

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) _____ ☐ 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 EQUITABLE RETIREMENT PLAN	1b Three-digit plan number (PN) ▶ 011
		1c Effective date of plan 01/01/1943
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 FINANCIAL LIFE INSURANCE COMPANY 100 MADISON STREET SYRACUSE, NY 13202	2b Employer Identification Number (EIN) 13-5570651 2c Plan Sponsor's telephone number 800-829-2633 2d Business code (see instructions) 524140

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 13-5570651																						
	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 14958																						
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 colspan="2" style="height: 20px;"></td></tr> <tr><td style="width: 15%;">6a(1)</td><td style="text-align: right;">2363</td></tr> <tr><td>6a(2)</td><td style="text-align: right;">2246</td></tr> <tr><td>6b</td><td style="text-align: right;">6992</td></tr> <tr><td>6c</td><td style="text-align: right;">3569</td></tr> <tr><td>6d</td><td style="text-align: right;">12807</td></tr> <tr><td>6e</td><td style="text-align: right;">1602</td></tr> <tr><td>6f</td><td style="text-align: right;">14409</td></tr> <tr><td>6g(1)</td><td></td></tr> <tr><td>6g(2)</td><td></td></tr> <tr><td>6h</td><td style="text-align: right;">0</td></tr> </table>			6a(1)	2363	6a(2)	2246	6b	6992	6c	3569	6d	12807	6e	1602	6f	14409	6g(1)		6g(2)		6h	0
6a(1)	2363																						
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6e	1602																						
6f	14409																						
6g(1)																							
6g(2)																							
6h	0																						
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 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 <u> 1 </u> (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 A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan EQUITABLE RETIREMENT PLAN	B Three-digit plan number (PN) ▶	011
C Plan sponsor's name as shown on line 2a of Form 5500 EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 13-5570651	

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

(a) Name of insurance carrier
EQUITABLE FINANCIAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5570651	62944	AC 6606		01/01/2024	12/31/2024

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

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	39583404

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☐ other ▶**b** Balance at the end of the previous year**7b**

0

c Additions: (1) Contributions deposited during the year**7c(1)**

(2) Dividends and credits.....

7c(2)

(3) Interest credited during the year.....

7c(3)

(4) Transferred from separate account

7c(4)

(5) Other (specify below).....

7c(5)

▶

(6) Total additions

7c(6)

0

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

0

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

(2) Administration charge made by carrier.....

7e(2)

(3) Transferred to separate account

7e(3)

(4) Other (specify below).....

7e(4)

▶

(5) Total deductions

7e(5)

0

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

0

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
b ☐ Dental
c ☐ Vision
d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
f ☐ Long-term disability
g ☐ Supplemental unemployment
h ☐ Prescription drug
i ☐ Stop loss (large deductible)
j ☐ HMO contract
k ☐ PPO contract
l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. Specify nature of costs.	10b	

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE 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 EQUITABLE RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 011
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 13-5570651
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	1796172080	
b	Actuarial value	2b	1968544526	
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	8312	1063736491	1063736491
b	For terminated vested participants	4283	202754725	202754725
c	For active participants	2363	262027731	262027731
d	Total	14958	1528518947	1528518947
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	5.00 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	0	
b	Expected plan-related expenses	6b	4879500	
c	Target normal cost	6c	4879500	

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	326178330
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	326178330
10 Interest on line 9 using prior year's actual return of 7.22 %	0	23550075
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 5.09 %		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	349728405

Part III Funding Percentages

14 Funding target attainment percentage	14	105.90 %
15 Adjusted funding target attainment percentage	15	128.78 %
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	105.13 %
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

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	4879500	
b Excess assets, if applicable, but not greater than line 31a	31b	4879500	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
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	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
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		
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
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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 EQUITABLE RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 011
C Plan sponsor's name as shown on line 2a of Form 5500 EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 13-5570651

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

Yes

☒

No
- b

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

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

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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)

ALLIANCE BERNSTEIN L.P.

13-4334400

(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?
14 28 50 68	NONE	3759793	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MORGAN STANLEY

06-9387141

(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?
28 50	NONE	3727595	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	1217027	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)

HIGHBRIDGE

40 WEST 57TH STREET
32ND FLOOR
NEW YORK, NY 10019

(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?
28 50	NONE	523004	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NP RAILCAR INVESTMENTS II LLC

280 PARK AVENUE
3RD FLOOR
NEW YORK, NY 10017

(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?
28 50	NONE	322191	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ASF VII B L.P

50 LOTHIAN ROAD FESTIVAL SQUARE
EDINBURGH, ENGLAND EH39WJ GB

(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	298391	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)

THE NORTHERN TRUST COMPANY

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?
49 50	NONE	183845	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	175183	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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	125000	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)

KILPATRICK TOWNSEND LLP

58-0511774

(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?
29 50	NONE	57528	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?
17 50	NONE	32141	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LBI SOFTWARE, INC.

999 WALT WHITMAN RD STE 100
MELVILLE, NY 11747-3007

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
17 50	NONE	18400	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)

GIS PROOF AND CONTROL

2630 EASTSIDE BOULEVARD
BEATRICE, NE 68310

(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 50	NONE	10000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ 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 EQUITABLE RETIREMENT PLAN				B Three-digit plan number (PN) ▶ 011	
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 EQUITABLE FINANCIAL LIFE INSURANCE COMPANY				D Employer Identification Number (EIN) 13-5570651	
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: SHORT TERM LIQUIDITY ACCOUNT					
b Name of sponsor of entity listed in (a): AXA EQUITABLE LIFE INSURANCE CO.					
c EIN-PN 13-5570651-002		d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 39583404		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		
a Name of MTIA, CCT, PSA, or 103-12 IE:					
b Name of sponsor of entity listed in (a):					
c EIN-PN		d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (		

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

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
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**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
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 EQUITABLE RETIREMENT PLAN	B Three-digit plan number (PN) ► 011
C Plan sponsor's name as shown on line 2a of Form 5500 EQUITABLE FINANCIAL LIFE INSURANCE COMPANY	D Employer Identification Number (EIN) 13-5570651

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	10296119	8736251
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	7941557	11357360
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	314944569	61778592
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	71156776	166156690
(B) All other	1c(3)(B)	497774519	596281558
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	40722	26614
(B) Common	1c(4)(B)	397968503	427569212
(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)		
(10) Value of interest in pooled separate accounts	1c(10)	26703260	39583404
(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)	1639380	1924769
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	465071192	408193129

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	1793536597	1721607579
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	902078	849746
i Acquisition indebtedness	1i		
j Other liabilities	1j	220286	171115
k Total liabilities (add all amounts in lines 1g through 1j)	1k	1122364	1020861
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	1792414233	1720586718

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)	93504	
(B) U.S. Government securities	2b(1)(B)	26257085	
(C) Corporate debt instruments	2b(1)(C)	15546692	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	3247177	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		45144458
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	6435113	
(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)		6435113
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	25412753	
(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)	754851	
(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)		-4110481
(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		73636694

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	139102736	
(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)		139102736
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)	175183	
(2) Contract administrator fees	2i(2)	32141	
(3) Recordkeeping fees	2i(3)	183845	
(4) IQPA audit fees	2i(4)	125000	
(5) Investment advisory and investment management fees	2i(5)	1989857	
(6) Bank or trust company trustee/custodial fees	2i(6)	10000	
(7) Actuarial fees	2i(7)	1217027	
(8) Legal fees	2i(8)	57528	
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	2570892	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		6361473
j Total expenses. Add all expense amounts in column (b) and enter total	2j		145464209

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-71827515
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 549957.

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 EQUITABLE RETIREMENT PLAN				B Three-digit plan number (PN) ▶	011
C Plan sponsor's name as shown on line 2a of Form 5500 EQUITABLE FINANCIAL LIFE INSURANCE COMPANY				D Employer Identification Number (EIN) 13-5570651	
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): 13-5570651					
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	194
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: 22.4 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 52.0 %

High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 0.0 % Other: 25.6 %

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_____.

EQUITABLE RETIREMENT PLAN

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

EQUITABLE RETIREMENT PLAN

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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 Equitable Retirement Plan

Opinion

We have audited the accompanying financial statements of Equitable Retirement Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which 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").

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the years then ended, and the accumulated plan benefits as of December 31, 2023, and the changes in its accumulated plan benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

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 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.

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

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.

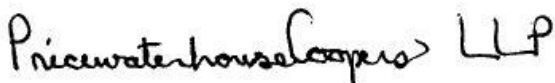
We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Supplemental Schedules Required by ERISA

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. 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 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.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, 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 information in the accompanying supplemental schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

A handwritten signature in black ink that reads "PricewaterhouseCoopers LLP". The signature is written in a cursive, flowing style.

PricewaterhouseCoopers LLP
New York, New York
October 7, 2025

EQUITABLE RETIREMENT PLAN

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 3 and 4)		
Bonds	\$ 838,035,788	\$ 902,304,408
Common stock	427,569,212	397,968,503
Pooled separate account	39,583,404	26,703,260
Private real estate investment trust	302,466,764	353,533,068
Mutual funds	1,924,769	1,639,380
Preferred stock	26,614	40,722
Private equity funds	58,595,321	58,045,101
Hedge funds	33,312,096	35,064,479
Total investments	1,701,513,968	1,775,298,921
Receivables		
Interest receivable	10,899,991	7,417,810
Dividends receivable	457,369	497,958
Variation margin (payable)/receivable on future contracts	-	25,789
Total receivables	11,357,360	7,941,557
Cash	8,535,648	10,059,309
Foreign cash	200,603	236,810
Total cash	8,736,251	10,296,119
Total assets	1,721,607,579	1,793,536,597
<i>Liabilities</i>		
Payable for investments purchased	171,115	220,286
Accrued expenses (Note 5)	849,746	902,078
Total liabilities	1,020,861	1,122,364
Net assets available for benefits	\$ 1,720,586,718	\$ 1,792,414,233

See accompanying notes to the financial statements.

EQUITABLE RETIREMENT PLAN

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		
Net appreciation in fair value of investments (Notes 2, 3 and 4)	\$ 13,731,039	\$ 66,321,315
Interest income	45,773,348	43,099,033
Dividends	19,683,446	21,129,181
	79,187,833	130,549,529
Less investment expenses (Note 5)	(7,540,996)	(8,221,858)
Net investment income	71,646,837	122,327,671
Total additions	71,646,837	122,327,671
<i>Deductions</i>		
Benefits paid to participants	139,102,736	140,801,082
Administrative expenses (Note 5)	4,371,616	4,515,663
Total deductions	143,474,352	145,316,745
Net decrease	(71,827,515)	(22,989,074)
Net assets available for benefits		
Beginning of year	1,792,414,233	1,815,403,307
End of year	\$ 1,720,586,718	\$ 1,792,414,233

See accompanying notes to the financial statements.

EQUITABLE RETIREMENT PLAN

STATEMENT OF ACCUMULATED PLAN BENEFITS

	<i>December 31, 2023</i>
Actuarial present value of accumulated plan benefits (Note 2)	
Vested benefits	
Participants currently receiving benefits	\$ 967,675,508
Other participants	<u>409,139,816</u>
Total vested benefits	1,376,815,324
Non-vested benefits	<u>-</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 1,376,815,324</u>

See accompanying notes to the financial statements.

EQUITABLE RETIREMENT PLAN

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	\$ 1,438,463,787
Increase/(decrease) during the year attributable to	
Actuarial (gains)/losses	6,715,080
Benefits paid	(140,801,082)
Changes in actuarial assumptions	(23,397,922)
Increase for interest due to the decrease in the discount period	95,835,461
Net decrease	(61,648,463)
Actuarial present value of accumulated plan benefits, end of year, December 31, 2023	<u>\$ 1,376,815,324</u>

See accompanying notes to the financial statements.

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF THE PLAN

The following description of the Equitable Retirement Plan (the “Plan”) sponsored by Equitable Financial Life Insurance Company referred to herein as (“Equitable” or the “Company”), a fully owned subsidiary of 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 providing retirement benefits for eligible employees, managers and financial professionals of Equitable, its subsidiaries, and its participating affiliates. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”) and the Internal Revenue Code, as amended (the “Code”).

Plan Administration

The named fiduciaries of the Plan are the Investment Committee and the Administrative Committee. The Administrative Committee serves as the Plan administrator. The Plan has an agreement with JPMorgan Chase Bank, last amended as of July 31, 1998, to act as custodian of designated assets of the Plan. In addition, the Plan has entered into an agreement with Alliance Bernstein L.P. (“AB”) who in turn appointed State Street- Kansas City Insurance Service Department to act as custodian for the remaining Plan assets. The Plan has an administrative agreement with Milliman, Inc. to perform recordkeeping and actuarial services. Northern Trust is responsible for making the benefit payments on behalf of the Plan.

Eligibility

The Plan covers employees (with certain exceptions for leased, temporary, and part-time employees with fewer than one thousand hours of service), managers and eligible financial professionals of Equitable, its subsidiaries and participating affiliates who have attained age twenty-one and have at least one year of service. Eligible financial professionals are financial professionals who have met the Company’s criteria for determining full-time life insurance salesman status for a Plan year. Effective October 1, 2008, eligible financial professionals who formerly participated in the MONY Life Retirement Plan for Field Underwriters (“FURP”) became eligible to participate in the Plan with respect to their eligible financial professional earnings. In addition, managers who formerly participated in FURP or the MONY Life Retirement Income Security Plan for Employees (“RISPE”) became eligible to participate in the Plan effective October 1, 2008 with respect to their eligible financial professional earnings and effective January 1, 2009, with respect to their manager earnings.

Effective December 31, 2013, the Plan became generally frozen. All benefits 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) and no new individuals are eligible to participate in the Plan (the “2013 freeze”).

Benefits

The Plan provides for retirement benefits upon reaching age sixty-five and has provisions for early retirement, death benefits, and benefits upon termination of employment for vested participants.

Employees and Managers

The Plan’s benefit formula for Employees and Managers was amended to a cash balance benefit formula effective January 1, 1989. Prior to that date, the Plan provided benefits under a formula based on final average pay, benefits estimated to be paid by Social Security, and service, with retirees in payment status eligible to receive automatic annual cost-of-living adjustments.

Under the cash balance benefit formula, Equitable established a notional account (“Cash Account”) in the name of each eligible Employee and Manager. Prior to the 2013 freeze, Cash Accounts were credited with pay credits equal to 5% of eligible compensation up to the Social Security wage base plus 10% of eligible compensation above the Social Security wage base. Irrespective of the 2013 freeze, the Cash Account continues to be credited with interest up to the individual’s retirement commencement date. The interest crediting rate is determined annually as outlined below.

For Cash Accounts that accrued on and after April 1, 2012 up to December 31, 2013 (“Post 2012”), the interest crediting rate is the “One-Year Treasury Rate” (i.e., a percentage rate that, when compounded monthly, provides an annual increase equal to the average - rounded up to the nearest 0.25% - of the monthly averages of daily discount rates on 1-year Treasury Constant Maturities for each month in the 12-month period ending on the last business day of November in the preceding Plan Year). For these Cash Accounts that accrued “post 2012” the interest crediting rates, are 5.25% and 2.50% in 2024 and 2023, respectively.

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

1. DESCRIPTION OF THE PLAN (continued)

For the Cash Accounts that had accrued pay credits prior to April 1, 2012, the interest crediting rate is the greater of (A) the 1-year Treasury Rate, and (B) 4 percent. These interest crediting rates were 5.25% and 4.00% for 2024 and 2023, respectively.

In addition, Employees and Managers age 50 or older or with at least 20 years of service as of December 31, 1990 are grandfathered under the greater of the final average pay formula or the Cash Account formula (the “additional grandfather benefit”), subject to the 2013 freeze.

The accrued benefit of an Employee or Manager is the sum of any benefit accrued under (i) the final average pay formula, (ii) the additional grandfather benefit, and (iii) the Cash Account formula.

Financial Professional

Effective January 1, 1993, Equitable also established a “Cash Account” for each eligible financial professional. This Cash Account was credited with deemed pay credits and interest in a manner similar to Employees and Managers. These pay credits ceased to accrue with the 2013 freeze while interest credits are still applied annually.

Financial professionals age 50 or older, or with at least 20 years of service as of December 31, 1992, as well as eligible financial professionals who had qualified for the Hall of Fame as of that date (Hall of Fame status is awarded for certain high producing financial professionals) are grandfathered under the prior formula as described in the Retirement Plan for Agents, subject to the 2013 freeze.

Vesting

The vesting period was changed to the earlier of age 65 while in service or three years of vesting service. The Plan was amended on several occasions to provide full vesting for certain participants due to corporate transactions. All participants are 100% vested in their accrued benefits.

2. SUMMARY OF ACCOUNTING POLICIES

Use of Estimates and Basis of Accounting

The accompanying financial statements have been prepared in conformity with generally accepted accounting principles of the United States of America (“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 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 trustee. A description of the valuation methodologies used for assets and liabilities measured at fair value is described in Note 4, *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.

As further described in Note 3, *Investments*, derivative instruments are used by the Plan primarily to reduce exposure to equity market declines. None of the derivatives were designated as qualifying accounting hedges for the purpose of the Plan’s financial reporting. Changes in the fair values of open derivative contracts are recognized as unrealized gains and losses by “marking-to market” the positions with consequent settlement of variation margin or collateral requirements.

Foreign Currency Translation

Foreign securities and currency are translated into U.S. dollars at exchange rates in effect for the Plan years ended December 31, 2024, and 2023. Net foreign currency gains and losses resulting from the translation of securities and currency are reported as net appreciation/(depreciation) in fair value of investments on the Statement of Changes in Net Assets Available for Benefits. Net foreign currency (losses)/gains were (\$24,994) and \$25,128 for 2024 and 2023, respectively.

Payment of Benefits

Benefit payments are recorded when paid and reflect a reduction in plan assets and accumulated plan benefits.

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

2. SUMMARY OF ACCOUNTING POLICIES (continued)

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 participants have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated participants or their beneficiaries; (b) beneficiaries of participants who have died; and (c) active participants or their beneficiaries. Benefits payable under all circumstances – retirement, death, disability and termination of service – are included, to the extent they are deemed attributable to participant 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 computation uses assumptions reflecting the time value of money (through discounting based on anticipated investment income) and the probability of payment (through assumptions for withdrawals, mortality, and retirement) for the interval between December 31, 2023 and each expected payment date.

The assumptions used in computing the accumulated plan benefits information are as follows:

Interest Rate	2023 – 7.00% 2022 – 7.00%
Retirement age	a) Varying probabilities assigned for ages 55-70 and over b) Terminated vested and suspended members are assumed to retire at the later of age 60 and two years after the valuation date if they have 10 or more years of vesting service. Otherwise, they are assumed to retire at age 65.
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
Post Retirement Cost of Living Increase Rate (Not Applicable to Cash Balance)	2.50% per year in 2023 2.50% per year in 2022
Cash Balance 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 and 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 the measurement date for Interest Credits earned on and 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.

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

3. INVESTMENTS

The Plan invests a portion of its assets through a group annuity contract (“GAC”) with Equitable. The GAC facilitates the investment of the assets into a pooled separate account and six individual separate accounts. The pooled separate account invests in short-term liquidity assets and serves as a disbursing account for the Plan. The six individual separate accounts invest in a combination of bonds and common stocks. The remaining investments are held in a private real estate investment trust, hedge funds, private equities, preferred stock and a mutual fund.

In 2024 and 2023 the Plan utilized hedging strategies to mitigate downside equity risk. Hedging strategies include a dynamic equity hedging strategy that used equity index futures to increase or decrease equity exposure with the goal of capping maximum equity losses and a put strategy which used options on index futures to limit equity losses. The put strategy and futures strategy were the only hedging strategies in place on December 31, 2024 and 2023. None of the derivatives were designated as qualifying accounting hedges for the purpose of the Plan’s financial reporting.

Futures contracts are agreements to buy or sell a financial instrument for a set price in the future. Initial margin deposits are made upon entering into futures contracts and can be in cash or high-grade debt securities. During the period the futures contracts are open, changes in the market price of the contracts are recognized as unrealized gains or losses by “marking-to-market” at the end of each trading day and are recorded as net appreciation/(depreciation) in the Statements of Changes in Net Assets Available for Benefits. Variation margin payments on futures contracts are received or made, depending upon whether unrealized gains or losses are incurred and are recorded as receivables or payables in the Statements of Net Assets Available for Benefits.

The gain or loss arising from the difference between the original contracts and the closing of such contracts is included in net appreciation or depreciation in the Statements of Changes in Net Assets Available for Benefits. Futures contracts are subject to off-balance sheet risk to the extent of the value of the contracts.

The table below presents quantitative disclosures about the Plan’s derivatives in 2024:

<i>At December 31, 2024</i>				
<i>Fair Value</i>				
	<i>Notional Amount</i>	<i>Asset Derivatives</i>	<i>Liability Derivatives</i>	<i>Net Appreciation /(Depreciation) in 2024</i>
<i>Freestanding derivatives</i>				
Equity contracts				
Futures (1)	\$ 2,234,225	\$ -	\$ (16,160)	\$ 163,218
Total	\$ 2,234,225	\$ -	\$ (16,160)	\$ 163,218

(1) The fair value presented includes cumulative appreciation/(depreciation) of futures contracts, but only the current day’s variation margin receivable/(payable) is reported in the Statements of Net Assets Available for Benefits. Notional amount shown is the total notional amount, individual contracts within that amount are indicative of the average month-end volume which can range between \$236,151 and \$1,458,555.

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

3. INVESTMENTS (continued)

The table below presents quantitative disclosures about the Plan's derivatives in 2023:

<i>At December 31, 2023</i>				
<i>Fair Value</i>				
	<i>Notional Amount</i>	<i>Asset Derivatives</i>	<i>Liability Derivatives</i>	<i>Net Appreciation /(Depreciation) in 2023</i>
<i>Freestanding derivatives</i>				
Equity contracts				
Futures (1)	\$ 6,603,860	\$ 25,789	\$ -	\$ 315,082
Total	\$ 6,603,860	\$ 25,789	\$ -	\$ 315,082

(1) The fair value presented includes cumulative appreciation/depreciation of futures contracts, but only the current day's variation margin receivable/payable is reported in the Statements of Net Assets Available for Benefits. Notional amount shown is the total notional amount, individual contracts within that amount are indicative of the average month-end volume which can range between \$299,454 and \$1,604,433.

Below is a summary of future contracts outstanding as of December 31, 2024:

<i>Name of Contract</i>	<i>Number of Contracts</i>	<i>Expiration Date</i>	<i>Current Value</i>	<i>Value as of December 31, 2024</i>
SP500 MIC EMIN FUT (SA 208)	2	Mar-25	\$ 593,575	\$ (1,824)
SP500 MIC EMIN FUT (SA 144)	4	Mar-25	1,187,150	(3,836)
MSCI EAFE (SA 1441)	4	Mar-25	453,500	(10,500)
Total	10		\$ 2,234,225	\$ (16,160)

Below is a summary of future contracts outstanding as of December 31, 2023:

<i>Name of Contract</i>	<i>Number of Contracts</i>	<i>Expiration Date</i>	<i>Current Value</i>	<i>Value as of December 31, 2023</i>
SP500 MIC EMIN FUT (SA 208)	2	Mar-24	\$ 482,000	\$ 583
SP500 MIC EMIN FUT (SA 144)	24	Mar-24	5,784,000	14,702
MINI MSCI EAFE (SA 1441)	3	Mar-24	337,860	10,504
Total	29		\$ 6,603,860	\$ 25,789

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

4. 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 values 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.

The following is a description of the valuation methodologies used for the underlying assets and liabilities of the GAC 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) 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.

Common stock and preferred stock

Valued based on the last sale price traded in an active market and generally classified as Level 1. Foreign common stock traded over the counter are considered Level 2.

Mutual funds

Mutual funds valued at the closing net asset value of shares held by the Plan are classified as Level 1. When quoted prices in active markets are not available the securities are generally considered Level 2 or Level 3 depending on availability and observability of the inputs most significant to the measurement of fair value.

Pooled separate accounts

Stated at unit or net asset value based on the current market value of the underlying assets as determined by the issuer. Investments of the pooled separate account pursue a strategy primarily concentrating on short-term securities. The Portfolio invests in investment grade domestic short-term obligations of corporations, bankers' acceptances, bank note, commercial paper, commercial bank certificates of deposit and repurchase agreements, as well as in domestic government and agency securities. All unit transactions in this investment category are priced at their net asset value per unit and are generally considered Level 2. There are no significant restrictions or limitations on redemption of pooled separate account units.

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

4. FAIR VALUE DISCLOSURE (continued)

Private real estate investment trust ("REIT")

The fair value has been determined using "net asset value (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 U.S. 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 the investment for an amount different from the reported NAV. Redemption requests are eligible on a quarterly basis.

Hedge funds & private equity funds

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. 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.

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:

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
<i>Assets</i>				
Bonds	\$ -	\$ 838,035,788	\$ -	\$ 838,035,788
Common stock	336,088,348	91,480,864	-	427,569,212
Pooled-separate accounts	-	39,583,404	-	39,583,404
Preferred- stock	26,614	-	-	26,614
Mutual- funds: Growth	1,924,769	-	-	1,924,769
Total assets in the Fair Value Hierarchy	\$ 338,039,731	\$ 969,100,056	\$ -	\$ 1,307,139,787
Investments measured at NAV- Private REITs, Hedge Funds and Private Equity Funds	-	-	-	394,374,181
Total Investments at Fair Value	\$ 338,039,731	\$ 969,100,056	\$ -	\$ 1,701,513,968
Variation margin receivables on future contracts	(16,160)	-	-	(16,160)
Total	\$ 338,023,571	\$ 969,100,056	\$ -	\$ 1,701,497,808

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

4. FAIR VALUE DISCLOSURE (continued)

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

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
<i>Assets</i>				
Bonds	\$ -	\$ 902,304,408	\$ -	\$ 902,304,408
Common stock	309,247,736	88,720,767	-	397,968,503
Pooled separate accounts	-	26,703,260	-	26,703,260
Preferred stock	40,722	-	-	40,722
Mutual funds: Growth	1,639,380	-	-	1,639,380
Total assets in the Fair Value Hierarchy	\$ 310,927,838	\$ 1,017,728,435	\$ -	\$ 1,328,656,273
Investments measured at NAV- Private REITs, Hedge Funds and Private Equity Funds	-	-	-	446,642,648
Total Investments at Fair Value	\$ 310,927,838	\$ 1,017,728,435	\$ -	\$ 1,775,298,921
Variation margin receivables on future contracts	25,789	-	-	25,789
Total	\$ 310,953,627	\$ 1,017,728,435	\$ -	\$ 1,775,324,710

The following table lists investments that calculate Net Asset Value; the Plan uses NAV as a practical expedient to determine the fair value of these investments at December 31, 2024;

<u>Investments</u>	<u>Fair Value</u>	<u>Redemption Frequency (If currently eligible)</u>	<u>Redemption Notice Period</u>	<u>Unfunded commitments</u>
Private Real Estate Investment Trust (c)	\$ 302,466,764	Quarterly	One Quarter	n/a
Private Equity Funds (d) (e)	58,595,321	n/a (a)	n/a	\$ 9,589,341
Hedge Funds (b) (e)	33,312,096	Calendar Quarters*	Previous Quarter End	21,625,436
Total	\$ 394,374,181			

*March, June, September, December

- Cannot sell or transfer ownership interest without prior written consent to Transfer, and by meeting several criteria (does not adversely affect other investors).
- Hedge Funds - The hedge funds pursue a strategy that seeks to provide attractive returns while protecting capital by investing in various credit sectors.
- Real Estate Investment Trust - The investment 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.

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

4. FAIR VALUE DISCLOSURE (continued)

- d) Private Equity Funds - The private equity funds 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) Hedge Funds & Private Equity Fund - Redemptions requested during a calendar quarter for Blue Mountain Montenvers and Highbridge Aiguilles Rouges Specialty Loan need to have previous quarter notice. ASF VII B L.P. and NP Railcar Investments II LLC cannot sell or transfer ownership interest without prior written consent.

The following table lists investments that calculate Net Asset Value; the Plan uses NAV as a practical expedient to determine the fair value of these investments at 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 Real Estate Investment Trust (c)	\$ 353,533,068	Quarterly	One Quarter	n/a
Private Equity Funds (d) (e)	58,045,101	n/a (a)	n/a	\$10,823,446
Hedge Funds (b) (e)	35,064,479	Calendar Quarters*	Previous Quarter End	19,835,305
Total	<u>\$ 446,642,648</u>			

*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 Funds - The hedge funds pursue a strategy that seeks to provide attractive returns while protecting capital by investing in various credit sectors.
- c) Real Estate Investment Trust - The investment 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 Funds - 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) Hedge Funds & Private Equity Fund - Redemptions requested during a calendar quarter for Blue Mountain Montenvers and Highbridge Aiguilles Rouges Specialty Loan need to have previous quarter notice. ASF VII B L.P. and NP Railcar Investments II LLC cannot sell or transfer ownership interest without prior written consent.

EQUITABLE RETIREMENT PLAN

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 investment in a pooled separate account and individual separate accounts ("collectively, the "separate accounts") under the GAC and are measured by AB, a related party. The Plan, through its participation in the pooled separate account, paid investment and asset management fees to Equitable of \$7,540,996 and \$8,221,858, respectively, for the years ended December 31, 2024, and 2023, which includes accrued investment and asset management fees of \$469,035 and \$432,068 for the years then ended, which Equitable in turn paid to AB.

In addition, for plan years 2024 and 2023, the Plan paid \$4,371,616 and \$4,515,663, respectively, to Equitable for the processing of benefit payments and other administrative services, including accrued administrative expenses of \$350,505 and \$424,272 for the years then ended. Equitable believes any related party and party-in-interest transactions are subject to prohibited transaction exemptions.

6. FUNDING POLICY

Equitable 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. Equitable'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, as amended by the Pension Protection Act of 2006, and not greater than the maximum it can deduct for Federal income tax purposes. No contribution was made for the 2024 and 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 enable the Plan to continue; however, continuance of the Plan is voluntary on Equitable's part and Equitable 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, and in accordance with ERISA and PBGC guidelines, for the benefit of the Plan participants and their beneficiaries. The PBGC will also provide benefits up to statutorily guaranteed limits, if alternatively, any assets remain after all liabilities are satisfied, such assets revert to Equitable, subject to the applicable provisions of the Code.

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. The Plan received a favorable determination letter dated October 22, 2021 from the Internal Revenue Service regarding its 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.

EQUITABLE RETIREMENT PLAN

NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024 AND 2023

8. TAX STATUS (continued)

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 Internal Revenue Service. 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 risk, market and credit risks. Market risk includes global events which could impact the value of investment securities, such as pandemic or an 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 estimation 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

Effective January 1, 2025, the Plan was reopened to provide current and new eligible employees and financial professionals with a new cash balance feature. Under the new cash balance feature, each eligible employee will receive monthly pay credits equal to four percent of their eligible monthly pay. Each eligible financial professional will receive pay credits equal to two and a half percent of eligible monthly pay up to the Social Security Wage Base, and then five percent for eligible monthly pay above the Social Security Wage Base up to the qualified plan pay maximum. Balances in these cash balance accounts in the Plan will be credited with interest at six percent from 2025 through 2027. Starting in 2028, the applicable interest crediting rate for these accounts will be based on the 10-year U.S. Treasury Yield (subject to a 6% cap). As of December 31, 2024, the Plan was estimated to be funded at 122 percent of target, with an estimated prefunding balance of \$374 million on an ERISA funding basis. There was no impact to current retiree benefits, existing funded status, or funding requirements as a result of the reopening of the Plan.

