the 4% interest crediting rate floor was eliminated for cash balance pay credits earned after March 31, 2012. Pay credits were frozen effective January 1, 2014.

Early Retirement Eligibility: First day of month next following the participant's 55th Birthday and 5 years of vesting service.

Early Retirement Benefit: 1.5% of Final Average Salary times years of credited service not in excess of 35 years with reversion to the Normal Retirement Benefit after age 65. The benefit in excess of the Normal Retirement Benefit is not reduced for Early Retirement.

Early Reduction Factors: 4% for each of the first five years prior to age 65 and 6% for each of the next five years. For participants with at least 30 years of Benefit Accrual Service, the reduction is 4% per year from age 60.

Late Retirement Benefit: The benefit calculated using Compensation and Service at Late Retirement Date.

Vested Termination Eligibility: A Participant is vested in his Accrued Benefit after completion of 5 years of Vesting Service.

Vested Termination Benefit: Accrued benefit payable at Normal Retirement.

Pre-Retirement Surviving Spouse Coverage Eligibility: If a Participant dies before his or her Benefit Commencement Date with a Surviving Spouse the Qualified Pre-retirement Survivor Annuity payable to the Surviving Spouse shall be determined as follows:

Pre-Retirement Surviving Spouse Coverage Benefit: 50% of the amount which would have been payable as an annuity for the life of the Participant under the Qualified Joint and Survivor Annuity form of benefit determined as if the Participant had:

- (a) Separated from service on the date of death (or date of separation from service, if earlier)
- (b) Survived to the earlier of his or her Early or Normal Retirement Age
- (c) Retired with an immediate Qualified Joint and Survivor Annuity at the retirement age
- (d) Died on the day after the earlier of his or her Early or Normal Retirement Age

The beneficiary of a Participant without a Surviving Spouse will receive the lump sum payment that is the actuarial equivalent value of the death benefit that would be payable had the participant died while married to a spouse of the same age.

Normal Form of Benefit: Normal Form of Benefit for an unmarried participant is a Straight Life Annuity. Normal Form of Benefit for a married participant is a 50% Joint and Survivor Annuity.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Principal Plan Provisions

Other optional forms including 100% and 75% Joint and Survivor annuities, 10 or 20 year Certain and Life annuities and lump sum are available on an actuarially reduced basis. Actuarial equivalent value for all options other than the lump sum shall be calculated using the following assumptions:

Mortality: The 1951 Group Annuity Table Projected to 1972 by Scale C, with a 3-year setback.

Interest Rate: An interest rate of 7% per year compounded annually.

The actuarial basis for lump sums is the 417(e) basis with a look back month of September.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

**Attachment to 2024 Form 5500, Schedule SB, Line 22 – Description of
Weighted Average Retirement Age**

Employees

	<u>Retirement Rate</u>	<u>Active Population</u>	<u>Retirements</u>
		10,000	
55	8.0%	9,200	800
56	10.0%	8,280	920
57	10.0%	7,452	828
58	10.0%	6,707	745
59	10.0%	6,036	671
60	10.0%	5,433	604
61	12.0%	4,781	652
62	14.0%	4,111	669
63	17.0%	3,412	699
64	22.0%	2,662	751
65	25.0%	1,996	665
66	25.0%	1,497	499
67	25.0%	1,123	374
68	25.0%	842	281
69	25.0%	632	211
70	100.0%	-	632

Weighted Average Retirement Age for Employees 61.416

Total Number of Active Employees 1,000

Combined Weighted Average Retirement Age 61

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Line 24 – Change in Assumptions

The mortality tables for the FASB ASC Topic 960 liability were updated from the 2000 Retired Pensioners Mortality Tables projected on a full generational basis with 100% Scale BB to the PRI-2012 White-Collar Amount-Weighted Mortality Table projected from 2012 with improvement scale MP-2021 on a generational basis.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Line 26a – Schedule of Active Participant Data

Number of Participants by Age and Service Groups

Age	Years of Credited Service										Total
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40&Up	
0-24	-	-	-	-	-	-	-	-	-	-	-
25-29	-	-	-	-	-	-	-	-	-	-	-
30-34	-	-	-	-	-	-	-	-	-	-	-
35-39	-	-	-	-	-	-	-	-	-	-	-
40-44	-	-	-	-	-	7	-	-	-	-	7
45-49	-	-	-	-	-	10	4	-	-	-	14
50-54	-	-	-	1	1	16	7	4	1	-	30
55-59	-	-	-	-	-	10	9	8	18	5	50
60-64	-	-	1	1	1	10	5	2	21	18	59
65-69	-	-	-	-	-	2	1	-	3	8	14
70&Up	-	-	-	-	-	1	1	1	-	-	3
Total	-	-	1	2	2	56	27	15	43	31	177

Plan Name: MONY Retirement Plan**Attachment to 2024 Schedule SB, Line- 26b-Projection of Expected Benefit Payments****EIN/PN: 90-0226248/001**

<u>Plan Year</u>	<u>Active Participants</u>	<u>Terminated Vested Participants</u>	<u>Retired Participants and Beneficiaries Receiving Payments</u>	<u>Total</u>
2024	\$766,128	\$5,599,296	\$6,345,873	\$12,711,297
2025	1,084,314	3,898,174	6,140,218	11,122,706
2026	1,380,048	4,030,291	5,848,351	11,258,690
2027	1,629,404	4,512,784	5,655,961	11,798,148
2028	1,800,849	4,802,345	5,496,563	12,099,757
2029	1,920,694	4,740,957	5,303,064	11,964,716
2030	1,987,502	4,800,444	5,136,472	11,924,418
2031	2,017,398	4,853,651	4,976,963	11,848,012
2032	2,023,637	4,908,059	4,812,713	11,744,409
2033	2,015,029	5,310,468	4,643,269	11,968,766
2034	2,024,075	5,059,465	4,452,342	11,535,883
2035	2,035,337	5,122,082	4,269,747	11,427,166
2036	1,950,770	5,177,650	4,081,772	11,210,192
2037	1,887,209	5,040,497	3,888,310	10,816,016
2038	1,849,546	4,840,818	3,685,582	10,375,946
2039	1,780,508	5,061,038	3,482,051	10,323,598
2040	1,758,656	4,586,972	3,270,372	9,616,000
2041	1,688,075	4,558,834	3,055,667	9,302,576
2042	1,625,251	4,329,016	2,845,196	8,799,462
2043	1,552,543	4,162,987	2,630,746	8,346,276
2044	1,492,939	4,008,883	2,423,037	7,924,859
2045	1,420,521	3,847,143	2,217,492	7,485,157
2046	1,356,030	3,680,946	2,015,319	7,052,294
2047	1,280,530	3,507,089	1,817,832	6,605,451
2048	1,211,958	3,326,152	1,626,387	6,164,497
2049	1,138,976	3,138,878	1,442,387	5,720,241
2050	1,065,581	2,946,230	1,267,193	5,279,004
2051	982,464	2,749,442	1,102,117	4,834,024
2052	907,127	2,550,014	948,388	4,405,528
2053	830,695	2,349,667	806,969	3,987,330
2054	755,602	2,150,296	678,575	3,584,473
2055	681,460	1,953,891	563,638	3,198,989
2056	609,115	1,762,447	462,250	2,833,811
2057	539,402	1,577,868	374,178	2,491,448
2058	473,099	1,401,867	298,871	2,173,837
2059	410,888	1,235,896	235,500	1,882,284
2060	353,331	1,081,095	183,039	1,617,464
2061	300,828	938,264	140,337	1,379,429
2062	253,624	807,870	106,163	1,167,657
2063	211,773	690,050	79,275	981,098
2064	175,177	584,656	58,481	818,313
2065	143,610	491,293	42,670	677,573
2066	116,729	409,373	30,841	556,944
2067	94,123	338,163	22,129	454,415
2068	75,323	276,835	15,801	367,958
2069	59,843	224,505	11,261	295,609
2070	47,214	180,275	8,035	235,524
2071	36,993	143,257	5,755	186,004
2072	28,784	112,588	4,146	145,518
2073	22,234	87,454	3,007	112,695

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

**Attachment to 2024 Form 5500, Schedule SB, Line 32 – Schedule of
Amortization Bases**

<u>Date Established</u>	<u>Description</u>	<u>Amortization Amount</u>	<u>Remaining Years</u>	<u>Present Value</u>
1/1/2021	Shortfall Amortization	2,237,239	12.0	20,970,477
1/1/2022	Shortfall Amortization	(927,850)	13.0	(9,221,484)
1/1/2023	Shortfall Amortization	1,033,601	14.0	10,829,536
1/1/2024	Shortfall Amortization	<u>691,421</u>	15.0	<u>7,599,672</u>
Total		3,034,411		30,178,201

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

**Attachment to 2024 Form 5500, Schedule SB, Line 22 – Description of
Weighted Average Retirement Age**

Employees

	<u>Retirement Rate</u>	<u>Active Population</u>	<u>Retirements</u>
		10,000	
55	8.0%	9,200	800
56	10.0%	8,280	920
57	10.0%	7,452	828
58	10.0%	6,707	745
59	10.0%	6,036	671
60	10.0%	5,433	604
61	12.0%	4,781	652
62	14.0%	4,111	669
63	17.0%	3,412	699
64	22.0%	2,662	751
65	25.0%	1,996	665
66	25.0%	1,497	499
67	25.0%	1,123	374
68	25.0%	842	281
69	25.0%	632	211
70	100.0%	-	632

Weighted Average Retirement Age for Employees 61.416

Total Number of Active Employees 1,000

Combined Weighted Average Retirement Age 61

Plan Name: MONY Retirement Plan**Attachment to 2024 Schedule SB, Line- 26b-Projection of Expected Benefit Payments****EIN/PN: 90-0226248/001**

<u>Plan Year</u>	<u>Active Participants</u>	<u>Terminated Vested Participants</u>	<u>Retired Participants and Beneficiaries Receiving Payments</u>	<u>Total</u>
2024	\$766,128	\$5,599,296	\$6,345,873	\$12,711,297
2025	1,084,314	3,898,174	6,140,218	11,122,706
2026	1,380,048	4,030,291	5,848,351	11,258,690
2027	1,629,404	4,512,784	5,655,961	11,798,148
2028	1,800,849	4,802,345	5,496,563	12,099,757
2029	1,920,694	4,740,957	5,303,064	11,964,716
2030	1,987,502	4,800,444	5,136,472	11,924,418
2031	2,017,398	4,853,651	4,976,963	11,848,012
2032	2,023,637	4,908,059	4,812,713	11,744,409
2033	2,015,029	5,310,468	4,643,269	11,968,766
2034	2,024,075	5,059,465	4,452,342	11,535,883
2035	2,035,337	5,122,082	4,269,747	11,427,166
2036	1,950,770	5,177,650	4,081,772	11,210,192
2037	1,887,209	5,040,497	3,888,310	10,816,016
2038	1,849,546	4,840,818	3,685,582	10,375,946
2039	1,780,508	5,061,038	3,482,051	10,323,598
2040	1,758,656	4,586,972	3,270,372	9,616,000
2041	1,688,075	4,558,834	3,055,667	9,302,576
2042	1,625,251	4,329,016	2,845,196	8,799,462
2043	1,552,543	4,162,987	2,630,746	8,346,276
2044	1,492,939	4,008,883	2,423,037	7,924,859
2045	1,420,521	3,847,143	2,217,492	7,485,157
2046	1,356,030	3,680,946	2,015,319	7,052,294
2047	1,280,530	3,507,089	1,817,832	6,605,451
2048	1,211,958	3,326,152	1,626,387	6,164,497
2049	1,138,976	3,138,878	1,442,387	5,720,241
2050	1,065,581	2,946,230	1,267,193	5,279,004
2051	982,464	2,749,442	1,102,117	4,834,024
2052	907,127	2,550,014	948,388	4,405,528
2053	830,695	2,349,667	806,969	3,987,330
2054	755,602	2,150,296	678,575	3,584,473
2055	681,460	1,953,891	563,638	3,198,989
2056	609,115	1,762,447	462,250	2,833,811
2057	539,402	1,577,868	374,178	2,491,448
2058	473,099	1,401,867	298,871	2,173,837
2059	410,888	1,235,896	235,500	1,882,284
2060	353,331	1,081,095	183,039	1,617,464
2061	300,828	938,264	140,337	1,379,429
2062	253,624	807,870	106,163	1,167,657
2063	211,773	690,050	79,275	981,098
2064	175,177	584,656	58,481	818,313
2065	143,610	491,293	42,670	677,573
2066	116,729	409,373	30,841	556,944
2067	94,123	338,163	22,129	454,415
2068	75,323	276,835	15,801	367,958
2069	59,843	224,505	11,261	295,609
2070	47,214	180,275	8,035	235,524
2071	36,993	143,257	5,755	186,004
2072	28,784	112,588	4,146	145,518
2073	22,234	87,454	3,007	112,695

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Principal Plan Provisions

The actuarial valuation was prepared in accordance with the provisions of the MONY Life Retirement Income Security Plan for Employees, a summary of which is presented below. The summary describes the principal plan provisions only and is not intended to be authoritative. For questions about specific benefits please refer to the plan document.

