

Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed 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-SF.

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [X] a single-employer plan [] a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
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 Check box if filing under: [X] Form 5558 [] automatic extension [] DFVC program [] special extension (enter description)
D If the plan is a collectively-bargained plan, check here []
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 EMPLOYEE BENEFITS PLAN OF LEE AND BEULAH MOOR CHILDREN'S HOME
1b Three-digit plan number (PN) 001
1c Effective date of plan 11/01/1974
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) LEE AND BEULAH MOOR CHILDREN'S HOME
2b Employer Identification Number (EIN) 74-1329373
2c Sponsor's telephone number 915-544-8777
2d Business code (see instructions) 623000
3a Plan administrator's name and address [X] Same as Plan Sponsor.
3b Administrator's EIN
3c Administrator's telephone number
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.
4b EIN
4d PN
5a Total number of participants at the beginning of the plan year 68
5b Total number of participants at the end of the plan year 68
5c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) 68
5c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) 62
5d(1) Total number of active participants at the beginning of the plan year 31
5d(2) Total number of active participants at the end of the plan year 25
5e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested 0

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Row 1: Filed with authorized/valid electronic signature, 10/02/2025, JESUS REYES, Signature of plan administrator. Row 2: Filed with authorized/valid electronic signature, 10/02/2025, JESUS REYES, Signature of employer/plan sponsor.

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year: 524477. (See instructions.)

Part III Financial Information			
7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	3318876	3870038
b Total plan liabilities	7b		
c Net plan assets (subtract line 7b from line 7a)	7c	3318876	3870038
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	245000	
(2) Participants	8a(2)		
(3) Others (including rollovers)	8a(3)		
b Other income (loss)	8b	362194	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		607194
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	26649	
e Certain deemed and/or corrective distributions (see instructions) .	8e		
f Administrative service providers (salaries, fees, commissions)	8f	13208	
g Other expenses	8g	16175	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		56032
i Net income (loss) (subtract line 8h from line 8c)	8i		551162
j Transfers to (from) the plan (see instructions)	8j		

Part IV Plan Characteristics	
9a	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 1A 3D
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions				
10 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)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c	X		1000000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		X	
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i		X	

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. Yes No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a** 0

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? Yes No
(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.

a 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 letter ruling granting the waiver. Month Day Year

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline?..... Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No

a If "Yes," enter the amount of any plan assets that reverted to the employer this year..... **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII IRS Compliance Questions

14a 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

14b 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

15 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 _____.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 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 <u>EMPLOYEE BENEFITS PLAN OF LEE AND BEULAH MOOR CHILDREN'S HOME</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>LEE AND BEULAH MOOR CHILDREN'S HOME</u>	D Employer Identification Number (EIN) <u>74-1329373</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I	Basic Information		
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>3360813</u>
	b Actuarial value	2b	<u>3434666</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>0</u>	<u>0</u>
	b For terminated vested participants	<u>35</u>	<u>740281</u>
	c For active participants	<u>31</u>	<u>3161071</u>
	d Total	<u>66</u>	<u>3901352</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	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	<u>5.26 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>244665</u>
	b Expected plan-related expenses	6b	<u>7390</u>
	c Target normal cost	6c	<u>252055</u>

Statement by Enrolled Actuary

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

SIGN HERE		
	Signature of actuary	Date
	<u>CHIEN-HUNG BRINE LIN, FSA, CFA, EA</u>	<u>23-06666</u>
	Type or print name of actuary	Most recent enrollment number
	<u>MUTUAL OF AMERICA</u>	<u>212-224-1241</u>
	Firm name	Telephone number (including area code)
	<u>320 PARK AVENUE</u> <u>NEW YORK, NY 10022-6839</u>	
	Address of the firm	

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

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)	220100	272123
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	75000	
9	Amount remaining (line 7 minus line 8)	145100	272123
10	Interest on line 9 using prior year's actual return of <u>13.12</u> %	19037	35703
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		8832
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>5.37</u> %		474
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		
c	Total available at beginning of current plan year to add to prefunding balance		9306
d	Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	164137	15060
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	292766