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.

Equitable Retirement Plan
EIN/PN: 13-5570651/011
Attachment to 2024 Form 5500
Schedule SB, Line 26a - Schedule of Active Participant Data

Age, Service, Average Cash Balance Profile of Active Participants

Age	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35+	Total
30 - 34 Count	0	2	24	0	0	0	0	0	26
Average CB	\$0	*	\$1,759	*	*	*	*	*	\$1,734
35 - 39 Count	0	2	173	73	0	0	0	0	248
Average CB	\$0	*	\$7,755	\$25,061	*	*	*	*	\$12,803
40 - 44 Count	0	6	81	194	43	2	0	0	326
Average CB	\$0	*	\$9,151	\$34,580	\$87,438	*	*	*	\$34,857
45 - 49 Count	0	3	49	111	129	32	0	0	324
Average CB	\$0	*	\$12,619	\$41,537	\$102,225	\$128,434	*	*	\$69,697
50 - 54 Count	0	1	51	97	97	80	26	1	353
Average CB	\$0	*	\$11,872	\$52,652	\$122,346	\$150,704	\$221,221	*	\$101,034
55 - 59 Count	0	2	32	87	77	84	72	36	390
Average CB	\$0	*	\$10,600	\$49,526	\$133,399	\$141,060	\$217,884	\$230,340	\$130,143
60 - 64 Count	0	1	40	68	70	62	53	144	438
Average CB	\$0	*	\$10,581	\$48,312	\$104,518	\$127,443	\$219,735	\$294,391	\$166,586
65 + Count	0	0	14	30	48	28	39	99	258
Average CB	\$0	*	*	\$46,731	\$93,289	\$170,258	\$210,419	\$321,852	\$197,257
Total Count	0	17	464	660	464	288	190	280	2,363
Average CB	\$0	*	\$9,239	\$41,291	\$109,656	\$141,625	\$217,325	\$295,760	\$104,716

* If there are fewer than 20 participants in a cell, the average cash balance is not reported.

Equitable Retirement Plan
EIN/PN: 13-5570651/011
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). Under 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 accrued 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 administration expense, 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.

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	5.00%	4.37%	5.12%

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.

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.

Equitable Retirement Plan
EIN/PN: 13-5570651/011
Attachment to 2024 Form 5500
Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

FASB ASC Topic 960 Interest Rate: 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% per year

Rationale: We utilized long-term historical inflation data.

Cost-of-Living Adjustment: Retirement benefits that are eligible for cost-of-living adjustments reflect an assumed increase in CPI at a rate of 2.50% per year.

Rationale: We utilized long-term historical inflation data.

Pre-Retirement Ad Hoc Cost-of-Living Adjustments for Agent Accrual Base: The pre-retirement ad hoc cost-of-living adjustments reflect an assumed increase in CPI at a rate of 2.50% per year.

Rationale: We utilized long-term historical inflation data.

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 \$5 million payable at the middle of the year is assumed.

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

Equitable Retirement Plan
EIN/PN: 13-5570651/011
Attachment to 2024 Form 5500
Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

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: Service related rates of withdrawal, based on company experience.

Years of Service	Employees	Salesforce
0-4	N/A	N/A
5	15.5	15.0
6	14.5	13.0
7	12.5	12.0
8	11.0	11.0
9	10.0	10.5
10	8.0	9.5
11	8.0	8.5
12	8.0	8.5
13	8.0	8.0
14	8.0	8.0
15	7.0	6.0
16+	6.0	6.0

Rationale: Turnover rates 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.

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

Age	Employees	Salesforce
55	8.0%	6.0%
56	10.0%	8.0%
57	10.0%	8.0%
58	10.0%	8.0%
59	10.0%	8.0%

Equitable Retirement Plan
EIN/PN: 13-5570651/011
Attachment to 2024 Form 5500
Schedule SB, Part V – Statement of Actuarial Assumptions/Methods

60	10.0%	8.0%
61	12.0%	10.0%
62	14.0%	12.0%
63	17.0%	15.0%
64	22.0%	18.0%
65 -69	25.0%	20.0%
70+	100.0%	100.0%

Terminated vested and suspended members are assumed to retire at the later of age 60 and two years after the valuation date if they have 10 or more years of vesting service. Otherwise, they are assumed to retire at age 65.

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

Change in Assumption: The retirement rates for salesforce were changed as disclosed in the Experience Study letter dated August 26, 2024.

Marriage Assumption: Participants are assumed to be married at rates which differ by gender and age with females assumed to be 3 years younger than males. Rates at selected ages are illustrated below:

Age	Males	Females
25	59.5%	72.0%
35	86.9	89.4
45	88.8	86.0
55	87.1	76.8
65	84.6	60.1

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, however the cash balance benefit for terminated vested participants is assumed to be elected in an annuity form of payment at a rate of 30% and in a lump sum form of payment at a rate of 70% upon retirement.

Rationale: Optional forms of benefit were reviewed as disclosed in the Experience Study letter dated August 26, 2024. The form of payment 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.

Change in assumption: The form of payment for cash balance participants was changed from 100% lump sum to 30% electing an annuity and 70% electing a lump sum upon retirement.

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
	☐ special extension (enter description)	☐ the DFVC program
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 EQUITABLE RETIREMENT PLAN	1b Three-digit plan number (PN) ▶	011
	1c Effective date of plan 01/01/1943	
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 FINANCIAL LIFE INSURANCE COMPANY 100 MADISON STREET SYRACUSE NY 13202	2b Employer Identification Number (EIN) 13-5570651	2c Plan Sponsor's telephone number 800-829-2633
	2d Business code (see instructions) 524140	

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 A. 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 13-5570651 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 14,958
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) 2,363 6a(2) 2,246 6b 6,992 6c 3,569 6d 12,807 6e 1,602 6f 14,409 6g(1) 6g(2) 6h 0
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 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 1
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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)
*,**	Equitable GAC #6606	Short-term liquidity acct SEP ACCT #2	\$160,055,500		\$ -	\$ -	\$160,055,500	\$160,055,500	\$ -
				\$148,433,137	\$ -	\$ -	\$147,804,247	\$148,433,137	\$628,890

*Represents a party-in-interest.

**Represents an investment held in a group annuity contract ("GAC") which constitutes a party-in-interest.

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 Equitable Retirement Plan		B Three-digit plan number (PN) ▶	011
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Equitable Financial Life Insurance Company		D Employer Identification Number (EIN) 13-5570651	
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 1 Day 1 Year 2024			
2 Assets:			
a Market value	2a	1,796,172,080	
b Actuarial value	2b	1,968,544,526	
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.....	8,312	1,063,736,491	1,063,736,491
b For terminated vested participants.....	4,283	202,754,725	202,754,725
c For active participants	2,363	262,027,731	262,027,731
d Total.....	14,958	1,528,518,947	1,528,518,947
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	5.00 %	
6 Target normal cost.....			
a Present value of current plan year accruals.....	6a	0	
b Expected plan-related expenses	6b	4,879,500	
c Target normal cost	6c	4,879,500	

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

Part II	Beginning of Year Carryover and Prefunding Balances
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		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	326,178,330
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	326,178,330
10	Interest on line 9 using prior year's actual return of <u>7.22</u> %.....	0	23,550,075
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>5.09</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	349,728,405

Part III	Funding Percentages
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14	Funding target attainment percentage.....	14	105.90%
15	Adjusted funding target attainment percentage.....	15	128.78%
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	105.13%
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

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	4,879,500	
b Excess assets, if applicable, but not greater than line 31a	31b	4,879,500	
32 Amortization installments:	Outstanding Balance		Installment
a Net shortfall amortization installment	0		0
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	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
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		
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
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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). Under 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 accrued 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 administration expense, 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.

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	5.00%	4.37%	5.12%

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.

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.

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FASB ASC Topic 960 Interest Rate: 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% per year

Rationale: We utilized long-term historical inflation data.

Cost-of-Living Adjustment: Retirement benefits that are eligible for cost-of-living adjustments reflect an assumed increase in CPI at a rate of 2.50% per year.

Rationale: We utilized long-term historical inflation data.

Pre-Retirement Ad Hoc Cost-of-Living Adjustments for Agent Accrual Base: The pre-retirement ad hoc cost-of-living adjustments reflect an assumed increase in CPI at a rate of 2.50% per year.

Rationale: We utilized long-term historical inflation data.

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 \$5 million payable at the middle of the year is assumed.

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

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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: Service related rates of withdrawal, based on company experience.

Years of Service	Employees	Salesforce
0-4	N/A	N/A
5	15.5	15.0
6	14.5	13.0
7	12.5	12.0
8	11.0	11.0
9	10.0	10.5
10	8.0	9.5
11	8.0	8.5
12	8.0	8.5
13	8.0	8.0
14	8.0	8.0
15	7.0	6.0
16+	6.0	6.0

Rationale: Turnover rates 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.

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

Age	Employees	Salesforce
55	8.0%	6.0%
56	10.0%	8.0%
57	10.0%	8.0%
58	10.0%	8.0%
59	10.0%	8.0%

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60	10.0%	8.0%
61	12.0%	10.0%
62	14.0%	12.0%
63	17.0%	15.0%
64	22.0%	18.0%
65 -69	25.0%	20.0%
70+	100.0%	100.0%

Terminated vested and suspended members are assumed to retire at the later of age 60 and two years after the valuation date if they have 10 or more years of vesting service. Otherwise, they are assumed to retire at age 65.

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

Change in Assumption: The retirement rates for salesforce were changed as disclosed in the Experience Study letter dated August 26, 2024.

Marriage Assumption: Participants are assumed to be married at rates which differ by gender and age with females assumed to be 3 years younger than males. Rates at selected ages are illustrated below:

Age	Males	Females
25	59.5%	72.0%
35	86.9	89.4
45	88.8	86.0
55	87.1	76.8
65	84.6	60.1

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, however the cash balance benefit for terminated vested participants is assumed to be elected in an annuity form of payment at a rate of 30% and in a lump sum form of payment at a rate of 70% upon retirement.

Rationale: Optional forms of benefit were reviewed as disclosed in the Experience Study letter dated August 26, 2024. The form of payment 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.

Change in assumption: The form of payment for cash balance participants was changed from 100% lump sum to 30% electing an annuity and 70% electing a lump sum upon retirement.

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Schedule SB, Part V - Summary of Plan Provisions

The actuarial valuation was prepared in accordance with the provisions of the Equitable Retirement Plan, 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: Equitable Retirement Plan.

Effective Date of Plan: July 1, 1969.

Effective Date of Most Recent Amendment: August 27, 2020.

EIN/PN: 13-5570651/011.

Employer: Equitable.

Plan Year: January 1 to December 31.

Employee: Any full-time salaried employee or any employee who is employed on a part-time basis and scheduled to work at least 18.13 hours per week (a Group I Part-Time Employee).

Manager: Any person employed to manage or assist in the management of an agency of Equitable. This includes a branch manager, a district manager, an associate agency manager, an assistant agency manager and a divisional president.

Agent: Any person who is both classified as a full-time life insurance sales person for purposes of the Federal Insurance Contributions Act and an agent under a 14th or 10th edition form of Agent's Agreement or under a 25th, 24th, 20th or 12th edition form of Agent's Agreement and who meets the minimum Agent Production Credit Requirement.

Basic Definitions and Eligibilities

Eligibility for Membership: First day of the month on or after the latest of (a) employment or appointment as a manager or agent, (b) attainment of age 21, and (c) completion of one year of Vesting Service.

Benefit accruals were frozen as of January 1, 2014. No new participants shall be eligible to participate on and after January 1, 2014.

Vesting Service: Years and months of service (calculated under the elapsed time rules) with Equitable or with an affiliate, subsidiary or related employer of Equitable. Vesting Service also includes service as a part-time employee scheduled to work less than 18.13 hours a week, during any period benefits were received

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from Equitable's Severance Plan or Long-Term Disability Plan, and up to two years of an approved leave of absence or break in service and up to five years for certain military leaves.

Credited Service: Similar to Vesting Service, however, Credited Service is not earned for employment prior to age 21, the first year of employment if hired after 1988, nor the second year of an approved leave of absence except for certain military leaves.

Credited Service is frozen as of January 1, 2014.

Earnings: For Employees, the base rate of compensation including incentive compensation, overtime and shift differential reduced by any deferrals. For Managers, compensation in accordance with Managerial Compensation program reduced by any deferrals. For Agents, commissions paid under the 25th, 24th, 20th, 14th, 12th or 10th Edition contract reduced by any deferrals. Commissions earned by Managers are not included as Salary for Employee and Manager benefits.

Accrual Base as of December 31, 1983: Accrued benefits under the Agent Plan as of December 31, 1983 without the Social Security offset.

Final Average Monthly Earnings: The average of Employee and Manager Earnings for the 60 consecutive month period which yields the highest average within the 120 month period preceding the date of determination.

Final Average Monthly Earnings were frozen as of January 1, 2014.

Normal Retirement Date: First day of the month coincident with or immediately following a Member's 65th Birthday.

Early Retirement Date: Age 55 and completion 5 years of Vesting Service.

Deferred Retirement Date: First day of the month coincident with or immediately following termination and after Normal Retirement Date.

Rules of 85 Date: First day of the month when the sum of Age plus Vesting Service would equal or exceed 85, assuming continued employment. This date cannot be before the Participant's 60th birthday or after his 65th birthday.

Vested Benefit Eligibility: A Member is vested in his Accrued Benefit after the attainment of 3 years of Vesting Service or age 65, if earlier.

Benefit Formulas

Basic Plan Benefit: Effective January 1, 1989, the plan was amended to include a Cash Balance Account for all employees and managers. Effective January 1, 1993, the Plan was amended to include a Cash Balance Account for all agents. Participants receive annual pay credits for each year of Credited Service equal to 5% of compensation up to the Social Security Taxable Wage Base plus 10% of excess Earnings. Interest credits are based on an average of one year Treasury Bills, established at the beginning of each plan year with a

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minimum of 4%. Effective April 1, 2012, the 4% interest crediting rate floor was eliminated for cash balance pay credits earned after March 31, 2012.

Participants receive their Cash Balance Account in addition to their accrued benefit as of December 31, 1988 under the Pre-1989 Formula for Employees and Managers and their accrued benefit as of December 31, 1992 under the Pre-1993 Formula for Agents.

Pay credits were frozen effective January 1, 2014.

Pre-1989 Formula for Employees and Managers: Benefit equal to the greater of (a) minus (b) and (c) minus (d), where: (a) is 60% of Final Average Earnings times the Service Ratio; (b) is 80% of the Primary Insurance Amount times the PIA Offset Ratio; (c) is 75% of \$1,000 plus 60% of Final Average Monthly Earnings in excess of \$1,000, times the Service Ratio, and (d) is the Primary Insurance Amount times the PIA Offset Ratio.

Pre-1993 Formula for Agents: Benefit equal to (a) plus (b) plus (c) minus (d), where: (a) is the Accrual Base as of December 31, 1983; (b) is 2% of Agent Earnings for each year of Credited Service as an Agent after December 31, 1983; (c) is the pre-retirement ad hoc cost-of-living adjustment and (d) is 66.67% of the Primary Insurance Amount times the PIA Offset Ratio.

Service Ratio: The ratio of Years of Credited Service (not greater than 30 years) to 30 years.

Primary Insurance Amount (PIA): Monthly amount of estimated old age benefit payable at Normal or Deferred Retirement Date, based on the Social Security Law in effect on the date of determination and assuming constant earnings to Normal Retirement.

PIA offset Ratio for Employees and Managers: The ratio of Years of Credited Service as an employee or manager to Years of Total Credited Service projected to Normal Retirement Date (not less than 30 years).

PIA offset Ratio for Agents: The ratio of Years of Credited Service as an agent only to Years of Total Credited Service projected to Normal Retirement Date (not less than 25 years). The PIA Offset Ratio cannot exceed one.

Early Retirement Benefit: Participants receive their Cash Balance Account accumulated through the Early Retirement Date in addition to the following benefits:

Accrued Benefit as of December 31, 1988:

- (1) Permanent 12/31/88 Benefit: The greater of (a) minus (b) and (c) minus (d) where (a), (b), (c) and (d) are the same as described under the Pre-89 Formula except that each of (a) and (c) is multiplied by the Early Retirement Reduction Factor.
- (2) Temporary 12/31/88 Benefit: The excess of the product of 60% of Final Salary times the Service Ratio times the Early Retirement Reduction Factor over the Permanent 12/31/88 Benefit. This supplement is payable between the Early Retirement Date and Normal Retirement Date.

Accrued Benefit as of December 31, 1992:

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- (3) The 12/31/92 Benefit accrued under the Pre-1993 Formula for Agents multiplied by the Early Retirement Reduction Factor.

Early Retirement Reduction Factors for Employees and Managers: For those retiring directly from service with more than 20 years of Vesting Service, 4% Reduction for each year by which Early Retirement precedes the Rule of 85 Date.

For others retiring directly from service, 6-2/3% for each of the first 5 years prior to the Rule of 85 Date and 3-1/3% for each of the next 5 years by which Early Retirement precedes the Rule of 85 Date.

For those not retiring directly from service, 6-2/3% for each of the first 5 years prior to Normal Retirement Date and 3-1/3% for each of the next 5 years by which Early Retirement precedes the Normal Retirement Date.

Early Retirement Reduction Factors for Agents: For those retiring directly from service with more than 20 years of Vesting Service, 4% per year for each year by which Early Retirement precedes the Normal Retirement Date.

For others retiring directly, and for those not retiring directly from service, 6-2/3% for the first 5 years prior to Normal Retirement Date and 3-1/3% for each of the next 5 years by which Early Retirement precedes the Normal Retirement Date.

Death Benefits for Married Participants: The Death Benefit is payable to the surviving spouse of an active or terminated vested participant in an amount equal to of (a) plus (b), where: (a) is 100% of the annuity value of the Cash Balance Account and (b) is the annuity benefit portion of the benefit determined as if the participant had retired on the day before his death with a 50% joint and survivor option in effect with the Cash Balance benefit paid in a lump sum. For death before age 55, the benefit is payable when the participant would have reached age 55. However, the Survivor Benefit described in (b) above is not payable to an active participant who dies prior to vesting.

Death Benefits for Unmarried Participants: The Death Benefit is payable to the participant's estate in an amount equal to the Cash Balance Account.

Cost-of-Living Adjustment: COLA eligible benefits are increased each January 1 by 50% of the change in the Consumer Price Index for the previous year ending September 30. The increase is not greater than 6% or less than 100% of the first 3% of the change in the Index.

Effective January 1, 2010 cost-of-living adjustments are subject to a 0.0% floor on a cumulative basis.

For employees and managers, cost-of-living adjustment only applies to the portion of the permanent benefit that is accrued as of December 31, 1988.

For agents, the benefit accrued as of December 31, 1983 receives a cost-of-living adjustment of 2% per year for each of the first 10 years following retirement in addition to the adjustment described above. The amount

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of the 12/31/92 Benefit accrued after 1983 does not receive a cost-of-living adjustment until the January 1 following the Normal Retirement Date.

Benefit Forms: Normal form of benefit is a Life Annuity for unmarried Members and an actuarially reduced 50% QJSA for married Members. The Cash Balance Account is available as a lump sum at termination. Other optional annuity forms are available on an actuarially reduced basis as described below.

Actuarial Equivalent – Cash Balance: Code section 417(e) mortality basis using the interest rate applicable for the month of October immediately preceding the Plan Year containing the Annuity Starting Date.

Actuarial Equivalent – Survivor Annuities: The 1983 Group Annuity Mortality Table for Males using an 8 percent interest rate, with ages set back 3 years for joint annuitants.

Grandfather Benefit Eligibility: Employees and Managers who were Members in the plan as of December 31, 1988 and who were age 50 or older or with at least 20 years of Vesting Service as of December 31, 1990 are eligible for grandfather benefits under the Pre-1989 Formula for Employees and Managers. Agents who were participants in the plan as of December 31, 1992 and were age 50 or older or with at least 20 years of Vesting Service or were members of the Hall of Fame as of December 31, 1992 are eligible for grandfather benefits under the Pre-1993 Formula for Agents.

Any participant who was a manager on December 31, 1992 and became eligible for grandfather benefits as an Agent will also be eligible for grandfathered accruals under the Pre-1989 Formula for Employees and Managers.

Grandfather Benefits: Participants who are eligible for grandfather benefits receive an additional benefit as described below.

- (1) Excess of (b) over the sum of (a) and (c) if only eligible for grandfather benefits under the Pre-1989 Formula for Employees and Managers, or
- (2) Excess of (d) over the sum of (a) and (e) if only eligible for grandfather benefits under the Pre-1993 Formula for Agents, or
- (3) Excess of the sum of (b) and (d) over the sum of (a), (c) and (e) if eligible for grandfather benefits under both the Pre-1989 Formula for Employees and Managers and the Pre-1993 Formula for Agents.

where:

(a) is the Cash Balance Account.

(b) is the Pre-1989 Formula Benefit for Employees and Managers based on total service and earnings.

(c) is the 12/31/88 frozen accrued Employee and Manager Benefit.

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(d) is the Pre-1993 Formula Benefit for Agents based on total service and earnings.

(e) is the 12/31/92 frozen accrued Agent Benefit.

This additional benefit is not eligible for post-retirement COLAs. Grandfather Benefits are calculated for both the permanent and temporary portions of the Pre-1989 formula.

Benefit accruals were frozen as of January 1, 2014

Benefit Limit: For participants who had retired prior to January 1, 2008, the Qualified Plan limits the maximum benefit payable to the IRC 415(b) limit in effect for 2001, \$140,000 payable at Normal Retirement Age. For participants retiring on or after January 1, 2008, benefits are limited by the IRC 415(b) limit in effect at their retirement (\$275,000 for 2024).

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

	<u>Retirement</u> <u>Rate</u>	<u>Active</u> <u>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%	5,432	604
61	12.0%	4,780	652
62	14.0%	4,111	669
63	17.0%	3,412	699
64	22.0%	2,661	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%	631	211
70	100.0%	0	631

Weighted Average Retirement Age

61.416

Combined Weighted Average Retirement Age

61

Plan Name: Equitable Retirement Plan
EIN/PN: 13-5570651/011
Attachment to 2024 Form 5500, Schedule SB, Line 24 – Change in Assumptions

Retirement rates for active salesforce participants were changed in accordance with the experience study dated August 26, 2024.

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

Age	Employees	Salesforce
55	8.0%	6.0%
56	10.0%	8.0%
57	10.0%	8.0%
58	10.0%	8.0%
59	10.0%	8.0%
60	10.0%	8.0%
61	12.0%	10.0%
62	14.0%	12.0%
63	17.0%	15.0%
64	22.0%	18.0%
65 -69	25.0%	20.0%
70+	100.0%	100.0%

Previously, the retirement rates were:

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

Plan Name: Equitable Retirement Plan

EIN/PN: 13-5570651/011

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

Mortality: 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.

Form of Payment: The form of payment for terminated vested participants' cash balance benefit was changed to 30% electing an annuity and 70% electing a lump sum upon retirement.

Equitable Retirement Plan
EIN/PN: 13-5570651/011
Attachment to 2024 Form 5500
Schedule SB, Line 26a - Schedule of Active Participant Data

Age, Service, Average Cash Balance Profile of Active Participants

Age	0-4	5-9	10-14	15-19	20-24	25-29	30-34	35+	Total
30 - 34 Count	0	2	24	0	0	0	0	0	26
Average CB	\$0	*	\$1,759	*	*	*	*	*	\$1,734
35 - 39 Count	0	2	173	73	0	0	0	0	248
Average CB	\$0	*	\$7,755	\$25,061	*	*	*	*	\$12,803
40 - 44 Count	0	6	81	194	43	2	0	0	326
Average CB	\$0	*	\$9,151	\$34,580	\$87,438	*	*	*	\$34,857
45 - 49 Count	0	3	49	111	129	32	0	0	324
Average CB	\$0	*	\$12,619	\$41,537	\$102,225	\$128,434	*	*	\$69,697
50 - 54 Count	0	1	51	97	97	80	26	1	353
Average CB	\$0	*	\$11,872	\$52,652	\$122,346	\$150,704	\$221,221	*	\$101,034
55 - 59 Count	0	2	32	87	77	84	72	36	390
Average CB	\$0	*	\$10,600	\$49,526	\$133,399	\$141,060	\$217,884	\$230,340	\$130,143
60 - 64 Count	0	1	40	68	70	62	53	144	438
Average CB	\$0	*	\$10,581	\$48,312	\$104,518	\$127,443	\$219,735	\$294,391	\$166,586
65 + Count	0	0	14	30	48	28	39	99	258
Average CB	\$0	*	*	\$46,731	\$93,289	\$170,258	\$210,419	\$321,852	\$197,257
Total Count	0	17	464	660	464	288	190	280	2,363
Average CB	\$0	*	\$9,239	\$41,291	\$109,656	\$141,625	\$217,325	\$295,760	\$104,716

* If there are fewer than 20 participants in a cell, the average cash balance is not reported.

Plan Name: Equitable Retirement Plan**Attachment to 2024 Schedule SB, Line- 26b-Projection of Expected Benefit Payments****EIN/PN: 13-5570651/011**

<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	\$33,924,130	\$25,586,406	\$117,784,099	\$177,294,635
2025	24,781,309	11,329,081	110,021,962	146,132,352
2026	24,105,009	35,588,330	105,963,648	165,656,987
2027	24,230,071	10,380,865	101,703,020	136,313,956
2028	22,367,103	11,618,264	97,280,221	131,265,588
2029	21,090,479	11,404,470	92,727,969	125,222,918
2030	19,379,841	10,793,539	88,071,718	118,245,098
2031	18,211,514	11,802,352	83,332,890	113,346,756
2032	17,314,624	11,206,755	78,534,747	107,056,126
2033	15,990,426	10,675,292	73,698,785	100,364,503
2034	15,887,395	12,028,116	68,849,874	96,765,385
2035	14,737,040	10,729,755	64,014,317	89,481,112
2036	14,171,806	10,597,447	59,217,023	83,986,276
2037	12,867,197	10,044,892	54,482,050	77,394,139
2038	12,386,027	10,703,760	49,839,830	72,929,617
2039	11,886,010	9,021,937	45,321,014	66,228,961
2040	11,414,950	9,282,554	40,953,185	61,650,689
2041	10,577,723	9,038,000	36,763,255	56,378,978
2042	9,882,274	8,955,000	32,777,299	51,614,573
2043	9,312,912	8,493,738	29,012,481	46,819,131
2044	8,933,785	7,723,586	25,489,683	42,147,054
2045	8,303,262	7,672,838	22,223,922	38,200,022
2046	7,774,151	7,491,018	19,224,742	34,489,911
2047	7,122,666	6,758,766	16,496,803	30,378,235
2048	6,557,663	6,502,028	14,039,916	27,099,607
2049	6,206,158	6,226,506	11,850,026	24,282,690
2050	5,714,835	5,792,662	9,918,054	21,425,551
2051	5,169,733	5,256,938	8,232,191	18,658,862
2052	4,656,799	4,807,145	6,777,098	16,241,042
2053	4,222,323	3,942,285	5,535,128	13,699,736
2054	3,857,445	3,684,328	4,487,012	12,028,785
2055	3,514,787	3,073,530	3,612,400	10,200,717
2056	3,167,529	2,731,884	2,890,409	8,789,822
2057	2,839,522	2,427,902	2,300,997	7,568,421
2058	2,549,895	2,162,511	1,825,131	6,537,537
2059	2,289,158	1,919,844	1,444,791	5,653,793
2060	2,049,984	1,700,080	1,143,643	4,893,707
2061	1,833,753	1,502,654	907,168	4,243,575
2062	1,635,190	1,326,426	722,724	3,684,340
2063	1,453,129	1,169,854	579,570	3,202,553
2064	1,286,169	1,031,146	468,689	2,786,004
2065	1,133,648	908,410	382,970	2,425,028
2066	994,707	799,753	316,556	2,111,016
2067	868,546	703,387	264,855	1,836,788
2068	754,370	617,698	224,279	1,596,347
2069	651,412	541,272	192,107	1,384,791
2070	558,962	472,904	166,305	1,198,171
2071	476,367	411,601	145,351	1,033,319
2072	402,996	356,565	128,107	887,668
2073	338,226	307,151	113,737	759,114

Equitable Retirement Plan
EIN/PN: 13-5570651/011
Attachment to 2024 Form 5500
Schedule SB, line 22 – Description of Weighted Average Retirement Age

	<u>Retirement</u> <u>Rate</u>	<u>Active</u> <u>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%	5,432	604
61	12.0%	4,780	652
62	14.0%	4,111	669
63	17.0%	3,412	699
64	22.0%	2,661	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%	631	211
70	100.0%	0	631

Weighted Average Retirement Age

61.416

Combined Weighted Average Retirement Age

61

Plan Name: Equitable Retirement Plan**Attachment to 2024 Schedule SB, Line- 26b-Projection of Expected Benefit Payments****EIN/PN: 13-5570651/011**

<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	\$33,924,130	\$25,586,406	\$117,784,099	\$177,294,635
2025	24,781,309	11,329,081	110,021,962	146,132,352
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2048	6,557,663	6,502,028	14,039,916	27,099,607
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2050	5,714,835	5,792,662	9,918,054	21,425,551
2051	5,169,733	5,256,938	8,232,191	18,658,862
2052	4,656,799	4,807,145	6,777,098	16,241,042
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2055	3,514,787	3,073,530	3,612,400	10,200,717
2056	3,167,529	2,731,884	2,890,409	8,789,822
2057	2,839,522	2,427,902	2,300,997	7,568,421
2058	2,549,895	2,162,511	1,825,131	6,537,537
2059	2,289,158	1,919,844	1,444,791	5,653,793
2060	2,049,984	1,700,080	1,143,643	4,893,707
2061	1,833,753	1,502,654	907,168	4,243,575
2062	1,635,190	1,326,426	722,724	3,684,340
2063	1,453,129	1,169,854	579,570	3,202,553
2064	1,286,169	1,031,146	468,689	2,786,004
2065	1,133,648	908,410	382,970	2,425,028
2066	994,707	799,753	316,556	2,111,016
2067	868,546	703,387	264,855	1,836,788
2068	754,370	617,698	224,279	1,596,347
2069	651,412	541,272	192,107	1,384,791
2070	558,962	472,904	166,305	1,198,171
2071	476,367	411,601	145,351	1,033,319
2072	402,996	356,565	128,107	887,668
2073	338,226	307,151	113,737	759,114

Equitable Retirement Plan
EIN/PN: 13-5570651/011
Attachment to 2024 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

The actuarial valuation was prepared in accordance with the provisions of the Equitable Retirement Plan, 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: Equitable Retirement Plan.