Basic Information

Plan Name: MONY Life Retirement Income Security Plan for Employees.

Effective Date of Plan: October 10, 1946.

EIN/PN: 90-0226248/001

Effective Date of Last Amendment: August 27, 2020.

Plan Year: January 1 – December 31

Basic Definitions and Eligibilities

Eligible Employees: Non-union salaried employees.

Eligibility: All employees of the employer except for:

- (a) Collectively bargained employees
- (b) Leased employees
- (c) Field underwriters
- (d) Non-resident aliens

Vesting Service: Years beginning on an Employee's Employment Commencement Date, and each anniversary thereof, during which an Employee completes at least 1,000 Hours of Service.

Benefit Accrual Service: Similar to Vested Service, however, an Employee who performs at least 1,000 Hours of Service but less than 1,885 Hours of Service during an employment year shall be credited for such employment year with a fraction of a Year of Benefit Accrual Service equal to the number of hours of service divided by 1,885. Benefit Accrual Service is frozen as of January 1, 2014.

Compensation: The base rate of salary actually paid during the month from the Employer, including incentive compensation and any salary reductions.

Final Average Salary: Final Average Salary means a Participant's average annual Compensation for the 36 consecutive months in which his or her Compensation was highest in the 120 months of Service rendered immediately prior to his or her Retirement or the last date of employment. Final Average Salary was frozen as of January 1, 2014.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Principal Plan Provisions

Covered Compensation: Average of the taxable wage bases for each of the thirty-five years ending with the year of Social Security Retirement Age.

Cash Balance Account: Cash balance benefit available only to CIS employees who transferred to CSC Inc. as of January 1, 1995.

Employee Contributions: None. Plan is funded entirely by employer contributions.

Employer Contributions: Total cost of plan.

Normal Retirement Eligibility: First day of the month next following the participant's 65th Birthday and five years of service.

Grandfather Benefit Eligibility: Age 50 and 10 years of service as of January 1, 2009 or 25 years of service as of January 1, 2009.

Benefit Formulas

Normal Retirement Benefit: A Participants' annual Accrued Benefit is equal to (a) + (b) + (c) where:

(a) The following percentage of Final Average Salary up to Covered Compensation:

Year of Birth	Percentage
Prior to 1938	0.75%
Between 1938 and 1954	0.80%
After 1954	0.85%

Times credited service not in excess of 35 years.

(b) 1.50% of Final Average Salary in excess of Covered Compensation times Benefit Accrual Service not in excess of 35 years.

(c) The Actuarial Equivalent annuity value of the Participant's Employer Contribution Account and the Actuarial Equivalent annuity value of the Participant's Cash Balance Account.

Cash Balance Benefit: A non-grandfathered participant's annual accrued benefit is equal to the grandfather formula based on earnings and service as of December 31, 2008 plus cash balance plan accruals on service and earnings after December 31, 2008. Participants receive annual pay credits for each year of benefit accrual service equal to 5% of compensation up to the Social Security Taxable Wage Base plus 10% of excess compensation. Interest credits are based on an average of one year Treasury Bills, established at the beginning of each plan year with a minimum of 4%.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Principal Plan Provisions

Effective April 1, 2012, the 4% interest crediting rate floor was eliminated for cash balance pay credits earned after March 31, 2012. Pay credits were frozen effective January 1, 2014.

Early Retirement Eligibility: First day of month next following the participant's 55th Birthday and 5 years of vesting service.

Early Retirement Benefit: 1.5% of Final Average Salary times years of credited service not in excess of 35 years with reversion to the Normal Retirement Benefit after age 65. The benefit in excess of the Normal Retirement Benefit is not reduced for Early Retirement.

Early Reduction Factors: 4% for each of the first five years prior to age 65 and 6% for each of the next five years. For participants with at least 30 years of Benefit Accrual Service, the reduction is 4% per year from age 60.

Late Retirement Benefit: The benefit calculated using Compensation and Service at Late Retirement Date.

Vested Termination Eligibility: A Participant is vested in his Accrued Benefit after completion of 5 years of Vesting Service.

Vested Termination Benefit: Accrued benefit payable at Normal Retirement.

Pre-Retirement Surviving Spouse Coverage Eligibility: If a Participant dies before his or her Benefit Commencement Date with a Surviving Spouse the Qualified Pre-retirement Survivor Annuity payable to the Surviving Spouse shall be determined as follows:

Pre-Retirement Surviving Spouse Coverage Benefit: 50% of the amount which would have been payable as an annuity for the life of the Participant under the Qualified Joint and Survivor Annuity form of benefit determined as if the Participant had:

- (a) Separated from service on the date of death (or date of separation from service, if earlier)
- (b) Survived to the earlier of his or her Early or Normal Retirement Age
- (c) Retired with an immediate Qualified Joint and Survivor Annuity at the retirement age
- (d) Died on the day after the earlier of his or her Early or Normal Retirement Age

The beneficiary of a Participant without a Surviving Spouse will receive the lump sum payment that is the actuarial equivalent value of the death benefit that would be payable had the participant died while married to a spouse of the same age.

Normal Form of Benefit: Normal Form of Benefit for an unmarried participant is a Straight Life Annuity. Normal Form of Benefit for a married participant is a 50% Joint and Survivor Annuity.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Part V – Statement of Principal Plan Provisions

Other optional forms including 100% and 75% Joint and Survivor annuities, 10 or 20 year Certain and Life annuities and lump sum are available on an actuarially reduced basis. Actuarial equivalent value for all options other than the lump sum shall be calculated using the following assumptions:

Mortality: The 1951 Group Annuity Table Projected to 1972 by Scale C, with a 3-year setback.

Interest Rate: An interest rate of 7% per year compounded annually.

The actuarial basis for lump sums is the 417(e) basis with a look back month of September.

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	<u>Bonds – corporate</u>			
	3M CO	09/19/2046, 3.13%, \$52,000	\$ 39,119	\$ 35,567
	3M CO	04/15/2050, 3.70%, \$197,000	156,330	144,920
	ABBVIE INC	11/21/2039, 4.05%, \$32,000	28,446	27,370
	ABBVIE INC	11/21/2049, 4.25%, \$73,000	63,452	59,441
	ABBVIE INC	11/06/2042, 4.40%, \$47,000	42,644	40,744
	ABBVIE INC	05/14/2046, 4.45%, \$37,000	37,449	31,492
	ABBVIE INC	10/01/2042, 4.63%, \$42,000	38,913	37,207
	ABBVIE INC	03/15/2045, 4.75%, \$40,000	37,664	35,712
	ABBVIE INC	06/15/2044, 4.85%, \$32,000	35,068	29,046
	ABBVIE INC	11/14/2048, 4.88%, \$97,000	91,937	87,224
	ABBVIE INC	03/15/2044, 5.35%, \$37,000	37,660	36,110
	ABBVIE INC	03/15/2054, 5.40%, \$86,000	87,520	82,808
	ABBVIE INC	05/14/2045, 4.70%, \$35,000	32,932	30,922
	AEP TRANSM CO LLC	09/15/2049, 3.15%, \$101,000	72,499	66,653
	AEP TRANSM CO LLC	12/01/2047, 3.75%, \$24,000	18,853	17,825
	AEP TRANSM CO LLC	06/15/2049, 3.80%, \$24,000	18,859	17,823
	AEP TRANSM CO LLC	04/01/2050, 3.65%, \$25,000	19,227	18,086
	AEP TRANSMISSION	08/15/2051, 2.75%, \$29,000	18,618	17,434
	AEP TRANSMISSION	03/15/2053, 5.40%, \$19,000	19,059	18,125
	AEP TRANSMISSION	06/15/2052, 4.50%, \$21,000	18,442	17,414
	AES COR	01/15/2031, 2.45%, \$181,000	162,428	150,859
	AETNA INC	11/15/2042, 4.13%, \$116,000	98,821	90,693
	AETNA INC	03/15/2044, 4.75%, \$70,000	66,494	57,952
	AETNA INC	12/15/2037, 6.75%, \$26,000	28,884	27,456
	AIR LEASE CORP	12/31/2049, 6.00%, \$41,000	41,000	39,659
	ALLY FINL INC	01/17/2040, 6.65%, \$83,000	83,000	80,434
	AMAZON COM INC NT	05/12/2041, 2.88%, \$98,000	79,189	72,009
	AMAZON COM INC NT	05/12/2061, 3.25%, \$216,000	180,976	140,831
	AMER MOVIL SAB DE	04/22/2049, 4.38%, \$200,000	235,619	164,686
	AMERN TOWER CORP	01/15/2051, 2.95%, \$71,000	45,274	44,133
	AMERN TOWER CORP	06/15/2050, 3.10%, \$82,000	56,404	52,663
	AMERN TOWER CORP	10/15/2049, 3.70%, \$102,000	77,201	73,987
	AMGEN INC	08/15/2041, 2.80%, \$28,000	20,437	19,512
	AMGEN INC	02/21/2050, 3.38%, \$26,000	18,498	17,796
	AMGEN INC	05/01/2045, 4.40%, \$28,000	24,729	23,243
	AMGEN INC	02/22/2062, 4.40%, \$161,000	133,710	125,119
	AMGEN INC	03/01/2053, 4.88%, \$32,000	29,103	27,479
	AMGEN INC	10/01/2041, 4.95%, \$22,000	20,783	19,854
	AMGEN INC	11/15/2041, 5.15%, \$21,000	20,375	19,562
	AMGEN INC	03/02/2043, 5.60%, \$20,000	20,351	19,515
	AMGEN INC	06/15/2042, 5.65%, \$20,000	20,452	19,597
	AMGEN INC	03/15/2040, 5.75%, \$20,000	20,639	19,848

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	AMGEN INC	02/21/2040, 3.15%, \$26,000	\$ 20,195	\$ 19,394
	AMGEN INC	02/22/2052, 4.20%, \$81,000	72,819	62,643
	AMGEN INC	01/15/2052, 3.00%, \$365,000	295,752	230,329
	AMPHENOL CORP	11/15/2054, 5.38%, \$50,000	49,214	47,625
	ANALOG DEVICES IN	10/01/2051, 2.95%, \$40,000	28,555	25,448
	ANHEUSER BUSCH	01/23/2059, 5.80%, \$76,000	83,739	77,433
	ANHEUSER BUSCH IN	01/23/2049, 5.55%, \$26,000	32,295	25,677
	ANHEUSER BUSCH IN	10/06/2048, 4.44%, \$90,000	80,235	76,305
	ANHEUSER-BUSCH	04/15/2038, 4.38%, \$62,000	58,333	56,095
	ANHEUSER-BUSCH	02/01/2046, 4.90%, \$193,000	187,061	174,698
	ANHEUSER-BUSCH CO	02/01/2046, 4.90%, \$179,000	173,142	162,915
	ANTHEM INC	05/15/2050, 3.13%, \$17,000	11,608	10,893
	ANTHEM INC	03/15/2051, 3.60%, \$31,000	23,019	21,617
	ANTHEM INC	12/01/2047, 4.38%, \$27,000	23,940	21,809
	ANTHEM INC	05/15/2052, 4.55%, \$26,000	22,402	21,013
	AON CORP FIXED	08/23/2051, 2.90%, \$110,000	71,554	66,902
	APPLIED MATERIALS	06/01/2050, 2.75%, \$49,000	33,461	30,610
	ARTHUR J GALLAGHE	02/15/2055, 5.55%, \$25,000	24,844	24,130
	ASCENSION	11/15/2039, 3.11%, \$17,000	17,000	12,885
	ASCENSION HLTH	11/15/2046, 3.95%, \$20,000	16,614	15,968
	ASSOCIATED BANC-C	08/29/2030, 6.46%, \$312,000	312,000	318,175
	AT&T INC	09/15/2053, 3.50%, \$257,000	191,281	173,147
	ATMOS ENERGY CORP	09/15/2049, 3.38%, \$21,000	14,848	14,432
	ATMOS ENERGY CORP	03/15/2049, 4.13%, \$24,000	20,356	18,866
	ATMOS ENERGY CORP	12/15/2054, 5.00%, \$27,000	25,794	24,401
	ATMOS ENERGY CORP	10/01/2048, 4.30%, \$31,000	26,966	25,476
	ATMOS ENERGY CORP	02/15/2052, 2.85%, \$36,000	31,364	22,040
	B A T CAP CORP	08/15/2047, 4.54%, \$17,000	13,137	13,517
	B A T CAP CORP	04/02/2050, 5.28%, \$21,000	20,057	18,436
	B A T CAP CORP NT	03/16/2052, 5.65%, \$242,000	232,755	221,881
	BALT GAS & ELEC C	08/15/2046, 3.50%, \$66,000	53,484	47,773
	BALTIMORE GAS & E	08/15/2047, 3.75%, \$26,000	19,706	19,388
	BALTIMORE GAS & E	09/15/2048, 4.25%, \$24,000	22,455	19,200
	BANK AMER CORP.	10/24/2051, 2.83%, \$138,000	94,135	84,967
	BANK AMER CORP	07/21/2052, 2.97%, \$126,000	87,872	80,254
	BANK AMER CORP	03/13/2052, 3.48%, \$40,000	30,917	28,231
	BANK AMER CORP	01/23/2049, 3.95%, \$64,000	55,596	49,448
	BANK AMER CORP	03/20/2051, 4.08%, \$75,000	66,160	58,818
	BANK AMER CORP	01/21/2044, 5.00%, \$155,000	158,484	144,898
	BANK AMER CORP	10/25/2035, 5.52%, \$255,000	255,134	248,945
	BANK OF AMERICA C	03/15/2050, 4.33%, \$123,000	111,732	100,829
	BANK OF AMERICA C	01/20/2048, 4.44%, \$38,000	33,907	32,044