Part III Funding Percentages			
14	Funding target attainment percentage	14	80.00 %
15	Adjusted funding target attainment percentage	15	80.00 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	86.48 %
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		
01/16/2024	24445		08/07/2024	18333			
02/21/2024	12222		09/10/2024	18333			
03/14/2024	18334		10/10/2024	18333			
04/10/2024	18333		12/09/2024	18333			
05/17/2024	18334		12/23/2024	18333			
06/17/2024	18334		01/13/2025	18333			
Totals ▶			18(b)	220000	18(c)		

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	
b Contributions made to avoid restrictions adjusted to valuation date	19b	
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	214038

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: 4.96 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)			21b
22 Weighted average retirement age			22 65
23 Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> 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..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
26 Demographic and benefit information			
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...			<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
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
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....			29
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	252055	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	785475	74701	
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 326756
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	116000		116000
36 Additional cash requirement (line 34 minus line 35)			36 210756
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)			37 214038
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	3282	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b	3282	
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

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. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021			

Attachment to 2024 Form 5500
Schedule SB, Part V: summary of plan provisions

Plan name: Employee Benefits Plan of Lee and Beulah Moor Children's Home **EIN:** 74-1329373
Plan sponsor: Lee and Beulah Moor Children's Home **PN:** 001

Summary of plan provisions

The following is a summary of the principal plan provisions upon which this actuarial valuation is based. This summary should not be relied on to provide benefit estimates or other information to participants.

Effective Date of Plan	November 1, 1974.
Effective Date of Latest Amendment	June 1, 2017.
Fresh Start Date	December 31, 1988.
Eligibility	All employees become Participants of this Plan after completion of one year of service, and attainment of age 21. Service with an organization in the health and social service field, within three years of employment with this employer counts towards the service requirement for eligibility.
Compensation	Compensation includes all wages, salaries, fees and amounts received for personal service rendered in the course of employment. Compensation includes contributions made to a salary reduction or deferred compensation plan. Prior to 2002, compensation for any plan year, for benefit purposes, is limited to \$150,000 adjusted for increases prescribed by the Secretary of the Treasury. For the 2002 plan year, EGTRRA increased prospectively the limit to \$200,000 annually. For prospective years after 2002, the \$200,000 limit will be indexed for inflation. For 2024, the compensation limit is \$345,000.
Final Average Earnings	The highest average monthly compensation for 36 consecutive months within the last consecutive 120 months of service.
Social Security Average Monthly Wage	Monthly average of the Social Security Taxable Wage Bases for the 35 calendar years ending with the year the Participant attains Social Security Retirement Age.
Benefit Accrual Service	Years and months of employment after completing the eligibility requirements.
Vesting	20% after 3 years of service, 40% after 4 years, 60% after 5 years, 80% after 6 years and 100% after 7 years or upon attaining age 55. However, participants hired prior to January 1, 1980 are immediately vested.
Retirement Dates	
Normal	The first of the month coincident with or next following the Participant's 65th birthday.
Early	The first of the month on or after attainment of age 55 (but before age 65), on which the Participant elects to retire.

Summary of plan provisions

Deferred	The first of any month following Normal Retirement Date on which the Participant elects to retire.
Frozen Accrued Benefit	The Accrued Benefit as of the Fresh Start Date determined under the provisions of the Plan then in effect.
Benefit Formula	<p>The monthly Normal Retirement benefit is determined as follows:</p> <p>The greater of (A) or (B):</p> <p>(A) The sum of (i) and (ii):</p> <ul style="list-style-type: none">(i) The Frozen Accrued Benefit multiplied by the ratio of Final Average Earnings as of the Normal Retirement Date to Final Average Earnings as of the Fresh Start Date;(ii) The sum of 1.25% of Final Average Earnings multiplied by Benefit Accrual Service completed after the Fresh Start Date, and 0.30% of Final Average Earnings in excess of the Social Security Average Monthly Wage multiplied by the lesser of: (1) Benefit Accrual Service completed after the Fresh Start Date; (2) 35 reduced by Benefit Accrual Service counted before the Fresh Start Date. <p>(B) The sum of 1.25% of Final Average Earnings multiplied by Benefit Accrual Service and 0.30% of Final Average Earnings in excess of the Social Security Average Monthly Wage multiplied by Benefit Accrual Service not greater than 35 years.</p>
Accrued Benefit	<p>The Accrued Benefit is computed under the Benefit Formula above using Final Average Earnings and Social Security Average Monthly Wage at date of determination assuming the Participant continues to earn Benefit Accrual Service until his Normal Retirement Age or date of determination, if later, and adjusted as follows:</p> <p>The portion of the retirement benefit based on Benefit Accrual Service after the Fresh Start date (item (B)(A)(ii) in the Benefit Formula above) is multiplied by a fraction (not to exceed one) equal to Benefit Accrual Service after the Fresh Start Date, divided by projected Benefit Accrual Service after the Fresh Start Date to Normal Retirement Age.</p>