Effective Date of Plan: July 1, 1969.

Effective Date of Most Recent Amendment: August 27, 2020.

EIN/PN: 13-5570651/011.

Employer: Equitable.

Plan Year: January 1 to December 31.

Employee: Any full-time salaried employee or any employee who is employed on a part-time basis and scheduled to work at least 18.13 hours per week (a Group I Part-Time Employee).

Manager: Any person employed to manage or assist in the management of an agency of Equitable. This includes a branch manager, a district manager, an associate agency manager, an assistant agency manager and a divisional president.

Agent: Any person who is both classified as a full-time life insurance sales person for purposes of the Federal Insurance Contributions Act and an agent under a 14th or 10th edition form of Agent's Agreement or under a 25th, 24th, 20th or 12th edition form of Agent's Agreement and who meets the minimum Agent Production Credit Requirement.

Basic Definitions and Eligibilities

Eligibility for Membership: First day of the month on or after the latest of (a) employment or appointment as a manager or agent, (b) attainment of age 21, and (c) completion of one year of Vesting Service.

Benefit accruals were frozen as of January 1, 2014. No new participants shall be eligible to participate on and after January 1, 2014.

Vesting Service: Years and months of service (calculated under the elapsed time rules) with Equitable or with an affiliate, subsidiary or related employer of Equitable. Vesting Service also includes service as a part-time employee scheduled to work less than 18.13 hours a week, during any period benefits were received

Equitable Retirement Plan
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Schedule SB, Part V - Summary of Plan Provisions

from Equitable's Severance Plan or Long-Term Disability Plan, and up to two years of an approved leave of absence or break in service and up to five years for certain military leaves.

Credited Service: Similar to Vesting Service, however, Credited Service is not earned for employment prior to age 21, the first year of employment if hired after 1988, nor the second year of an approved leave of absence except for certain military leaves.

Credited Service is frozen as of January 1, 2014.

Earnings: For Employees, the base rate of compensation including incentive compensation, overtime and shift differential reduced by any deferrals. For Managers, compensation in accordance with Managerial Compensation program reduced by any deferrals. For Agents, commissions paid under the 25th, 24th, 20th, 14th, 12th or 10th Edition contract reduced by any deferrals. Commissions earned by Managers are not included as Salary for Employee and Manager benefits.

Accrual Base as of December 31, 1983: Accrued benefits under the Agent Plan as of December 31, 1983 without the Social Security offset.

Final Average Monthly Earnings: The average of Employee and Manager Earnings for the 60 consecutive month period which yields the highest average within the 120 month period preceding the date of determination.

Final Average Monthly Earnings were frozen as of January 1, 2014.

Normal Retirement Date: First day of the month coincident with or immediately following a Member's 65th Birthday.

Early Retirement Date: Age 55 and completion 5 years of Vesting Service.

Deferred Retirement Date: First day of the month coincident with or immediately following termination and after Normal Retirement Date.

Rules of 85 Date: First day of the month when the sum of Age plus Vesting Service would equal or exceed 85, assuming continued employment. This date cannot be before the Participant's 60th birthday or after his 65th birthday.

Vested Benefit Eligibility: A Member is vested in his Accrued Benefit after the attainment of 3 years of Vesting Service or age 65, if earlier.

Benefit Formulas

Basic Plan Benefit: Effective January 1, 1989, the plan was amended to include a Cash Balance Account for all employees and managers. Effective January 1, 1993, the Plan was amended to include a Cash Balance Account for all agents. Participants receive annual pay credits for each year of Credited Service equal to 5% of compensation up to the Social Security Taxable Wage Base plus 10% of excess Earnings. Interest credits are based on an average of one year Treasury Bills, established at the beginning of each plan year with a

Equitable Retirement Plan
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Schedule SB, Part V - Summary of Plan Provisions

minimum of 4%. Effective April 1, 2012, the 4% interest crediting rate floor was eliminated for cash balance pay credits earned after March 31, 2012.

Participants receive their Cash Balance Account in addition to their accrued benefit as of December 31, 1988 under the Pre-1989 Formula for Employees and Managers and their accrued benefit as of December 31, 1992 under the Pre-1993 Formula for Agents.

Pay credits were frozen effective January 1, 2014.

Pre-1989 Formula for Employees and Managers: Benefit equal to the greater of (a) minus (b) and (c) minus (d), where: (a) is 60% of Final Average Earnings times the Service Ratio; (b) is 80% of the Primary Insurance Amount times the PIA Offset Ratio; (c) is 75% of \$1,000 plus 60% of Final Average Monthly Earnings in excess of \$1,000, times the Service Ratio, and (d) is the Primary Insurance Amount times the PIA Offset Ratio.

Pre-1993 Formula for Agents: Benefit equal to (a) plus (b) plus (c) minus (d), where: (a) is the Accrual Base as of December 31, 1983; (b) is 2% of Agent Earnings for each year of Credited Service as an Agent after December 31, 1983; (c) is the pre-retirement ad hoc cost-of-living adjustment and (d) is 66.67% of the Primary Insurance Amount times the PIA Offset Ratio.

Service Ratio: The ratio of Years of Credited Service (not greater than 30 years) to 30 years.

Primary Insurance Amount (PIA): Monthly amount of estimated old age benefit payable at Normal or Deferred Retirement Date, based on the Social Security Law in effect on the date of determination and assuming constant earnings to Normal Retirement.

PIA offset Ratio for Employees and Managers: The ratio of Years of Credited Service as an employee or manager to Years of Total Credited Service projected to Normal Retirement Date (not less than 30 years).

PIA offset Ratio for Agents: The ratio of Years of Credited Service as an agent only to Years of Total Credited Service projected to Normal Retirement Date (not less than 25 years). The PIA Offset Ratio cannot exceed one.

Early Retirement Benefit: Participants receive their Cash Balance Account accumulated through the Early Retirement Date in addition to the following benefits:

Accrued Benefit as of December 31, 1988:

- (1) Permanent 12/31/88 Benefit: The greater of (a) minus (b) and (c) minus (d) where (a), (b), (c) and (d) are the same as described under the Pre-89 Formula except that each of (a) and (c) is multiplied by the Early Retirement Reduction Factor.
- (2) Temporary 12/31/88 Benefit: The excess of the product of 60% of Final Salary times the Service Ratio times the Early Retirement Reduction Factor over the Permanent 12/31/88 Benefit. This supplement is payable between the Early Retirement Date and Normal Retirement Date.

Accrued Benefit as of December 31, 1992:

Equitable Retirement Plan
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Attachment to 2024 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

- (3) The 12/31/92 Benefit accrued under the Pre-1993 Formula for Agents multiplied by the Early Retirement Reduction Factor.

Early Retirement Reduction Factors for Employees and Managers: For those retiring directly from service with more than 20 years of Vesting Service, 4% Reduction for each year by which Early Retirement precedes the Rule of 85 Date.

For others retiring directly from service, 6-2/3% for each of the first 5 years prior to the Rule of 85 Date and 3-1/3% for each of the next 5 years by which Early Retirement precedes the Rule of 85 Date.

For those not retiring directly from service, 6-2/3% for each of the first 5 years prior to Normal Retirement Date and 3-1/3% for each of the next 5 years by which Early Retirement precedes the Normal Retirement Date.

Early Retirement Reduction Factors for Agents: For those retiring directly from service with more than 20 years of Vesting Service, 4% per year for each year by which Early Retirement precedes the Normal Retirement Date.

For others retiring directly, and for those not retiring directly from service, 6-2/3% for the first 5 years prior to Normal Retirement Date and 3-1/3% for each of the next 5 years by which Early Retirement precedes the Normal Retirement Date.

Death Benefits for Married Participants: The Death Benefit is payable to the surviving spouse of an active or terminated vested participant in an amount equal to of (a) plus (b), where: (a) is 100% of the annuity value of the Cash Balance Account and (b) is the annuity benefit portion of the benefit determined as if the participant had retired on the day before his death with a 50% joint and survivor option in effect with the Cash Balance benefit paid in a lump sum. For death before age 55, the benefit is payable when the participant would have reached age 55. However, the Survivor Benefit described in (b) above is not payable to an active participant who dies prior to vesting.

Death Benefits for Unmarried Participants: The Death Benefit is payable to the participant's estate in an amount equal to the Cash Balance Account.

Cost-of-Living Adjustment: COLA eligible benefits are increased each January 1 by 50% of the change in the Consumer Price Index for the previous year ending September 30. The increase is not greater than 6% or less than 100% of the first 3% of the change in the Index.

Effective January 1, 2010 cost-of-living adjustments are subject to a 0.0% floor on a cumulative basis.

For employees and managers, cost-of-living adjustment only applies to the portion of the permanent benefit that is accrued as of December 31, 1988.

For agents, the benefit accrued as of December 31, 1983 receives a cost-of-living adjustment of 2% per year for each of the first 10 years following retirement in addition to the adjustment described above. The amount

Equitable Retirement Plan
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Attachment to 2024 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

of the 12/31/92 Benefit accrued after 1983 does not receive a cost-of-living adjustment until the January 1 following the Normal Retirement Date.

Benefit Forms: Normal form of benefit is a Life Annuity for unmarried Members and an actuarially reduced 50% QJSA for married Members. The Cash Balance Account is available as a lump sum at termination. Other optional annuity forms are available on an actuarially reduced basis as described below.

Actuarial Equivalent – Cash Balance: Code section 417(e) mortality basis using the interest rate applicable for the month of October immediately preceding the Plan Year containing the Annuity Starting Date.

Actuarial Equivalent – Survivor Annuities: The 1983 Group Annuity Mortality Table for Males using an 8 percent interest rate, with ages set back 3 years for joint annuitants.

Grandfather Benefit Eligibility: Employees and Managers who were Members in the plan as of December 31, 1988 and who were age 50 or older or with at least 20 years of Vesting Service as of December 31, 1990 are eligible for grandfather benefits under the Pre-1989 Formula for Employees and Managers. Agents who were participants in the plan as of December 31, 1992 and were age 50 or older or with at least 20 years of Vesting Service or were members of the Hall of Fame as of December 31, 1992 are eligible for grandfather benefits under the Pre-1993 Formula for Agents.

Any participant who was a manager on December 31, 1992 and became eligible for grandfather benefits as an Agent will also be eligible for grandfathered accruals under the Pre-1989 Formula for Employees and Managers.

Grandfather Benefits: Participants who are eligible for grandfather benefits receive an additional benefit as described below.

- (1) Excess of (b) over the sum of (a) and (c) if only eligible for grandfather benefits under the Pre-1989 Formula for Employees and Managers, or
- (2) Excess of (d) over the sum of (a) and (e) if only eligible for grandfather benefits under the Pre-1993 Formula for Agents, or
- (3) Excess of the sum of (b) and (d) over the sum of (a), (c) and (e) if eligible for grandfather benefits under both the Pre-1989 Formula for Employees and Managers and the Pre-1993 Formula for Agents.

where:

(a) is the Cash Balance Account.

(b) is the Pre-1989 Formula Benefit for Employees and Managers based on total service and earnings.

(c) is the 12/31/88 frozen accrued Employee and Manager Benefit.

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Attachment to 2024 Form 5500
Schedule SB, Part V - Summary of Plan Provisions

(d) is the Pre-1993 Formula Benefit for Agents based on total service and earnings.

(e) is the 12/31/92 frozen accrued Agent Benefit.

This additional benefit is not eligible for post-retirement COLAs. Grandfather Benefits are calculated for both the permanent and temporary portions of the Pre-1989 formula.

Benefit accruals were frozen as of January 1, 2014

Benefit Limit: For participants who had retired prior to January 1, 2008, the Qualified Plan limits the maximum benefit payable to the IRC 415(b) limit in effect for 2001, \$140,000 payable at Normal Retirement Age. For participants retiring on or after January 1, 2008, benefits are limited by the IRC 415(b) limit in effect at their retirement (\$275,000 for 2024).

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	Corporate: bonds			
**	ABN AMRO BANK NV SERIES 144A	03/13/2037, 3.32%, \$3,000,000	\$ 3,000,000	\$ 2,535,277
**	ABN AMRO BANK NV SERIES 144A	12/03/2035, 5.52%, \$1,700,000	1,700,000	1,661,699
**	AEP TEXAS INC	05/15/2052, 5.25%, \$5,972,000	5,892,218	5,386,847
**	AIB GROUP PLC SERIES 144A	03/28/2035, 5.87%, \$3,062,000	3,062,000	3,067,751
**	ALABAMA POWER CO	12/01/2042, 3.85%, \$3,000,000	2,993,371	2,380,367
**	ALIBABA GROUP HOLDING	02/09/2031, 2.13%, \$1,085,000	1,072,954	913,742
**	ALLY FINANCIAL INC SERIES *	11/01/2031, 8.00%, \$4,913,000	5,541,563	5,436,290
**	ALTRIA GROUP INC	11/01/2033, 6.88%, \$5,094,000	5,422,469	5,521,760
**	ALTRIA GROUP INC	02/14/2039, 5.80%, \$5,477,000	5,797,268	5,412,832
**	ALTRIA GROUP INC	02/04/2032, 2.45%, \$955,000	823,515	785,466
**	AMERICA MOVIL SAB DE CV	07/16/2042, 4.38%, \$3,250,000	3,120,924	2,716,415
**	AMERICAN HOMES 4 RENT	03/15/2035, 5.25%, \$1,301,000	1,294,270	1,266,516
**	AMERICAN TOWER CORP	07/15/2033, 5.55%, \$3,086,000	3,076,801	3,106,366
**	ANALOG DEVICES INC	10/01/2051, 2.95%, \$3,890,000	2,608,303	2,469,997
**	ANALOG DEVICES INC	04/01/2034, 5.05%, \$4,323,000	4,551,882	4,317,120
**	ANGLOGOLD HOLDINGS PLC	10/01/2030, 3.75%, \$6,275,000	5,716,390	5,665,551
**	ANGLOGOLD HOLDINGS PLC	11/01/2028, 3.38%, \$3,417,000	3,160,886	3,140,675
**	ANHEUSER BUSCH COMPANIES	01/15/2033, 5.95%, \$3,000,000	2,985,925	3,124,704
**	ANTERO RESOURCES CORP SERIES 144A	02/01/2029, 7.63%, \$3,597,000	3,692,910	3,683,390
**	ANTERO RESOURCES CORP SERIES 144A	03/01/2030, 5.38%, \$1,180,000	1,148,498	1,140,468
**	APA CORP	01/15/2044, 4.25%, \$1,750,000	1,726,140	1,225,755
**	APPLE INC	02/08/2061, 2.80%, \$1,425,000	1,087,582	844,891
**	APPLE INC	08/08/2062, 4.10%, \$5,090,000	4,880,311	4,040,524
**	APPLIED MATERIALS INC	06/01/2030, 1.75%, \$5,153,000	4,573,072	4,402,099
**	APTIV PLC GLOBAL FIN	09/13/2034, 5.15%, \$2,122,000	2,114,816	2,007,397
**	ARCHER DANIELS MIDLAND C	08/15/2033, 4.50%, \$3,171,000	3,145,373	3,017,958
**	ARIZONA PUBLIC SERVICE	01/15/2044, 4.70%, \$4,000,000	3,987,444	3,376,958
**	AS MILEAGE PLAN IP LTD SERIES 144A	10/20/2029, 5.02%, \$1,127,000	1,122,026	1,098,227
**	AS MILEAGE PLAN IP LTD SERIES 144A	10/20/2031, 5.31%, \$1,468,000	1,465,359	1,432,627
**	AUTODESK INC	01/15/2030, 2.85%, \$6,198,000	5,798,938	5,613,294
**	AUTODESK INC	12/15/2031, 2.40%, \$3,095,000	2,555,169	2,599,606
**	BANCO BILBAO VIZCAYA ARG	11/15/2034, 7.88%, \$4,600,000	4,811,324	5,042,413
**	BANCO BILBAO VIZCAYA ARG	03/13/2035, 6.03%, \$3,600,000	3,600,000	3,606,272
**	BANCO DE CREDITO DEL PER SERIES 144A	07/01/2030, 3.13%, \$2,471,000	2,460,855	2,426,166
**	BANCO SANTANDER SA	09/14/2027, 1.72%, \$3,600,000	3,601,527	3,403,530
**	BANCO SANTANDER SA	02/23/2028, 3.80%, \$2,000,000	1,975,285	1,919,116
**	BANCO SANTANDER SA	08/08/2033, 6.92%, \$4,800,000	5,033,675	5,049,494
**	BANK OF AMERICA CORP	10/25/2035, 5.52%, \$2,664,000	2,664,000	2,615,785
**	BANK OF AMERICA CORP SERIES N	02/07/2030, 3.97%, \$1,450,000	1,542,699	1,390,095
**	BARCLAYS PLC	06/27/2034, 7.12%, \$5,176,000	5,549,829	5,500,460
**	BARCLAYS PLC	09/13/2034, 6.69%, \$711,000	711,000	753,233

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Corporate: bonds (continued)</u>				
**	BARCLAYS PLC	05/09/2034, 6.22%, \$3,630,000	\$ 3,598,254	\$ 3,724,176
**	BARCLAYS PLC	05/16/2029, 4.97%, \$1,880,000	1,905,468	1,862,907
**	BARCLAYS PLC	09/10/2035, 5.34%, \$704,000	704,000	676,867
**	BAYER US FINANCE II LLC SERIES 144A	11/15/2043, 4.65%, \$4,750,000	4,559,506	3,592,270
**	BERKSHIRE HATHAWAY ENERG	10/15/2050, 4.25%, \$251,000	249,739	198,255
**	BOEING CO	02/01/2028, 3.25%, \$4,369,000	4,117,791	4,113,825
**	BOEING CO	02/01/2031, 3.63%, \$431,000	379,688	391,280
**	BOEING CO	05/01/2030, 5.15%, \$654,000	645,898	645,432
**	BOEING CO	02/04/2026, 2.20%, \$850,000	823,630	824,181
**	BOEING CO THE	05/01/2034, 6.53%, \$1,651,000	1,739,339	1,729,506
**	BPCE SA SERIES 144A	05/30/2035, 5.94%, \$1,299,000	1,296,703	1,289,163
**	BPCE SA SERIES 144A	01/18/2035, 6.51%, \$1,212,000	1,209,995	1,217,450
**	CAIXABANK SA SERIES 144A	06/15/2035, 6.04%, \$2,946,000	2,949,492	2,967,682
**	CAIXABANK SA SERIES 144A	03/15/2030, 5.67%, \$2,019,000	2,059,429	2,037,503
**	CAIXABANK SA SERIES 144A	01/18/2029, 6.21%, \$3,519,000	3,620,695	3,605,341
**	CANADIAN NATIONAL RAILWAY	11/15/2042, 3.50%, \$4,000,000	3,746,724	3,012,038
**	CANADIAN NATL RESOURCES SERIES 144A	12/15/2034, 5.40%, \$2,651,000	2,646,587	2,581,410
**	CAPITAL ONE FINANCIAL CO	06/08/2029, 6.31%, \$1,560,000	1,560,000	1,611,352
**	CAPITAL ONE FINANCIAL CO	02/01/2034, 5.82%, \$1,870,000	1,870,000	1,874,345
**	CAPITAL ONE FINANCIAL CO	07/26/2035, 5.88%, \$1,704,000	1,704,000	1,711,066
**	CAPITAL ONE FINANCIAL CO	02/01/2035, 6.05%, \$1,222,000	1,228,734	1,241,866
**	CARGILL INC SERIES 144A	04/24/2033, 4.75%, \$1,383,000	1,379,437	1,343,683
**	CBS CORP	07/01/2042, 4.85%, \$3,000,000	3,001,036	2,370,782
**	CDW LLC CDW FINANCE	02/15/2029, 3.25%, \$3,913,000	3,629,204	3,607,656
**	CDW LLC CDW FINANCE	12/01/2031, 3.57%, \$6,033,000	5,557,493	5,377,860
**	CF INDUSTRIES INC	03/15/2034, 5.15%, \$5,728,000	5,836,926	5,562,616
**	CHARTER COMM OPT LLC CAP	04/01/2048, 5.75%, \$1,558,000	1,373,991	1,333,738
**	CHARTER COMM OPT LLC CAP SERIES WI	05/01/2047, 5.38%, \$1,592,000	1,282,462	1,300,825
**	CISCO SYSTEMS INC	02/26/2064, 5.35%, \$3,476,000	3,468,908	3,337,698
**	CITIGROUP INC	02/13/2035, 5.83%, \$4,416,000	4,416,000	4,395,909
**	CITIGROUP INC	09/19/2030, 4.54%, \$4,345,000	4,345,000	4,220,911
**	CITIZENS FINANCIAL GROUP	07/23/2032, 5.72%, \$2,209,000	2,209,000	2,215,453
**	COCA COLA CO THE	05/13/2064, 5.40%, \$3,065,000	3,086,727	2,946,486
**	CODELCO INC SERIES 144A	01/15/2031, 3.75%, \$206,000	205,776	183,830
**	COLBUN SA SERIES REGS	03/06/2030, 3.15%, \$2,651,000	2,659,492	2,353,626
**	COMISION FEDERAL DE ELEC SERIES 144A	02/09/2051, 4.68%, \$1,317,000	1,317,000	892,929
**	COMMONWEALTH EDISON CO	02/01/2053, 5.30%, \$1,778,000	1,773,793	1,677,426
**	COMMONWEALTH EDISON CO	06/01/2054, 5.65%, \$2,980,000	2,960,810	2,939,902
**	CON EDISON CO OF NY INC SERIES C	11/15/2057, 4.00%, \$5,102,000	3,776,767	3,752,202
**	CON EDISON CO OF NY INC SERIES C	12/01/2056, 4.30%, \$2,316,000	1,818,003	1,807,483

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	Corporate: bonds (continued)			
**	CONOCOPHILLIPS COMPANY	03/15/2054, 5.55%, \$3,460,000	\$ 3,451,243	\$ 3,324,078
**	CONOCOPHILLIPS COMPANY	01/15/2065, 5.65%, \$3,020,000	3,018,584	2,858,209
**	CONOCOPHILLIPS COMPANY SERIES WI	03/15/2062, 4.03%, \$3,615,000	3,528,789	2,618,348
**	CONTINENTAL RESOURCES	01/15/2028, 4.38%, \$2,823,000	2,791,103	2,744,616
**	CONTINENTAL RESOURCES SERIES 144A	04/01/2032, 2.88%, \$2,035,000	1,942,573	1,670,030
**	CONTINENTAL RESOURCES SERIES 144A	01/15/2031, 5.75%, \$863,000	982,202	853,386
**	CORP FINANCIERA DE DESAR SERIES 144A	09/28/2027, 2.40%, \$1,310,000	1,311,484	1,208,438
**	CORP NACIONAL DEL COBRE SERIES REGS	01/15/2031, 3.75%, \$2,560,000	2,693,371	2,284,487
**	CREDIT AGRICOLE SA SERIES 144A	01/10/2035, 6.25%, \$3,167,000	3,167,000	3,187,233
**	CVS HEALTH CORP	03/25/2038, 4.78%, \$6,231,000	5,878,116	5,385,848
**	D R HORTON INC	10/15/2034, 5.00%, \$1,891,000	1,871,960	1,827,144
**	DEUTSCHE BANK NY	02/10/2034, 7.08%, \$1,714,000	1,714,000	1,765,380
**	DEUTSCHE BANK NY	09/11/2035, 5.40%, \$2,706,000	2,706,000	2,572,139
**	DEUTSCHE BANK NY	01/14/2032, 3.73%, \$6,499,000	5,740,176	5,680,496
**	DEVON ENERGY CORPORATION	09/15/2034, 5.20%, \$5,785,000	5,801,824	5,497,771
**	DISCOVER BANK SERIES BKNT	08/09/2028, 5.95%, \$1,600,000	1,599,874	1,624,993
**	DISCOVER BANK SERIES BKNT	02/06/2030, 2.70%, \$6,539,000	5,943,537	5,772,305
**	DISCOVER FINANCIAL SVS	11/02/2034, 7.96%, \$1,580,000	1,743,999	1,804,925
**	DISCOVERY COMMUNICATIONS	09/20/2047, 5.20%, \$1,145,000	1,392,116	882,998
**	DISCOVERY COMMUNICATIONS	05/15/2049, 5.30%, \$492,000	581,934	378,860
**	DISCOVERY COMMUNICATIONS	05/15/2050, 4.65%, \$334,000	366,547	235,013
**	DTE ELECTRIC CO SERIES A	04/01/2028, 1.90%, \$3,893,000	3,650,931	3,562,413
**	DUKE ENERGY CAROLINAS	03/15/2052, 3.55%, \$2,145,000	2,138,598	1,507,472
**	DUKE ENERGY CAROLINAS	03/15/2048, 3.95%, \$7,023,000	5,931,121	5,386,678
**	DUKE ENERGY CAROLINAS	12/01/2047, 3.70%, \$4,513,000	3,667,298	3,337,941
**	DUKE ENERGY INDIANA	08/15/2038, 6.35%, \$2,800,000	2,793,676	3,003,232
**	DUKE ENERGY PROGRESS LLC	04/01/2052, 4.00%, \$683,000	677,361	521,060
**	ELECTRICITE DE FRANCE	01/26/2039, 6.95%, \$2,000,000	1,979,213	2,180,075
**	EMPRESA DE TRANSPORTE ME SERIES REGS	05/07/2050, 4.70%, \$1,560,000	1,751,612	1,294,800
**	ENA MASTER TRUST SERIES 144A	05/19/2048, 4.00%, \$581,000	583,888	428,854
**	ENERGY TRANSFER LP	02/15/2042, 6.10%, \$5,478,000	5,734,762	5,386,850
**	ENERGY TRANSFER LP	02/15/2033, 5.75%, \$4,592,000	4,744,919	4,648,422
**	ENERGY TRANSFER LP	09/01/2034, 5.60%, \$4,353,000	4,341,407	4,334,318
**	ENTERGY LOUISIANA LLC	03/15/2054, 5.70%, \$3,085,000	3,080,353	3,049,741
**	ENTERGY LOUISIANA LLC	06/15/2041, 3.10%, \$7,486,000	5,805,814	5,372,656
**	ENTERGY TEXAS INC	09/15/2054, 5.55%, \$1,056,000	1,048,400	1,025,125
**	ENTERPRISE PRODUCTS OPER	01/31/2030, 2.80%, \$4,344,000	3,989,490	3,925,249
**	EOG RESOURCES INC	12/01/2054, 5.65%, \$1,748,000	1,737,599	1,713,668
**	ERAC USA FINANACE LLC SERIES 144A	10/30/2034, 5.20%, \$1,794,000	1,792,234	1,773,297
**	ESSENTIAL PROPER	07/15/2031, 2.95%, \$2,402,000	2,401,410	2,046,638
**	ESSEX PORTFOLIO LP	04/01/2034, 5.50%, \$5,568,000	5,819,725	5,568,072

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Corporate: bonds (continued)</u>			
**	FISERV INC	08/21/2033, 5.63%, \$2,712,000	\$ 2,691,691	\$ 2,760,724
**	FISERV INC	03/15/2034, 5.45%, \$5,537,000	5,693,940	5,540,227
**	FLORIDA POWER & LIGHT CO	12/04/2051, 2.88%, \$1,375,000	1,090,429	862,376
**	FLORIDA POWER CORP	06/15/2038, 6.40%, \$2,000,000	1,994,216	2,151,388
**	FORD MOTOR COMPANY	02/12/2032, 3.25%, \$3,293,000	2,599,483	2,740,462
**	FORD MOTOR CREDIT CO LLC	03/08/2034, 6.13%, \$4,396,000	4,391,271	4,297,441
**	FORD MOTOR CREDIT CO LLC	11/05/2031, 6.05%, \$2,374,000	2,374,000	2,355,699
**	FORD MOTOR CREDIT CO LLC SERIES GMTN	01/08/2026, 4.39%, \$2,626,000	2,599,822	2,605,260
**	FOX CORP	10/13/2033, 6.50%, \$851,000	906,447	895,709
**	FRESNILLO PLC SERIES REGS	10/02/2050, 4.25%, \$2,075,000	2,056,184	1,463,643
**	GENERAL MOTORS FINL CO	01/07/2034, 6.10%, \$3,035,000	3,030,783	3,081,109
**	GENERAL MOTORS FINL CO	04/04/2034, 5.95%, \$3,085,000	3,084,023	3,100,585
**	GENERAL MOTORS FINL CO	09/06/2034, 5.45%, \$1,690,000	1,684,084	1,640,559
**	GLENCORE FUNDING LLC SERIES 144A	05/08/2033, 5.70%, \$3,188,000	3,168,421	3,212,878
**	GLENCORE FUNDING LLC SERIES 144A	04/04/2034, 5.63%, \$2,350,000	2,350,000	2,341,904
**	GLP CAPITAL LP FIN II	01/15/2032, 3.25%, \$829,000	826,490	711,761
**	GLP CAPITAL LP FIN II	01/15/2031, 4.00%, \$352,000	311,703	322,499
**	GLP CAPITAL LP FIN II	09/15/2034, 5.63%, \$2,630,000	2,606,705	2,582,239
**	HCA INC	04/01/2034, 5.60%, \$2,619,000	2,615,186	2,580,082
**	HESS CORP	02/15/2041, 5.60%, \$1,150,000	1,174,476	1,134,139
**	HSBC HOLDINGS PLC	11/13/2034, 7.40%, \$1,629,000	1,629,000	1,770,645
**	HSBC HOLDINGS PLC	05/24/2032, 2.80%, \$1,345,000	1,109,407	1,142,946
**	HSBC HOLDINGS PLC	06/20/2034, 6.55%, \$537,000	537,000	553,390
**	HSBC HOLDINGS PLC	11/22/2027, 2.25%, \$5,963,000	5,718,068	5,674,243
**	HSBC HOLDINGS PLC	06/09/2028, 4.76%, \$3,056,000	3,079,520	3,033,738
**	HSBC HOLDINGS PLC	06/04/2031, 2.85%, \$4,253,000	3,778,220	3,733,290
**	HUNTSMAN INTL	06/15/2031, 2.95%, \$2,790,000	2,788,680	2,323,340
**	IMPERIAL BRANDS FIN PLC SERIES 144A	07/01/2034, 5.88%, \$3,317,000	3,300,047	3,304,445
**	INTESA SANPAOLO SPA SERIES 144A	11/28/2033, 7.20%, \$2,332,000	2,329,650	2,528,584
**	INTESA SANPAOLO SPA SERIES 144A	06/20/2054, 7.78%, \$3,458,000	3,531,329	3,698,812
**	INTESA SANPAOLO SPA SERIES 144A	11/21/2033, 8.25%, \$1,965,000	2,249,687	2,215,233
**	JPMORGAN CHASE & CO	10/22/2035, 4.95%, \$2,675,000	2,675,000	2,579,358
**	JPMORGAN CHASE & CO	01/25/2033, 2.96%, \$3,781,000	3,269,173	3,268,799
**	JPMORGAN CHASE & CO	04/22/2035, 5.77%, \$4,256,000	4,256,000	4,356,435
**	JPMORGAN CHASE & CO	07/22/2035, 5.29%, \$2,640,000	2,640,000	2,612,844
**	KENVUE INC SERIES WI	03/22/2063, 5.20%, \$897,000	890,734	826,682
**	KINDER MORGAN ENERGY PARTNERS	11/15/2040, 7.50%, \$2,000,000	2,765,122	2,245,573
**	KRAFT HEINZ FOODS CO	01/26/2039, 6.88%, \$4,984,000	5,699,992	5,496,578
**	KRAFT HEINZ FOODS CO SERIES 144A	08/01/2039, 7.13%, \$4,915,000	5,681,127	5,501,644
**	KROGER CO	06/01/2029, 7.70%, \$2,000,000	2,072,204	2,199,499
**	LAM RESEARCH CORP	06/15/2030, 1.90%, \$5,122,000	4,572,584	4,386,710