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	BANNER HEALTH	01/01/2042, 2.91%, \$32,000	\$ 32,000	\$ 22,742
	BARRICK N AMER FI	05/30/2041, 5.70%, \$23,000	21,397	22,573
	BAT CAPITAL CORPO	08/02/2043, 7.08%, \$102,000	106,444	110,311
	BAT CAPITAL CORPO	08/02/2053, 7.08%, \$79,000	84,245	86,695
	BAXALTA INC	06/23/2045, 5.25%, \$21,000	20,695	19,352
	BECTON DICKINSON	05/20/2050, 3.79%, \$43,000	32,391	31,790
	BERKSHIRE HATHAWA	07/15/2048, 3.80%, \$29,000	21,515	21,539
	BERKSHIRE HATHAWA	10/15/2050, 4.25%, \$79,000	65,627	62,463
	BERKSHIRE HATHAWA	05/01/2053, 4.60%, \$24,000	21,101	19,945
	BHP BILLITON FIN	02/24/2042, 4.13%, \$59,000	50,401	49,697
	BOEING CO	02/01/2050, 3.75%, \$264,000	183,362	180,714
	BOEING CO	11/01/2048, 3.85%, \$59,000	41,899	40,509
	BOEING CO	05/01/2049, 3.90%, \$87,000	64,425	60,646
	BOEING CO	05/01/2060, 5.93%, \$328,000	320,253	303,974
	BOEING CO	05/01/2054, 6.86%, \$215,000	215,000	228,957
	BOEING CO	03/01/2048, 3.63%, \$8,000	5,596	5,332
	BOEING CO	08/01/2059, 3.95%, \$52,000	37,381	34,502
	BOEING CO	05/01/2050, 5.81%, \$624,000	625,391	579,230
	BROOKFIELD FIN IN	01/15/2055, 6.30%, \$215,000	214,680	210,229
	BURL NORTH SANTA	09/01/2045, 4.70%, \$28,000	26,023	24,767
	BURL NORTHN	03/15/2042, 4.40%, \$28,000	25,462	24,309
	BURL NORTHN DEB	03/01/2041, 5.05%, \$26,000	25,679	24,610
	BURL NORTHN SANTA	08/01/2046, 3.90%, \$29,000	24,885	22,710
	BURL NORTHN SANTA	09/01/2042, 4.38%, \$75,000	83,728	64,969
	BURL NORTHN SANTA	03/15/2043, 4.45%, \$27,000	26,995	23,496
	BURL NORTHN SANTA	09/15/2041, 4.95%, \$26,000	25,336	24,221
	BURL NORTHN SANTA	05/01/2040, 5.75%, \$18,000	19,189	18,494
	BURLINGTON NORTE	06/15/2047, 4.13%, \$9,000	7,360	7,298
	BURLINGTON NORTHN	09/01/2044, 4.55%, \$23,000	20,967	20,059
	BURLINGTON NORTHN	09/01/2043, 5.15%, \$25,000	25,094	23,951
	BURLINGTON NORTHN	09/15/2051, 3.30%, \$10,000	6,927	6,867
	BURLINGTON NORTHN	04/01/2044, 4.90%, \$26,000	24,959	23,846
	BX COML MTG TR 20	12/15/2039, 6.01%, \$113,000	112,717	112,929
	CANADIAN NATL RY	02/03/2048, 3.65%, \$22,000	16,992	16,578
	CAPITAL ONE FINAN	02/01/2034, 5.82%, \$41,000	42,187	41,203
	CAPITAL ONE FINAN	06/08/2034, 6.38%, \$57,000	59,957	59,207
	CAPITAL ONE FINL	07/26/2035, 5.88%, \$38,000	39,404	38,231
	CAPITAL ONE FINL	02/01/2035, 6.05%, \$38,000	39,786	38,620
	CAPITAL ONE FINL	05/10/2033, 5.27%, \$164,000	161,999	159,734
	CAROLINA PWR & LT	05/15/2042, 4.10%, \$41,000	44,400	33,736
	CAROLINA PWR & LT	03/15/2043, 4.10%, \$24,000	20,570	19,631
	CATHOLIC HEALTH I	11/01/2042, 4.35%, \$101,000	91,002	84,434

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	CBS CORP NEW	01/15/2045, 4.60%, \$24,000	\$ 18,715	\$ 17,592
	CBS CORP NEW	07/01/2042, 4.85%, \$23,000	19,088	18,134
	CBS CORP NEW	10/15/2040, 5.90%, \$21,000	19,174	18,428
	CBS CORP NEW	08/15/2044, 4.90%, \$16,000	12,586	12,123
	CDN NATL RY CO	08/02/2046, 3.20%, \$21,000	15,103	14,766
	CENTERPOINT ENERG	05/15/2055, 6.70%, \$165,000	165,000	164,087
	CHARTER 5.375% 05	05/01/2047, 5.38%, \$134,000	115,172	110,104
	CHARTER COMM OPT	06/01/2052, 3.90%, \$599,000	393,803	385,173
	CHARTER COMMUNICA	06/30/2062, 3.95%, \$147,000	92,245	89,690
	CHARTER COMMUNICA	04/01/2053, 5.25%, \$175,000	147,324	141,456
	CHARTER COMMUNICA	12/01/2061, 4.40%, \$240,000	164,485	160,103
	CHARTER COMMUNICA	07/01/2049, 5.13%, \$77,000	71,340	60,559
	CHARTER COMMUNICA	04/01/2051, 3.70%, \$412,000	262,556	257,757
	CHARTER COMMUNICA	03/01/2050, 4.80%, \$34,000	27,384	25,594
	CHARTER FIXED	04/01/2061, 3.85%, \$418,000	257,099	252,297
	CHARTER FIXED	04/01/2048, 5.75%, \$88,000	79,286	75,295
	CHENIERE CORPUS F	12/31/2039, 2.74%, \$83,000	64,387	66,157
	CHEVRON CORP NEW	05/11/2040, 2.98%, \$25,000	19,449	18,548
	CHEVRON U S A INC	11/15/2043, 5.25%, \$19,000	19,971	18,506
	CITIGROUP INC	05/18/2046, 4.75%, \$73,000	67,980	64,206
	CITIGROUP INC	02/13/2035, 5.83%, \$223,000	228,591	222,229
	CITIGROUP INC	12/31/2049, 6.75%, \$157,000	157,000	155,932
	CMS ENERGY CORP	03/01/2044, 4.88%, \$15,000	13,810	13,359
	CMS ENERGY CORP S	03/31/2043, 4.70%, \$77,000	77,610	65,557
	COLUMBUS SOUTH N P	10/01/2035, 5.85%, \$145,000	184,072	147,198
	COMCAST CORP	05/15/2053, 5.35%, \$54,000	53,877	50,084
	COMCAST CORP NEW	01/15/2051, 2.80%, \$71,000	45,221	42,345
	COMCAST CORP NEW	11/01/2051, 2.89%, \$66,000	42,689	39,772
	COMCAST CORP NEW	02/01/2050, 3.45%, \$40,000	29,415	27,439
	COMCAST CORP NEW	03/01/2048, 4.00%, \$116,000	94,109	88,226
	COMCAST CORP NEW	08/15/2047, 4.00%, \$103,000	84,152	78,659
	COMCAST CORP NEW	11/01/2052, 4.05%, \$64,000	51,437	48,198
	COMCAST CORP NEW	10/15/2058, 4.95%, \$63,000	58,461	54,541
	COMCAST CORP NEW	06/01/2054, 5.65%, \$52,000	53,646	50,328
	COMCAST CORP NEW	08/15/2052, 2.45%, \$165,000	96,906	89,719
	COMCAST CORP NEW	11/01/2056, 2.94%, \$96,000	62,724	56,078
	COMCAST CORP NEW	11/01/2047, 3.97%, \$63,000	50,891	47,775
	COMCAST CORP NEW	11/01/2049, 4.00%, \$133,000	107,281	100,735
	COMMONSPIRIT HLTH	10/01/2050, 3.91%, \$69,000	63,445	50,878
	CONOCOPHILLIPS	10/01/2047, 4.88%, \$46,000	42,752	40,698
	CONOCOPHILLIPS	05/15/2053, 5.30%, \$19,000	19,627	17,597
	CONOCOPHILLIPS CO	03/15/2052, 3.80%, \$127,000	103,301	92,865

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	CONOCOPHILLIPS CO	03/15/2054, 5.55%, \$18,000	\$ 18,336	\$ 17,368
	CONOCOPHILLIPS CO	09/15/2063, 5.70%, \$37,000	37,087	35,537
	CONOCOPHILLIPS CO	03/15/2062, 4.03%, \$24,000	19,079	17,364
	CONOCOPHILLIPS CO	01/15/2055, 5.50%, \$19,000	19,096	18,071
	CONOCOPHILLIPS CO	01/15/2065, 5.65%, \$19,000	19,210	17,970
	CONSUMERS ENERGY	08/15/2050, 3.10%, \$46,000	33,419	31,114
	CONSUMERS ENERGY	08/15/2046, 3.25%, \$50,000	38,068	36,110
	CONSUMERS ENERGY	11/15/2045, 4.10%, \$23,000	18,666	18,119
	CONSUMERS ENERGY	09/01/2052, 4.20%, \$106,000	92,430	85,531
	CONSUMERS ENERGY	02/15/2050, 3.75%, \$16,000	16,171	12,133
	COTERRA ENERGY IN	02/15/2055, 5.90%, \$171,000	171,016	161,789
	CROWN CASTLE INTL	07/01/2050, 4.15%, \$42,000	33,606	32,182
	CSX CORP	09/15/2049, 3.35%, \$27,000	20,864	18,759
	CSX CORP	04/15/2050, 3.80%, \$53,000	44,654	39,931
	CSX CORP	05/01/2050, 3.95%, \$12,000	9,357	9,298
	CSX CORP	03/15/2049, 4.50%, \$14,000	11,976	11,890
	CSX CORP	11/15/2048, 4.75%, \$37,000	36,206	32,616
	CSX CORP FIXED	03/01/2048, 4.30%, \$49,000	46,438	40,398
	CUMMINS INC	02/20/2054, 5.45%, \$35,000	34,928	34,112
	CVS CAREMARK CORP	12/05/2043, 5.30%, \$20,000	18,682	17,460
	CVS HEALTH CORP	04/01/2040, 4.13%, \$10,000	8,387	7,844
	CVS HEALTH CORP	03/25/2038, 4.78%, \$21,000	19,213	18,161
	CVS HEALTH CORP	03/25/2048, 5.05%, \$40,000	36,543	32,989
	CVS HEALTH CORP	07/20/2045, 5.13%, \$21,000	19,410	17,680
	CVS HEALTH CORP	06/01/2053, 5.88%, \$34,000	33,036	31,192
	CVS HEALTH CORP	12/10/2054, 6.75%, \$35,000	35,000	34,319
	CVS HEALTH CORP	03/10/2055, 7.00%, \$285,000	287,625	285,956
	DCP MIDSTREAM OPE	04/01/2044, 5.60%, \$63,000	61,547	58,877
	DETROIT EDISON CO	06/15/2042, 3.95%, \$31,000	26,834	24,809
	DEUTSCHE BK AG N	02/10/2034, 7.08%, \$200,000	201,474	206,143
	DEVON ENERGY CORP	09/15/2054, 5.75%, \$316,000	300,757	287,296
	DIAMONDBACK ENERG	12/01/2029, 3.50%, \$97,000	87,899	90,137
	DIAMONDBACK ENERG	03/15/2052, 4.25%, \$203,000	163,610	153,554
	DIAMONDBACK ENERG	04/18/2054, 5.75%, \$183,000	178,143	172,068
	DIAMONDBACK ENERG	04/18/2064, 5.90%, \$152,000	148,580	142,731
	DIAMONDBACK ENERG	03/24/2051, 4.40%, \$243,000	230,537	188,566
	DOMINION ENERGY I	05/15/2055, 6.63%, \$174,000	174,737	176,898
	DOMINION ENERGY I	06/01/2054, 7.00%, \$53,000	53,000	55,967
	DOMINION RES INC	09/15/2042, 4.05%, \$61,000	73,517	48,275
	DOWDUPONT INC	11/15/2028, 4.73%, \$291,000	296,165	289,560
	DOWDUPONT INC	11/15/2038, 5.32%, \$153,000	158,545	153,506
	DOWDUPONT INC	11/15/2048, 5.42%, \$65,000	70,497	64,799