Summary of plan provisions

	<p>The portion of the retirement benefit based on total Benefit Accrual Service (item (B) in the Benefit Formula above) is multiplied by a fraction (not to exceed one) equal to actual Benefit Accrual Service divided by projected Benefit Accrual Service at Normal Retirement Age. The multiplication by this factor does not apply to the Frozen Accrued Benefit (item (A))(i) in the Benefit Formula above).</p>
Early Retirement Benefit	<p>The Accrued Benefit reduced by $1/15$ for each of the first 5 years and $1/30$ for each of the next 5 years by which the Early Retirement Date precedes the Normal Retirement Date.</p> <p>A Participant with 25 “years of service” may retire early at age 62 with no reduction in Accrued Benefit, or reductions of $1/15$ for each of the first 5 years and $1/30$ for each of the next 2 years by which the Early Retirement Date precedes age 62. For this purpose “years of service” means years of employment with the Employer.</p>
Deferred Retirement Benefit	<p>The Accrued Benefit reflecting Final Average Earnings and Benefit Accrual Service to the Deferred Retirement Date.</p>
Maximum Benefit	<p>The annual benefit shall not exceed the lesser of (i) \$160,000 indexed after 2002 for inflation adjustments and (ii) 100% of the average compensation for the 3 consecutive years producing the highest average. For 2024, the dollar amount of \$275,000 is in the form of a non-refund life annuity. This amount is adjusted to reflect commencement before age 62 or after age 65 or for forms of payment other than a non-refund life annuity and Cost of Living Supplements, if any. It is prorated for less than 10 years of participation in the Plan.</p>
Minimum Accrued Benefit	<p>The Accrued Benefit computed under the provisions of the plan as of the latest amendment adoption date.</p>
Normal Form of Payment	<p>A non-refund monthly life annuity.</p>
Automatic Form of Payment	<p>For a married Participant, a monthly Joint and $66 \frac{2}{3}\%$ Survivor with 120 months certain and continuous annuity actuarially equivalent to the monthly benefit in the normal form.</p>
Optional Forms of Payment	<p>The Plan provides other possible forms of annuity, all actuarially equivalent to the normal form of payment.</p>

Summary of plan provisions

Lump Sum	<p>The Plan allows Participants to receive a single lump sum in lieu of a monthly annuity at retirement. The actuarial basis for determining the lump sum is different than for other optional forms.</p> <p>For the 2024 plan year, interest rate is 100% monthly spot segment rate based on high quality corporate bonds and mortality using the 2024 Unisex Distinct Mortality Table specified in IRS Notice 2023-73.</p>
Cost of Living Supplements	<p>Cost of Living Supplements shall be provided to any retired Participant of this Plan who begins receiving monthly benefits after November 1, 1974. A retiree's benefits under this Plan or a Prior Plan are increased each year that the Consumer Price Index increases more than 1% from the preceding year, subject to a maximum increase of 4.0% annually.</p>
Death Benefit Before Retirement	<p>If a partially or fully vested participant dies before retirement benefits have begun, the annual death benefit payable to the spouse is equal to $66 \frac{2}{3}\%$ of the vested Accrued Benefit, reduced for early commencement, and further reduced to reflect the Automatic Form of Payment. If death occurs after age 55, or age 45 and 10 years of employment, then the amount payable to the Spouse is computed as above, except that the Participant is assumed to remain in service until his Normal Retirement Date instead of terminating a day before death.</p>
Disability Annuity Credit	<p>Periods of disability while a participant receives a Social Security Disability Income are also counted as Benefit Accrual Service excluding the first six months of disability and ending on Normal or Early Retirement Date.</p> <p>The compensation rate in effect immediately prior to disability is assumed to continue while disabled. Such compensation rate shall not exceed 120% of the compensation rate in effect one year prior to disability.</p>