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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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, maturity value	(d) Cost	(e) Current value
	<u>Corporate: bonds (continued)</u>			
**	LILLY ELI & CO	08/14/2064, 5.20%, \$5,644,000	\$ 5,834,866	\$ 5,246,691
**	LILLY ELI & CO	02/27/2063, 4.95%, \$5,900,000	5,961,292	5,302,473
**	LILLY ELI & CO	02/09/2064, 5.10%, \$709,000	733,310	648,471
**	LLOYDS BANKING GROUP PLC	11/15/2033, 7.95%, \$1,790,000	1,809,187	2,001,489
**	LLOYDS BANKING GROUP PLC	11/26/2035, 5.59%, \$2,432,000	2,432,000	2,410,132
**	LOUISVILLE GAS & ELEC	11/15/2043, 4.65%, \$1,250,000	1,242,950	1,060,857
**	LOUISVILLE GAS & ELEC SERIES LOU	04/15/2033, 5.45%, \$5,494,000	5,826,669	5,553,549
**	LOWES COMPANIES INC	09/15/2044, 4.25%, \$694,000	692,493	546,730
**	MARRIOTT INTERNATIONAL	03/15/2035, 5.35%, \$3,570,000	3,548,720	3,521,210
**	MARRIOTT INTERNATIONAL	05/15/2034, 5.30%, \$2,619,000	2,586,702	2,599,062
**	MARVELL TECHNOLOGY INC	04/15/2028, 2.45%, \$3,880,000	3,648,489	3,579,820
**	MASTERCARD INC	05/09/2034, 4.88%, \$4,375,000	4,553,515	4,308,449
**	MASTERCARD INC	03/15/2051, 2.95%, \$2,542,000	1,841,787	1,637,094
**	MASTERCARD INC	01/15/2035, 4.55%, \$3,216,000	3,208,790	3,082,854
**	MDC HOLDINGS INC	01/15/2043, 6.00%, \$5,412,000	5,978,531	5,396,902
**	MERCK & CO INC	12/10/2061, 2.90%, \$9,080,000	6,070,645	5,205,428
**	META PLATFORMS INC	08/15/2062, 4.65%, \$3,035,000	2,947,347	2,573,493
**	META PLATRFORMS INC	08/15/2064, 5.55%, \$4,502,000	4,482,316	4,400,943
**	MIDAMERICAN ENERGY HLDGS	04/01/2036, 6.13%, \$4,098,000	4,554,479	4,309,320
**	MITSUBISHI UFJ FIN GRP	10/13/2027, 1.64%, \$3,538,000	3,371,165	3,347,338
**	MOODYS CORPORATION	11/29/2061, 3.10%, \$8,914,000	5,992,500	5,309,675
**	MORGAN STANLEY	04/20/2037, 5.30%, \$2,315,000	2,310,675	2,244,751
**	MORGAN STANLEY	07/20/2033, 4.89%, \$2,900,000	2,900,000	2,808,081
**	MORGAN STANLEY	11/01/2034, 6.63%, \$2,269,000	2,269,000	2,436,609
**	MORGAN STANLEY	01/19/2038, 5.95%, \$1,475,000	1,475,000	1,477,249
**	MORGAN STANLEY SERIES GMTN	07/21/2032, 2.24%, \$3,337,000	2,768,757	2,763,789
**	MORGAN STANLEY SERIES MTN	07/21/2034, 5.42%, \$1,332,000	1,354,436	1,323,908
**	NARRAGANSETT ELECTRIC SERIES 144A	12/10/2042, 4.17%, \$3,000,000	3,000,000	2,380,873
**	NATWEST GROUP PLC	11/28/2035, 3.03%, \$483,000	409,906	417,030
**	NATWEST GROUP PLC	06/01/2034, 6.48%, \$5,488,000	5,766,688	5,634,410
**	NEWMONT NEWCREST FIN	03/15/2034, 5.35%, \$1,926,000	1,920,161	1,917,453
**	NIAGARA ENERGY SAC SERIES 144A	10/03/2034, 5.75%, \$1,369,000	1,369,000	1,327,663
**	NISSAN MOTOR CO SERIES 144A	09/17/2027, 4.35%, \$1,251,000	1,176,383	1,206,138
**	NORTHERN NAT GAS SERIES 144A	09/15/2042, 4.10%, \$3,000,000	2,996,099	2,365,861
**	NORTHROP GRUMMAN CORP	01/15/2028, 3.25%, \$3,726,000	3,637,557	3,560,497
**	OCCIDENTAL PETROLEUM COR	09/01/2030, 6.63%, \$3,429,000	3,705,224	3,590,541
**	ONEOK INC	11/01/2034, 5.05%, \$2,913,000	2,903,605	2,788,109
**	ONEOK INC	11/01/2064, 5.85%, \$3,681,000	3,669,509	3,447,955
**	ONEOK PARTNERS LP	10/01/2036, 6.65%, \$5,151,000	5,770,332	5,474,127
**	ONEOK PARTNERS LP	10/15/2037, 6.85%, \$380,000	424,213	408,324
**	ORACLE CORP	05/15/2035, 3.90%, \$1,470,000	1,629,337	1,285,731

EQUITABLE RETIREMENT PLAN

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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, maturity value	(d) Cost	(e) Current value
	<u>Corporate: bonds (continued)</u>			
**	ORACLE CORP	04/15/2038, 6.50%, \$1,262,000	\$ 1,396,365	\$ 1,353,148
**	OVINTIV INC	02/01/2038, 6.50%, \$751,000	746,139	764,193
**	PACIFICORP	01/15/2055, 5.80%, \$2,764,000	2,747,566	2,694,465
**	PECO ENERGY CO	09/15/2054, 5.25%, \$4,319,000	4,444,733	4,089,226
**	PHILIP MORRIS INTERNATIONAL	11/17/2032, 5.75%, \$3,425,000	3,422,176	3,519,750
**	PHILIP MORRIS INTERNATIONAL	09/07/2033, 5.63%, \$2,125,000	2,272,879	2,158,491
**	PHILIP MORRIS INTL INC	02/15/2033, 5.38%, \$5,516,000	5,761,484	5,526,502
**	PILGRIMS PRIDE CORP	07/01/2033, 6.25%, \$1,857,000	1,812,088	1,894,439
**	PILGRIMS PRIDE CORP	05/15/2034, 6.88%, \$4,004,000	3,931,924	4,264,333
**	PILGRIMS PRIDE CORP	04/15/2031, 4.25%, \$2,763,000	2,635,814	2,540,846
**	PUBLIC SERVICE ELECTRIC	03/01/2054, 5.45%, \$3,477,000	3,456,089	3,370,039
**	PUBLIC SERVICE ENTERPRISE	08/01/2054, 5.30%, \$2,656,000	2,643,683	2,525,364
**	PUBLIC SERVICE OKLAHOMA	01/15/2035, 5.20%, \$3,093,000	3,092,347	2,997,824
**	PULTE GROUP INC	06/15/2032, 7.88%, \$628,000	811,754	716,237
**	PULTE GROUP INC	05/15/2033, 6.38%, \$531,000	599,471	560,119
**	QUALCOMM INC	05/20/2053, 6.00%, \$5,195,000	5,955,185	5,423,714
**	REPUBLIC SERVICES INC	02/15/2032, 1.75%, \$4,898,000	4,120,782	3,936,327
**	REPUBLIC SERVICES INC	04/01/2034, 5.00%, \$4,397,000	4,552,193	4,291,192
**	ROCHE HOLDINGS INC SERIES 144A	09/09/2034, 4.59%, \$3,133,000	3,133,000	3,005,762
**	ROCHESTER GAS & ELECTRIC	12/15/2033, 8.00%, \$1,600,000	1,600,000	1,861,673
**	ROSS STORES INC	04/15/2050, 5.45%, \$3,230,000	3,238,597	2,925,820
**	ROSS STORES INC	04/15/2031, 1.88%, \$6,823,000	5,880,833	5,627,803
**	S&P GLOBAL INC	08/15/2060, 2.30%, \$10,249,000	5,194,193	5,132,064
**	S&P GLOBAL INC SERIES WI	03/01/2062, 3.90%, \$7,170,000	5,929,426	5,319,091
**	SAUDI ARABIAN OIL CO SERIES 144A	07/17/2064, 5.88%, \$2,170,000	2,120,550	2,021,865
**	SAUDI ARABIAN OIL CO SERIES 144A	07/17/2054, 5.75%, \$1,093,000	1,067,353	1,022,499
**	SC JOHNSON & SON INC SERIES 144A	09/30/2044, 4.35%, \$2,500,000	2,490,992	1,986,172
**	SIERRA PACIFIC POWER CO	03/15/2054, 5.90%, \$2,553,000	2,536,904	2,560,120
**	SIMON PROPERTY GROUP LP	09/26/2034, 4.75%, \$1,982,000	1,968,448	1,879,259
**	SK HYNIX INC SERIES 144A	01/19/2031, 2.38%, \$599,000	595,151	501,178
**	SMURFIT WESTROCK FIN SERIES 144A	01/15/2035, 5.42%, \$1,014,000	1,013,820	1,009,004
**	SOCIETE GENERALE SERIES 144A	01/10/2053, 7.37%, \$1,311,000	1,298,685	1,283,975
**	SOCIETE GENERALE SERIES 144A	01/19/2055, 7.13%, \$3,129,000	3,129,000	2,996,272
**	SOCIETE GENERALE SERIES 144A HYB	03/01/2041, 3.63%, \$6,150,000	4,323,922	4,113,703
**	SOUTH CAROLINA ELECTRIC & GAS	06/15/2043, 4.60%, \$3,300,000	3,489,208	2,868,553
**	STATOIL ASA	11/08/2043, 4.80%, \$4,750,000	4,731,054	4,366,646
**	SUNCOR ENERGY INC	05/15/2038, 6.80%, \$451,000	572,520	480,354
**	SUNCOR ENERGY INC	06/01/2039, 6.85%, \$2,960,000	3,542,449	3,198,908
**	SYSCO CORPORATION	04/01/2030, 5.95%, \$4,215,000	4,530,921	4,389,002
**	T MOBILE USA INC SERIES WI	04/15/2030, 3.88%, \$742,000	698,800	698,274
**	TARGA RESOURCES CORP	07/01/2052, 6.25%, \$2,785,000	2,778,832	2,781,510

EQUITABLE RETIREMENT PLAN

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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, maturity value	(d) Cost	(e) Current value
<u>Corporate: bonds (continued)</u>				
**	TEXAS INSTRUMENTS INC	08/16/2052, 4.10%, \$1,417,000	\$ 1,399,391	\$ 1,115,264
**	TEXAS INSTRUMENTS INC	05/18/2063, 5.05%, \$2,726,000	2,626,183	2,455,585
**	THOMSON REUTERS CORP	11/23/2043, 5.65%, \$2,267,000	2,910,835	2,190,685
**	THOMSON REUTERS CORP	04/15/2040, 5.85%, \$5,420,000	5,830,176	5,496,082
**	TIME WARNER CABLE INC	11/15/2040, 5.88%, \$1,949,000	2,139,466	1,741,711
**	TIME WARNER CABLE LLC	07/01/2038, 7.30%, \$2,622,000	2,674,734	2,670,696
**	TOTALENERGIES CAPITAL SA	04/05/2064, 5.64%, \$5,215,000	5,368,727	4,979,437
**	TOTALENERGIES CAPITAL SA	09/10/2064, 5.43%, \$5,677,000	5,729,283	5,262,603
**	TRANSPORT DE GAS PERU SERIES REGS	04/30/2028, 4.25%, \$2,444,000	2,511,138	2,388,795
**	TRUST FIBRAUNO SERIES REGS	01/15/2050, 6.39%, \$1,385,000	1,589,747	1,079,926
**	TSMC ARIZONA CORP	04/22/2052, 4.50%, \$1,425,000	1,421,800	1,289,093
**	UBS GROUP AG SERIES 144A	04/01/2031, 4.19%, \$552,000	587,997	522,046
**	UBS GROUP AG SERIES 144A	05/14/2032, 3.09%, \$5,096,000	4,452,296	4,438,772
**	UNION PACIFIC CORP	01/15/2045, 4.15%, \$3,000,000	2,963,736	2,398,387
**	UNITEDHEALTH GROUP INC	07/15/2064, 5.75%, \$3,048,000	3,039,525	2,963,816
**	VALERO ENERGY CORPORATION	06/15/2037, 6.63%, \$163,000	189,244	171,181
**	VAR ENERGI ASA SERIES 144A	11/15/2032, 8.00%, \$2,503,000	2,483,524	2,815,257
**	VIACOM INC	03/15/2043, 4.38%, \$4,307,000	3,150,520	3,138,132
**	VIATRIS INC	06/22/2040, 3.85%, \$4,068,000	3,204,647	3,046,112
**	VIRGINIA ELEC & POWER CO	08/15/2054, 5.55%, \$3,645,000	3,623,036	3,531,572
**	VIRGINIA ELECTRIC & POWER CO	11/30/2037, 6.35%, \$1,000,000	1,208,237	1,063,764
**	VISTRA OPERATIONS CO LLC SERIES 144A	12/30/2034, 5.70%, \$1,752,000	1,752,265	1,730,163
**	VISTRA OPERATIONS CO LLC SERIES 144A	07/15/2029, 4.30%, \$5,836,000	5,600,653	5,569,508
**	VMWARE LLC	08/15/2026, 1.40%, \$6,086,000	5,769,564	5,765,479
**	WARNERMEDIA HOLDINGS INC	03/15/2032, 4.28%, \$1,223,000	1,065,690	1,077,496
**	WARNERMEDIA HOLDINGS INC	03/15/2062, 5.39%, \$1,537,000	1,186,727	1,131,236
**	WELLS FARGO & COMPANY	01/23/2035, 5.50%, \$1,556,000	1,556,000	1,546,744
**	WELLS FARGO & COMPANY SERIES MTN	03/02/2033, 3.35%, \$3,928,000	3,459,200	3,440,279
**	WELLTOWER OP LLC	01/15/2029, 2.05%, \$1,958,000	1,768,495	1,750,689
**	WESTPAC BANKING CORP	11/18/2036, 3.02%, \$2,910,000	2,910,000	2,461,904
**	WISCONSIN ELECTRIC POWER CO	12/15/2042, 3.65%, \$3,000,000	2,991,348	2,258,829
**	WISCONSIN ELECTRIC POWER CO	06/01/2044, 4.25%, \$2,750,000	2,832,036	2,228,652
**	WYETH LLC	04/01/2037, 5.95%, \$1,395,000	1,620,549	1,456,765
Total Bonds: corporate			802,157,943	762,438,248
<u>Bonds: Foreign Government</u>				
**	CHILE REPUBL	09/21/2071, 3.25%, \$1,845,000	1,772,027	1,089,991
**	EMIRATE ABU DHABI SERIES 144A	04/16/2050, 3.88%, \$774,000	746,703	591,888

EQUITABLE RETIREMENT PLAN

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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, maturity value	(d) Cost	(e) Current value
<u>Bonds: Foreign Government (continued)</u>				
**	ISRAEL STATE OF	07/03/2050, 3.88%, \$535,000	\$ 535,000	\$ 377,912
**	PT FREEPORT INDONESIA SERIES 144A	04/14/2027, 4.76%, \$288,000	288,000	285,292
**	PT FREEPORT INDONESIA SERIES 144A	04/14/2032, 5.32%, \$440,000	440,000	428,792
**	QATAR PETROLEUM SERIES 144A	07/12/2041, 3.13%, \$1,435,000	1,430,393	1,059,084
**	REPUBLIC OF COLOMBIA	04/15/2031, 3.13%, \$1,047,000	1,044,597	831,705
**	UNITED MEXICAN STATES	04/27/2032, 4.75%, \$2,510,000	2,690,047	2,275,111
**	UNITED MEXICAN STATES	04/27/2051, 5.00%, \$2,098,000	1,952,835	1,575,757
**	UNITED MEXICAN STATES	05/24/2061, 3.77%, \$1,325,000	1,325,000	756,303
**	URUGUAY REPUBLIC OF	01/23/2031, 4.38%, \$465,464	506,457	451,110
<u>Total Bonds: foreign government</u>			<u>12,731,059</u>	<u>9,722,945</u>
<u>Bonds: states and political subdivisions</u>				
**	ILLINOIS STATE TAXABLE PENSION	06/01/2033, 5.10%, \$3,294,118	3,198,909	3,247,638
**	UNIV OF CALIFORNIA CA REVENUES SERIES BJ	05/15/2051, 3.07%, \$1,285,000	<u>1,273,351</u>	<u>848,365</u>
<u>Total Bonds: states and political subdivisions</u>			<u>4,472,260</u>	<u>4,096,003</u>
<u>Bonds: US Treasury government and agency</u>				
**	US TREASURY N B	08/15/2054, 4.25%, \$3,658,700	3,771,425	3,347,710
**	US TREASURY PRINC STRIP	08/15/2054, 0.00%, \$41,096,500	11,632,228	10,518,135
**	US TREASURY STRIP PRINC	02/15/2045, 0.00%, \$51,967,000	26,742,475	19,560,701
**	US TREASURY STRIP PRINC	05/15/2050, 0.00%, \$64,543,300	33,131,742	19,040,274
**	US TREASURY STRIP PRINC	05/15/2054, 0.00%, \$35,890,000	10,768,693	9,311,772
<u>Total Bonds: US treasury, government and agency</u>			<u>86,046,563</u>	<u>61,778,592</u>
<u>Common stock: consumer discretionary</u>				
**	ADT INC	650 shares	4,937	4,492
**	ADVANCE AUTO PARTS INC	117 shares	10,977	5,533
**	AECOM TECHNOLOGY CORP	263 shares	13,014	28,094
**	AEROVIRONMENT INC	5,574 shares	996,889	857,783
**	AIR LEASE CORP	205 shares	6,609	9,883

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: consumer discretionary (continued)</u>				
**	ALASKA AIR GROUP INC	247 shares	\$ 15,111	\$ 15,993
**	AMAZON COM INC	42,943 shares	3,161,520	9,421,265
**	AMERCO NON VOTING	197 shares	4,887	12,618
**	AMERICAN AIRLINES GROUP INC	1,288 shares	23,405	22,450
**	AMETEK INC	1,058 shares	68,190	190,715
**	APPLOVIN CORP CLASS A	517 shares	25,377	167,420
**	ARISTA NETWORKS INC	4,728 shares	85,003	522,585
**	AUTOZONE INC	78 shares	47,484	249,756
**	AVANTOR INC	1,335 shares	32,959	28,128
**	BATH & BODY WORKS INC	462 shares	14,347	17,912
**	BEST BUY COMPANY INC	934 shares	55,384	80,137
**	BJ S WHOLESALE CLUB HOLDINGS	259 shares	17,000	23,142
**	BLOCK H&R INC	273 shares	5,674	14,425
**	BOYD GAMING CORP	124 shares	7,653	8,995
**	BRIGHT HORIZONS FAMILY SOLUT	113 shares	15,367	12,526
**	BRUNSWICK CORPORATION	129 shares	12,978	8,344
**	BURLINGTON STORES INC	125 shares	17,645	35,632
**	CAESARS ENTERTAINMENT INC	970 shares	89,789	32,417
**	CARLISLE COS INC	89 shares	13,512	32,827
**	CARNIVAL CORP	4,734 shares	98,943	117,971
**	CARRIER GLOBAL CORP	3,839 shares	60,138	262,051
**	CARTERS INC	69 shares	7,297	3,739
**	CARVANA CO	213 shares	27,417	43,316
**	CASEYS GENERAL STORES	73 shares	9,903	28,925
**	CATERPILLAR INC	2,224 shares	219,899	806,778
**	CHIPOTLE MEXICAN GRILL	6,250 shares	80,882	376,875
**	CHOICE HOTELS INTL INC	53 shares	6,117	7,525
**	CHURCHILL DOWNS INC	137 shares	14,052	18,295
**	CINTAS CORP	1,577 shares	45,365	288,118
**	CIRRUS LOGIC INC	105 shares	8,543	10,456
**	CLEAN HARBORS INC	100 shares	10,785	23,014
**	COGNEX CORP	338 shares	19,513	12,121
**	COLUMBIA SPORTSWEAR CO	64 shares	6,494	5,372
**	COMCAST CORPORATION	17,449 shares	565,643	654,861
**	CONSTRUCTION PARTNERS INC A	15,905 shares	882,289	1,406,956
**	COPART INC	4,007 shares	77,833	229,962
**	CORTEVA INC	3,172 shares	85,166	180,677
**	COSTCO WHOLESALE CORPORATION	2,032 shares	394,269	1,861,861
**	CRANE CO	96 shares	6,012	14,568
**	CRANE NXT CO	96 shares	3,221	5,589
**	CREDIT ACCEPTANCE CORP	12 shares	3,009	5,634
**	CROCS INC	112 shares	11,873	12,267
**	DARDEN RESTAURANTS INC	538 shares	42,309	100,439

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: consumer discretionary (continued)</u>			
**	DECKERS OUTDOOR CORPORATION	696 shares	\$ 79,483	\$ 141,351
**	DEERE & COMPANY	1,162 shares	128,733	492,339
**	DELTA AIR LINES INC	2,943 shares	94,117	178,052
**	DICKS SPORTING GOODS INC	110 shares	14,081	25,172
**	DILLARDS INC	6 shares	2,642	2,590
**	DISNEY WALT COMPANY	8,308 shares	618,970	925,097
**	DOLLAR GENERAL CORP	1,007 shares	107,277	76,350
**	DOLLAR TREE INC	926 shares	112,083	69,394
**	DOORDASH INC A	696 shares	86,582	116,754
**	DRAFTKINGS INC	891 shares	33,421	33,145
**	DUTCH BROS INC CLASS A	24,095 shares	988,289	1,262,096
**	EBAY INC	2,193 shares	67,255	135,856
**	EMERSON ELECTRIC CO	2,615 shares	142,003	324,077
**	ESAB CORP	9,622 shares	843,020	1,154,062
**	ETSY INC	219 shares	21,305	11,583
**	EXPEDIA INC	565 shares	51,738	105,278
**	FAIR ISAAC CORP	111 shares	51,108	220,994
**	FERGUSON ENTERPRISES INC	398 shares	59,945	69,081
**	FIVE BELOW	6,260 shares	681,635	657,050
**	FLOWERVE CORP	258 shares	9,759	14,840
**	FORTIVE CORPORATION	1,588 shares	86,300	119,100
**	FOX CORP CLASS A	1,013 shares	36,952	49,211
**	FOX CORP CLASS B	605 shares	21,591	27,673
**	GAMESTOP CORP	772 shares	35,098	24,194
**	GAMING AND LEISURE PROPERTIES	512 shares	19,757	24,658
**	GAP INC	399 shares	11,097	9,428
**	GE VERNOVA INC	1,258 shares	113,969	413,794
**	GENERAL ELECTRIC CO	4,947 shares	435,465	825,113
**	GRACO INC	329 shares	18,754	27,731
**	GRAINGER WW INC	202 shares	47,449	212,918
**	GRAND CANYON EDUCATION	57 shares	4,697	9,337
**	HARLEY DAVIDSON INC	233 shares	7,712	7,020
**	HASBRO INC	616 shares	46,741	34,440
**	HEXCEL CORP	160 shares	8,570	10,032
**	HILTON WORLDWIDE HOLDINGS IN	1,109 shares	87,757	274,101
**	HOME DEPOT INC	4,549 shares	513,070	1,769,515
**	HOST HOTELS & RESORTS INC	3,198 shares	50,623	56,029
**	HUBBELL INCORPORATED	246 shares	55,171	103,047
**	HYATT HOTELS CORP-CL A A	80 shares	6,713	12,558
**	IAC INC	146 shares	5,920	6,298
**	IDEX CORPORATION	347 shares	52,780	72,623

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: consumer discretionary (continued)</u>			
**	ILLINOIS TOOL WORKS INC	1,279 shares	\$ 146,625	\$ 324,303
**	INTERPUBLIC GROUP OF COMPANIES	1,705 shares	31,884	47,774
**	IRON MOUNTAIN INC	1,340 shares	46,698	140,847
**	JACOBS SOLUTIONS INC	567 shares	40,514	75,762
**	KBR INC	262 shares	12,613	15,178
**	KINDER CARE LEARNING COS INC	34,097 shares	809,165	606,927
**	KNIFE RIVER CORP	12,667 shares	1,335,884	1,287,474
**	KOHLS CORPORATION	217 shares	10,659	3,047
**	LAMAR ADVERTISING CO-A	171 shares	18,878	20,818
**	LAS VEGAS SANDS CORP	1,595 shares	80,140	81,919
**	LIBERTY BROADBAND A	32 shares	3,441	2,380
**	LIBERTY BROADBAND C	217 shares	29,102	16,223
**	LIBERTY MEDIA CORP LIB NEW A	45 shares	2,135	3,782
**	LIBERTY MEDIA CORP LIBERTY A	38 shares	1,587	2,529
**	LIBERTY MEDIA CORP LIBERTY C	91 shares	2,255	6,193
**	LINCOLN ELECTRIC HOLDINGS	108 shares	9,329	20,247
**	LITTELFUSE INC	48 shares	10,888	11,311
**	LIVE NATION ENTERTAINMENT IN	720 shares	52,064	93,240
**	LOWES COMPANIES INC	2,610 shares	156,143	644,148
**	MACYS INC	539 shares	11,270	9,125
**	MADISON SQUARE GARDEN SPORTS C	37 shares	2,115	8,350
**	MANPOWER INC	92 shares	9,571	5,310
**	MARRIOTT INTERNATIONAL	1,055 shares	79,398	294,282
**	MARRIOTT VACATIONS WORLD	68 shares	11,115	6,106
**	MASTEC INC	123 shares	12,770	16,745
**	MATTEL INC	666 shares	11,715	11,808
**	MCDONALDS CORP	3,292 shares	397,625	954,318
**	MDU RESOURCES GROUP INC	399 shares	3,918	7,190
**	METTLER TOLEDO INTERNATIONAL	97 shares	52,704	118,697
**	MGM RESORTS INTERNATIONAL	1,041 shares	30,022	36,070
**	MOODYS CORPORATION	719 shares	75,651	340,353
**	MSC INDUSTRIAL DIRECT CO INC	90 shares	7,846	6,722
**	NETFLIX INC	1,960 shares	308,812	1,746,987
**	NEW YORK TIMES COMPANY	316 shares	12,922	16,448
**	NEWS CORP CLASS A	1,739 shares	25,264	47,892
**	NEWS CORP CLASS B	515 shares	7,831	15,672
**	NEXSTAR MEDIA GROUP INC	60 shares	10,204	9,478
**	NIKE INC	5,438 shares	280,282	411,494
**	NORDSON CORPORATION	254 shares	46,618	53,147
**	NORDSTROM INC	196 shares	4,763	4,733
**	OLLIES BARGAIN OUTLET HOLDI	11,631 shares	1,085,947	1,276,270

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: consumer discretionary (continued)</u>			
**	OMNICOM GROUP	895 shares	\$ 54,571	\$ 77,006
**	PACCAR INC	2,422 shares	103,217	251,936
**	PARAMOUNT GLOBAL CLASS A	18 shares	580	402
**	PARAMOUNT GLOBAL CLASS B	2,719 shares	137,894	28,441
**	PARK HOTELS & RESORTS INC	400 shares	8,644	5,628
**	PARKER HANNIFIN CORP	588 shares	69,595	373,986
**	PENN ENTERTAINMENT INC	296 shares	21,822	5,867
**	PLANET FITNESS INC	166 shares	12,853	16,412
**	PLAYTIKA HOLDING CORP	138 shares	1,679	958
**	POOL CORP	173 shares	44,360	58,983
**	PRIMORIS SERVICES CORP	16,940 shares	1,201,088	1,294,216
**	PVH CORP	109 shares	13,120	11,527
**	RALPH LAUREN CORP	183 shares	16,759	42,269
**	REGAL BELOIT CORPORATION	130 shares	19,251	20,167
**	RINGCENTRAL INC CLASS A	161 shares	21,455	5,637
**	ROBERT HALF INC	199 shares	13,984	14,022
**	ROBLOX CORP CLASS A	1,034 shares	37,975	59,827
**	ROCKWELL AUTOMATION INC	521 shares	58,920	148,897
**	ROKU INC	248 shares	43,104	18,436
**	ROPER TECHNOLOGIES INC	491 shares	101,992	255,246
**	ROSS STORES INC	1,508 shares	88,799	228,115
**	ROYAL CARIBBEAN CRUISES LTD ADR	1,113 shares	96,258	256,758
**	S&P GLOBAL INC	1,446 shares	272,310	720,157
**	SERVICE CORP INTL	276 shares	12,201	22,030
**	SKECHERS USA INC	259 shares	9,075	17,415
**	SOUTHWEST AIRLINES CO	2,743 shares	89,936	92,220
**	STARBUCKS CORPORATION	5,193 shares	246,198	473,861
**	SYNNEX CORP	148 shares	15,524	17,357
**	TAKE TWO INTERACTIVE SOFTWARE	766 shares	89,201	141,005
**	TAPESTRY INC	1,066 shares	37,624	69,642
**	TARGET CORPORATION	2,114 shares	172,705	285,771
**	TELEDYNE TECHNOLOGIES INC	213 shares	78,273	98,864
**	TEXAS ROADHOUSE INC	5,032 shares	460,371	907,923
**	TIMKEN COMPANY	127 shares	9,957	9,064
**	TJX COMPANIES INC	5,178 shares	180,632	625,554
**	TKO GROUP HOLDINGS INC	155 shares	11,132	22,027
**	TOPBUILD CORP	59 shares	11,327	18,369
**	TORO CO	202 shares	14,515	16,180
**	TRACTOR SUPPLY COMPANY	2,506 shares	44,732	132,969
**	TRANSUNION	382 shares	25,208	35,415
**	TRAVEL + LEISURE CO	129 shares	4,334	6,508