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	DTE ELEC CO	03/01/2050, 2.95%, \$83,000	\$ 58,221	\$ 54,008
	DTE ELEC CO	06/01/2046, 3.70%, \$36,000	28,986	27,340
	DTE ELEC CO	04/01/2043, 4.00%, \$32,000	28,743	25,982
	DTE ELECTRIC CO	03/01/2049, 3.95%, \$68,000	58,858	53,072
	DUKE ENERGY	10/15/2046, 3.70%, \$40,000	29,701	29,674
	DUKE ENERGY	03/15/2046, 3.88%, \$27,000	22,525	20,932
	DUKE ENERGY	03/15/2048, 3.95%, \$29,000	22,283	22,249
	DUKE ENERGY	09/30/2042, 4.00%, \$8,000	6,467	6,504
	DUKE ENERGY	12/01/2044, 4.15%, \$31,000	27,126	25,248
	DUKE ENERGY	08/15/2045, 4.20%, \$23,000	20,964	18,651
	DUKE ENERGY	12/15/2041, 4.25%, \$8,000	6,684	6,789
	DUKE ENERGY	03/30/2044, 4.38%, \$34,000	30,315	28,632
	DUKE ENERGY	01/15/2038, 6.00%, \$29,000	35,982	30,173
	DUKE ENERGY	04/15/2038, 6.05%, \$7,000	7,491	7,363
	DUKE ENERGY CAROL	04/15/2051, 3.45%, \$12,000	8,392	8,293
	DUKE ENERGY CAROL	03/15/2052, 3.55%, \$34,000	25,594	23,975
	DUKE ENERGY CAROL	01/15/2053, 5.35%, \$30,000	30,437	28,572
	DUKE ENERGY CAROL	01/15/2054, 5.40%, \$18,000	17,525	17,323
	DUKE ENERGY CORP	08/15/2047, 3.95%, \$24,000	18,994	17,892
	DUKE ENERGY CORP	06/15/2049, 4.20%, \$51,000	41,994	39,444
	DUKE ENERGY CORP	08/15/2052, 5.00%, \$20,000	18,394	17,481
	DUKE ENERGY CORP	06/01/2030, 2.45%, \$346,000	308,406	303,280
	DUKE ENERGY CORP	09/15/2053, 6.10%, \$18,000	20,090	18,307
	DUKE ENERGY CORP	06/15/2051, 3.50%, \$26,000	18,831	17,571
	DUKE ENERGY FIXED	12/01/2047, 3.70%, \$50,000	39,668	37,062
	DUKE ENERGY FLA	07/15/2048, 4.20%, \$33,000	27,782	26,463
	DUKE ENERGY FLA L	11/15/2053, 6.20%, \$17,000	18,244	17,942
	DUKE ENERGY PROGR	03/15/2053, 5.35%, \$48,000	47,348	45,429
	EASTERN ENERGY GA	10/15/2054, 5.65%, \$75,000	74,766	70,846
	EASTMAN CHEM CO	09/01/2042, 4.80%, \$16,000	16,480	13,941
	ELEVANCE HEALTH I	02/15/2053, 5.13%, \$24,000	22,632	21,395
	ELEVANCE HEALTH I	02/15/2055, 5.70%, \$31,000	31,808	29,918
	ELEVANCE HLTH INC	10/15/2052, 6.10%, \$21,000	22,486	21,257
	ELI LILLY & CO	05/15/2047, 3.95%, \$22,000	18,659	17,595
	ELI LILLY AND CO	02/27/2053, 4.88%, \$20,000	19,201	18,143
	ELI LILLY AND COM	02/09/2054, 5.00%, \$19,000	18,532	17,473
	ENBRIDGE INC	04/05/2054, 5.95%, \$33,000	33,866	32,725
	ENBRIDGE INC	11/15/2053, 6.70%, \$98,000	109,750	106,503
	ENBRIDGE INC FIXE	07/15/2080, 5.75%, \$33,000	30,855	31,907
	ENERGY TRANSFER	02/01/2043, 5.15%, \$11,000	9,742	9,710
	ENERGY TRANSFER	03/15/2045, 5.15%, \$124,000	114,218	108,708
	ENERGY TRANSFER	06/15/2038, 5.80%, \$52,000	52,745	51,109

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	ENERGY TRANSFER	10/01/2043, 5.95%, \$54,000	\$ 54,748	\$ 52,444
	ENERGY TRANSFER	06/15/2048, 6.00%, \$35,000	35,469	33,853
	ENERGY TRANSFER	04/15/2049, 6.25%, \$41,000	42,813	41,153
	ENERGY TRANSFER	07/01/2038, 7.50%, \$38,000	44,503	43,025
	ENERGY TRANSFER F	04/15/2047, 5.30%, \$23,000	20,826	20,371
	ENERGY TRANSFER F	06/01/2041, 6.05%, \$35,000	37,408	34,896
	ENERGY TRANSFER F	12/15/2045, 6.13%, \$54,000	56,145	53,358
	ENERGY TRANSFER L	09/01/2054, 6.05%, \$182,000	183,995	178,124
	ENERGY TRANSFER L	05/15/2054, 5.95%, \$32,000	31,778	30,936
	ENERGY TRANSFER O	05/15/2050, 5.00%, \$131,000	113,636	111,291
	ENTERPRISE PRODS	01/31/2051, 3.70%, \$25,000	19,100	17,960
	ENTERPRISE PRODS	01/31/2050, 4.20%, \$22,000	23,895	17,335
	ENTERPRISE PRODS	10/15/2034, 6.65%, \$17,000	19,038	18,487
	ENTERPRISE PRODS	03/01/2033, 6.88%, \$17,000	19,212	18,708
	ENTERPRISE PRODS	02/15/2048, 4.25%, \$22,000	18,760	17,675
	ENTERPRISE PRODS	02/01/2049, 4.80%, \$20,000	18,337	17,237
	ENTERPRISE PRODS	01/31/2034, 4.85%, \$19,000	18,832	18,383
	ENTERPRISE PRODS	02/16/2055, 5.55%, \$18,000	18,309	17,345
	ENTERPRISE PRODUC	02/15/2035, 4.95%, \$19,000	18,886	18,396
	EQUIFAX INC	09/15/2029, 4.80%, \$424,000	423,864	418,636
	EQUINIX INC FIXED	09/15/2051, 2.95%, \$24,000	15,216	14,747
	EXXON MOBIL CORP	08/16/2039, 3.00%, \$25,000	20,742	18,911
	EXXON MOBIL CORP	03/06/2045, 3.57%, \$162,000	135,438	121,875
	EXXON MOBIL CORP	03/01/2046, 4.11%, \$23,000	20,671	18,676
	EXXON MOBIL CORP	03/19/2040, 4.23%, \$21,000	19,918	18,441
	F N B CORP PA	12/11/2030, 5.72%, \$181,000	181,032	179,057
	FEDEX CORP	02/01/2045, 4.10%, \$91,000	76,402	71,255
	FEDEX CORP	01/15/2047, 4.40%, \$22,000	18,690	17,822
	FEDEX CORP	10/17/2048, 4.95%, \$21,000	19,237	18,354
	FIDELITY NATL INF	03/01/2041, 3.10%, \$75,000	54,067	54,519
	FIRSTENERGY CORP	03/01/2050, 3.40%, \$168,000	112,435	114,078
	FIRSTENERGY CORP	07/15/2047, 4.85%, \$208,000	187,676	177,397
	FIRSTENERGY TRANS	04/01/2049, 4.55%, \$32,000	33,612	26,825
	FISERV INC	08/12/2034, 5.15%, \$55,000	55,473	53,756
	FISERV INC	03/15/2034, 5.45%, \$56,000	57,502	56,073
	FISERV INC	08/21/2033, 5.63%, \$63,000	65,376	64,131
	FL PWR & LT CO	12/01/2047, 3.70%, \$34,000	26,147	25,519
	FL PWR & LT CO	12/15/2042, 3.80%, \$13,000	10,809	10,309
	FL PWR & LT CO	06/01/2042, 4.05%, \$68,000	60,803	56,099
	FL PWR & LT CO	06/01/2048, 4.13%, \$7,000	5,865	5,610
	FL PWR & LT CO	06/01/2041, 5.13%, \$20,000	20,580	18,989
	FL PWR & LT CO	02/01/2041, 5.25%, \$19,000	19,478	18,443

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	FLORIDA PWR & LT	03/01/2049, 3.99%, \$59,000	\$ 50,303	\$ 46,198
	FLORIDA PWR CORP	03/01/2033, 5.90%, \$40,000	45,915	41,656
	FORD MOTOR CREDIT	03/08/2034, 6.13%, \$653,000	649,157	638,646
	FORD MTR CO DEL N	01/15/2043, 4.75%, \$338,000	279,541	266,735
	FREEPORT-MCMORAN	03/15/2043, 5.45%, \$90,000	86,727	84,952
	FREEPORT-MCMORAN	11/14/2034, 5.40%, \$132,000	133,135	130,537
	GEN DYNAMICS CORP	04/01/2040, 4.25%, \$30,000	30,255	26,209
	GENERAL DYNAMICS	06/01/2041, 2.85%, \$25,000	18,718	17,838
	GENERAL MTRS CO	04/01/2038, 5.15%, \$33,000	31,477	30,395
	GENERAL MTRS CO	04/01/2045, 5.20%, \$76,000	68,480	66,003
	GENERAL MTRS CO	04/01/2049, 5.95%, \$15,000	14,738	14,188
	GENERAL MTRS CO	10/02/2043, 6.25%, \$12,000	12,262	11,905
	GENERAL MTRS CO	04/01/2046, 6.75%, \$28,000	30,561	29,249
	GEORGE WASH UNIV	09/15/2048, 4.13%, \$101,000	88,720	82,264
	GEORGIA PWR CO	01/30/2050, 3.70%, \$63,000	47,916	46,327
	GEORGIA PWR CO	05/15/2052, 5.13%, \$21,000	20,301	19,522
	GILEAD SCIENCES	02/01/2045, 4.50%, \$65,000	58,823	55,770
	GILEAD SCIENCES	03/01/2046, 4.75%, \$24,000	22,526	21,166
	GILEAD SCIENCES	04/01/2044, 4.80%, \$20,000	18,796	17,917
	GILEAD SCIENCES	12/01/2041, 5.65%, \$18,000	18,737	18,010
	GILEAD SCIENCES I	10/01/2040, 2.60%, \$26,000	18,894	18,041
	GILEAD SCIENCES I	10/01/2050, 2.80%, \$332,000	224,504	204,415
	GLP CAP L P/GLP F	09/15/2054, 6.25%, \$67,000	66,453	67,194
	GOLDMAN SACHS	07/08/2044, 4.80%, \$120,000	114,679	106,169
	GOLDMAN SACHS	05/22/2045, 5.15%, \$33,000	38,183	30,443
	GOLDMAN SACHS	02/01/2041, 6.25%, \$31,000	35,587	32,652
	GOLDMAN SACHS	10/01/2037, 6.75%, \$17,000	18,915	18,272
	GOLDMAN SACHS GRO	02/24/2043, 3.44%, \$64,000	52,552	47,673
	GOLDMAN SACHS GRO	04/22/2042, 3.21%, \$43,000	34,624	31,375
	GOLDMAN SACHS GRO	10/31/2038, 4.02%, \$41,000	37,407	34,731
	GOLDMAN SACHS GRO	04/23/2039, 4.41%, \$22,000	20,941	19,412
	GOLDMAN SACHS GRO	10/23/2035, 5.02%, \$233,000	233,000	223,134
	GOLDMAN SACHS GRO	11/19/2045, 5.56%, \$75,000	76,586	72,497
	HARRIS CORP DEL	12/15/2040, 6.15%, \$26,000	35,295	27,074
	HCA INC	07/15/2051, 3.50%, \$133,000	91,376	86,173
	HCA INC	06/15/2047, 5.50%, \$35,000	39,200	31,879
	HCA INC	06/01/2053, 5.90%, \$58,000	59,722	54,745
	HCA INC	09/15/2054, 5.95%, \$19,000	20,336	18,100
	HCA INC	04/01/2054, 6.00%, \$43,000	43,747	41,023
	HCA INC SR	03/15/2052, 4.63%, \$63,000	53,664	49,087
	HESS CORP	02/15/2041, 5.60%, \$18,000	18,622	17,792
	HESS CORP	04/01/2047, 5.80%, \$50,000	52,594	50,111