Attachment to 2024 Form 5500
Schedule SB, line 26: schedule of active participant data

Plan name: Employee Benefits Plan of Lee and Beulah Moor Children's Home **EIN:** 74-1329373
Plan sponsor: Lee and Beulah Moor Children's Home **PN:** 001

Schedule of active participant data

Attained Age	Years of credited service										
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	>40	Total
<25	3										3
25-29	1										1
30-34		1	1								2
35-39	1	2									3
40-44	1		1		1						3
45-49				1		2					3
50-54	1			1	1	1					4
55-59	1						1				2
60-64		3			2	1			3		9
65-69											
>70		1									1
Total	8	7	2	2	4	4	1		3		31

Attachment to 2024 Form 5500
Schedule SB, Part V: statement of actuarial assumptions and methods

Plan name: Employee Benefits Plan of Lee and Beulah Moor Children's Home **EIN:** 74-1329373
Plan sponsor: Lee and Beulah Moor Children's Home **PN:** 001

Actuarial cost method

Funding target and target normal cost

An actuarial cost method allocates the expected cost of a pension plan on a year-by-year basis. The primary objective is to accumulate enough assets prior to each participant's retirement to provide the promised pension benefits.

The Pension Protection Act of 2006 (PPA) requires plan sponsors to use the Traditional Unit Credit actuarial cost method in which the estimated accrued benefit is based on service and, if applicable, earnings as of the valuation date. The funding target is equal to the actuarial present value of all accrued benefits as of the valuation date. The target normal cost is the actuarial present value, as of the valuation date, of the expected increases in projected accrued benefits attributable to service expected to be completed during the plan year (i.e., if applicable, one year's salary growth is reflected in the determination of target normal cost).

For tax deduction purposes, the funding target may reflect the value of future pay increases on accrued benefits, if applicable.

PPA discounting method

The plan sponsor must choose between full yield curve spot rates or a segmented yield curve of 24-month average corporate bond rates. If the segmented yield curve is selected, the plan sponsor can use either the rates as of the month of the valuation or as of a lookback month, up to 4 months prior to the valuation date. If the full yield curve is selected, the rates as of the month of valuation must be used.

For purposes of this valuation, the following discounting method was used and is assumed to be approved by the plan sponsor:

Segment rates through the month of June preceding the valuation date, adjusted so each segment rate is no less than the applicable minimum percentage* of the corresponding 25-year average segment rate for the calendar year that contains the first day of the plan year and no more than the applicable maximum percentage of that 25-year average segment rate. The 25-year average cannot be less than 5.0% prior to application of the corridor.**

Asset valuation method

Plan assets for purposes of this actuarial valuation are valued under the Asset Averaging method, including, if applicable, discounted receivable contributions. The value is equal to the average of the fair market value of assets on the valuation date and the adjusted fair market value (including expected earnings) for the two earlier annual determination dates. Expected earnings are calculated using a rate no greater than the third segment rate of the segmented yield-curve in effect at the beginning of each valuation year. The resulting average value must fall between 90 and 110 percent of the fair market value of assets on the valuation date.

* Minimum is 95% through 2030, decreasing 5% per year beginning in 2031 until 70% is reached in 2035

** Maximum is 105% through 2030 and increasing 5% per year beginning in 2031 until 130% is reached in 2035

Actuarial assumptions

Loading: 0.00%

Cost of Living Adjustment: 2.50%

Miscellaneous Assumptions

Form of Payment: Lump Sum

Expenses: Assumed equal to prior year's actual expenses

Percent Married: 100.00%

Spouse's Age: Wives assumed to be 3 years younger than husbands

Rationale for significant assumptions

Economic assumptions

- **Expected return on plan assets:** The assumption was selected by the client with input from their investment advisor. We believe the assumption is reasonable as it falls within a reasonable range of expected returns for the plan's asset allocation based on capital market assumptions.
- **ASC 960 pre-retirement discount rate:** This assumption is based on the **expected return on plan assets** assumption.
- **ASC 960 post-retirement discount rate:** The lump sum conversion interest is based on the long-term expectation of lump sum rates based on yields on high quality corporate bonds.
- **Salary increase:** This assumption is based on the plan sponsor's long-term expectation of salary increases. We believe that this is representative of anticipated future experience. In addition, based on discussions with the plan sponsor, significant changes in future salary growth or compensation practices are not expected.