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Common stock: consumer discretionary (continued)</u>				
**	TRIPADVISOR INC	212 shares	\$ 7,725	\$ 3,131
**	UBER TECHNOLOGIES INC	9,505 shares	480,515	573,341
**	ULTA BEAUTY INC	216 shares	36,663	93,944
**	UNDER ARMOUR INC	371 shares	8,493	3,072
**	UNDER ARMOUR INC	375 shares	6,690	2,798
**	UNITED AIRLINES HOLDINGS INC	1,503 shares	60,581	145,941
**	UNIVERSAL DISPLAY CORPORATION	674 shares	115,915	98,539
**	VAIL RESORTS INC	74 shares	12,363	13,871
**	VF CORPORATION	688 shares	44,790	14,764
**	VIRTU FINANCIAL INC	157 shares	4,341	5,602
**	VONTIER CORP	295 shares	9,467	10,759
**	WALMART INC	19,891 shares	615,490	1,797,152
**	WARNER BROS DISCOVERY INC	10,612 shares	302,219	112,169
**	WASTE MANAGEMENT INC	1,744 shares	107,421	351,922
**	WATSCO INC	68 shares	12,008	32,225
**	WAYFAIR INC	187 shares	36,094	8,288
**	WENDYS CO THE	339 shares	7,247	5,526
**	WESCO INTERNATIONAL INC	83 shares	9,485	15,020
**	WILLIAMS SONOMA INC	246 shares	9,070	45,554
**	WOLFSPEED INC	245 shares	26,281	1,632
**	WOODWARD INC	116 shares	13,494	19,305
**	WYNDHAM HOTELS & RESORTS INC	149 shares	9,490	15,018
**	WYNN RESORTS LTD	443 shares	50,998	38,169
**	XYLEM INC	1,110 shares	98,153	128,783
**	YUM BRANDS INC	1,283 shares	94,465	172,128
Total Common stock: consumer discretionary			24,713,315	47,781,442
<u>Common stock: consumer manufacturing</u>				
**	AAON INC	132 shares	11,515	15,534
**	ADVANCED DRAINAGE SYSTEMS INC	138 shares	16,172	15,953
**	ARAMARK HOLDINGS CORP	515 shares	13,642	19,215
**	ARMSTRONG WORLD INDUSTRIES	8,366 shares	1,071,265	1,182,367
**	AUTONATION INC	50 shares	6,294	8,492
**	BOOT BARN HOLDINGS INC	10,531 shares	1,019,112	1,598,816
**	BORG WARNER INC	999 shares	38,719	31,758
**	BUILDERS FIRSTSOURCE INC	526 shares	61,231	75,181
**	CARMAX INC	709 shares	57,005	57,968
**	CLEVELAND CLIFFS INC	948 shares	19,506	8,911
**	COMFORT SYSTEMS USA INC	69 shares	20,984	29,260

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: consumer manufacturing (continued)</u>			
**	CURTISS WRIGHT CORP	3,153 shares	\$ 576,137	\$ 1,118,905
**	D R HORTON INC	1,336 shares	51,236	186,800
**	DONALDSON CO INC	236 shares	13,061	15,895
**	DOVER CORPORATION	628 shares	47,402	117,813
**	EAGLE MATERIALS INC CLASS A	65 shares	8,219	16,039
**	EMCOR GROUP INC	90 shares	15,799	40,851
**	EQT CORP	2,719 shares	98,012	125,373
**	FASTENAL COMPANY	2,624 shares	73,871	188,692
**	FORD MOTOR COMPANY	17,930 shares	188,898	177,507
**	GENERAL MOTORS CO	5,026 shares	182,403	267,735
**	GENTEX CORP	455 shares	11,947	13,072
**	GENUINE PARTS COMPANY	636 shares	53,517	74,259
**	HAYWARD HOLDINGS INC	280 shares	4,518	4,281
**	HONEYWELL INTERNATIONAL INC	2,983 shares	278,911	673,830
**	LEAR CORP	106 shares	15,186	10,038
**	LEGGETT & PLATT INC	261 shares	10,069	2,506
**	LENNAR CORP	1,087 shares	56,441	148,234
**	LENNAR CORP CLASS B	21 shares	1,556	2,776
**	LITHIA MOTORS INC	52 shares	17,771	18,586
**	LKQ CORP	1,189 shares	39,789	43,695
**	LUCID GROUP INC	1,946 shares	23,716	5,877
**	MARTIN MARIETTA MATERIALS	281 shares	46,671	145,136
**	MASCO CORP	988 shares	29,045	71,699
**	MERITAGE HOMES CORP	4,173 shares	567,148	641,891
**	MODINE MANUFACTURING COMPANY	11,701 shares	1,055,716	1,356,497
**	MOHAWK INDUSTRIES INC	240 shares	30,489	28,591
**	MSA SAFETY INC	73 shares	8,093	12,101
**	NVR INC	14 shares	46,504	114,504
**	OREILLY AUTOMOTIVE INC	265 shares	40,972	314,237
**	OSHKOSH CORPORATION	128 shares	14,885	12,169
**	OWENS CORNING	170 shares	14,435	28,954
**	PENSKE AUTO GROUP INC	36 shares	2,992	5,488
**	PENTAIR INC	757 shares	37,242	76,184
**	PILGRIMS PRIDE CORP	81 shares	2,020	3,677
**	POLARIS INDUSTRIES INC	101 shares	12,155	5,820
**	PULTEGROUP INC	937 shares	35,843	102,039
**	QUANTUMSCAPE CORP	710 shares	14,561	3,685
**	RIVIAN AUTOMOTIVE INC A	1,641 shares	54,466	21,825
**	ROLLINS INC	1,284 shares	38,638	59,513
**	RPM INTERNATIONAL	250 shares	20,592	30,765
**	SIMPSON MANUFACTURING CO INC	83 shares	13,988	13,764

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: consumer manufacturing (continued)</u>				
**	SKYLINE CHAMPION CORP	12,936 shares	\$ 767,720	\$ 1,139,662
**	SMITH AO CORP	544 shares	27,696	37,106
**	SNAP ON INCORPORATED	239 shares	25,134	81,136
**	SPECTRUM BRANDS HOLDINGS INC	53 shares	4,877	4,478
**	SPX TECHNOLOGIES INC	8,811 shares	902,097	1,282,177
**	STANLEY BLACK & DECKER INC	705 shares	66,484	56,605
**	TEMPUR PEDIC INTERNATIONAL	330 shares	5,916	18,708
**	THOR INDUSTRIES INC	100 shares	10,590	9,571
**	TOLL BROTHERS INC	197 shares	9,430	24,812
**	UNITED RENTALS INC	300 shares	25,042	211,332
**	VESTIS CORP	258 shares	4,985	3,932
**	WEX INC	78 shares	10,237	13,675
**	WHIRLPOOL CORPORATION	104 shares	15,732	11,906
**	WILLSCOT HOLDINGS CORP	352 shares	12,144	11,774
Total Common stock: consumer manufacturing			8,078,443	12,251,632
<u>Common stock: consumer staples</u>				
**	ALBERTSONS COS INC CLASS A	822 shares	17,166	16,144
**	ALTRIA GROUP INC	7,768 shares	332,369	406,189
**	APTARGROUP INC	130 shares	16,906	20,423
**	ARCHER DANIELS MIDLAND COMPANY	2,188 shares	81,273	110,537
**	AZEK CO INC THE	21,813 shares	776,973	1,035,464
**	BELLRING BRANDS INC	15,879 shares	875,670	1,196,324
**	BOSTON BEER COMPANY INC	17 shares	9,585	5,100
**	BROWN FORMAN CORPORATION CLASS A	95 shares	6,282	3,581
**	BROWN FORMAN CORPORATION CLASS B	815 shares	48,001	30,953
**	CAMPBELLS COMPANY THE	891 shares	42,504	37,315
**	CAVA GROUP INC	148 shares	12,120	16,694
**	CELSIUS HOLDINGS INC	346 shares	17,770	9,114
**	CHEFS WAREHOUSE INC	26,537 shares	799,908	1,308,805
**	CLOROX COMPANY	567 shares	70,890	92,086
**	COCA COLA BOTTLE CO CONSL	12 shares	13,020	15,120
**	COCA COLA COMPANY	17,777 shares	772,720	1,106,796
**	COLGATE PALMOLIVE COMPANY	3,734 shares	240,246	339,458
**	CONAGRA BRANDS INC	2,185 shares	67,952	60,634
**	CONSTELLATION BRANDS INC	722 shares	91,149	159,562
**	CVS HEALTH CORP	5,772 shares	415,958	259,106
**	DARLING INGREDIENTS INC	312 shares	20,715	10,511
**	DOMINOS PIZZA INC	159 shares	51,706	66,741
**	ELF BEAUTY INC	105 shares	22,125	13,183

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: consumer staples (continued)</u>			
**	FLOOR & DECOR HOLDINGS INC	206 shares	\$ 14,236	\$ 20,538
**	FLOWERS FOODS INC	368 shares	8,504	7,603
**	FORTUNE BRANDS INNOVATIONS INC	242 shares	12,288	16,536
**	FRESHPET INC	7,682 shares	548,811	1,137,781
**	GENERAL MILLS INC	2,549 shares	128,789	162,549
**	GROCERY OUTLET HOLDING CORP	186 shares	5,425	2,903
**	HERSHEY COMPANY	673 shares	76,593	113,972
**	HORMEL FOODS CORP	1,329 shares	51,765	41,691
**	INGREDION INC	129 shares	12,384	17,745
**	INTL FLAVORS & FRAGRANCES	1,174 shares	148,989	99,262
**	KELLANOVA	1,218 shares	71,923	98,622
**	KENVUE INC	8,780 shares	202,674	187,453
**	KEURIG DR PEPPER Inc	5,147 shares	176,220	165,322
**	KIMBERLY CLARK CORP	1,533 shares	162,006	200,884
**	KRAFT HEINZ CO THE	4,056 shares	163,232	124,559
**	KROGER CO	3,045 shares	89,606	186,202
**	LAMB WESTON HLD	652 shares	46,839	43,574
**	LAUDER ESTEE COMPANIES	1,064 shares	124,288	79,779
**	LENNOX INTERNATIONAL INC	147 shares	64,846	89,567
**	MCCORMICK COMPANY INC	1,155 shares	61,738	88,057
**	MIDDLEBY CORP	104 shares	13,468	14,087
**	MOLSON COORS BEVERAGE CO	792 shares	53,488	45,398
**	MONDELEZ INTL INC CL A	6,131 shares	236,154	366,205
**	MONSTER BEVERAGE CORP	3,238 shares	87,931	170,189
**	NEWELL BRANDS INC	816 shares	23,084	8,127
**	PEPSICO INC	6,292 shares	602,606	956,761
**	PERFORMANCE FOOD GROUP CO	300 shares	14,446	25,365
**	PHILIP MORRIS INTERNATIONAL	7,124 shares	597,076	857,374
**	POST HOLDINGS INC	93 shares	6,979	10,645
**	PROCTER & GAMBLE COMPANY	10,802 shares	967,960	1,810,955
**	RH	2,439 shares	1,013,738	959,966
**	SCOTTS MIRACLE GRO CO CL A	83 shares	8,045	5,506
**	SEABOARD CORP	1 shares	3,811	2,430
**	SMUCKER JM CO	481 shares	55,762	52,967
**	SYSCO CORPORATION	2,250 shares	115,604	172,035
**	TYSON FOODS INC	1,300 shares	78,973	74,672
**	US FOODS HOLDING CORP	451 shares	14,149	30,424
**	WINGSTOP INC	3,491 shares	1,095,325	992,143
	Total Common stock: consumer staples		11,962,763	15,759,688

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: energy</u>			
**	ANTERO MIDSTREAM CORP	667 shares	\$ 4,757	\$ 10,065
**	ANTERO RESOURCES CORP	571 shares	18,430	20,014
**	APA CORP	1,678 shares	63,741	38,745
**	BAKER HUGHES CO	4,550 shares	106,376	186,641
**	CHENIERE ENERGY INC	440 shares	28,273	94,543
**	CHEVRON CORPORATION	7,760 shares	906,998	1,123,960
**	CHORD ENERGY CORP	120 shares	20,121	14,030
**	CIVITAS RESOURCES INC	193 shares	13,317	8,853
**	CLEARWAY ENERGY INC C	161 shares	4,598	4,186
**	CONOCOPHILLIPS	5,928 shares	376,367	587,880
**	CONSTELLATION ENERGY	1,437 shares	44,794	321,471
**	COTERRA ENERGY INC	3,361 shares	67,043	85,840
**	CUMMINS INC	627 shares	83,983	218,572
**	DEVON ENERGY CORP	2,942 shares	76,123	96,292
**	DIAMONDBACK ENERGY INC	859 shares	74,931	140,730
**	DT MIDSTREAM INC	191 shares	7,888	18,991
**	ENPHASE ENERGY INC	612 shares	99,838	42,032
**	EOG RESOURCES INC	2,589 shares	176,692	317,360
**	EXPAND ENERGY CORP	454 shares	37,346	45,197
**	EXXON MOBIL CORPORATION	20,324 shares	1,442,162	2,186,254
**	GENERAC HOLDINGS INC	271 shares	59,984	42,019
**	HALLIBURTON COMPANY	4,031 shares	129,195	109,603
**	HESS CORP	1,272 shares	68,091	169,189
**	HF SINCLAIR CORP	304 shares	10,694	10,655
**	HUNT JB TRANSPRT SVCS INC	367 shares	32,969	62,632
**	ITT INC	8,445 shares	913,596	1,206,622
**	KINDER MORGAN INC	8,867 shares	175,348	242,956
**	KNIGHT SWIFT TRANSPORTATION	308 shares	13,820	16,336
**	LANDSTAR SYSTEM INC	69 shares	7,265	11,858
**	LYONDELLBASELL INDU	1,191 shares	96,562	88,455
**	MARATHON PETROLEUM CORP	1,499 shares	55,172	209,110
**	MURPHY USA INC	36 shares	10,529	18,063
**	NEW FORTRESS ENERGY LLC	157 shares	4,736	2,374
**	NOV INC	762 shares	23,434	11,125
**	OCCIDENTAL PETROLEUM COR	3,105 shares	94,797	153,419
**	OLD DOMINION FREIGHT LINE	872 shares	61,494	153,820
**	ONEOK INC	2,675 shares	138,529	268,570
**	OVINTIV INC	518 shares	23,562	20,979
**	PERMIAN RESOURCES CORP	4,882 shares	79,443	70,203
**	PHILLIPS 66	1,892 shares	132,906	215,555
**	RANGE RESOURCES CORP	466 shares	12,273	16,767
**	RYDER SYSTEM INC	82 shares	6,423	12,863

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: energy (continued)</u>			
**	TARGA RESOURCES CORP	996 shares	\$ 53,376	\$ 177,786
**	UHAUL HOLDING CO	15 shares	287	1,036
**	UGI CORPORATION	423 shares	17,792	11,941
**	UNITED PARCEL SERVICE	3,347 shares	296,862	422,057
**	VALERO ENERGY CORPORATION	1,448 shares	71,413	177,510
**	VIPER ENERGY INC	202 shares	7,733	9,912
**	WILLIAMS COMPANIES INC	5,581 shares	146,708	302,044
**	YETI HOLDING INC	167 shares	15,080	6,431
	Total Common stock: energy		6,413,851	9,783,546
	<u>Common stock: finance</u>			
**	AFFILIATED MANAGERS GROUP	58 shares	7,351	10,725
**	AFLAC INCORPORATED	2,404 shares	78,069	248,670
**	AGCO CORPORATION	122 shares	10,247	11,405
**	AGNC INVESTMENT CORP	1,601 shares	23,325	14,745
**	AGREE REALTY CORP	210 shares	13,586	14,794
**	ALEXANDRIA REAL ESTATE EQUITIE	747 shares	113,258	72,870
**	ALLSTATE CORP	1,209 shares	86,763	233,083
**	ALLY FINANCIAL INC	540 shares	11,479	19,445
**	AMERICAN EXPRESS COMPANY	2,560 shares	193,028	759,783
**	AMERICAN FINANCIAL GROUP INC	141 shares	,318	19,307
**	AMERICAN HOMES 4 RENT - A	664 shares	17,488	24,847
**	AMERICAN INTERNATIONAL GROUP	2,909 shares	113,421	211,775
**	AMERICOLD REALTY TRUST	559 shares	20,006	11,963
**	AMERIPRISE FINANCIAL INC	445 shares	44,471	236,932
**	ANNALY CAPITAL MANAGEMENT IN	1,103 shares	37,798	20,185
**	APOLLO GLOBAL MANAGEMENT INC	2,195 shares	258,266	362,528
**	ARES MANAGEMENT CORP A	364 shares	26,195	64,439
**	ASSURANT INC	236 shares	26,103	50,319
**	AVALONBAY COMMUNITIES INC	650 shares	104,699	142,19981
**	AVIS BUDGET GROUP	33 shares	5,406	2,660
**	AXA SA ADR USD 0	124,257 shares	485,060	4,421,064
**	BANK OF AMERICA CORP	30,560 shares	476,965	1,343,112
**	BANK OF NEW YORK MELLON CORP	3,354 shares	113,971	257,688
**	BANK OZK	209 shares	6,100	9,307
**	BERKLEY WR CORP	1,364 shares	38,638	79,822
**	BERKSHIRE HATHAWAY INC	8,396 shares	1,436,388	3,805,739
**	BLACKROCK INC	671 shares	331,444	687,849

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: finance (continued)</u>				
**	BLACKSTONE INC	3,307 shares	\$ 357,301	\$ 570,193
**	BLOCK INC	1,094 shares	102,514	92,979
**	BLUE OWL CAPITAL INC	1,018 shares	11,712	23,679
**	BOK FINANCIAL CORPORATION	44 shares	4,479	4,684
**	BOOZ ALLEN HAMILTON HOLDING	248 shares	18,268	31,918
**	BRIGHTHOUSE FINANCIAL INC	118 shares	4,673	5,669
**	BRIXMOR PROPERTY GROUP INC	589 shares	10,318	16,398
**	BROADRIDGE FINANCIAL SOLUTIONS	536 shares	59,461	121,184
**	BROWN & BROWN INC	1,090 shares	50,361	111,201
**	BXP INC	689 shares	71,708	51,234
**	CAMDEN PROPERTY TRUST	482 shares	67,893	55,931
**	CAPITAL ONE FINANCIAL CO	1,743 shares	114,328	310,812
**	CARLYLE GROUP INC THE	431 shares	19,147	21,761
**	CBOE HOLDINGS INC	481 shares	47,085	93,987
**	CBRE GROUP INC	1,388 shares	68,127	182,231
**	CINCINNATI FINANCIAL CORP	709 shares	55,592	101,884
**	CITIGROUP INC	8,669 shares	406,976	610,211
**	CITIZENS FINANCIAL GROUP	2,031 shares	54,612	88,877
**	CME GROUP INC	1,649 shares	221,248	382,947
**	CNA FINANCIAL CORPORATION	43 shares	1,943	2,080
**	COINBASE GLOBAL INC CLASS A	399 shares	33,562	99,072
**	COLUMBIA BANKING SYSTEM INC	410 shares	10,862	11,074
**	COMERICA INCORPORATED	261 shares	15,736	16,143
**	COMMERCE BANCSHARES INC	242 shares	14,991	15,095
**	CONTRA MIRATI THERAPEU	100 shares	70	70
**	COREBRIDGE FINANCIAL INC	582 shares	12,397	17,419
**	CORPAY INC	315 shares	70,429	106,602
**	COSTAR GROUP INC	1,870 shares	118,495	133,873
**	COUSINS PROPERTIES INC	316 shares	10,694	9,682
**	CUBESMART	440 shares	13,683	18,854
**	CULLEN FROST BANKERS INC	115 shares	11,674	15,439
**	DIGITAL REALTY TRUST INC	1,467 shares	197,493	260,143
**	DISCOVER FINANCIAL SERVICES	1,148 shares	56,800	198,868
**	EAST WEST BANCORP INC	271 shares	14,953	25,951
**	EASTGROUP PROPERTIES INC	96 shares	15,785	15,407
**	EPR PROPERTIES	147 shares	7,200	6,509
**	EQUITABLE HOLDINGS INC	622 shares	16,787	29,340
**	EQUITY LIFESTYLE PROPERTIES	371 shares	24,822	24,709
**	EQUITY RESIDENTIAL	1,635 shares	110,859	117,328
**	ERIE INDEMNITY COMPANY CLASS A	65 shares	33,866	26,795

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: finance (continued)</u>			
**	ESC GCI LIBERTY INC SR	471 shares	\$ -	\$ -
**	ESSEX PROPERTY TRUST INC	294 shares	58,175	83,919
**	EURONET WORLDWIDE INC	83 shares	9,870	8,536
**	EVERCORE INC A	71 shares	9,265	19,680
**	EXTRA SPACESTORAGE INC	965 shares	101,192	144,365
**	FEDERAL REALTY INVS TRUST	366 shares	50,287	40,974
**	FIDELITY NATIONAL FINANCIAL	510 shares	16,148	28,631
**	FIDELITY NATIONAL INFO SERVICE	2,481 shares	289,432	200,392
**	FIFTH THIRD BANCORP	3,082 shares	65,384	130,307
**	FIRST AMERICAN FINANCIAL	196 shares	10,535	12,238
**	FIRST CITIZENS BCSHS	24 shares	20,061	50,712
**	FIRST HAWAIIAN INC	250 shares	6,346	6,488
**	FIRST HORIZON CORP	1,049 shares	11,272	21,127
**	FIRST INDUSTRIAL REALTY TR	260 shares	12,368	13,034
**	FNB CORP	700 shares	7,805	10,346
**	FRANKLIN RESOURCES INC	1,368 shares	47,606	27,757
**	FTI CONSULTING INC	4,294 shares	805,726	820,712
**	GALLAGHER ARTHUR J & CO	1,057 shares	89,099	300,029
**	GLOBE LIFE INC	393 shares	35,974	43,827
**	GOLDMAN SACHS GROUP INC	1,425 shares	218,977	815,983
**	HANOVER INSURANCE GROUP INC	70 shares	8,139	10,826
**	HARTFORD FINANCIAL SERVICES	1,327 shares	55,635	145,174
**	HEALTHCARE REALTY TRUST INC A	695 shares	17,722	11,780
**	HEALTHPEAK PROPERTIES INC	3,202 shares	85,013	64,904
**	HIGHWOODS PROPERTIES INC.	205 shares	8,861	6,269
**	HOULIHAN LOKEY INC	6,075 shares	529,717	1,054,985
**	HOWARD HUGHES HOLDINGS INC	60 shares	5,890	4,615
**	HUMANA INC	552 shares	95,433	140,048
**	HUNTINGTON BANCSHARES INC	6,638 shares	86,041	108,001
**	INGERSOLL RAND INC	1,847 shares	57,349	167,079
**	INTERACTIVE BROKERS GROUP	208 shares	12,898	36,747
**	INTERCONTINENTALEXCHANGE INC	2,619 shares	150,514	390,257
**	INVITATION HOMES INC	2,693 shares	88,886	86,095
**	JONES LANG LASALLE INC	93 shares	9,200	23,542
**	JPMORGAN CHASE & CO	12,890 shares	795,278	3,089,862
**	KEMPER CORP	119 shares	8,946	7,906
**	KEYCORP	4,412 shares	54,254	75,622
**	KILROY REALTY CORP	230 shares	14,680	9,304
**	KIMCO REALTY CORP	3,058 shares	59,293	71,649
**	KINSALE CAPITAL GROUP INC	44 shares	15,765	20,466

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: finance (continued)</u>			
**	KKR & CO INC	3,089 shares	\$ 241,357	\$ 456,894
**	LINCOLN NATIONAL CORPORATION	334 shares	18,706	10,591
**	LOEWS CORP	824 shares	35,274	69,785
**	LPL INVESTMENT HOLDINGS INC	147 shares	14,911	47,997
**	M&T BANK CORP	760 shares	91,739	142,887
**	MARKEL GROUP INC	25 shares	23,005	43,156
**	MARSH & MCLENNAN COMPANIES	2,254 shares	155,333	478,772
**	MASTERCARD INC	3,748 shares	449,508	1,973,584
**	METLIFE INC	2,677 shares	106,852	219,193
**	MGIC INVESTMENT CORPORATION	506 shares	6,349	11,997
**	MID AMERICA APARTMENT COMM	533 shares	48,256	82,386
**	MORGAN STANLEY	5,528 shares	157,946	694,982
**	MORNINGSTAR INC	53 shares	4,948	17,848
**	MSCI INC A	355 shares	65,986	213,004
**	NASDAQ INC	1,892 shares	64,738	146,270
**	NATIONAL STORAGE AFFILIATES	137 shares	6,904	5,194
**	NEW RESIDENTIAL INVESTMENT COR	1,020 shares	12,010	11,047
**	NNN REIT INC	367 shares	15,348	14,992
**	NORTHERN TRUST CORPORATION	903 shares	66,212	92,557
**	OLD REPUBLIC INTERNATIONAL	465 shares	9,560	16,828
**	OMEGA HEALTHCARE INVESTORS	531 shares	15,645	20,098
**	ONEMAIN HOLDINGS INC	222 shares	9,905	11,573
**	PINNACLE FINANCIAL PARTNERS	149 shares	8,818	17,044
**	PIPER SANDLER COMPANIES	4,575 shares	1,203,246	1,372,271
**	PNC FINANCIAL SERVICES GROUP	1,819 shares	146,513	350,794
**	POPULAR INC	140 shares	11,634	13,168
**	PRICE T ROWE GROUP INC	1,011 shares	87,614	114,334
**	PRIMERICA INC	66 shares	8,004	17,914
**	PRINCIPAL FINANCIAL GROUP INC	996 shares	42,934	77,101
**	PROGRESSIVE CORPORATION	2,682 shares	136,538	642,634
**	PROLOGIS INC	4,240 shares	313,859	448,168
**	PROSPERITY BANCSHARES INC	176 shares	11,781	13,262
**	PRUDENTIAL FINANCIAL INC	1,637 shares	102,882	194,034
**	PUBLIC STORAGE INC	724 shares	130,992	216,794
**	RAYMOND JAMES FINANCIAL INC	840 shares	48,153	130,477
**	REALTY INCOME CORP	4,002 shares	243,725	213,747
**	REGENCY CENTERS CORP	782 shares	46,427	57,813
**	REGIONS FINANCIAL CORPORATION	4,183 shares	40,697	98,384
**	REINSURANCE GROUP OF AMERICA	129 shares	14,648	27,558
**	REXFORD INDUSTRIAL REALTY IN	433 shares	22,159	16,740
**	RLI CORP	5,915 shares	811,687	974,969

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: finance (continued)</u>			
**	ROBINHOOD MARKETS INC A	1,323 shares	\$ 11,801	\$ 49,295
**	ROCKET COS INC CLASS A	272 shares	4,850	3,063
**	RYAN SPECIALTY GROUP HLDGS A	201 shares	7,840	12,896
**	SCHWAB CHARLES CORPORATION	6,842 shares	272,489	506,376
**	SEAPORT ENTERTAINMENT GROUP	15 shares	508	419
**	SEI INVESTMENTS SERVICES	196 shares	12,395	16,166
**	SIMON PROPERTY GROUP INC	1,438 shares	172,196	247,638
**	SLM CORP	415 shares	5,744	11,446
**	SOFI TECHNOLOGIES INC	2,081 shares	13,383	32,047
**	STAG INDUSTRIAL INC	356 shares	12,208	12,040
**	STARWOOD PROPERTY TRUST INC	616 shares	12,402	11,673
**	STATE STREET CORPORATION	1,342 shares	76,189	131,717
**	STEPSTONE GROUP INC CLASS A	22,746 shares	851,562	1,316,538
**	STIFEL FINANCIAL CORP	11,588 shares	707,159	1,229,255
**	SUN COMMUNITIES INC	242 shares	29,385	29,759
**	SYNCHRONY FINANCIAL	1,782 shares	58,550	115,830
**	SYNOVUS FINANCIAL CORP	282 shares	9,381	14,447
**	TEXAS PACIFIC LAND CORP	86 shares	98,186	95,113
**	TFS FINANCIAL CORP	99 shares	1,953	1,243
**	THE CIGNA GROUP	1,266 shares	226,280	349,593
**	TPG INC	165 shares	4,970	10,369
**	TRADEWEB MARKETS INC CLASS A	228 shares	16,731	29,850
**	TRAVELERS COMPANY INC	1,043 shares	91,717	251,248
**	TRUIST FINANCIAL CORP	6,097 shares	161,811	264,488
**	TWFG INC	13,554 shares	271,008	417,463
**	UDR INC	1,430 shares	57,814	62,076
**	UNUM GROUP	357 shares	10,275	26,072
**	US BANCORP	7,146 shares	254,745	341,793
**	UWM HOLDINGS CORP	185 shares	1,296	1,086
**	VENTAS INC	1,920 shares	103,441	113,068
**	VERTIV HOLDINGS CO	705 shares	18,346	80,095
**	VICI PROPERTIES INC	4,807 shares	141,120	140,412
**	VISA INC	7,619 shares	714,964	2,407,909
**	VORNADO REALTY	345 shares	18,154	14,504
**	VOYA FINL INC	193 shares	11,118	13,284
**	WEBSTER FINANCIAL CORP	336 shares	15,971	18,554
**	WELLS FARGO & COMPANY	15,262 shares	572,763	1,072,003
**	WELLTOWER INC	2,759 shares	201,190	347,716
**	WESTERN ALLIANCE BANCORP	211 shares	19,582	17,627
**	WESTERN UNION	665 shares	12,607	7,049

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Common stock: finance (continued)</u>				
**	WHITE MOUNTAINS INSURANCE GROU	5 shares	\$ 2,865	\$ 9,725
**	WINTRUST FINANCIAL CORP	127 shares	10,337	15,838
**	WP CAREY INC	426 shares	30,601	23,208
**	ZIONS BANCORPORATION NA	284 shares	8,956	15,407
Total Common stock: finance			21,052,429	45,136,697
<u>Common stock: Foreign Companies</u>				
**	3I GROUP PLC	6,167 shares	51,415	274,623
**	ABB LTD	10,025 shares	212,072	542,112
**	ABN AMRO BANK N.V	2,903 shares	47,703	44,783
**	ACCENTURE PLC	2,868 shares	350,160	1,008,933
**	ACCIONA SA	156 shares	28,846	17,549
**	ACCOR SA	1,235 shares	47,487	60,047
**	ACS ACTIVIDADES CONSTRUCCION	1,119 shares	21,600	56,056
**	ADDTECH AB B SHARES	1,647 shares	52,224	44,937
**	ADECCO SA	1,067 shares	61,241	26,396
**	ADIDAS AG	1,026 shares	202,628	251,582
**	ADMIRAL GROUP PLC	1,650 shares	43,417	54,531
**	ADP	219 shares	23,506	25,349
**	ADVANTEST CORPORATION	4,900 shares	61,875	278,934
**	ADYEN NV	138 shares	209,231	205,010
**	AEGON LTD	8,555 shares	37,677	50,891
**	AENA SA	475 shares	67,059	96,914
**	AEON CO LTD	4,139 shares	71,432	96,980
**	AERCAP HOLDINGS NV	1,231 shares	71,801	117,807
**	AGC INC	1,233 shares	41,290	36,059
**	AGEAS	1,012 shares	35,079	49,187
**	AIA GROUP LTD	69,323 shares	502,402	497,854
**	AIB GROUP PLC	11,804 shares	49,950	65,253
**	AIR LIQUIDE SA	3,665 shares	333,580	595,580
**	AIRBUS SE	3,767 shares	292,633	603,010
**	AISIN CORP	3,367 shares	33,634	37,661
**	AJINOMOTO CO INC	2,961 shares	61,058	120,686
**	AKER BP ASA	2,002 shares	68,916	39,447
**	AKZO NOBEL NV	1,082 shares	82,167	64,923
**	ALCON INC	3,166 shares	184,028	268,822
**	ALFA LAVAL AB	1,833 shares	33,999	76,822
**	ALLEGION PLC	399 shares	31,164	52,141
**	ALLIANZ SE	2,483 shares	399,930	760,802