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	HESS CORP	01/15/2040, 6.00%, \$149,000	\$ 161,634	\$ 155,248
	HOME DEPOT INC	03/15/2051, 2.38%, \$56,000	35,290	31,750
	HOME DEPOT INC	12/15/2049, 3.13%, \$28,000	21,053	18,776
	HOME DEPOT INC	04/15/2040, 3.30%, \$23,000	18,692	17,936
	HOME DEPOT INC	04/15/2050, 3.35%, \$28,000	20,692	19,553
	HOME DEPOT INC	09/15/2056, 3.50%, \$26,000	20,545	18,049
	HOME DEPOT INC	06/15/2047, 3.90%, \$27,000	22,311	21,138
	HOME DEPOT INC	04/01/2043, 4.20%, \$21,000	18,646	17,774
	HOME DEPOT INC	04/01/2046, 4.25%, \$22,000	19,273	18,366
	HOME DEPOT INC	03/15/2045, 4.40%, \$21,000	19,281	17,966
	HOME DEPOT INC	12/06/2048, 4.50%, \$23,000	21,871	19,670
	HOME DEPOT INC	02/15/2044, 4.88%, \$20,000	19,194	18,310
	HOME DEPOT INC	06/25/2054, 5.30%, \$20,000	20,297	19,184
	HOME DEPOT INC	09/15/2040, 5.40%, \$19,000	20,397	18,981
	HOME DEPOT INC SR	09/15/2051, 2.75%, \$32,000	20,838	19,541
	HUMANA INC	03/15/2053, 5.50%, \$38,000	36,026	33,970
	INTERCONTINENTAL	06/15/2050, 3.00%, \$113,000	80,176	72,581
	INTERCONTINENTAL	09/15/2060, 3.00%, \$30,000	20,419	17,442
	INTERPUBLIC GROUP	10/01/2048, 5.40%, \$112,000	118,146	105,769
	INVITATION HOMES	02/01/2035, 4.88%, \$55,000	54,370	52,045
	JPMORGAN CHASE &	04/22/2041, 3.11%, \$144,000	141,024	106,849
	JPMORGAN CHASE &	02/01/2044, 4.85%, \$33,000	33,008	30,391
	JPMORGAN CHASE &	11/29/2045, 5.53%, \$729,000	724,318	712,201
	KAISER FNDTN HOSP	06/01/2041, 2.81%, \$34,000	34,000	24,087
	KAISER FNDTN HOSP	05/01/2047, 4.15%, \$108,000	96,107	88,180
	KEYCORP MEDIUM TE	03/06/2035, 6.40%, \$613,000	642,360	638,534
	KINDER MORGAN	09/01/2044, 5.40%, \$44,000	41,676	40,183
	KINDER MORGAN	03/01/2044, 5.50%, \$49,000	46,961	45,431
	KINDER MORGAN	09/01/2041, 5.63%, \$25,000	23,441	23,588
	KINDER MORGAN	03/01/2041, 6.38%, \$26,000	26,279	26,586
	KINDER MORGAN ENE	08/15/2042, 5.00%, \$57,000	51,966	49,686
	KINDER MORGAN INC	08/01/2054, 5.95%, \$72,000	72,268	70,444
	KLA CORP	03/01/2050, 3.30%, \$28,000	19,607	19,372
	KLA CORP	03/15/2049, 5.00%, \$136,000	169,943	125,048
	KRAFT HEINZ FOODS	10/01/2039, 4.63%, \$21,000	20,325	18,793
	KRAFT HEINZ FOODS	10/01/2049, 4.88%, \$25,000	22,523	21,402
	KRAFT HEINZ FOODS	06/01/2050, 5.50%, \$19,000	18,741	17,850
	KSL COML MTG TR F	12/15/2039, 6.61%, \$60,000	59,850	59,906
	L3HARRIS TECHNOLO	07/31/2053, 5.60%, \$19,000	18,876	18,435
	LAM RESH CORP	06/15/2050, 2.88%, \$130,000	100,805	82,265
	LAM RESH CORP	03/15/2049, 4.88%, \$35,000	34,990	31,479
	LILLY ELI & CO	05/15/2050, 2.25%, \$32,000	20,102	18,026

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	LILLY ELI & CO 3.	03/15/2049, 3.95%, \$23,000	\$ 20,487	\$ 18,024
	LILLY ELI & CO 4.	03/15/2059, 4.15%, \$7,000	6,294	5,488
	LILLY ELI & CO 5.	08/14/2054, 5.05%, \$19,000	18,694	17,631
	LOCKHEED MARTIN 3	03/01/2045, 3.80%, \$25,000	20,749	19,725
	LOCKHEED MARTIN 4	12/15/2042, 4.07%, \$40,000	35,016	33,384
	LOCKHEED MARTIN C	09/15/2052, 4.09%, \$22,000	19,074	17,424
	LOCKHEED MARTIN C	11/15/2054, 5.70%, \$18,000	19,346	18,345
	LOCKHEED MARTIN C	06/01/2040, 5.72%, \$77,000	83,800	79,267
	LOCKHEED MARTIN C	06/15/2053, 4.15%, \$22,000	18,621	17,610
	LOCKHEED MARTIN F	06/15/2050, 2.80%, \$29,000	19,880	18,195
	LOWE'S COMPANIES	04/01/2051, 3.50%, \$72,000	72,917	49,183
	LOWE'S COMPANIES	09/15/2041, 2.80%, \$37,000	26,537	25,411
	LOWES COS INC	10/15/2050, 3.00%, \$74,000	64,167	46,051
	LOWES COS INC	04/15/2046, 3.70%, \$33,000	28,601	24,451
	LOWES COS INC	04/15/2040, 5.00%, \$29,000	28,181	27,135
	LOWES COS INC	09/15/2043, 5.00%, \$28,000	26,890	25,516
	M & T BK CORP	01/16/2036, 5.39%, \$335,000	335,000	324,818
	MARTIN MARIETTA M	12/01/2054, 5.50%, \$28,000	27,442	26,454
	MARTIN MARIETTA M	07/15/2051, 3.20%, \$51,000	35,442	33,041
	META PLATFORMS IN	08/15/2062, 4.65%, \$177,000	162,856	150,809
	META PLATFORMS IN	08/15/2054, 5.40%, \$170,000	171,613	164,736
	META PLATFORMS IN	08/15/2064, 5.55%, \$85,000	90,404	83,216
	META PLATFORMS IN	05/15/2053, 5.60%, \$47,000	51,924	47,081
	META PLATFORMS IN	05/15/2063, 5.75%, \$97,000	103,724	98,114
	META PLATFORMS IN	08/15/2052, 4.45%, \$210,000	189,641	177,289
	MIDAMERICAN ENERG	10/15/2044, 4.40%, \$194,000	174,548	165,921
	MIDAMERICAN ENERG	09/15/2054, 5.85%, \$21,000	21,824	21,389
	MIDAMERICAN ENERG	08/01/2048, 3.65%, \$13,000	9,679	9,649
	MIDAMERICAN ENERG	08/01/2047, 3.95%, \$28,000	24,062	21,803
	MIDAMERICAN ENERG	07/15/2049, 4.25%, \$10,000	8,200	8,120
	MORGAN STANLEY	01/25/2052, 2.80%, \$106,000	70,311	64,850
	MORGAN STANLEY	01/27/2045, 4.30%, \$5,000	4,521	4,125
	MORGAN STANLEY	01/22/2047, 4.38%, \$67,000	75,611	56,014
	MORGAN STANLEY	03/24/2051, 5.60%, \$109,000	116,748	107,913
	MORGAN STANLEY FI	11/19/2055, 5.52%, \$141,000	141,062	136,183
	MOTOROLA SOLUTION	11/15/2030, 2.30%, \$27,000	23,957	23,132
	MOTOROLA SOLUTION	05/24/2031, 2.75%, \$153,000	133,526	132,465
	NASDAQ INC	08/15/2053, 5.95%, \$19,000	20,149	19,188
	NASDAQ INC	06/28/2063, 6.10%, \$18,000	20,168	18,344
	NATIONWIDE CHILDR	11/01/2052, 4.56%, \$31,000	29,034	27,121
	NEW ISSUE HOME DE	04/15/2052, 3.63%, \$27,000	22,119	19,594
	NISOURCE FIN CORP	02/15/2044, 4.80%, \$86,000	80,480	75,937

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	NISOURCE FIN CORP	02/01/2042, 5.80%, \$8,000	\$ 7,726	\$ 7,754
	NORFOLK SOUTHN	11/01/2049, 3.40%, \$27,000	20,590	18,688
	NORFOLK SOUTHN	08/15/2043, 4.80%, \$71,000	65,461	62,763
	NORFOLK SOUTHN CO	03/15/2053, 3.70%, \$92,000	81,399	66,197
	NORFOLK SOUTHN CO	02/28/2048, 4.15%, \$14,000	11,186	11,153
	NORFOLK SOUTHN CO	08/25/2051, 2.90%, \$50,000	42,205	30,822
	NORFOLK SOUTHN FI	11/01/2047, 3.94%, \$52,000	42,884	40,021
	NORTHERN STS PWR	06/01/2052, 4.50%, \$105,000	97,086	88,267
	NORTHN STS PWR CO	05/15/2046, 3.60%, \$55,000	44,209	41,087
	NORTHROP GRUMMAN	11/15/2040, 5.05%, \$23,000	22,560	21,638
	NORTHROP GRUMMAN	05/01/2040, 5.15%, \$23,000	22,860	22,024
	NORTHROP GRUMMAN	04/15/2045, 3.85%, \$45,000	40,793	35,214
	NORTHROP GRUMMAN	03/15/2053, 4.95%, \$14,000	13,066	12,515
	NORTHROP GRUMMAN	05/01/2050, 5.25%, \$33,000	36,087	30,946
	NORTHWELL HEALTHC	11/01/2049, 3.81%, \$115,000	115,000	84,962
	NORTHWESTERN UNIV	12/01/2050, 2.64%, \$36,000	23,919	22,395
	NORTHWESTERN UNIV	12/01/2044, 4.64%, \$29,000	28,356	26,541
	NVIDIA CORP	04/01/2040, 3.50%, \$24,000	24,131	19,862
	NVIDIA CORP	04/01/2050, 3.50%, \$29,000	27,676	21,582
	NXP B V / NXP FDG	02/15/2042, 3.13%, \$40,000	39,563	27,866
	NXP B V / NXP FDG	05/11/2041, 3.25%, \$143,000	127,390	104,541
	NXP B V / NXP FDG	11/30/2051, 3.25%, \$94,000	62,707	60,369
	OHIO POWER CO SR	10/01/2051, 2.90%, \$33,000	21,527	19,855
	OHIO PWR CO	04/01/2048, 4.15%, \$258,000	228,626	198,156
	OHIO PWR CO CORP	06/01/2049, 4.00%, \$63,000	49,153	47,308
	ONEMAIN FINANCE C	05/15/2029, 6.63%, \$215,000	215,000	217,677
	ONEOK INC	11/01/2054, 5.70%, \$19,000	18,397	17,886
	ONEOK INC	09/01/2053, 6.63%, \$17,000	18,834	17,895
	ONEOK INC NEW	03/01/2050, 3.95%, \$24,000	18,440	17,332
	ONEOK INC NEW	09/01/2049, 4.45%, \$23,000	19,108	17,961
	ONEOK INC NEW	02/01/2049, 4.85%, \$21,000	18,371	17,462
	ONEOK INC NEW	07/13/2047, 4.95%, \$21,000	18,759	17,782
	ONEOK INC NEW	07/15/2048, 5.20%, \$24,000	22,282	21,166
	ONEOK INC NEW	01/15/2051, 7.15%, \$16,000	18,351	17,392
	ORACLE CORP	04/01/2050, 3.60%, \$78,000	64,405	54,695
	ORACLE CORP	03/25/2051, 3.95%, \$267,000	198,956	197,930
	ORACLE CORP	11/15/2047, 4.00%, \$47,000	48,401	35,856
	ORACLE CORP	07/15/2046, 4.00%, \$54,000	55,324	41,602
	ORACLE CORP	05/15/2045, 4.13%, \$218,000	211,997	172,117
	ORACLE CORP	05/15/2055, 4.38%, \$379,000	331,605	297,082
	ORACLE CORP	09/27/2054, 5.38%, \$138,000	137,612	127,179
	ORACLE CORP FIXED	03/25/2061, 4.10%, \$209,000	148,118	150,513