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	ALSTROM	2,193 shares	\$ 57,387	\$ 48,916
**	AMADEUS IT GROUP SA CLASS A	2,854 shares	154,576	201,379
**	AMCOR PLC	6,608 shares	66,274	62,181
**	AMDOCS LIMITED ADR	221 shares	14,310	18,816
**	AMER SPORTS INC	114 shares	1,433	3,187
**	AMPLIFON SPA	789 shares	31,092	20,324
**	AMUNDI SA	389 shares	30,790	25,879
**	ANA HOLDINGS INC	1,024 shares	25,409	18,607
**	ANGLO AMERICAN PLC	8,050 shares	211,088	238,111
**	ANHEUSER-BUSCH INBEV SA/NV	5,694 shares	376,070	284,968
**	ANTOFAGASTA PLC	2,499 shares	27,667	49,524
**	AON PLC	952 shares	100,879	341,920
**	AP MOLLER MAERSK A S A	19 shares	30,744	30,558
**	AP MOLLER-MAERSK A S B	29 shares	41,040	48,233
**	APA GROUP	8,205 shares	48,919	35,335
**	APTIV HOLDINGS LTD	1,155 shares	85,075	69,855
**	ARCELORMITTAL	2,972 shares	42,261	69,029
**	ARCH CAPITAL GROUP LTD	1,689 shares	81,175	155,979
**	ARGENX SE	379 shares	115,006	234,034
**	ARISTOCRAT LEISURE LTD	3,588 shares	60,300	151,572
**	ARKEMA	357 shares	29,270	27,156
**	ASAHI GROUP HOLDINGS LTD	9,193 shares	109,191	96,554
**	ASAHI KASEI CORPORATION	7,956 shares	56,315	54,883
**	ASCENDIS PHARMA A S	3,296 shares	358,091	453,760
**	ASHTREAD GROUP PLC	2,770 shares	73,685	171,443
**	ASICS CORPORATION	4,300 shares	61,287	83,982
**	ASM INTERNATIONAL NV	297 shares	90,439	171,663
**	ASML HOLDINGS	2,533 shares	628,633	1,773,602
**	ASR NEDERLAND NV	1,004 shares	44,178	47,736
**	ASSA ABLOY AB	6,349 shares	104,743	187,774
**	ASSOCIATED BRITISH FOODS PLC	2,115 shares	47,701	53,972
**	ASSURED GUARANTY LTD	98 shares	2,987	8,821
**	ASTELLAS PHARMA INC	11,479 shares	138,267	111,600
**	ASTRAZENECA PLC	9,827 shares	907,380	1,281,753
**	ASX LTD	1,228 shares	50,768	49,398
**	ATLAS COPCO AB A SHS	17,018 shares	116,412	260,066
**	ATLAS COPCO AB B SHS	9,886 shares	58,848	133,746
**	ATLISSIAN CORP	314 shares	44,947	76,421
**	AUCKLAND INTL AIRPORT LTD	9,589 shares	40,123	46,738
**	AUSTRALIA & NEW ZEALAND BANK	18,877 shares	305,213	332,716
**	AUTO TRADER GROUP PLC	5,670 shares	35,760	56,126

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	AVIVA PLC	16,957 shares	\$ 73,719	\$ 99,427
**	AXA SA	11,156 shares	243,440	396,904
**	AXALTA COATING SUSTEMS LTD	428 shares	11,366	14,646
**	AXIS CAPITAL HOLDINGS LTD	151 shares	7,580	13,382
**	AZRIELI GROUP	269 shares	13,690	22,152
**	BACHEM HOLDING AG REG B	214 shares	30,083	13,705
**	BAE SYSTEMS PLC	19,148 shares	124,095	274,793
**	BALOISE HOLDING AG	276 shares	41,044	50,084
**	BANCO BILBAO VIZCAYA ARGENTA	36,518 shares	239,472	357,187
**	BANCO BPM SPA	8,161 shares	46,603	66,017
**	BANCO DE SABADELL SA	34,470 shares	72,692	66,962
**	BANCO SANTANDER	98,156 shares	427,015	453,941
**	BANDAI NAMCO HOLDINGS INC	3,726 shares	59,111	88,951
**	BANK HAPOALIM BM	8,008 shares	49,161	96,458
**	BANK LEUMI LE ISRAEL	9,550 shares	56,444	113,365
**	BANK OF IRELAND GROUP PLC	6,363 shares	51,914	58,007
**	BANQUE CANTONALE VAUDOIS REG	191 shares	17,812	17,612
**	BARCLAYS PLC	92,084 shares	193,624	308,162
**	BARRATT REDROW PLC	8,733 shares	62,988	47,892
**	BARRY CALLEBAUT AG	23 shares	46,636	30,668
**	BASF SE	5,654 shares	365,866	248,591
**	BAYER AG	6,222 shares	400,423	124,438
**	BAYERISCHE MOTOREN WERKE	1,836 shares	137,155	150,155
**	BE SEMICONDUCTOR INDUSTRIES	488 shares	56,592	66,867
**	BECHTLE AG	519 shares	34,561	16,714
**	BEIERSDORF AG	628 shares	67,500	80,636
**	BEIJER REF AB	2,439 shares	35,894	36,042
**	BERKELEY GROUP HOLDINGS THE	647 shares	30,150	31,500
**	BHP GROUP LTD	32,164 shares	720,955	784,887
**	BIOMERIEUX	263 shares	29,882	28,140
**	BIRKENSTOCK HOLDING PLC	77 shares	4,087	4,363
**	BKW AG	134 shares	17,403	22,233
**	BLUESCOPE STEEL LTD	2,780 shares	24,438	32,156
**	BNP PARIBAS SA	6,451 shares	333,683	395,937
**	BOC HONK KONG HOLDINGS LTD	23,274 shares	71,445	74,305
**	BOLIDEN AB	1,733 shares	37,200	48,822
**	BOLLORE SE	4,518 shares	19,743	27,772
**	BOUYGUES SA	1,202 shares	42,970	35,580
**	BP PLC	102,461 shares	555,385	506,664
**	BPER BANCA SPA	6,305 shares	37,997	40,199
**	BRAMBLES LTD	8,822 shares	63,449	104,955
**	BRENNTAG SE	823 shares	40,923	49,326

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: Foreign Companies (continued)</u>			
**	BRIDGESTONE CORPORATION	3,582 shares	\$ 122,205	\$ 120,543
**	BRITISH AMERICAN TOBACCO PLC	12,621 shares	635,461	455,607
**	BROOKFIELD RENEWABLE CORP	278 shares	11,107	7,689
**	BROTHER INDUSTRIES LTD	1,496 shares	22,025	25,336
**	BT GROUP PLC	40,985 shares	114,429	73,904
**	BUNGE GLOBAL SA	638 shares	56,147	49,610
**	BUNZL PLC	2,128 shares	43,508	87,656
**	BUREAU VERITAS SA	2,013 shares	45,888	61,135
**	CAIXABANK	25,317 shares	77,211	137,404
**	CANON INC	5,934 shares	173,520	192,972
**	CAPCOM CO LTD	2,234 shares	32,538	48,654
**	CAPGEMINI SA	984 shares	112,478	160,660
**	CAPITAL INTEGRATED COMMERCIAL	36,959 shares	59,122	52,175
**	CAPITALAND INVESTMENT LTD SI	15,309 shares	31,640	29,379
**	CAPLAND ASCENDAS REIT	23,462 shares	39,742	44,107
**	CAPRI HOLDINGS LIMITED	225 shares	8,684	4,738
**	CAR GROUP LTD	2,392 shares	45,527	53,248
**	CARL ZEISS MEDITEC AG BR	255 shares	28,039	12,020
**	CARLSBERG A/S B SHS	605 shares	76,170	58,086
**	CARREFOUR SA	3,436 shares	71,789	48,887
**	CELLNEX TELECOM SA	3,356 shares	171,530	105,969
**	CENTRAL JAPAN RAILWAY COMPANY	4,925 shares	131,777	92,529
**	CENTRICA PLC	32,671 shares	48,303	54,529
**	CHIBA BANK LTD	3,646 shares	24,153	28,136
**	CHUBB LTD	1,776 shares	209,641	490,709
**	CHUBU ELECTRIC POWER CO INC	4,132 shares	54,904	43,400
**	CHUGAI PHARMACEUTICAL CO LTD	4,218 shares	91,643	186,152
**	CIE FINANCIERE RICHEMONT SA	3,406 shares	261,702	515,979
**	CK ASSET HOLDINGS LTD	12,334 shares	56,956	50,333
**	CK HUTCHISON HOLDINGS LTD	16,970 shares	140,953	90,205
**	CK INFRASTRUCTURE HOLDINGS LTD	3,958 shares	26,177	29,377
**	CLARIANT AG	1,367 shares	24,900	15,279
**	CLARIVATE PLC	803 shares	20,394	4,079
**	CLP HOLDINGS LIMITED	10,362 shares	90,350	86,895
**	CNH INDUSTRIAL NV	1,718 shares	23,588	19,465
**	COCA COLA HBC AG DI	1,376 shares	21,971	47,026
**	COCA-COLA EUROPACIFIC PARTNERS	1,312 shares	59,611	100,775
**	COCHLEAR LTD	415 shares	60,602	74,342
**	COLES GROUP LTD	8,490 shares	86,194	99,140
**	COLOPLAST B	799 shares	99,293	87,511
**	COMMERZBANK AG	6,003 shares	53,107	97,748

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: Foreign Companies (continued)</u>			
**	COMMONWEALTH BANK AUSTRALIA	10,609 shares	\$ 578,260	\$ 1,004,161
**	COMPAGNIE DE SAINT GOBAIN	2,874 shares	115,820	255,302
**	COMPASS GROUP PLC	10,752 shares	167,119	357,899
**	COMPUTERSHARE LIMITED	3,360 shares	35,160	70,605
**	CONCORDIA FINANCIAL GROUP LTD	6,707 shares	27,863	36,928
**	CONTINENTAL AG	697 shares	69,374	46,783
**	COVESTRO AG TEND	1,138 shares	69,140	68,347
**	COVIVIO	354 shares	22,927	17,936
**	CREDIT AGRICOLE SA	6,742 shares	69,564	92,735
**	CREDO TECHNOLOGY GROUP HOLDI	17,550 shares	742,811	1,179,536
**	CRH PLC	1,353 shares	101,446	125,180
**	CRODA INTERNATIONAL PLC	841 shares	62,194	35,586
**	CSL LIMITED	3,069 shares	391,598	535,563
**	CTS EVENTIM AG & CO KGAA	395 shares	34,087	33,397
**	CVC CAPITAL PARTNERS PLC	1,347 shares	31,647	29,776
**	CYBERARK SOFTWARE LTD	273 shares	40,460	90,950
**	DAI NIPPON PRINTING CO LTD	2,500 shares	25,846	35,025
**	DAIFUKU CO LTD	2,057 shares	41,491	42,310
**	DAI-ICHI LIFE HOLDINGS INC	5,766 shares	80,779	153,823
**	DAIICHI SANKYO COMPANY	11,080 shares	206,517	303,540
**	DAIKIN INDUSTRIES LTD	1,709 shares	180,812	199,641
**	DAIMLER TRUCK HOLDING AG	3,127 shares	64,652	119,321
**	DAITO TRUST CONSTRUCTION CO LT	399 shares	43,031	44,658
**	DAIWA HOUSE INDUSTRY CO LTD	3,738 shares	81,310	114,895
**	DAIWA SECURITIES GROUP INC	8,481 shares	40,731	56,029
**	DANONE	4,090 shares	268,778	276,308
**	DANSKE BANK A S	4,368 shares	97,321	123,803
**	DASSAULT AVIATION SA	125 shares	14,797	25,533
**	DASSAULT SYSTEMES SE	4,238 shares	118,081	146,602
**	DAVIDE CAMPARI MILANO NV	3,901 shares	32,101	24,406
**	DBS GROUP HOLDINGS LIMITED	13,119 shares	191,976	420,842
**	DCC PLC	626 shares	49,544	40,128
**	DELIVERY HERO SE	1,183 shares	91,286	33,222
**	DEMANT A S	560 shares	16,432	20,605
**	DENSO CORPORATION	11,933 shares	127,257	164,713
**	DENTSU GROUP INC	1,232 shares	36,709	29,640
**	DEUTSCHE BANK AG	12,003 shares	131,814	206,820
**	DEUTSCHE BOERSE AG	1,193 shares	143,181	274,742
**	DEUTSCHE LUFTHANSA AG	3,802 shares	26,965	24,315
**	DEUTSCHE POST AG REG	6,462 shares	219,007	227,374
**	DEUTSCHE TELEKOM AG	22,125 shares	375,771	661,883

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	DIAGEO PLC	14,096 shares	\$ 457,325	\$ 448,119
**	DIASORIN ITALIA SPA	142 shares	28,953	14,642
**	DIETEREN GROUP	136 shares	21,538	22,616
**	DISCO CORP	562 shares	52,535	149,260
**	DNB BANK ASA	5,672 shares	74,861	113,498
**	DR ING HC F PORSCHE AG	721 shares	63,544	43,616
**	DSM FIRMENICH AG	1,178 shares	146,927	119,037
**	DSV PANALPINA A S	1,295 shares	165,657	275,699
**	DUFY AG	580 shares	25,611	23,317
**	E ON SE	14,222 shares	178,253	165,604
**	EAST JAPAN RAILWAY COMPANY	5,762 shares	132,748	102,170
**	EATON CORPORATION	1,810 shares	134,882	600,685
**	EDENRED	1,553 shares	62,766	51,039
**	EDP ENERGIAS DE PORTUGAL SA	19,884 shares	80,982	63,588
**	EDP RENOVAVEIS SA	1,977 shares	43,599	20,527
**	EIFFAGE	466 shares	42,254	40,850
**	EISAI CO LTD	1,646 shares	94,865	44,872
**	ELASTIC NV	171 shares	21,796	16,943
**	ELBIT SYSTEMS LTD	169 shares	24,770	44,215
**	ELIA GROUP SA NV	186 shares	22,738	14,307
**	ELISA OYJ	901 shares	36,927	38,999
**	EMS CHEMIE HOLDING AG REG	44 shares	31,240	29,733
**	ENDEAVOUR GROUP LTD AUSTRALI	9,646 shares	36,800	25,032
**	ENDEAVOUR MINING PLC	1,161 shares	30,936	20,747
**	ENDESA SA	2,012 shares	42,202	43,252
**	ENEL SPA	51,536 shares	310,971	367,643
**	ENEOS HOLDINGS INC	17,253 shares	72,483	90,618
**	ENGIE	11,570 shares	180,459	183,431
**	ENI SPA	14,563 shares	248,288	199,130
**	ENTAIN PLC	3,848 shares	41,800	33,046
**	EPIROC AB A	4,176 shares	38,382	72,874
**	EPIROC AB B	2,471 shares	21,807	38,601
**	EQT AB	2,359 shares	66,031	65,298
**	EQUINOR ASA	5,306 shares	109,152	126,142
**	ERICSSON LM	17,593 shares	143,278	142,664
**	ERSTE GROUP BANK AG	2,133 shares	65,621	131,980
**	ESSILORLUXOTTICA	1,883 shares	253,764	459,165
**	ESSITY AKTIEBOLAG	3,863 shares	93,101	103,382
**	EURAZEO SE	265 shares	16,442	19,759
**	EUROFINS SCIENTIFIC	856 shares	50,470	43,643
**	EURONEXT NV	495 shares	45,960	55,514

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	EVEREST GROUP LTD	197 shares	\$ 49,415	\$ 71,405
**	EVOLUTION GAMING GROUP	1,073 shares	139,192	82,855
**	EVONIK INDUSTRIES AG	1,624 shares	38,707	28,134
**	EXOR NV	630 shares	41,764	57,767
**	EXPERIAN PLC	5,826 shares	143,736	250,501
**	FABRINET	5,268 shares	918,345	1,158,328
**	FANUC CORPORATION	5,943 shares	196,581	155,430
**	FAST RETAILING CO LTD	1,168 shares	184,032	394,476
**	FASTIGHETS AB BALDER B SHRS	4,200 shares	35,140	29,306
**	FERRARI NV	799 shares	118,824	340,817
**	FERROVIAL SE	3,014 shares	60,219	126,469
**	FINECOBANK SPA	3,871 shares	40,057	67,537
**	FISHER & PAYKEL HEALTHCARE C	3,713 shares	52,402	79,911
**	FORTESCUE LTD	10,725 shares	84,972	120,809
**	FORTUM OYJ	2,842 shares	51,053	39,773
**	FRESENIUS MEDICAL CARE AG	1,301 shares	88,839	59,492
**	FRESENIUS SE & CO KGAA	2,676 shares	132,106	92,939
**	FUJI ELECTRIC CO LTD	802 shares	17,712	42,926
**	FUJIFILM HOLDINGS CORP	7,128 shares	105,760	147,648
**	FUJIKURA LTD	1,600 shares	58,457	65,398
**	FUJITSU LIMITED	10,540 shares	107,147	185,368
**	FUTU HOLDINGS LTD ADR	383 shares	55,001	30,636
**	GALAXY ENTERTAINMENT GROUP	14,197 shares	86,837	59,754
**	GALDERMA GROUP AG	528 shares	51,755	58,635
**	GALP ENERGIA SGPS SA	2,945 shares	38,359	48,796
**	GARMIN LTD	706 shares	59,642	145,619
**	GATES INDUSTRIAL CORP PLC	465 shares	7,508	9,565
**	GEA GROUP AG	983 shares	31,598	48,676
**	GEBERIT AG	212 shares	97,955	120,403
**	GECINA SA	292 shares	38,694	27,347
**	GENERALI	5,965 shares	95,657	168,704
**	GENMAB A S	398 shares	99,234	83,092
**	GENTING SINGAPORE LIMITED	37,850 shares	25,181	21,256
**	GETINGE AB B SHS	1,450 shares	59,459	23,817
**	GETLINK SE	1,917 shares	20,638	30,558
**	GIVAUDAN	58 shares	147,733	253,904
**	GJENSIDIGE FORSIKRING ASA	1,267 shares	19,252	22,423
**	GLENCORE PLC	65,708 shares	124,634	289,507
**	GLOBAL E ONLINE LTD	635 shares	24,804	34,627
**	GLOBALFOUNDRIES INC	193 shares	10,661	8,282
**	GLOBANT SA	83 shares	13,122	17,797

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	GOODMAN GROUP	10,900 shares	\$ 78,686	\$ 239,690
**	GPT GROUP	12,138 shares	38,767	32,709
**	GRAB HOLDINGS LTD CL A	13,384 shares	48,317	63,172
**	GRIFOLS SA	1,890 shares	34,209	17,855
**	GROUPE BRUXELLES LAMBERT SA	526 shares	46,122	35,954
**	GSK PLC	26,259 shares	546,377	443,098
**	HALEON PLC	48,749 shares	201,342	229,951
**	HALMA PLC	2,405 shares	58,177	80,717
**	HANG SENG BANK LIMITED	4,761 shares	69,391	58,307
**	HANKYU HANSHIN HOLDINGS INC	1,470 shares	42,794	38,354
**	HANNOVER RUECK SE	382 shares	63,728	95,488
**	HARGREAVES LANSDOWN PLC	2,254 shares	43,370	30,942
**	HEIDELBERG MATERIALS AG	865 shares	59,595	106,858
**	HEINEKEN HOLDING NV	821 shares	64,033	49,207
**	HEINEKEN NV	1,824 shares	165,900	129,951
**	HELVETIA HOLDINGS AG REG	235 shares	33,257	38,815
**	HENDERSON LAND DEVELOPMENT CO	9,232 shares	34,339	27,982
**	HENKEL AG & CO KGAA	658 shares	53,483	50,693
**	HENKEL AG & CO KGAA VORZUG	1,072 shares	93,091	94,022
**	HENNES & MAURITZ AB	3,589 shares	85,944	48,439
**	HERMES INTERNATIONAL	201 shares	165,024	482,111
**	HEXAGON AB B SHS	13,151 shares	84,060	125,724
**	HIKARI TSUSHIN INC	138 shares	13,505	29,988
**	HIKMA PHARMACEUTICALS PLC	1,054 shares	31,820	26,289
**	HITACHI CONSTRUCTION MACHINERY	727 shares	17,556	16,132
**	HITACHI LTD	29,375 shares	209,437	720,238
**	HKT TRUST AND HKT LTD	24,029 shares	31,601	29,671
**	HOLCIM LTD	3,302 shares	106,073	318,389
**	HOLMEN AB B SHARES	483 shares	24,448	17,740
**	HONDA MOTOR CO LTD	28,392 shares	255,168	270,631
**	HONG KONG & CHINA GAS CO	70,909 shares	88,595	56,490
**	HONG KONG EXCHANGES & CLEAR	7,623 shares	214,943	285,272
**	HONGKONG LAND HOLDINGS LTD	7,015 shares	34,658	31,217
**	HOSHIZAKI CORPORATION	651 shares	27,585	25,627
**	HOYA CORPORATION	2,160 shares	130,698	268,383
**	HSBC HOLDINGS PLC	115,400 shares	874,399	1,134,039
**	HULIC CO LTD	2,421 shares	22,942	21,053
**	IBERDROLA SA	38,326 shares	287,782	527,956
**	ICL GROUP LTD	4,906 shares	22,150	24,176
**	IDEMITSU KOSAN CO LTD	5,755 shares	27,509	37,953
**	IMCD NV	361 shares	72,572	53,630

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011
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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: Foreign Companies (continued)</u>			
**	IMPERIAL BRANDS PLC	5,081 shares	\$ 154,455	\$ 162,550
**	INDITEX	6,912 shares	188,100	353,940
**	INDUSTRIVARDEN AB	1,017 shares	22,811	32,165
**	INDUSTRIVARDEN AB A	770 shares	23,047	24,371
**	INDUTRADE AB	1,731 shares	39,284	43,431
**	INFINEON TECHNOLOGIES AG	8,273 shares	166,680	268,994
**	INFORMA PLC	8,426 shares	61,916	84,071
**	INFRASTRUTTURE WIRELESS ITALIA	2,130 shares	26,450	21,630
**	INFRATIL LTD	5,818 shares	43,894	41,064
**	ING GROEP NV	20,931 shares	175,500	327,911
**	INPEX CORP	5,616 shares	52,764	70,740
**	INPOST SA	1,426 shares	25,580	24,337
**	INSURANCE AUSTRALIA GROUP	15,014 shares	65,039	78,552
**	INTERCONTINENTAL HOTELS GROU	1,009 shares	48,888	125,594
**	INTERTEK GROUP PLC	1,023 shares	54,829	60,463
**	INTESA SANPAOLO	92,676 shares	208,227	371,583
**	INVESCO LTD	1,893 shares	39,915	33,090
**	INVESTMENT AB LATOUR	938 shares	19,039	23,428
**	INVESTOR AB B SHS	10,967 shares	248,314	290,866
**	IPSEN	239 shares	19,877	27,385
**	ISRAEL DISCOUNT BANK A	7,837 shares	31,302	53,492
**	ISUZU MOTORS	3,595 shares	35,518	48,961
**	ITOCHU CORPORATION	7,549 shares	150,944	371,652
**	J SAINSBURY PLC	11,202 shares	35,757	38,294
**	JAMES HARDIE INDUSTRIES-CDI	2,720 shares	41,247	83,860
**	JANUS HENDERSON GROUP PLC	250 shares	9,837	10,632
**	JAPAN AIRLINES CO LTD	890 shares	18,380	14,047
**	JAPAN EXCHANGE GROUP INC	6,246 shares	46,033	69,383
**	JAPAN POST BANK CO LTD	9,151 shares	81,085	86,593
**	JAPAN POST HOLDINGS CO LTD	12,216 shares	94,490	115,182
**	JAPAN POST INSURANCE CO LTD	1,235 shares	19,649	22,711
**	JAPAN REAL ESTATE INVESTMENT	40 shares	39,730	27,479
**	JAPAN TOBACCO INC	7,558 shares	196,109	194,111
**	JARDINE MATHESON	1,022 shares	56,909	41,759
**	JD SPORTS FASHION PLC	16,423 shares	33,691	19,637
**	JDE PEET S NV	772 shares	21,833	13,259
**	JERONIMO MARTINS SGPS SA	1,794 shares	33,615	34,274
**	JFE HOLDINGS INC	3,665 shares	43,683	41,317
**	JOHNSON CONTROLS INTERNATION	3,051 shares	104,594	240,816
**	JULIUS BAER GROUP LTD	1,305 shares	46,085	84,779
**	KAJIMA CORPORATION	2,554 shares	32,690	46,320

EQUITABLE RETIREMENT PLAN

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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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	KANSAI ELECTRIC POWER CO	4,448 shares	\$ 48,067	\$ 49,359
**	KAO CORPORATION	2,957 shares	156,679	119,785
**	KAWASAKI KISEN KAISHA LTD	2,322 shares	18,734	33,073
**	KBC GROUP	1,454 shares	84,720	112,224
**	KDDI CORPORATION	9,728 shares	270,110	310,205
**	KEPPEL LTD	9,558 shares	37,427	47,938
**	KERING	471 shares	185,559	116,357
**	KERRY GROUP PLC A	970 shares	100,146	93,521
**	KESKO OYJ B	1,731 shares	45,133	32,648
**	KEYENCE CORPORATION	1,187 shares	317,568	483,047
**	KIKKOMAN CORPORATION	4,260 shares	41,142	47,359
**	KINGFISHER PLC	11,562 shares	37,181	35,953
**	KINGSPAN GROUP PLC	979 shares	58,258	71,510
**	KIRIN BREWERY CO LTD	4,917 shares	79,652	63,918
**	KLEPIERRE	1,363 shares	33,479	39,240
**	KNORR BREMSE AG	460 shares	50,806	33,510
**	KOBE BUSSAN CO LTD	913 shares	23,191	19,982
**	KOKUSAI ELECTRIC CORP	1,000 shares	25,618	13,119
**	KOMATSU LTD	5,570 shares	117,558	151,918
**	KONAMI GROUP CORP	660 shares	21,988	61,829
**	KONE OYJ	2,153 shares	111,844	104,924
**	KONGSBERG GRUPPEN ASA	557 shares	20,642	62,810
**	KONINKLIJKE AHOLD DELHAIZE NV	5,887 shares	114,576	191,963
**	KONINKLIJKE KPN NV	24,633 shares	75,405	89,792
**	KONINKLIJKE PHILIPS NV	5,060 shares	164,915	128,133
**	KUBOTA CORPORATION	6,007 shares	84,092	69,671
**	KUEHNE & NAGEL HAUS INTL AG	306 shares	64,102	70,310
**	KYOCERA CORPORATION	8,130 shares	111,688	80,677
**	KYOWA KIRIN CO LTD	1,533 shares	30,619	23,080
**	LA FRANCAISE DES JEUX SAEM	646 shares	24,607	24,869
**	LAND SECURITIES GROUP PLC	4,484 shares	41,902	32,760
**	LASERTEC CORP	460 shares	54,211	43,173
**	LAZARD INC	215 shares	8,840	11,068
**	LEG IMMOBILIEN SE	472 shares	58,274	39,980
**	LEGAL GENERAL GROUP	37,354 shares	92,131	107,298
**	LEGRAND SA	1,661 shares	117,137	161,513
**	LEONARDO SPA	2,564 shares	40,220	68,958
**	LIBERTY GLOBAL LTD A	326 shares	2,927	4,160
**	LIBERTY GLOBAL LTD C	301 shares	2,812	3,955
**	LIFCO AB B SHS	1,477 shares	40,004	42,866
**	LINDE PLC	2,191 shares	497,831	917,305

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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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	LINDT & SPRUENGLI AG PC	6 shares	\$ 47,884	\$ 66,652
**	LINDT & SPRUENGLI AG PC	1 shares	122,542	110,052
**	LINK REIT	16,372 shares	106,479	68,841
**	LLOYDS BANKING GROUP PLC	388,594 shares	273,331	265,488
**	LOGITECH INTERNATIONAL REG	963 shares	67,739	79,606
**	LONDON STOCK EXCHANGE GROUP	3,029 shares	252,272	427,729
**	LONZA GROUP AG-REG	458 shares	133,887	270,717
**	LOREAL SA	1,521 shares	346,475	538,257
**	LOTTERY CORP LTD THE	14,102 shares	32,977	43,026
**	LOTUS BAKERIES	3 shares	23,671	33,568
**	LULULEMON ATHLETICA INC	527 shares	166,395	201,530
**	LUNDBERGS AB B	482 shares	16,291	21,869
**	LVMH MOET HENNESSY LOUIS VUITT	1,744 shares	581,436	1,146,804
**	LY CORP	18,120 shares	59,858	47,967
**	M&G PLC	14,329 shares	27,679	35,473
**	M3 INC	2,773 shares	67,363	24,056
**	MACQUARIE GROUP LTD	2,294 shares	186,513	313,836
**	MAKITA CORPORATION	1,496 shares	38,390	45,545
**	MARKS & SPENCER GROUP PLC	12,995 shares	62,158	60,882
**	MARUBENI CORPORATION	9,052 shares	57,165	136,017
**	MATSUKIYOCOCOKARA & CO	2,145 shares	33,227	31,265
**	MCDONALDS HOLDINGS CO JAPAN	555 shares	21,066	21,827
**	MEDIBANK PVT LTD	17,449 shares	32,288	40,945
**	MEDIOBANCA SPA	3,166 shares	25,565	46,221
**	MEIJI HOLDINGS CO LTD	1,444 shares	43,915	29,411
**	MELROSE INDUSTRIES PLC	8,171 shares	53,878	56,487
**	MERCEDES-BENZ GROUP AG	4,744 shares	218,472	264,288
**	MERCK KGAA	819 shares	98,613	118,646
**	MERCURY NZ LTD	4,434 shares	15,254	14,528
**	MERIDIAN ENERGY LTD	8,259 shares	20,607	27,346
**	MERUS NV	8,392 shares	407,209	352,884
**	METSO OUTOTEC OYJ	3,939 shares	42,119	36,658
**	MICHELIN CGDE	4,231 shares	111,638	139,176
**	MINEBEA MITSUMI INC	2,322 shares	31,869	37,238
**	MINERAL RESOURCES LTD	1,121 shares	37,058	23,666
**	MIRVAC GROUP	25,002 shares	39,023	28,924
**	MITSUBISHI CHEMICAL GROUP CORP	8,616 shares	47,233	43,567
**	MITSUBISHI CORPORATION	21,140 shares	163,440	346,292
**	MITSUBISHI ELECTRIC CORP	12,049 shares	132,512	203,695
**	MITSUBISHI ESTATE CO LTD	6,855 shares	114,700	95,271
**	MITSUBISHI HC CAPITAL INC	5,587 shares	31,079	36,863

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: Foreign Companies (continued)</u>			
**	MITSUBISHI HEAVY INDUSTRIES	20,350 shares	\$ 81,543	\$ 284,092
**	MITSUBISHI UFJ FINANCIAL GROUP	70,338 shares	337,507	822,137
**	MITSUMI & CO LTD	15,986 shares	136,158	331,924
**	MITSUMI CHEMICALS INC	1,111 shares	25,653	24,281
**	MITSUMI FUDOSAN CO LTD	16,868 shares	136,785	135,057
**	MITSUMI OSK LINES LTD	2,164 shares	58,873	75,392
**	MIZRAHI TEFAHOT BANK LTD	982 shares	17,630	42,415
**	MIZUHO FINANCIAL GROUP INC	15,292 shares	221,517	373,751
**	MONCLER SPA	1,480 shares	71,913	78,104
**	MONDAY COM LTD NPV	3,812 shares	652,229	897,497
**	MONDI PLC	2,798 shares	61,200	41,666
**	MONOTARO CO LTD	1,628 shares	23,114	27,698
**	MOONLAKE IMMUNOTHERAPEUTICS	7,592 shares	271,023	411,107
**	MOWI ASA	2,949 shares	49,103	50,657
**	MS&AD INSURANCE GROUP HOLDIN	8,187 shares	73,223	177,026
**	MTR CORP	9,705 shares	45,805	33,708
**	MTU AERO ENGINES AG	341 shares	61,797	113,700
**	MUENCHENER RUECKVER AG	847 shares	185,542	427,220
**	MURATA MANUFACTURING CO LTD	10,669 shares	146,072	169,460
**	NATIONAL AUSTRALIA BANK LTD	19,474 shares	319,962	446,339
**	NATIONAL GRID PLC	30,959 shares	351,975	367,948
**	NATWEST GROUP PLC	44,720 shares	140,671	224,193
**	NEC CORPORATION	1,598 shares	60,181	136,912
**	NEMETSCHEK SE	366 shares	31,045	35,474
**	NESTE OIL OYJ	2,681 shares	79,251	33,917
**	NESTLE SA	16,608 shares	1,479,320	1,364,528
**	NEWAMSTERDAM PHARMA CO NV	13,880 shares	327,541	356,716
**	NEXI SPA	3,262 shares	44,206	18,151
**	NEXON CO LTD	2,085 shares	36,458	31,051
**	NEXT PLC	755 shares	49,200	89,596
**	NIBE INDUSTRIER AB B SHS	9,603 shares	66,738	37,578
**	NICE LTD	398 shares	67,601	67,439
**	NIDEC CORPORATION	5,320 shares	138,210	95,668
**	NINTENDO CO LTD	6,536 shares	203,130	381,114
**	NIPPON BUILDINGS FUND INC	49 shares	54,885	38,162
**	NIPPON PAINT CO LTD	6,045 shares	55,530	39,075
**	NIPPON SANJO HOLDINGS CORP	1,060 shares	16,141	29,447
**	NIPPON STEEL CORPORATION	5,744 shares	99,304	115,564
**	NIPPON TELEGRAPH & TELEPHONE	189,277 shares	157,530	189,283
**	NIPPON YUSEN KABUSHIKI KAISHA	2,733 shares	30,355	91,070
**	NISSAN MOTOR CO LTD	14,165 shares	89,699	43,010

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: Foreign Companies (continued)</u>			
**	NISSIN FOODS HOLDINGS CO LTD	1,317 shares	\$ 32,761	\$ 31,854
**	NITORI HOLDINGS CO LTD	492 shares	64,320	58,367
**	NITTO DENKO CORPORATION	4,445 shares	53,652	74,402
**	NN GROUP NV	1,715 shares	60,859	74,763
**	NOKIA OYJ	33,775 shares	186,108	149,350
**	NOMURA HOLDINGS INC	19,074 shares	77,188	110,794
**	NOMURA RESEARCH INSTITUTE LTD	2,370 shares	46,815	69,668
**	NORDEA BANK ABP	19,987 shares	179,287	218,000
**	NORSK HYDRO ASA	8,911 shares	33,189	49,129
**	NORTHERN STAR RESOURCES LTD	7,282 shares	66,535	69,210
**	NORWEGIAN CRUISE LINE HOLDIN	2,012 shares	42,743	51,769
**	NOVANTA INC	7,127 shares	1,034,816	1,088,792
**	NOVARTIS AG	12,494 shares	916,494	1,218,127
**	NOVO NORDISK A S B	20,416 shares	631,667	1,760,942
**	NOVOZYMES A/S	2,232 shares	104,747	126,438
**	NTT DATA GROUP CORP	3,992 shares	33,039	75,996
**	NU HOLDINGS LTD CAYMAN ISL A	6,266 shares	56,508	64,916
**	NVENT ELECTRIC PLC	325 shares	9,125	22,152
**	NXP SEMICONDUCTORS NV	664 shares	134,087	138,012
**	OBAYASHI CORPORATION	4,095 shares	34,790	53,983
**	OBIC CO LTD	2,030 shares	59,692	60,480
**	OLYMPUS CORP	7,503 shares	103,891	112,153
**	OMRON CORPORATION	1,109 shares	54,705	37,385
**	OMV AG	933 shares	31,603	36,171
**	ONO PHARMACEUTICAL CO LTD	2,392 shares	37,745	24,933
**	ORACLE CORP JAPAN	280 shares	13,542	26,829
**	ORANGE SA	11,793 shares	155,142	117,629
**	ORICA LIMITED	3,134 shares	35,938	32,138
**	ORIENTAL LAND CO LTD	6,954 shares	155,578	150,077
**	ORIGIN ENERGY LIMITED	10,912 shares	39,150	73,528
**	ORION OYJ	685 shares	21,528	30,345
**	ORIX CORPORATION	7,322 shares	108,387	157,489
**	ORKLA ASA	4,442 shares	37,904	38,517
**	ORSTED A S	1,065 shares	93,109	48,073
**	OSAKA GAS CO LTD	2,295 shares	44,300	50,254
**	OTSUKA CORP	1,484 shares	27,809	33,978
**	OTSUKA HOLDINGS CO LTD	2,792 shares	103,132	152,062
**	OVERSEA-CHINESE BANKING CORP	21,162 shares	157,265	258,728
**	PAN PACIFIC INTERNATIONAL HOLD	2,450 shares	28,101	66,636
**	PANASONIC HOLDINGS CORP	14,814 shares	120,099	151,585
**	PANDORA A/S	519 shares	41,178	94,922

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	PARTNERS GROUP HOLDING AG	144 shares	\$ 147,613	\$ 195,875
**	PEARSON PLC	3,799 shares	32,635	60,943
**	PERNOD RICARD SA	1,284 shares	179,012	145,026
**	PERSIMMON PLC	2,027 shares	43,011	30,290
**	PHOENIX GROUP HOLDINGS PLC	4,443 shares	39,706	28,323
**	PORSCHE AUTOMOBIL HOLDING SE	970 shares	60,198	36,511
**	POSTE ITALIANE SPA	2,897 shares	23,501	40,959
**	POWER ASSETS HOLDINGS	8,806 shares	64,495	61,318
**	PRO MEDICUS LTD	364 shares	29,236	56,246
**	PROSUS	8,668 shares	317,517	344,219
**	PRUDENTIAL PLC	17,074 shares	216,702	135,554
**	PRYSMIAN SPA	1,779 shares	49,599	113,811
**	PUBLICIS GROUPE	1,450 shares	76,825	154,314
**	PUMA SE	669 shares	55,371	30,730
**	QANTAS AIRWAYS LIMITED	4,855 shares	20,120	26,886
**	QBE INSURANCE GROUP LTD	9,535 shares	81,254	113,273
**	QIAGEN N V	439 shares	20,344	19,549
**	QIAGEN N V	1,406 shares	49,042	62,670
**	RAKUTEN GROUP INC	9,562 shares	69,040	51,575
**	RAMSAY HEALTH CARE LTD	1,167 shares	52,463	24,911
**	RANDSTAD NV	688 shares	32,796	28,957
**	RATIONAL AG	32 shares	28,509	27,304
**	RB GLOBAL INC	360 shares	19,696	32,476
**	REA GROUP LTD	335 shares	21,313	48,210
**	RECKITT BENCKISER GROUP PLC	4,379 shares	335,796	265,170
**	RECORDATI SPA	663 shares	28,593	34,746
**	RECRUIT HOLDINGS CO LTD	8,892 shares	303,904	618,788
**	RED ELECTRICA CORPORACION SA	2,571 shares	35,243	43,888
**	REECE LTD	1,433 shares	22,758	19,802
**	RELX PLC	11,811 shares	187,619	535,358
**	RENAISSANCERE HOLDINGS LTD	101 shares	16,283	25,130
**	RENAULT SA	1,218 shares	69,697	59,277
**	RENASAS ELECTRONICS CORP	10,687 shares	136,940	135,403
**	RENTOKIL INITIAL PLC	15,991 shares	84,184	79,851
**	REPSOL SA	7,458 shares	86,468	90,717
**	RESONA HOLDINGS INC	13,205 shares	56,340	95,303
**	REXEL SA	1,417 shares	36,556	36,078
**	RHEINMETALL AG	276 shares	62,142	175,651
**	RICOH COMPANY LTD	3,386 shares	28,819	38,499
**	RIO TINTO LIMITED	2,352 shares	146,259	170,606
**	RIO TINTO PLC	7,142 shares	367,090	421,761

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	ROCHE HOLDING AG	4,454 shares	\$ 1,153,799	\$ 1,247,155
**	ROCHE HOLDING AG	203 shares	70,382	60,723
**	ROCKWOOL INTERNATIONAL A/S B	59 shares	16,186	20,987
**	ROIVANT SCIENCES LTD	837 shares	8,267	9,902
**	ROLLS-ROYCE HOLDINGS PLC	53,890 shares	124,862	382,308
**	ROYALTY PHARMA PLC CL A	770 shares	32,163	19,643
**	RWE AG	4,004 shares	131,187	119,533
**	SAAB AB B	2,029 shares	28,160	42,924
**	SAFRAN SA	2,302 shares	257,843	504,215
**	SAGAX AB B	1,393 shares	48,447	28,625
**	SAGE GROUP PLC	6,364 shares	36,868	101,162
**	SALMAR ASA	418 shares	30,735	19,913
**	SAMPO OYJ A SHS	3,134 shares	117,423	127,965
**	SANDOZ GROUP AG	2,594 shares	51,455	106,471
**	SANDS CHINA LTD	15,527 shares	61,618	41,335
**	SANDVIK AB	6,753 shares	99,696	121,251
**	SANOFI	7,239 shares	628,140	703,471
**	SANTOS LIMITED	20,572 shares	108,431	85,214
**	SAP SE	6,619 shares	682,086	1,619,594
**	SARTORIUS AG VORZUG	166 shares	55,093	36,991
**	SARTORIUS STEDIM BIOTECH	185 shares	52,056	36,105
**	SBI HOLDINGS INC	1,711 shares	33,821	43,024
**	SCENTRE GROUP	32,961 shares	67,746	69,796
**	SCHINDLER HOLDING AG REG	149 shares	34,277	40,706
**	SCHINDLER HOLDING-PART CERT	258 shares	56,127	71,383
**	SCHLUMBERGER LIMITED	6,469 shares	341,723	248,021
**	SCHNEIDER ELECTRIC SE	3,467 shares	328,698	862,839
**	SCHRODERS PLC	5,108 shares	31,342	20,657
**	SCOUT24 SE	475 shares	35,916	41,858
**	SCREEN HOLDINGS CO LTD	500 shares	62,588	29,553
**	SCSK CORP	990 shares	16,591	20,745
**	SEA LTD	2,345 shares	291,167	248,804
**	SEAGATE TECHNOLOGY HOLDINGS	553 shares	31,152	47,729
**	SEB SA	158 shares	20,585	14,273
**	SECOM CO LTD	2,658 shares	90,071	90,371
**	SECURITAS AB	3,116 shares	26,886	38,577
**	SEEK LTD	2,261 shares	22,640	31,474
**	SEGRO PLC	8,141 shares	77,743	71,434
**	SEIKO EPSON CORPORATION	1,803 shares	26,034	32,570
**	SEKISUI CHEMICAL CO LTD	2,359 shares	34,157	40,439
**	SEKISUI HOUSE LTD	3,779 shares	63,458	90,212

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
**	SEBACORP INDUSTRIES LIMITED	5,408 shares	\$ 21,264	\$ 21,901
**	SENSATA TECHNOLOGIES HOLDING	294 shares	14,001	8,056
**	SEVEN I HOLDINGS CO LTD	13,985 shares	159,981	219,508
**	SEVERN TRENT PLC	1,712 shares	48,856	53,697
**	SG HOLDINGS CO LTD	2,029 shares	27,444	19,418
**	SGH LTD	1,289 shares	32,726	36,681
**	SGS SA REG	960 shares	92,406	96,443
**	SHARKNINJA INC	11,714 shares	727,176	1,140,475
**	SHELL PLC NEW	39,327 shares	1,123,270	1,226,352
**	SHIMADZU CORP	1,521 shares	29,959	42,620
**	SHIMANO INC	467 shares	70,732	62,893
**	SHIN ETSU CHEMICAL CO LTD	11,410 shares	218,329	376,253
**	SHIONOGI & CO LTD	4,776 shares	59,309	67,063
**	SHISEIDO COMPANY LIMITED	2,538 shares	107,716	44,932
**	SHIZUOKA FINANCIAL GROUP INC	2,734 shares	17,228	22,199
**	SIEMENS AG	4,818 shares	464,179	940,733
**	SIEMENS ENERGY AG	4,050 shares	99,656	211,282
**	SIEMENS HEALTHINGEERS AG	1,786 shares	88,270	94,689
**	SIG GROUP AG	1,938 shares	43,642	38,375
**	SIKA AG REG	966 shares	150,577	230,825
**	SINGAPORE AIRLINES LIMITED	9,530 shares	32,723	44,976
**	SINGAPORE EXCHANGE LTD	5,043 shares	28,029	47,059
**	SINGAPORE TECHNOLOGIES ENGINEE	9,312 shares	23,960	31,808
**	SINGAPORE TELECOMM LTD	47,106 shares	105,386	106,234
**	SINO LAND COMPANY LIMITED	24,156 shares	35,137	24,370
**	SITC INTERNATIONAL HOLDINGS	9,008 shares	37,610	23,883
**	SKANDINAVISKA ENSKILDA BANKEN	10,050 shares	89,708	137,908
**	SKANSKA AB	2,156 shares	35,582	45,395
**	SKF AB B SHARES	2,160 shares	41,438	40,596
**	SMC CORPORATION	350 shares	133,439	136,072
**	SMITH & NEPHEW	5,540 shares	75,271	68,681
**	SMITHS GROUP PLC	2,183 shares	36,814	46,823
**	SMURFIT WESTROCK PLC	2,309 shares	111,956	124,342
**	SNAM SPA	12,777 shares	58,937	56,618
**	SOCIETE GENERALE	4,562 shares	133,836	127,992
**	SODEXHO SA	561 shares	36,050	46,212
**	SOFINA	98 shares	28,828	22,114
**	SOFTBANK CORP	181,170 shares	222,611	228,966
**	SOFTBANK GROUP CORP	6,076 shares	246,624	347,624
**	SOMPO HOLDINGS INC	5,609 shares	65,408	145,501
**	SONIC HEALTHCARE LTD	2,892 shares	47,337	48,251

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
	SONOVA HOLDING AG	321 shares	\$ 65,979	\$ 105,121
	SONY GROUP CORP	39,555 shares	397,101	834,619
	SOUTH32 LTD	28,692 shares	47,376	60,203
	SPIRAX-SARCO ENGINEERING PLC	466 shares	57,073	39,878
	SPOTIFY TECHNOLOGY SA	1,260 shares	508,105	563,699
	SSE PLC	6,993 shares	141,313	140,227
	STANDARD CHARTERED PLC	13,310 shares	97,092	163,928
	STELLANTIS NV	12,446 shares	138,392	161,848
	STERIS PLC	452 shares	69,978	92,913
	STMICROELECTRONICS NV	4,329 shares	105,258	108,391
	STOCKLAND	15,124 shares	39,321	44,873
	STORA ENSO OYJ	3,688 shares	37,442	37,104
	STRAUMANN HOLDING AG REG	707 shares	71,566	89,183
	SUBARU CORPORATION	3,689 shares	52,877	65,624
	SUMITOMO CORPORATION	6,912 shares	91,295	149,759
	SUMITOMO ELECTRIC INDUSTRIES	4,563 shares	53,369	81,670
	SUMITOMO METAL MINING CO LTD	1,587 shares	46,811	36,224
	SUMITOMO MITSUI FINANCIAL	23,647 shares	243,621	568,198
	SUMITOMO MITSUI TR GROUP INC	4,118 shares	67,795	96,307
	SUMITOMO REALTY & DEVELOPMENT	1,974 shares	51,553	61,461
	SUN HUNG KAI PROPERTIES LTD	9,376 shares	124,833	89,201
	SUNCORP GROUP LTD	8,059 shares	65,403	94,714
	SUNTORY BEVERAGE & FOOD LTD	860 shares	30,630	27,356
	SUZUKI MOTOR CORPORATION	9,988 shares	81,560	112,040
	SVENSKA CELLULOSA AB-SCA	3,842 shares	50,508	48,795
	SVENSKA HANDELSBANKEN	9,239 shares	92,939	95,519
	SWATCH GROUP AG BR	183 shares	45,075	33,310
	SWEDBANK AB A	5,378 shares	95,850	106,334
	SWEDISH ORPHAN BIOVITRUM AB	1,241 shares	24,991	35,649
	SWIRE PACIFIC LIMITED	2,683 shares	24,036	24,260
	SWISS LIFE HOLDING AG	182 shares	79,000	140,718
	SWISS PRIME SITE-REG	490 shares	40,058	53,484
	SWISS RE AG	1,911 shares	159,962	277,176
	SWISSCOM AG	164 shares	87,742	91,406
	SYENSQO SA	470 shares	37,929	34,312
	SYMRISE AG	841 shares	83,495	89,393
	SYSMEX CORP	3,231 shares	67,819	59,309
	T&D HOLDINGS INC	3,069 shares	34,461	56,240
	TAISEI CORPORATION	1,021 shares	33,724	42,829
	TAKEDA PHARMACEUTICAL CO LTD	10,050 shares	345,118	266,367
	TALANX AG	409 shares	23,325	34,792

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
	TAYLOR WIMPEY PLC	22,430 shares	\$ 38,637	\$ 34,152
	TDK CORPORATION	12,355 shares	68,763	159,301
	TE CONNECTIVITY PLC	782 shares	35,279	111,803
	TECHNIPFMC LTD	17,618 shares	449,023	509,865
	TECHTRONIC INDUSTRIES CO	8,928 shares	52,426	117,347
	TELE2 AB	3,464 shares	43,445	34,250
	TELECOM ITALIA SPA	63,145 shares	24,597	16,133
	TELEFONICA SA	25,141 shares	162,695	102,563
	TELENOR ASA	3,901 shares	68,731	43,624
	TELEPERFORMANCE	346 shares	75,861	29,667
	TELIA COMPANY AB	14,948 shares	68,200	41,603
	TELSTRA CORPORATION LIMITED	25,623 shares	62,114	63,522
	TEMENOS AG	357 shares	47,909	25,262
	TENARIS SA	2,578 shares	31,383	48,652
	TERNA SPA	8,915 shares	49,384	70,421
	TERUMO CORPORATION	8,452 shares	118,465	163,363
	TESCO PLC	43,405 shares	192,432	199,716
	TEVA PHARMACEUTICAL INDUSTRIES	6,747 shares	169,290	148,704
	TEVA PHARMACEUTICAL INDUSTRIES	428 shares	6,825	9,433
	THALES	587 shares	62,180	84,262
	TIS INC	1,362 shares	29,927	32,208
	TOHO CO LTD	688 shares	17,110	26,918
	TOKIO MARINE HOLDINGS INC	11,891 shares	173,886	427,245
	TOKYO ELECTRIC POWER CO HLDGS	9,703 shares	41,087	29,037
	TOKYO ELECTRON LIMITED	2,877 shares	195,421	432,975
	TOKYO GAS CO LTD	2,185 shares	53,161	60,610
	TOKYU CORPORATION	3,404 shares	42,449	36,318
	TOPPAN HOLDINGS INC	1,475 shares	26,219	39,175
	TORAY INDUSTRIES INC	8,808 shares	50,036	55,836
	TOTAL ENERGIES SE	13,679 shares	639,091	761,866
	TOTO LTD	879 shares	20,611	21,070
	TOYOTA INDUSTRIES CORP	990 shares	46,444	79,714
	TOYOTA MOTOR CORPORATION	65,073 shares	791,048	1,272,053
	TOYOTA TSUSHO CORP	3,992 shares	36,954	70,679
	TRANE TECHNOLOGIES PLC	1,034 shares	86,574	381,908
	TRANSURBAN GROUP	19,659 shares	161,339	162,534
	TREASURY WINE ESTATES LTD	5,141 shares	33,552	36,023
	TRELLEBORG AB	1,350 shares	52,481	46,259
	TREND MICRO INC	847 shares	37,999	45,718
	TRYG A S	2,148 shares	33,130	45,296
	UBS GROUP AG	20,848 shares	242,238	639,214

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
	UCB SA	801 shares	\$ 73,407	\$ 159,396
	UNIBAIL RODAMCO WESTFIELD	751 shares	133,812	56,542
	UNICHARM CORPORATION	7,077 shares	68,502	58,411
	UNICREDIT SPA	9,338 shares	106,431	373,846
	UNILEVER PLC	15,737 shares	627,665	894,543
	UNIPOL GRUPPO SPA	2,501 shares	30,486	31,223
	UNITED OVERSEAS BANK LIMITED	7,753 shares	119,798	206,107
	UNITED UTILITIES GROUP PLC	4,320 shares	47,862	56,851
	UNIVERSAL MUSIC GROUP BV	5,214 shares	87,288	133,324
	UPM KYMMENE OYJ	3,381 shares	75,004	92,945
	VAT GROUP AG	171 shares	72,835	64,750
	VEOLIA ENVIRONNEMENT	4,456 shares	102,255	124,982
	VERBUND AG	431 shares	23,275	31,241
	VESTAS WIND SYSTEMS A S	6,397 shares	103,748	87,718
	VICINITY CENTRES	24,518 shares	26,225	31,786
	VINCI SA	3,170 shares	266,796	326,262
	VODAFONE GROUP PLC	140,718 shares	392,941	120,092
	VOLKSWAGEN AG	1,306 shares	176,740	120,414
	VOLVO AB	10,063 shares	150,444	244,876
	VOLVO AB A SHS	1,269 shares	34,466	31,057
	VONOVIA SE	4,690 shares	177,533	142,392
	WAREHOUSES DE PAUW SCA	1,143 shares	41,360	22,462
	WARTSILA OYJ ABP	3,187 shares	38,688	56,463
	WASHINGTON H. SOUL PATTINSON	1,514 shares	32,992	32,013
	WEATHERFORD INTERNATIONAL PLC	142 shares	17,388	10,171
	WESFARMERS LIMITED	7,190 shares	189,672	317,739
	WEST JAPAN RAILWAY CO	2,820 shares	72,257	50,006
	WESTPAC BANKING CORP LTD	21,781 shares	384,102	434,911
	WH GROUP LTD	52,603 shares	45,855	40,531
	WHARF HOLDINGS LIMITED	7,126 shares	20,015	19,991
	WHARF REAL ESTATE INVESTMENT	10,834 shares	38,226	27,552
	WHITEBREAD PLC	1,137 shares	38,522	41,870
	WILLIS TOWERS WATSON PLC	461 shares	68,830	144,529
	WILMAR INTERNATIONAL LTD	12,559 shares	30,644	28,536
	WISE PLC A	4,221 shares	33,127	56,125
	WISETECH GLOBAL LTD	1,165 shares	33,365	86,999
	WIX COM LTD	335 shares	53,487	71,874
	WOLTERS KLUWER NV	1,511 shares	101,416	250,959
	WOODSIDE ENERGY GROUP LTD	12,028 shares	203,150	186,313
	WOOLWORTH GROUP LIMITED	7,737 shares	169,329	145,895
	WPP PLC	6,834 shares	81,166	70,472

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Foreign Companies (continued)</u>				
	XENON PHARMACEUTICALS INC	10,038 shares	\$ 354,731	\$ 393,490
	XERO LTD	919 shares	86,322	95,665
	XP INC W I	803 shares	17,828	9,516
	YAKULT HONSHA CO LTD	1,648 shares	46,683	31,253
	YAMAHA MOTOR CO LTD	5,881 shares	32,487	51,876
	YANGZIJIANG SHIPBUILDING	16,000 shares	31,262	35,011
	YARA INTERNATIONAL ASA	1,049 shares	41,644	27,833
	YASKAWA ELECTRIC CORP	1,441 shares	34,781	36,818
	YOKOGAWA ELECTRIC CORPORATION	1,483 shares	20,991	31,579
	ZALANDO SE	1,421 shares	113,849	47,660
	ZEALAND PHARMA AS	405 shares	53,252	40,274
	ZENSHO HOLDINGS CO LTD	595 shares	28,061	33,736
	ZOZO INC	831 shares	20,634	25,623
	ZURICH FINANCIAL SERVICES AG	928 shares	278,242	552,734
Total Common stock: Foreign Companies			86,164,872	115,958,701
<u>Common Stock : Healthcare</u>				
	10X GENOMICS INC CLASS A	207 shares	32,298	2,973
	ABBOTT LABORATORIES	7,938 shares	454,447	897,867
	ABBVIE INC	8,107 shares	652,772	1,440,616
	ACADIA HEALTHCARE CO INC	179 shares	7,761	7,097
	AKERO THERAPEUTICS INC	12,898 shares	476,222	358,822
	ALIGN TECHNOLOGY INC	330 shares	52,191	68,808
	ALNYLAM PHARMACEUTICALS INC.	254 shares	23,943	59,769
	AMEDISYS INC	63 shares	12,823	5,720
	AMGEN INC	2,461 shares	371,845	641,435
	APELLIS PHARMACEUTICALS INC	205 shares	17,232	6,542
	APOGEE THERAPEUTICS INC	10,033 shares	541,536	454,495
	ARS PHARMACEUTICALS INC	28,314 shares	428,187	298,713
	ATRICURE INC	27,931 shares	1,420,903	853,571
	BAXTER INTERNATIONAL INC	2,336 shares	148,330	68,117
	BECTON DICKINSON AND COMPANY	1,324 shares	300,325	300,365
	BICARA THERAPEUTICS INC	9,714 shares	215,734	169,218
	BIO TECHNE CORP	720 shares	66,913	51,861
	BIOGEN INC	668 shares	184,399	102,151
	BIOMARIN PHARMACEUTICAL INC	371 shares	32,883	24,386
	BLUEPRINT MEDICINES CORP	8,443 shares	541,678	736,398
	BOSTON SCIENTIFIC CORPORATION	6,743 shares	166,264	602,285

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Common Stock : Healthcare (continued)</u>			
	BRIDGEBIO PHARMA INC	20,138 shares	\$ 594,759	\$ 552,587
	BRIGHTSPRING HEALTH SERVICES	38,749 shares	500,173	659,895
	BRISTOL MYERS SQUIBB CO	9,294 shares	533,338	525,669
	BRUKER CORPORATION	214 shares	10,454	12,545
	CARDINAL HEALTH INC	1,111 shares	57,573	131,398
	CENCORA INC	785 shares	74,072	176,373
	CENTENE CORP	2,312 shares	130,009	140,061
	CERTARA INC	236 shares	7,999	2,513
	CG ONCOLOGY INC	14,096 shares	341,106	404,273
	CHARLES RIVER LABORATORIES	234 shares	50,871	43,196
	CHEMED CORP	29 shares	10,587	15,364
	COOPER COS INC THE	904 shares	48,065	83,105
	CULLINAN THERAPEUTICS INC	20,284 shares	466,847	247,059
	CYTOKINETICS INC	10,031 shares	814,361	471,858
	DAVITA INC	210 shares	22,779	31,406
	DENALI THERAPEUTICS INC	24,134 shares	534,939	491,851
	DENTSPLY SIRONA INC	397 shares	19,213	7,535
	DEXCOM INC	1,788 shares	152,379	139,052
	DIANTHUS THERAPEUTICS INC	12,150 shares	349,027	264,870
	EDWARDS LIFESCIENCES CORP	2,718 shares	89,894	201,213
	ELANCO ANIMAL HEALTH INC	969 shares	25,707	11,735
	ELEVANCE HEALTH INC	1,064 shares	137,329	392,509
	ENCOMPASS HEALTH CORP	194 shares	10,757	17,916
	ENVISTA HOLDINGS CORP	338 shares	8,991	6,520
	EXACT SCIENCES CORP	359 shares	37,064	20,172
	EXELIXIS INC	552 shares	11,796	18,382
	FORTREA HOLDINGS INC	176 shares	3,137	3,282
	GE HEALTHCARE TECHNOLOGY	2,089 shares	190,601	163,318
	GILEAD SCIENCES	5,714 shares	362,035	527,802
	GLAUKOS CORP	6,223 shares	925,205	933,077
	GLOBUS MEDICAL INC	220 shares	13,840	18,196
	GRAIL INC	52 shares	1,730	928
	HALOZYME THERAPEUTICS IN	15,814 shares	649,397	756,067
	HCA HEALTHCARE INC	841 shares	83,095	252,426
	HENRY SCHEIN INC COM	574 shares	33,868	39,721
	HOLOGIC INC	1,057 shares	44,434	76,199
	IDEXX LABORATORIES INC	374 shares	53,550	154,626
	ILLUMINA INC	313 shares	59,834	41,826
	INCYTE CORP	731 shares	61,423	50,490
	INSMED INC	16,184 shares	442,665	1,117,343
	INSPIRE MEDICAL SYSTEMS INC	57 shares	17,778	10,567