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	ORL 2024-GLKS MTG	12/15/2039, 6.39%, \$105,000	\$ 104,738	\$ 105,000
	OTIS WORLDWIDE CO	02/15/2040, 3.11%, \$26,000	21,086	19,466
	OVINTIV INC	07/15/2053, 7.10%, \$181,000	198,062	192,437
	PAC GAS & ELEC CO	08/01/2040, 3.30%, \$37,000	28,801	27,720
	PAC GAS & ELEC CO	08/01/2050, 3.50%, \$46,000	31,161	31,573
	PAC GAS & ELEC CO	06/01/2041, 4.20%, \$35,000	29,667	28,556
	PAC GAS & ELEC CO	07/01/2040, 4.50%, \$37,000	33,181	31,971
	PAC GAS & ELEC CO	07/01/2050, 4.95%, \$103,000	91,961	89,302
	PACIFIC GAS & ELE	12/01/2047, 3.95%, \$128,000	99,732	95,721
	PACIFIC GAS & ELE	12/01/2046, 4.00%, \$33,000	30,269	24,871
	PACIFIC GAS & ELE	03/15/2046, 4.25%, \$33,000	26,586	26,114
	PACIFIC GAS & ELE	04/15/2042, 4.45%, \$38,000	32,908	31,533
	PACIFIC GAS & ELE	06/15/2043, 4.60%, \$38,000	33,256	32,067
	PACIFIC GAS & ELE	03/01/2052, 5.25%, \$115,000	109,786	103,182
	PACIFIC GAS & ELE	04/01/2053, 6.70%, \$113,000	123,722	122,464
	PACIFIC GAS & ELE	01/15/2053, 6.75%, \$96,000	107,500	104,775
	PACIFIC GAS & ELE	08/15/2042, 3.75%, \$15,000	11,805	11,283
	PECO ENERGY CO 1S	09/15/2051, 2.85%, \$29,000	19,605	18,003
	PECO ENERGY CO 1S	03/15/2051, 3.05%, \$28,000	20,152	18,130
	PECO ENERGY CO	09/15/2054, 5.25%, \$45,000	44,892	42,649
	PECO ENERGY CO FI	09/15/2047, 3.70%, \$32,000	26,170	24,001
	PECO ENERGY CO FI	03/01/2048, 3.90%, \$23,000	18,852	17,863
	PECO ENERGY CO FI	08/15/2052, 4.38%, \$26,000	22,857	21,498
	PECO ENERGY CO FI	05/15/2052, 4.60%, \$6,000	5,408	5,155
	PETROLEOS MEXICANO	02/16/2032, 6.70%, \$285,000	227,224	247,937
	PETROLEOS MEXICAN	08/04/2026, 6.88%, \$1,054,000	998,677	1,035,676
	PETROLEOS MEXICAN	01/23/2050, 7.69%, \$818,000	636,961	617,181
	PFIZER INC	05/28/2040, 2.55%, \$73,000	52,699	50,604
	PFIZER INC	05/28/2050, 2.70%, \$71,000	47,342	43,747
	PFIZER INC	03/15/2049, 4.00%, \$39,000	32,363	30,649
	PFIZER INC	09/15/2038, 4.10%, \$52,000	47,145	45,430
	PFIZER INC	09/15/2048, 4.20%, \$34,000	29,076	27,578
	PFIZER INC	06/15/2043, 4.30%, \$38,000	34,681	32,403
	PFIZER INC	05/15/2044, 4.40%, \$38,000	34,395	32,918
	PFIZER INC FIXED	03/15/2039, 3.90%, \$52,000	45,412	43,904
	PFIZER INVESTMENT	05/19/2043, 5.11%, \$86,000	83,246	80,847
	PFIZER INVESTMENT	05/19/2053, 5.30%, \$58,000	58,097	54,392
	PG&E CORP	03/15/2055, 7.38%, \$47,000	47,785	48,233
	PIONEER NAT RES C	08/15/2030, 1.90%, \$73,000	61,479	62,190
	PIONEER NAT RES C	01/15/2031, 2.15%, \$110,000	98,802	93,385
	PNC FINANCIAL SER	08/18/2034, 5.94%, \$201,000	212,787	207,047
	PNC FINL SVCS GRO	07/23/2035, 5.40%, \$101,000	102,421	100,327

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	PPL CAPITAL FUNDI	09/01/2034, 5.25%, \$119,000	\$ 119,804	\$ 117,203
	PROJECT GRANGE BN	03/20/2045, 6.50%, \$203,539	200,000	203,539
	PUB SVC ELEC GAS	05/01/2049, 3.85%, \$6,000	4,621	4,603
	PUB SVC ELEC GAS	08/01/2050, 2.05%, \$110,000	66,026	58,227
	PUBLIC SERVICE EL	05/01/2048, 4.05%, \$6,000	4,851	4,775
	PUBLIC SVC ELEC G	08/01/2053, 5.45%, \$5,000	4,936	4,887
	PVTPL 6297782 LLC	10/01/2029, 5.03%, \$70,000	69,995	68,769
	PVTPL ANGLO AMERN	04/05/2054, 6.00%, \$200,000	207,392	197,651
	PVTPL AS MILEAGE	10/20/2029, 5.02%, \$50,000	50,000	48,716
	PVTPL AS MILEAGE	10/20/2031, 5.31%, \$65,000	65,000	63,444
	PVTPL AT T REI II	12/15/2044, 0.00%, \$865,000	870,190	870,190
	PVTPL AVIATION CA	09/20/2026, 1.95%, \$218,000	203,662	206,960
	PVTPL BAYER US FI	11/21/2053, 6.88%, \$200,000	223,456	201,960
	PVTPL BLACKSTONE	11/22/2034, 6.00%, \$281,000	274,531	274,520
	PVTPL BOEING CO T	05/01/2064, 7.01%, \$47,000	47,000	49,961
	PVTPL BROADCOM IN	11/15/2035, 3.14%, \$49,000	42,186	40,025
	PVTPL BROADCOM IN	04/15/2033, 3.42%, \$255,000	225,061	223,267
	PVTPL BROADCOM IN	11/15/2036, 3.19%, \$83,000	70,959	66,883
	PVTPL BROADCOM IN	05/15/2037, 4.93%, \$88,000	86,927	83,745
	PVTPL CAMERON LNG	01/15/2039, 3.70%, \$32,000	30,297	25,802
	PVTPL CAMERON LNG	01/15/2038, 3.40%, \$28,000	23,615	23,243
	PVTPL CMO BFLD TR	11/15/2041, 6.56%, \$60,000	59,850	60,000
	PVTPL DCP MID STR	11/03/2036, 6.45%, \$34,000	35,469	34,979
	PVTPL DCP MIDSTRE	09/15/2037, 6.75%, \$40,000	43,057	42,974
	PVTPL EAST OHIO G	06/15/2050, 3.00%, \$102,000	67,211	62,546
	PVTPL FIRSTENERGY	01/15/2035, 5.00%, \$90,000	89,847	87,026
	PVTPL FIRSTENERGY	07/15/2044, 5.45%, \$29,000	28,764	27,792
	PVTPL FOUNDRY JV	01/25/2038, 6.40%, \$309,000	318,177	312,315
	PVTPL GLENCORE FD	04/27/2051, 3.88%, \$27,000	20,654	19,390
	PVTPL GLENCORE FU	09/23/2051, 3.38%, \$27,000	19,821	17,676
	PVTPL GLENCORE FU	04/04/2054, 5.89%, \$133,000	140,324	129,245
	PVTPL HILTON DOME	04/01/2032, 6.13%, \$25,000	25,000	24,930
	PVTPL IRON MOUNTA	01/15/2033, 6.25%, \$40,000	40,000	39,840
	PVTPL JERSEY CENT	01/15/2035, 5.10%, \$50,000	49,824	48,824
	PVTPL MILLICOM IN	04/02/2032, 7.38%, \$200,000	200,000	200,300
	PVTPL NRG ENERGY	02/01/2033, 6.00%, \$40,000	40,000	38,783
	PVTPL NRG ENERGY	11/01/2034, 6.25%, \$30,000	30,000	29,425
	PVTPL PENSKE TRUC	04/01/2027, 4.20%, \$134,000	138,649	131,740
	PVTPL PENSKE TRUC	02/01/2028, 5.70%, \$52,000	53,886	52,888
	PVTPL ROYAL CARIB	03/15/2032, 6.25%, \$177,000	178,069	179,121
	PVTPL SAUDI ARABI	07/17/2064, 5.88%, \$200,000	195,278	186,516
	PVTPL SAUDI ARABI	07/17/2054, 5.75%, \$200,000	194,926	187,045