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
<u>Common Stock : Healthcare (continued)</u>				
	INSULET CORP	321 shares	\$ 77,230	\$ 83,804
	INTRA CELLULAR THERAPIES INC	5,871 shares	327,424	490,346
	INTUITIVE SURGICAL INC	1,627 shares	221,603	849,229
	IQVIA HOLDINGS INC	805 shares	107,420	158,191
	JAZZ PHARMACEUTICALS INC	118 shares	19,034	14,532
	JOHNSON & JOHNSON	11,042 shares	1,163,709	1,596,894
	KEYSIGHT TECHNOLOGIES	796 shares	75,153	127,861
	KORRO BIO INC	7,649 shares	443,081	291,197
	LABCORP HOLDINGS INC	383 shares	44,015	87,830
	LEGEND BIOTECH CORP ADR	11,009 shares	555,990	358,233
	LILLY ELI & CO	3,636 shares	349,030	2,806,992
	MASIMO CORP	6,405 shares	891,263	1,058,746
	MCKESSON CORP	588 shares	93,988	335,107
	MEDICAL PROPERTIES TRUST INC	1,168 shares	23,529	4,614
	MEDPACE HOLDINGS INC	50 shares	11,923	16,612
	MEDTRONIC INC	5,879 shares	486,960	469,615
	MERCK & COMPANY INC	11,605 shares	639,476	1,154,465
	MODERNA INC	1,521 shares	351,142	63,243
	MOLINA HEALTHCARE INC	261 shares	59,918	75,964
	NATERA INC	225 shares	22,454	35,618
	NEUROCRINE BIOSCIENCES INC	196 shares	18,172	26,754
	ORGANON AND CO	506 shares	13,954	7,550
	PENUMBRA INC	73 shares	11,928	17,336
	PERRIGO CO	266 shares	12,836	6,839
	PFIZER INC	25,974 shares	732,111	689,090
	PREMIER INC CLASS A	190 shares	7,056	4,028
	PROCEPT BIOROBOTICS CORP	13,117 shares	409,934	1,056,181
	QUANTERIX CORP	30,419 shares	634,147	323,354
	QUEST DIANOSTICS INC	510 shares	51,319	76,938
	QUIDELORTHO CORP	122 shares	19,721	5,435
	RAPPORT THERAPEUTICS INC	13,477 shares	235,301	239,082
	REGENERON PHARMACEUTICALS	481 shares	254,974	342,631
	REPLIGEN CORP	6,547 shares	1,063,010	942,375
	RESMED INC	669 shares	71,828	152,993
	REVVITY INC	560 shares	62,151	62,502
	SAREPTA THERAPEUTICS INC	178 shares	14,838	21,643
	SOLVENTUM CORP	633 shares	53,445	41,816
	SOTERA HEALTH CO	296 shares	6,361	4,049
	STRYKER CORPORATION	1,609 shares	221,891	579,321
	TELEFLEX INC	212 shares	56,758	37,732
	TENET HEALTHCARE CORPORATION	187 shares	10,886	23,605

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Common Stock : Healthcare (continued)</u>				
	UNITED THERAPEUTICS CORP	86 shares	\$ 7,804	\$ 30,344
	UNITEDHEALTH GROUP INC	4,216 shares	581,061	2,132,705
	UNIVERSAL HEALTH SERVICES	266 shares	32,066	47,725
	UPSTREAM BIO INC	13,808 shares	249,655	227,004
	VAXCYTE INC	13,029 shares	772,906	1,066,554
	VERTEX PHARMACEUTICALS INC	1,183 shares	184,143	476,394
	VIATRIS INC	5,455 shares	83,328	67,915
	VIKING THERAPEUTICS INC	5,922 shares	91,708	238,301
	VIRIDIAN THERAPEUTICS INC	24,507 shares	563,350	469,799
	WALGREENS BOOTS ALLIANCE	3,284 shares	184,183	30,640
	WATERS CORPORATION	271 shares	39,017	100,536
	WEST PHARMACEUTICAL SERVICES	332 shares	72,530	108,750
	ZIMMER BIOMET HOLDINGS INC	910 shares	103,210	96,124
Total Common stock: Healthcare			27,023,291	36,199,272
<u>Common stock: Industrials</u>				
	3M CO	2,494 shares	270,029	321,950
	ACUITY BRANDS INC	61 shares	9,874	17,820
	AIR PRODUCTS AND CHEMICALS INC	1,018 shares	164,987	295,260
	AIRBNB INC CLASS A	1,992 shares	254,382	261,769
	ALBEMARLE CORPORATION	537 shares	53,508	46,225
	ALCOA CORP	485 shares	17,956	18,323
	ALLISON TRANSMISSION HOLDING	170 shares	6,443	18,370
	ARCBEST CORP	11,012 shares	1,436,874	1,027,640
	ASHLAND INC	95 shares	8,948	6,789
	ATI INC	242 shares	13,419	13,320
	AVERY DENNISON CORPORATION	368 shares	29,797	68,864
	AXON ENTERPRISE INC	331 shares	61,404	196,719
	BALL CORPORATION	1,361 shares	72,990	75,032
	BERRY GLOBAL GROUP INC	225 shares	11,329	14,551
	BIO RAD LABORATORIES CL A	37 shares	13,026	12,155
	BOEING CO	3,347 shares	455,790	592,419
	CELANESE CORP	500 shares	40,135	34,605
	CF INDUSTRIES HOLDINGS INC	796 shares	32,434	67,915
	CH ROBINSON WORLDWIDE INC	537 shares	40,614	55,483
	CHEMOURS CO	293 shares	8,275	4,952
	CHURCH & DWIGHT CO INC	1,120 shares	67,826	117,275
	CORE & MAIN INC CLASS A	377 shares	12,618	19,193
	COTY INC -CL A	750 shares	7,340	5,220

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: Industrials (continued)</u>			
	CROWN HOLDINGS INC	230 shares	\$ 17,948	\$ 19,019
	CSW INDUSTRIALS INC	4,046 shares	1,109,066	1,427,429
	CSX CORP	8,834 shares	112,780	285,073
	DANAHER CORPORATION	2,951 shares	264,988	677,402
	DOW INC	3,215 shares	132,256	129,018
	DUPONT DE NEMOURS INC	1,915 shares	116,490	146,020
	EASTMAN CHEMICAL CO	534 shares	40,604	48,747
	ECOLAB INC	1,150 shares	121,195	269,468
	ELEMENT SOLUTIONS INC	39,989 shares	835,295	1,016,920
	ENTEGRIS INC	296 shares	20,574	29,322
	EVERUS CONSTRUCTION GROUP	10,369 shares	711,521	681,761
	EXPEDITORS INTERNATIONAL	643 shares	51,123	71,225
	FEDEX CORP	1,033 shares	117,666	290,614
	FMC CORPORATION	571 shares	47,931	27,756
	FREEPORT MCMORAN COPPER	6,573 shares	80,528	250,300
	GENERAL DYNAMICS CORP	1,212 shares	179,059	319,350
	GRAPHIC PACKAGING HOLDING CO	584 shares	9,056	15,861
	GXO LOGISTICS INC	231 shares	10,289	10,048
	HEICO CORP	87 shares	12,886	20,683
	HEICO CORP	160 shares	16,360	29,773
	HOWMET AEROSPACE INC	1,859 shares	44,603	203,319
	HUNTINGTON INGALLS INDUSTRIES	179 shares	32,021	33,826
	HUNTSMAN CORP	321 shares	8,701	5,788
	INTERNATIONAL PAPER COMPANY	1,590 shares	54,824	85,574
	IONIS PHARMACEUTICALS INC	308 shares	14,713	10,768
	JEFFERIES FINANCIAL GROUP INC	343 shares	8,164	26,891
	KIRBY CORPORATION	9,315 shares	1,115,788	985,527
	LEONARDO DRS INC	39,520 shares	808,888	1,276,891
	LINEAGE INC	121 shares	9,863	7,087
	LOAR HOLDINGS INC	7,765 shares	389,329	573,911
	LOCKHEED MARTIN CORP	967 shares	207,749	469,904
	LOUISIANA PACIFIC CORP	123 shares	7,630	12,737
	MATADOR RESOURCES	231 shares	13,767	12,996
	MOSIAC CO	1,459 shares	39,253	35,862
	MP MATERIALS CORP	257 shares	7,470	4,009
	NEWMARKET CORP	14 shares	4,800	7,397
	NEWMONT CORP	5,218 shares	200,067	194,214
	NORFOLK SOUTHERN CORP	1,036 shares	104,670	243,150
	NORTHROP GRUMMAN CORP	630 shares	95,334	295,653
	NUCOR CORP	1,079 shares	51,768	125,930
	OLIN CORP	230 shares	8,037	7,774

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Common stock: Industrials (continued)</u>			
	OTIS WORLDWIDE CORP	1,830 shares	\$ 125,272	\$ 169,476
	PACKAGING CORP OF AMERICA	409 shares	42,398	92,078
	PPG INDUSTRIES	1,061 shares	109,278	126,737
	RAYONIER INC	303 shares	9,948	7,908
	RBC BEARINGS INC	56 shares	11,706	16,752
	RELIANCE INC	106 shares	10,262	28,542
	REPUBLIC SERVICES INC	936 shares	57,676	188,305
	REYNOLDS CONSUMER PRODUCTS I	107 shares	3,136	2,888
	ROYAL GOLD INC	129 shares	14,038	17,009
	RTX CORP	6,096 shares	371,008	705,379
	SCHNEIDER NATIONAL INC CL B	91 shares	2,095	2,664
	SEALED AIR CORPORATION	286 shares	11,446	9,675
	SHERWIN WILLIAMS COMPANY	1,067 shares	116,237	362,706
	SILGAN HOLDINGS INC	163 shares	6,429	8,484
	SITEONE LANDSCAPE SUPPLY INC	87 shares	16,271	11,464
	SONOCO PRODUCTS	192 shares	11,564	9,379
	SOUTHERN COPPER CORP	171 shares	10,354	15,583
	SPIRIT AEROSYSTEMS HOLDINGS	228 shares	11,930	7,770
	STANDARD AERO INC	22,623 shares	634,931	560,145
	STEEL DYNAMICS INC	655 shares	51,594	74,716
	TESLA INC	12,772 shares	2,247,801	5,157,845
	TETRA TECH INC	21,411 shares	628,870	853,014
	TEXTRON INC	853 shares	33,192	65,246
	TRANSDIGM GROUP INC	255 shares	80,917	323,156
	TREX COMPANY INC	210 shares	20,706	14,496
	ULTRAGENYX PHARMACEUTICAL IN	7,837 shares	429,799	329,702
	UNION PACIFIC CORP	2,786 shares	271,235	635,319
	US STEEL CORP	438 shares	10,607	14,888
	VALMONT INDUSTRIES INC	39 shares	6,222	11,960
	VALVOLINE INC	254 shares	5,917	9,190
	VULCAN MATERIALS COMPANY	606 shares	53,714	155,881
	WABTEC CORP	785 shares	54,902	148,828
	WESTLAKE CORP	66 shares	6,597	7,567
	WEYERHAEUSER COMPANY	3,333 shares	76,982	93,824
	XPO INC	225 shares	7,701	29,509
	ZOETIS INC	2,080 shares	160,206	338,894
	Total Common stock: Industrials		16,047,993	24,283,825

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Information Technology</u>				
	ACV AUCTIONS INC A	73,309 shares	\$ 1,270,952	\$ 1,583,474
	ADOBE SYSTEMS INC	2,024 shares	334,606	900,032
	ADVANCED MICRO DEVICES INC	7,411 shares	305,009	895,177
	AFFIRM HOLDINGS INC	510 shares	12,240	31,059
	AGILENT TECHNOLOGIES INC	1,316 shares	84,047	176,791
	AKAMAI TECHNOLOGIES	685 shares	52,039	65,520
	ALKAMI TECHNOLOGY INC	35,631 shares	1,328,524	1,306,945
	ALLEGRO MICROSYSTEMS INC	241 shares	6,158	5,268
	ALPHABET INC	21,994 shares	896,568	4,188,538
	ALPHABET INC	26,846 shares	1,129,420	5,081,947
	ALTAIR ENGINEERING INC- A	8,293 shares	649,307	904,849
	AMENTUM HOLDINGS INC	255 shares	3,037	5,363
	AMERICAN TOWER CORPORATION	2,141 shares	314,730	392,681
	AMKOR TECHNOLOGY INC	221 shares	8,844	5,677
	AMPHENOL CORPORATION	5,476 shares	78,083	380,309
	ANALOG DEVICES INC	2,273 shares	196,922	482,922
	ANSYS INC	400 shares	64,589	134,932
	APPFOLIO INC A	45 shares	11,005	11,102
	APPLE INC	67,690 shares	2,887,039	16,950,929
	APPLIED MATERIALS INC	3,793 shares	113,469	616,856
	ARROW ELECTRONICS INC	103 shares	8,666	11,651
	ASPEN TECHNOLOGY INC	53 shares	9,636	13,235
	ASTERA LABS INC	212 shares	24,795	28,079
	AUTODESK INC	986 shares	93,626	291,432
	AUTOMATIC DATA PROCESSING INC	1,874 shares	174,971	548,576
	AVNET INC	170 shares	5,379	8,894
	AZENTA INC	94 shares	9,415	4,700
	BENTLEY SYSTEMS INC CLASS B	275 shares	14,298	12,842
	BILL HOLDINGS INC	198 shares	36,187	16,773
	BOOKING HOLDINGS INC	152 shares	148,413	755,200
	BRAZE INC A	22,950 shares	939,951	961,146
	BROADCOM INC	21,128 shares	775,599	4,898,316
	CACI INTERNATIONAL INC	44 shares	9,378	17,779
	CADENCE DESIGN SYSTEMS INC	1,253 shares	68,550	376,476
	CCC INTELLIGENT SOLUTIONS HO	890 shares	9,435	10,440
	CDW CORP DE	612 shares	66,173	106,513
	CHARTER COMMUNICATIONS INC	438 shares	140,727	150,133
	CHECK POINT SOFTWARE TECH LTD	557 shares	60,976	103,992
	CIENA CORPORATION	283 shares	15,642	24,001
	CISCO SYSTEMS INC	18,278 shares	501,474	1,082,058
	CLEARWATER ANALYTICS HDS A	54,298 shares	1,104,704	1,494,281

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Information Technology (continued)</u>				
	CLOUDFLARE INC CLASS A	590 shares	\$ 60,007	\$ 63,531
	COGNIZANT TECHNOLOGY SOLUTIONS	2,275 shares	114,109	174,948
	COHERENT CORP	245 shares	13,333	23,209
	CONCENTRIX CORP	92 shares	6,426	3,981
	CONFLUENT INC CLASS A	487 shares	13,877	13,617
	CORNING INCORPORATED	3,522 shares	61,446	167,366
	COUPANG INC	2,280 shares	38,343	50,114
	CROWDSTRIKE HOLDINGS INC A	1,061 shares	309,499	363,031
	CROWN CASTLE INTL CORP	1,991 shares	223,574	180,704
	DATADOG INC CLASS A	588 shares	64,455	84,019
	DELL TECHNOLOGIES C	1,337 shares	167,352	154,075
	DOCUSIGN INC	400 shares	38,993	35,976
	DOLBY LABORATORIES INC	115 shares	10,768	8,982
	DOUBLEVERIFY HOLDINGS INC	285 shares	8,920	5,475
	DOXIMITY INC CLASS A	241 shares	9,249	12,867
	DROPBOX INC CLASS A	465 shares	12,626	13,969
	DUN & BRADSTREET HOLDINGS IN	595 shares	10,740	7,414
	DUOLINGO	73 shares	15,233	23,669
	DXC TECHNOLOGY CO	352 shares	7,673	7,033
	DYNATRACE INC	580 shares	24,556	31,523
	ELECTRONIC ARTS INC	1,143 shares	82,316	167,221
	EPAM SYSTEMS INC	256 shares	114,902	59,858
	EQUIFAX INC	566 shares	55,014	144,245
	EQUINIX INC	442 shares	220,042	416,739
	ESSENTIAL UTILITIES INC	495 shares	20,114	17,978
	F5 NETWORKS INC	267 shares	26,465	67,142
	FACTSET RESEARCH SYSTEMS INC	174 shares	64,060	83,569
	FIRST SOLAR INC	490 shares	62,421	86,357
	FISERV INC	2,602 shares	247,817	534,503
	FIVE9 INC	146 shares	19,614	5,933
	FORTINET INC	2,905 shares	53,447	274,465
	FRONTIER COMMUNICATIONS PARE	483 shares	11,645	16,760
	GARTNER INC	351 shares	39,573	170,049
	GEN DIGITAL INC	2,487 shares	52,639	68,094
	GENPACT LTD	341 shares	14,729	14,646
	GITLAB INC CL A	240 shares	11,598	13,524
	GLOBAL PAYMENTS INC	1,166 shares	108,255	130,663
	GODADDY INC	642 shares	68,639	126,712
	GUIDEWIRE SOFTWARE INC	161 shares	17,874	27,141
	HASHICORP INC CL A	285 shares	8,191	9,750
	HENRY JACK & ASSOCIATES	334 shares	46,205	58,550

EQUITABLE RETIREMENT PLAN**EMPLOYER ID# 13-5570651, PLAN #011****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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Information Technology (continued)</u>				
	HEWLETT PACKARD CO	4,415 shares	\$ 72,160	\$ 144,061
	HEWLETT PACKARD ENTERPRISE	5,969 shares	52,544	127,438
	HUBSPOT INC	97 shares	17,588	67,587
	IBM CORP	4,223 shares	633,925	928,342
	IMPINJ INC	5,444 shares	886,223	790,795
	INFORMATICA INC CLASS A	158 shares	4,645	4,097
	INGRAM MICRO HOLDING CORP	34 shares	676	659
	INTAPP INC	21,480 shares	860,301	1,376,653
	INTEL CORP	19,663 shares	628,014	394,243
	INTUIT INC	1,270 shares	219,949	798,195
	IPG PHOTONICS CORP	53 shares	7,016	3,854
	IRIDIUM COMMUNICATIONS INC	221 shares	13,638	6,413
	JABIL INC	512 shares	47,968	73,676
	JUNIPER NETWORKS INC	1,506 shares	36,032	56,399
	KLA CORP	615 shares	61,456	387,524
	KLAVIYO INC A	29,625 shares	774,061	1,221,735
	KYNDRYL HOLDINGS INC W I	447 shares	10,377	15,466
	L3HARRIS TECHNOLOGIES INC	868 shares	121,029	182,523
	LAM RESEARCH CORP	5,893 shares	77,298	425,651
	LATTICE SEMICONDUCTOR CORP	268 shares	14,133	15,182
	LEIDOS HOLDINGS INC	611 shares	56,402	88,021
	LIBERTY MEDIA CORP LIB NEW C	412 shares	15,409	38,176
	LIGHT & WONDER INC	174 shares	18,249	15,030
	LUMENTUM HOLDINGS INC	1,172 shares	107,568	98,389
	LYFT INC A	723 shares	27,528	9,327
	MACOM TECHNOLOGY SOLUTIONS H	9,496 shares	722,126	1,233,625
	MANHATTAN ASSOCIATES INC	121 shares	10,753	32,699
	MAPLEBEAR INC	327 shares	10,395	13,544
	MARVELL TECHNOLOGY INC	1,687 shares	63,600	186,330
	MATCH GROUP INC	1,162 shares	143,012	38,009
	META PLATFORMS INC CLASS A	10,012 shares	1,329,598	5,862,126
	MICROCHIP TECHNOLOGY INC	2,447 shares	92,069	140,335
	MICRON TECHNOLOGY INC	5,067 shares	180,616	426,438
	MICROSOFT CORP	34,077 shares	3,067,757	14,363,456
	MICROSTRATEGY INC	324 shares	44,630	93,837
	MKS INSTRUMENTS INC	131 shares	11,721	13,675
	MONGODB INC	141 shares	24,416	32,826
	MONOLITHIC POWER SYSTEMS	220 shares	66,675	130,174
	MOTOROLA SOLUTIONS INC	762 shares	87,881	352,220
	NCINO INC	164 shares	8,886	5,507
	NCR ATLEOS CORP	35,442 shares	1,144,708	1,202,193
	NETAPP INC	940 shares	44,164	109,115

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: Information Technology (continued)</u>				
	NUTANIX INC	492 shares	\$ 13,648	\$ 30,101
	NVIDIA CORPORATION	110,192 shares	512,965	14,797,683
	OKTA INC	318 shares	49,286	25,058
	ON SEMICONDUCTOR CORPORATION	1,948 shares	77,190	122,822
	ONESTREAM INC	33,187 shares	925,658	946,493
	ONTO INNOVATION INC	2,016 shares	261,746	336,006
	ORACLE CORP	7,293 shares	331,773	1,215,305
	PALANTIR TECHNOLOGIES INC A	9,317 shares	302,931	704,645
	PALO ALTO NETWORKS INC	2,984 shares	256,889	542,969
	PARSONS CORP	90 shares	7,363	8,302
	PAYCHEX INC	1,470 shares	89,924	206,123
	PAYCOM SOFTWARE INC	227 shares	49,787	46,528
	PAYCOR HCM INC	161 shares	3,920	2,990
	PAYLOCITY HOLDING CORP	85 shares	16,273	16,955
	PEGASYSTEMS INC	87 shares	10,752	8,108
	PINTEREST INC CLASS A	1,184 shares	58,486	34,336
	PROCORE TECHNOLOGIES INC	210 shares	15,399	15,735
	PTC INC	547 shares	64,396	100,577
	PURE STORAGE INC	604 shares	10,966	37,104
	QORVO INC	186 shares	14,798	13,007
	QUALCOMM INC	5,102 shares	351,867	783,769
	QUANTA SERVICES INC	672 shares	41,807	212,385
	RUBRIK INC A	18,557 shares	613,072	1,212,886
	SALESFORCE INC	4,319 shares	688,646	1,443,971
	SBA COMMUNICATIONS CORP	492 shares	85,354	100,270
	SCIENCE APPLICATIONS INTE	97 shares	8,559	10,843
	SEMTECH CORP	24,307 shares	860,113	1,503,388
	SENTINELONE INC CLASS A	549 shares	13,310	12,188
	SERVICENOW INC	943 shares	237,634	999,694
	SERVICETITAN INC A	1,873 shares	143,442	192,676
	SHIFT4 PAYMENTS INC CLASS A	10,326 shares	642,827	1,071,633
	SIRIUS XM HOLDINGS INC	423 shares	15,204	9,644
	SKYWORKS SOLUTIONS INC	733 shares	63,417	65,003
	SMARTSHEET INC CLASS A	266 shares	14,889	14,904
	SNOWFLAKE INC CLASS A	622 shares	154,225	96,043
	SPS COMMERCE INC	7,579 shares	1,157,497	1,394,460
	SS&C TECHNOLOGIES HOLDINGS	423 shares	24,918	32,055
	SUPER MICRO COMPUTER INC	2,291 shares	219,273	69,830
	SYNOPSIS INC	701 shares	74,733	340,237
	TEMPUS AI INC	12,713 shares	479,238	429,191
	TERADATA CORP	187 shares	7,098	5,825

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011 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, maturity value	(d) Cost	(e) Current value
<u>Common stock: information technology (continued)</u>				
	TERADYNE INC	732 shares	\$ 54,474	\$ 92,173
	TEXAS INSTRUMENTS INC	4,176 shares	249,239	783,041
	THERMO FISHER SCIENTIFIC INC	1,752 shares	320,630	911,443
	TMOBILE US INC	2,216 shares	230,188	489,137
	TOAST INC CLASS A	892 shares	16,799	32,513
	TRADE DESK INC	879 shares	22,719	103,309
	TRIMBLE INCORPORATED	1,117 shares	72,408	78,927
	TRUMP MEDIA & TECHNOLOGY GRP	146 shares	4,836	4,979
	TWILIO INC	301 shares	53,620	32,532
	TYLER TECHNOLOGIES INC	196 shares	59,065	113,022
	UBIQUITI INC	8 shares	666	2,655
	UIPATH INC CLASS A	839 shares	17,810	10,664
	UNITY SOFTWARE INC	594 shares	42,273	13,347
	VEEVA SYSTEM INC CLASS A	290 shares	35,612	60,972
	VERALTO CORP	1,132 shares	47,043	115,294
	VERISIGN INC	380 shares	64,325	78,644
	VERISK ANALYTICS INC	647 shares	70,808	178,204
	WESTERN DIGITAL CORP	1,583 shares	76,103	94,394
	WORKDAY INC CLASS A	973 shares	235,823	251,064
	ZEBRA TECHNOLOGIES	236 shares	44,800	91,148
	ZILLOW GROUP INC CLASS C	305 shares	20,510	22,585
	ZOOM COMMUNICATIONS INC	519 shares	134,345	42,356
	ZOOMINFO TECHNOLOGIES INC	594 shares	20,605	6,243
	ZSCALER INC	183 shares	20,924	33,015
Total Common stock: Information Technology			39,225,416	113,315,238
<u>Common stock: Utilities</u>				
	AES CORP	3,253 shares	48,371	41,867
	ALLIANT ENERGY CORPORATION	1,174 shares	54,339	69,431
	AMEREN CORP	1,220 shares	77,787	108,751
	AMERICAN ELECTRIC POWER	2,429 shares	159,693	224,027
	AMERICAN WATER WORKS CO INC	893 shares	85,603	111,169
	API GROUP CORP	447 shares	16,820	16,079
	AT&T INC	32,888 shares	738,848	748,860
	ATMOS ENERGY CORP	710 shares	68,771	98,882
	BWX TECHNOLOGIES INC	179 shares	10,271	19,939
	CENTERPOINT ENERGY	2,973 shares	71,795	94,333
	CLEARWAY ENERGY INC A	68 shares	1,852	1,663

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
<u>Common stock: utilities (continued)</u>				
	CMS ENERGY CORP	1,367 shares	\$ 69,169	\$ 91,111
	CONSOLIDATED EDISON INC	1,587 shares	122,804	141,608
	DAYFORCE INC	708 shares	63,006	51,429
	DOMINION ENERGY INC	3,844 shares	289,450	207,038
	DTE ENERGY COMPANY	948 shares	79,882	114,471
	DUKE ENERGY CORPORATION	3,538 shares	275,746	381,184
	EDISON INTERNATIONAL	1,760 shares	106,931	140,518
	ENOVIS CORP	109 shares	8,236	4,783
	ENTERGY CORP	1,959 shares	90,747	148,531
	EVERGY INC	1,039 shares	57,807	63,951
	EVERSOURCE ENERGY	1,661 shares	107,131	95,392
	EXELON CORPORATION	4,595 shares	115,552	172,956
	FIRST ENERGY CORP	2,473 shares	98,945	98,376
	IDACORP INC	104 shares	10,634	11,365
	MARKETAXESS HOLDINGS INC	171 shares	55,595	38,653
	NATIONAL FUEL GAS CO	179 shares	9,247	10,862
	NEXTERA ENERGY INC	9,423 shares	395,016	675,535
	NISOURCE INC	2,138 shares	50,453	78,592
	NRG ENERGY INC	933 shares	28,878	84,175
	OGE ENERGY CORP	393 shares	12,929	16,211
	PAYPAL HOLDINGS INC	4,594 shares	291,487	392,098
	PG&E CORP	9,921 shares	133,203	200,206
	PINNACLE WEST CAPITAL	520 shares	41,296	44,081
	PPL CORP	3,382 shares	97,608	109,780
	PUBLIC SERVICE ENTERPRISE GP	2,284 shares	97,029	192,975
	SAIA INC	52 shares	16,264	23,698
	SEMPRA ENERGY	2,902 shares	162,691	254,564
	SOUTHERN COMPANY	5,019 shares	262,212	413,164
	VERIZON COMMUNICATIONS	19,300 shares	970,721	771,807
	VISTRA CORP	1,558 shares	86,517	214,801
	WEC ENERGY GROUP INC	1,447 shares	101,026	136,095
	XCEL ENERGY INC	2,632 shares	123,169	177,713
	ZILLOW GROUP INC CLASS A	91 shares	5,706	6,447
Total Common stock: Utilities			5,771,237	7,099,171
<u>Pooled Separate Accounts</u>				
*,**	Equitable GAC # 6606 - Short Term Liquidity Fund	Pooled Separate Account	39,583,404	39,583,404

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011

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, maturity value	(d) Cost	(e) Current value
	<u>Private real estate investment trust</u>			
**	Morgan Stanley. The Prime Property Fund	Private real estate investment trust	\$136,550,342	\$302,466,764
	<u>Mutual funds: growth</u>			
	JPMORGAN PRIME MONEY MARKET FUND			
*,**	VARIABLE	1,230,499 shares	1,924,433	1,924,769
	<u>Preferred Stock</u>			
	BAYERISCHE MOTOREN WERKE-PFD	409 shares	26,626	26,614
	<u>Private Equity Fund</u>			
	ASF VII B LP	Private Equity Fund	16,072,860	16,008,813
	NP Railcar Investments II LLC	Private Equity Fund	42,619,709	42,586,508
	Total Private Equity Fund		58,692,569	58,595,321
	<u>Hedge Fund</u>			
	BlueMountain Monteners Fund LP	Hedge Fund	699,158	712,140
	Highbridge Aiguilles Rouges Specialty Loan Fund LP	Hedge Fund	33,057,546	32,599,956
	Total Hedge Fund		33,756,704	33,312,096
	<u>Variation margin payable on future contracts</u>			
	Mar 25 CME Micro S&P (SA 208)	Futures Contract	3,059	(912)
	Mar 25 CME Micro S&P (SA 208)	Futures Contract	3,059	(912)
	Mar 25 CME Micro S&P (SA 144)	Futures Contract	1,532	(959)
	Mar 25 CME Micro S&P (SA 144)	Futures Contract	1,532	(959)
	Mar 25 CME Micro S&P (SA 144)	Futures Contract	1,532	(959)
	Mar 25 CME Micro S&P (SA 144)	Futures Contract	1,532	(959)
	Mar 25 ICUS MSCI EAFE (SA 1441)	Futures Contract	779	(3,435)
	Mar 25 ICUS MSCI EAFE (SA 1441)	Futures Contract	779	(3,435)
	Mar 25 ICUS MSCI EAFE (SA 1441)	Futures Contract	779	(3,435)
	Mar 25 ICUS MSCI EAFE (SA 1441)	Futures Contract	2,271	(195)
	Total variation margin payable on future contracts		16,854	(16,160)
	Total Investment		\$1,422,412,367	\$1,701,497,808

*Represent a party in interest

**Represents an investment held in an account pursuant to the "GAC" which constitutes a party-in-interest.

EQUITABLE RETIREMENT PLAN

EMPLOYER ID# 13-5570651, PLAN #011
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	(b) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(c) Cost of acquisitions	(d) Proceeds of dispositions
**	SHARP CORPORATION	700 shares	\$ 3,814	\$ 4,322
**	ENEL FINANCE INTL NV	3,487,000 shares	3,430,476	3,441,495

**Represents an investment held in an account pursuant to the “GAC” which constitutes a party-in-interest.

Plan Name: Equitable Retirement Plan
EIN/PN: 13-5570651/011
Attachment to 2024 Form 5500, Schedule SB, Line 24 – Change in Assumptions

Retirement rates for active salesforce participants were changed in accordance with the experience study dated August 26, 2024.

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

Age	Employees	Salesforce
55	8.0%	6.0%
56	10.0%	8.0%
57	10.0%	8.0%
58	10.0%	8.0%
59	10.0%	8.0%
60	10.0%	8.0%
61	12.0%	10.0%
62	14.0%	12.0%
63	17.0%	15.0%
64	22.0%	18.0%
65 -69	25.0%	20.0%
70+	100.0%	100.0%

Previously, the retirement rates were:

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

Plan Name: Equitable Retirement Plan

EIN/PN: 13-5570651/011

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

Mortality: 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.

Form of Payment: The form of payment for terminated vested participants' cash balance benefit was changed to 30% electing an annuity and 70% electing a lump sum upon retirement.