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EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
Bonds – corporate (continued)				
	PVTPL TRANSDIGM I	03/01/2029, 6.38%, \$73,000	\$ 73,000	\$ 73,162
	PVTPL TRANSDIGM I	03/01/2032, 6.63%, \$73,000	73,000	73,659
	PVTPL UBS GROUP A	09/06/2045, 5.38%, \$220,000	220,000	209,819
	PVTPL UNITED RENT	12/15/2029, 6.00%, \$183,000	184,830	184,741
	REALTY INCOME COR	12/15/2032, 2.85%, \$41,000	35,504	34,596
	REALTY INCOME COR	02/15/2034, 5.13%, \$32,000	32,291	31,362
	REALTY INCOME COR	09/01/2054, 5.38%, \$19,000	19,110	18,065
	REGENCY CENTERS C	01/15/2034, 5.25%, \$18,000	18,316	17,743
	REGENCY CTRS L P	01/15/2035, 5.10%, \$20,000	20,511	19,533
	REPUBLIC SVCS INC	05/15/2041, 5.70%, \$23,000	24,254	22,984
	REYNOLDS AMERN IN	08/04/2041, 7.00%, \$155,000	178,545	162,817
	REYNOLDS AMERN IN	08/15/2045, 5.85%, \$138,000	138,766	131,598
	RIO TINTO FIN USA	11/02/2051, 2.75%, \$92,000	60,958	56,210
	ROGERS	03/15/2044, 5.00%, \$40,000	37,476	35,459
	ROGERS COMMUNICAT	11/15/2049, 3.70%, \$73,000	56,211	51,193
	ROGERS COMMUNICAT	02/15/2048, 4.30%, \$138,000	121,326	108,029
	ROGERS COMMUNICAT	03/15/2043, 4.50%, \$28,000	24,775	23,269
	ROGERS COMMUNICAT	03/15/2052, 4.55%, \$50,000	44,375	40,058
	ROGERS COMMUNICAT	10/01/2043, 5.45%, \$42,000	41,320	39,477
	RTX CORP	10/15/2040, 4.88%, \$20,000	19,176	18,431
	RTX CORPORATION	09/01/2051, 2.82%, \$52,000	33,897	31,594
	RTX CORPORATION	07/01/2050, 3.13%, \$39,000	27,550	25,588
	RTX CORPORATION	05/15/2045, 4.15%, \$60,000	52,232	48,439
	RTX CORPORATION	04/15/2047, 4.35%, \$28,000	27,487	23,022
	RTX CORPORATION	11/16/2038, 4.45%, \$21,000	19,445	18,692
	RTX CORPORATION	06/01/2042, 4.50%, \$21,000	19,504	18,195
	RTX CORPORATION	11/16/2048, 4.63%, \$41,000	38,629	34,883
	RTX CORPORATION	12/15/2041, 4.70%, \$20,000	18,584	17,770
	RTX CORPORATION	12/15/2043, 4.80%, \$20,000	18,604	17,762
	SAN DIEGO G & E F	08/15/2051, 2.95%, \$35,000	34,824	22,541
	SAN DIEGO GAS &	06/01/2047, 3.75%, \$42,000	34,855	31,509
	SAN DIEGO GAS &	05/15/2048, 4.15%, \$34,000	29,635	27,039
	SAN DIEGO GAS & E	04/01/2053, 5.35%, \$28,000	27,912	26,454
	SAN DIEGO GAS & E	04/15/2054, 5.55%, \$27,000	29,114	26,209
	SAN DIEGO GAS & E	06/15/2049, 4.10%, \$36,000	30,890	28,240
	SAN DIEGO GAS & F	04/15/2050, 3.32%, \$39,000	29,401	26,378
	SELF COML MTG TR	11/15/2034, 5.94%, \$60,000	59,850	60,074
	SEMPRA	02/01/2048, 4.00%, \$114,000	106,546	86,317
	SEMPRA	10/15/2039, 6.00%, \$88,000	91,837	89,738
	SEMPRA	10/01/2054, 6.88%, \$142,000	140,642	143,586
	SHERWIN-WILLIAMS	06/01/2047, 4.50%, \$41,000	35,487	34,522
	SHERWIN-WILLIAMS	08/15/2049, 3.80%, \$24,000	18,706	17,616

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AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	SOLVENTUM CORP	04/30/2054, 5.90%, \$394,000	\$ 386,539	\$ 383,836
	SOLVENTUM CORP	05/15/2064, 6.00%, \$191,000	190,968	186,610
	SOUTHERN CAL EDIS	02/01/2045, 3.60%, \$24,000	18,702	17,745
	SOUTHERN CAL EDIS	06/01/2051, 3.65%, \$52,000	42,563	36,856
	SOUTHERN CALIF ED	06/01/2052, 5.45%, \$57,000	56,542	53,629
	SOUTHERN CALIF ED	02/01/2050, 3.65%, \$42,000	31,236	30,048
	SOUTHERN CALIF ED	03/01/2048, 4.13%, \$17,000	17,653	13,249
	SOUTHERN CALIF ED	10/01/2043, 4.65%, \$21,000	19,182	18,219
	SOUTHERN CALIF ED	03/01/2049, 4.88%, \$16,000	18,369	14,002
	SOUTHERN CALIF ED	12/01/2053, 5.88%, \$16,000	16,438	15,916
	SOUTHERN CALIF ED	03/01/2053, 5.70%, \$14,000	13,934	13,633
	SOUTHERN CALIF ED	02/01/2052, 3.45%, \$111,000	99,831	75,187
	SOUTHERN CO	03/15/2035, 4.85%, \$395,000	394,109	376,958
	SOUTHERN CO	06/15/2033, 5.20%, \$25,000	25,361	24,720
	SOUTHN CAL EDISON	03/15/2043, 3.90%, \$89,000	74,619	70,230
	SOUTHN CAL EDISON	12/01/2041, 3.90%, \$24,000	24,004	18,712
	SOUTHN CAL EDISON	03/15/2042, 4.05%, \$22,000	18,552	17,808
	SOUTHN CAL EDISON	09/01/2040, 4.50%, \$21,000	19,202	18,375
	SOUTHN CAL EDISON	03/15/2040, 5.50%, \$19,000	19,349	18,534
	SOUTHN CAL EDISON	01/15/2037, 5.55%, \$23,000	23,585	22,846
	SOUTHN COPPER COR	11/08/2042, 5.25%, \$80,000	73,431	72,333
	SPECTRA ENERGY	03/15/2045, 4.50%, \$84,000	68,967	69,136
	SPECTRA ENERGY	09/25/2043, 5.95%, \$13,000	12,991	12,826
	STATE STR CORP JR	06/01/2077, 5.62%, \$135,000	101,946	124,561
	STEEL DYNAMICS IN	10/15/2050, 3.25%, \$166,000	118,283	109,187
	SUNOCO LOGISTICS	04/01/2044, 5.30%, \$44,000	41,395	39,392
	SUNOCO LOGISTICS	05/15/2045, 5.35%, \$67,000	62,849	60,380
	SUNOCO LOGISTICS	10/01/2047, 5.40%, \$26,000	23,941	23,376
	SUTTER HEALTH	08/15/2030, 2.29%, \$81,000	81,000	70,415
	SUTTER HEALTH	08/15/2050, 3.36%, \$78,000	76,796	54,912
	SYSTEM ENERGY RES	12/15/2034, 5.30%, \$55,000	54,872	53,871
	TARGA RES CORP	04/15/2052, 4.95%, \$23,000	20,725	19,425
	TARGA RES CORP	02/15/2053, 6.50%, \$132,000	142,397	137,918
	TARGA RES FIXED	07/01/2052, 6.25%, \$19,000	20,751	18,987
	TEVA	02/01/2036, 6.15%, \$170,000	171,750	170,335
	TEVA PHARMACEUTIC	10/01/2046, 4.10%, \$360,000	262,161	258,804
	TIME WARNER CABLE	09/15/2042, 4.50%, \$46,000	38,023	34,444
	T-MOBILE US INC	01/15/2055, 5.50%, \$20,000	19,932	18,842
	T-MOBILE USA INC	02/15/2041, 3.00%, \$145,000	112,908	103,549
	T-MOBILE USA INC	10/15/2052, 3.40%, \$440,000	339,923	294,158
	T-MOBILE USA INC	01/15/2054, 5.75%, \$195,000	199,761	190,936
	T-MOBILE USA INC	06/15/2054, 6.00%, \$18,000	20,174	18,282

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

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SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	Bonds – corporate (continued)			
	T-MOBILE USA INC	02/15/2051, 3.30%, \$28,000	\$ 27,623	\$ 18,498
	U S BANCORP	06/12/2034, 5.84%, \$77,000	80,815	78,536
	U S BANCORP	10/21/2033, 5.85%, \$92,000	98,680	94,063
	U S BANCORP MEDIU	01/27/2033, 2.68%, \$48,000	41,931	40,519
	U S BANCORP MEDIU	02/01/2034, 4.84%, \$152,000	150,607	145,534
	UBER TECHNOLOGIES	09/15/2034, 4.80%, \$60,000	59,957	57,424
	UBER TECHNOLOGIES	09/15/2054, 5.35%, \$173,000	173,951	160,874
	UNION PAC CORP	08/15/2046, 3.35%, \$146,000	111,449	104,443
	UNITED AIRLS	08/15/2038, 5.88%, \$290,000	290,000	293,770
	UNITEDHEALTH GROU	08/15/2039, 3.50%, \$94,000	79,949	74,373
	UNITEDHEALTH GROU	08/15/2049, 3.70%, \$60,000	46,737	43,712
	UNITEDHEALTH GROU	10/15/2047, 3.75%, \$50,000	39,665	37,312
	UNITEDHEALTH GROU	08/15/2059, 3.88%, \$183,000	145,208	129,713
	UNITEDHEALTH GROU	10/15/2042, 3.95%, \$48,000	40,813	38,563
	UNITEDHEALTH GROU	01/15/2047, 4.20%, \$40,000	34,271	32,354
	UNITEDHEALTH GROU	03/15/2043, 4.25%, \$45,000	40,137	37,980
	UNITEDHEALTH GROU	04/15/2047, 4.25%, \$41,000	35,255	33,261
	UNITEDHEALTH GROU	11/15/2041, 4.63%, \$82,000	77,934	72,293
	UNITEDHEALTH GROU	07/15/2045, 4.75%, \$42,000	39,257	37,037
	UNITEDHEALTH GROU	10/15/2040, 5.70%, \$68,000	72,689	68,044
	UNITEDHEALTH GROU	07/15/2064, 5.75%, \$18,000	17,891	17,553
	UNITEDHEALTH GROU	02/15/2053, 5.88%, \$40,000	43,304	40,164
	UNITEDHEALTH GROU	02/15/2041, 5.95%, \$42,000	44,975	43,064
	UNITEDHEALTH GROU	06/15/2048, 4.25%, \$32,000	28,744	25,711
	UNITEDHEALTH GROU	05/15/2040, 2.75%, \$41,000	37,945	29,010
	UNITEDHEALTH GROU	05/15/2050, 2.90%, \$94,000	63,130	58,446
	UNITEDHEALTH GROU	05/15/2041, 3.05%, \$122,000	94,296	88,269
	UNITEDHEALTH GROU	05/15/2051, 3.25%, \$164,000	116,375	108,440
	UNITEDHEALTH GROU	03/15/2042, 4.38%, \$61,000	54,854	52,008
	UNITEDHEALTH GROU	12/15/2048, 4.45%, \$119,000	110,834	98,119
	UNITEDHEALTH GROU	05/15/2052, 4.75%, \$175,000	168,113	150,200
	UNITEDHEALTH GROU	04/15/2053, 5.05%, \$113,000	115,113	101,918
	UNITEDHEALTH GROU	04/15/2054, 5.38%, \$32,000	31,764	30,049
	UNITEDHEALTH GROU	07/15/2054, 5.63%, \$28,000	27,944	27,231
	UNITEDHEALTH GROU	07/15/2044, 5.50%, \$40,000	41,018	38,873
	UNIV SOUTHN CAL	10/01/2039, 3.03%, \$5,000	4,041	3,955
	US BANCORP	01/23/2035, 5.68%, \$40,000	42,329	40,365
	VA ELEC & PWR CO	02/15/2044, 4.45%, \$29,000	29,517	24,665
	VA ELEC & PWR CO	05/15/2037, 6.00%, \$22,000	30,066	22,818
	VALE OVERSEAS LTD	06/28/2054, 6.40%, \$154,000	152,822	151,421
	VALE OVERSEAS LTD	11/10/2039, 6.88%, \$34,000	36,795	36,068
	VENTAS RLTY LTD F	11/15/2030, 4.75%, \$37,000	35,615	36,175

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AS OF DECEMBER 31, 2024

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Bonds – corporate (continued)				
	VIACOM INC NEW 5.	04/01/2044, 5.25%, \$23,000	\$ 18,962	\$ 17,890
	VIACOM INC NEW 5.	09/01/2043, 5.85%, \$21,000	18,528	18,264
	VICI PPTYS LP SR	05/15/2052, 5.63%, \$211,000	205,124	196,313
	VIRGINIA ELEC & P	01/15/2034, 5.00%, \$221,000	219,583	214,996
	VIRGINIA ELEC & P	08/15/2033, 5.30%, \$45,000	46,309	44,750
	WCORE COML MTG TR	11/15/2041, 5.89%, \$130,000	129,675	130,162
	WELLPOINT INC 4.8	08/15/2054, 4.85%, \$26,000	22,911	21,595
	WELLPOINT INC 5.1	01/15/2044, 5.10%, \$26,000	24,872	23,654
	WELLPOINT INC 6.3	06/15/2037, 6.38%, \$40,000	48,104	42,411
	WELLS FARGO & CO	04/30/2041, 3.07%, \$80,000	61,303	58,284
	WELLS FARGO & CO	06/14/2046, 4.40%, \$23,000	20,260	18,490
	WELLS FARGO & CO	04/25/2053, 4.61%, \$61,000	55,687	51,082
	WELLS FARGO & CO	11/17/2045, 4.90%, \$22,000	20,844	19,089
	WELLS FARGO & CO	11/02/2043, 5.38%, \$19,000	18,647	17,748
	WELLS FARGO & CO	01/15/2044, 5.61%, \$42,000	45,666	40,226
	WELLS FARGO & CO	04/04/2051, 5.01%, \$53,000	49,716	47,113
	WELLS FARGO & CO	11/04/2044, 4.65%, \$43,000	38,972	36,138
	WI ELEC PWR CO 4.	10/15/2048, 4.30%, \$22,000	20,006	18,131
	WISCONSIN ELEC PW	10/01/2054, 5.05%, \$20,000	19,889	18,202
Total Bonds - corporate			50,756,751	47,993,599
Bonds - Foreign Government				
	CHILE REP	01/22/2061, 3.10%, \$200,000	130,500	117,885
	COLOMBIA REP	11/07/2054, 8.38%, \$466,000	460,209	451,391
	INDOFOOD CBP	06/09/2031, 3.40%, \$200,000	180,160	177,346
	INDONESIA REP	01/08/2046, 5.95%, \$50,000	49,650	51,588
	INDONESIA REP	09/20/2052, 5.45%, \$200,000	205,750	192,776
	PANAMA REP	04/16/2050, 4.50%, \$200,000	146,900	123,304
	PANAMA REP GLOBAL	04/29/2053, 4.30%, \$200,000	144,300	116,920
	PERU REP	12/01/2060, 2.78%, \$158,000	95,036	83,029
	PERU REP	03/11/2041, 3.30%, \$149,000	117,058	107,265
	PERU REP	03/10/2051, 3.55%, \$26,000	19,202	17,368
	PVTPL ROMANIA	01/17/2053, 7.63%, \$408,000	450,894	412,370
	REPUBLIC OF CHILE	05/07/2041, 3.10%, \$205,000	155,288	146,341
	REPUBLIC OF CHILE	01/05/2054, 5.33%, \$275,000	279,262	254,183
	REPUBLIC OF PERU	08/08/2054, 5.88%, \$267,000	270,091	254,408
	REPUBLICA ORIENT URUGUAY	09/10/2060, 5.25%, \$205,000	203,602	186,547
	STATE OF ISRAEL	03/12/2054, 5.75%, \$707,000	660,082	646,303
	UNITED MEXICAN STATES	05/04/2053, 6.34%, \$655,000	644,748	582,829
	UNITED MEXICAN STATES	05/07/2054, 6.40%, \$375,000	374,569	335,807

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Bonds – Foreign Government (continued)				
	UNITED MEXICAN STATES	05/24/2061, 3.77%, \$200,000	\$ 178,800	\$ 113,189
Total Bonds - Foreign Government			<u>4,766,101</u>	<u>4,370,849</u>
<u>Bonds - State and Political subdivision</u>				
	CALIFORNIA ST	11/01/2039, 7.35%, \$80,000	111,323	91,480
	CALIFORNIA STATE	04/01/2039, 7.55%, \$245,000	329,324	289,598
	CHICAGO ILL O HARE INTL ARPT	01/01/2040, 6.40%, \$145,000	170,430	152,421
	L A CAL DEPT ARPTS ARPT REV	05/15/2039, 6.58%, \$180,000	236,509	190,242
	LOS ANGELES CALIF DEPT WTR & PWR REV	07/01/2050, 6.60%, \$100,000	119,490	110,106
	METROPOLITAN TRANSN AUTH N Y	11/15/2039, 7.34%, \$70,000	83,999	81,815
	METROPOLITAN TRANSN AUTH N Y REV	11/15/2039, 6.67%, \$180,000	233,406	191,922
	NEW JERSEY ST TPK AUTH TPK REV	01/01/2040, 7.41%, \$50,000	74,690	57,280
*	NEW JERSEY ST TRANSN	12/15/2040, 6.56%, \$75,000	99,242	80,046
	NEW YORK N Y CITY MUN WTR FIN	06/15/2043, 5.44%, \$75,000	107,390	70,948
	NEW YORK ST DORM AUTH ST PERS INCOME TAXREV	03/15/2040, 5.60%, \$45,000	58,055	44,651
	NY NY CTY MUN WTR FIN AUTH WTR & SWR	06/15/2042, 5.72%, \$150,000	199,785	147,327
	PORT AUTH N Y & N J	11/01/2040, 5.65%, \$100,000	122,020	102,279
	SAN ANTONIO TEX ELEC & GAS	02/01/2041, 5.81%, \$85,000	114,139	85,069
	SOUTH CAROLINA ST PUB SVC AUTH	01/01/2050, 6.45%, \$60,000	88,206	63,893
Total Bonds - State and Political subdivision			<u>2,148,008</u>	<u>1,759,078</u>
<u>Bonds - US treasury, government and agency</u>				
	FHLMC	05/15/2041, 5.00%, \$69,838	73,696	70,125
	FNMA	05/15/2029, 6.25%, \$510,000	689,667	547,589
	FNMA	11/15/2030, 6.63%, \$250,000	386,048	277,063
	FNMA	05/15/2030, 0.00%, \$250,000	144,450	195,569
	FNMA	(blank), 0.00%, \$3,850,000	3,496,556	3,403,674
	UNITED STATES OF AMER TREAS BONDS	05/15/2039, 4.25%, \$1,400,000	1,510,800	1,329,070
	UNITED STATES OF AMER TREAS BONDS	05/15/2052, 2.88%, \$338,400	313,188	237,065
	UNITED STATES OF AMER TREAS BONDS	05/15/2044, 3.38%, \$192,600	212,053	156,269
	UNITED STATES OF AMER TREAS BONDS	02/15/2053, 3.63%, \$1,515,000	1,406,836	1,233,009
	UNITED STATES OF AMER TREAS	02/15/2044, 4.50%, \$1,050,000	1,069,361	1,003,242

MONEY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
<u>Bonds - US treasury, government and agency (continued)</u>				
	UNITED STATES OF AMER TREAS	02/15/2045, 2.50%, \$440,000	\$ 319,892	\$ 305,645
	UNITED STATES TREAS BDS	08/15/2045, 2.88%, \$2,500,000	2,027,642	1,846,094
	UNITED STATES TREAS BDS	11/15/2051, 1.88%, \$4,465,000	2,869,088	2,467,261
	UNITED STATES TREAS BDS	02/15/2052, 2.25%, \$635,000	567,105	385,663
	UNITED STATES TREAS BDS	08/15/2049, 2.25%, \$1,775,000	1,202,081	1,100,777
	UNITED STATES TREAS BDS	05/15/2051, 2.38%, \$889,000	892,405	560,001
	UNITED STATES TREAS BDS	05/15/2047, 3.00%, \$1,875,000	1,465,063	1,387,427
	UNITED STATES TREAS BDS	11/15/2044, 3.00%, \$2,998,100	3,247,410	2,277,970
	UNITED STATES TREAS BDS	05/15/2045, 3.00%, \$935,000	836,973	707,276
	UNITED STATES TREAS BDS	02/15/2048, 3.00%, \$2,645,000	2,099,061	1,942,938
	UNITED STATES TREAS BDS	08/15/2044, 3.13%, \$2,024,200	2,466,006	1,573,816
	UNITED STATES TREAS BDS	11/15/2039, 4.38%, \$350,000	366,516	335,768
	UNITED STATES TREAS BDS	05/15/2044, 4.63%, \$1,350,000	1,368,776	1,310,133
	UNITED STATES TREAS BDS	08/15/2050, 1.38%, \$2,038,800	1,997,752	996,065
	UNITED STATES TREAS BDS	11/15/2050, 1.63%, \$2,089,000	1,456,804	1,091,258
	UNITED STATES TREAS BDS	11/15/2052, 4.00%, \$780,000	802,872	680,580
	UNITED STATES TREAS BDS	11/15/2043, 4.75%, \$3,915,000	4,082,435	3,869,580
	UNITED STATES TREAS BDS	08/15/2047, 2.75%, \$1,180,000	896,203	830,978
	WI TREASURY SEC	05/15/2043, 3.88%, \$400,000	367,659	352,422
Total Bonds - US treasury, government and agency			38,634,398	32,474,327
<u>Collective Trust</u>				
	CF BLACKROCK EQUITY INDEX FD	Equity Index Fund A	5,040,206	10,984,038
	CF BLACKROCK MIDCAP EQ INDEX	Midcap Equity Index Fund	2,958,263	5,183,862
	CF BLACKROCK MSCI ACWI MINIMUM VOLATILITY INDEX	MSCI ACWI MINIMUM VOLATILITY INDEX FUND	7,980,000	8,638,808
	CF BLACKROCK RUSSELL 2000 INDEX FUND A FD	Russell 2000 Index Fund A	3,341,455	5,167,354
	CF BLK MSCI EAFE IMI INDEX FUND	Blk Msci Eafe Imi Index Fund	6,725,176	8,253,399
	CF BLK MSCI US MIN VOL INDEX	Blk Msci Us Min Vol Index Mutual Fund	13,007,011	20,699,475
	CF BLK MSCI WORLD EX-US MIN VOL FD	Blk Msci Eafe Imi Index Fund	108,362	106,466
*	NT COLLECTIVE SHORT TERM INVT FD	NTRS Short Term Investments Fund	7,662,485	9,505,343
Total - Collective Trust			46,822,958	68,538,745

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID # 90-0226248, PLAN # 001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

AS OF DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	<u>Private Equity & Hedge Funds</u>			
	ASF VII L.P.	Private Equity Fund	\$ 158,899	\$ 4,002,623
	BLUEMOUNTAIN MONTENVERS FUND S USD CLASS RESTRICTED SERIE	Hedge Funds	274,391	173,935
	Total - Private Equity & Hedge Funds		433,290	4,176,558
	<u>Private Real Estate Investment Trust</u>			
	PRIME PROPERTY FUND LLC			
	MORGAN STANLEY	2,017 shares	39,050,263	38,943,581
	Total - Private Real Estate Investment Trust			
	<u>Short Term investment</u>			
	REPUBLIC OF INDONESIA	01/15/2025, 4.13%, \$150,000	149,700	149,944
	Total-Short Term investment		149,700	149,944
	Total Investments		182,761,469	198,406,681

*Represents a party-in-interest.

The information in this schedule has been derived from information certified as accurate and complete by The Northern Trust Company, the custodian of the Plan.

MONY LIFE RETIREMENT INCOME SECURITY PLAN FOR EMPLOYEES

EMPLOYER ID# 90-0226248, PLAN #001

SCHEDULE H, PART IV, LINE 4i

SCHEDULE OF ASSETS (ACQUIRED AND DISPOSED OF WITHIN YEAR) FOR THE YEAR ENDED DECEMBER 31, 2024

(a) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(c) Cost of acquisitions	(d) Proceeds of dispositions
INDONESIA REP	5.65% 01-11-2053	\$ 212,500	\$ 207,750
PHILIPPINES (REP OF)	5.50% DUE 01-17-2048	431,372	428,000
PVTPL GLENCORE FDG LLC	5.70% DUE 05-08-2033	61,180	61,755
PVTPL HUNGARY REP	6.75% DUE 09-25-2052	216,000	219,750
PVTPL COMMONWEALTH BK AUSTRALIA	5.84% 03-13-2034	200,000	209,402
PVTPL MEIJI YASUDA LIFE INSURANCE CO	5.80% 09-11-2054	200,000	205,800
PVTPL SAUDI ARABIA (KINGDOM)	5.75% 01-16-2054	393,084	407,500
PVTPL GLENCORE FDG LLC	5.63% 04-04-2034	80,644	78,834
PVTPL SUMITOMO LIFE INSURANCE CO	5.88% 12-31-2049	200,000	192,500

The Information in this schedule has been derived from information certified as accurate and complete by The Northern Trust Company, the custodian of the Plan.

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

**Attachment to 2024 Form 5500, Schedule SB, Line 32 – Schedule of
Amortization Bases**

<u>Date Established</u>	<u>Description</u>	<u>Amortization Amount</u>	<u>Remaining Years</u>	<u>Present Value</u>
1/1/2021	Shortfall Amortization	2,237,239	12.0	20,970,477
1/1/2022	Shortfall Amortization	(927,850)	13.0	(9,221,484)
1/1/2023	Shortfall Amortization	1,033,601	14.0	10,829,536
1/1/2024	Shortfall Amortization	<u>691,421</u>	15.0	<u>7,599,672</u>
Total		3,034,411		30,178,201

Plan Name: MONY Retirement Plan

EIN/PN: 90-0226248/001

Attachment to 2024 Form 5500, Schedule SB, Line 24 – Change in Assumptions

The mortality tables for the FASB ASC Topic 960 liability were updated from the 2000 Retired Pensioners Mortality Tables projected on a full generational basis with 100% Scale BB to the PRI-2012 White-Collar Amount-Weighted Mortality Table projected from 2012 with improvement scale MP-2021 on a generational basis.