Actuarial assumptions

Demographic Assumptions

- **ASC 960 mortality:** The mortality base table and projection scale is based on the most recent mortality table and improvement scale published by the Society of Actuaries (SOA) and in our judgement, adequately reflects expected mortality rates as of the measurement date. The SOA elected not to release a new mortality scale for 2023 which would have included mortality data affected by the COVID-19 pandemic, but instead will continue to study emerging mortality experience and assess what mortality improvement scale options might be considered to be implemented in the future. As such, we have decided not to reflect any adjustments to the most recent mortality improvement scale. The plan's relatively small size would not support a credible mortality study.
- **Termination:** We believe that this assumption is representative of anticipated future experience. Historically, this assumption has not produced significant gains or losses for the plan. In addition, based on discussions with the plan sponsor, significant changes in termination patterns are not expected.
- **Retirement:** We believe that this assumption is representative of anticipated future experience. Historically, this assumption has not produced significant gains or losses for the plan. In addition, based on discussions with the plan sponsor, significant changes in retirement patterns are not expected.

Miscellaneous assumptions

- **Expenses:** The assumption is based on the expectation of expenses to be paid out during the plan year assuming expenses will be similar to the prior year.
- **Form of payment:** We believe that this assumption is representative of anticipated future experience. Historically, this assumption has not produced significant gains or losses for the plan.
- **Spouse's age and percent married:** The employer does not have enough credible data to analyze spousal demographics. These assumptions are based on the actuary's experience with similar plans.

Attachment to 2024 Form 5500
Schedule SB, line 32: schedule of amortization bases

Plan name: Employee Benefits Plan of Lee and Beulah Moor Children's Home **EIN:** 74-1329373
Plan sponsor: Lee and Beulah Moor Children's Home **PN:** 001

Schedule of amortization bases

Type of base	Present value of remaining installments	Valuation date	Years remaining	Amortization installment
Shortfall	\$130,775	1/1/2024	15	\$11,952
Shortfall	654,700	1/1/2023	14	62,749
	Total			\$74,701



Retirement Services • Investments

Brine Lin FSA, CFA, EA, MAAA, FCA
Vice President and Actuary
Actuarial Consulting
w: 212.224.1241
f: 212.208.2412

September 23, 2025

Ms. Renee Tanner
Chief Executive Officer
Lee and Beulah Moor Children's Home
1100 E Cliff Dr
El Paso, TX 79902-4625

Re: Defined Benefit Plan 2024 Schedule SB – ACTION REQUIRED
Employer Number: 050-024-K

Dear Ms.Tanner:

Attached to this message is an electronic signed copy of the 2024 Schedule SB (Form 5500) with attachments. Schedule SB contains the actuarial information relative to the plan. A signed hard copy of the Schedule SB and attachments will be mailed directly to you for your records.
critical ways:

Electronic Filing Mandatory for 2024 Form 5500s

You must electronically file your 2024 Form 5500. You cannot file a paper Form 5500 by mail or other delivery source. The electronic program is called ERISA Filing Acceptance System (EFAST2). In order to submit a filing, a plan sponsor must use either IFILE (a free web-based filing application located on the Department of Labor's website at www.efast.dol.gov) or use third-party certified software.

The EFAST2 system has three Internet components: IREG, IFILE, and IFAS.

1. IREG is the Internet Registration system that will allow filers and signers to apply for credentials for EFAST2 users.
2. IFILE is a free, optional, Web-based filing application that may be used to draft or review a Form 5500 filing, and preparers may use IFILE to cooperate in sharing components of a filing.
3. IFAS is the Internet Filing Acceptance System – an internal application that applies business rules to filing submissions.

Once a filing has been created and saved and as long as it has not been submitted or deleted, it will appear on the Filing Summary page each time you log into the EFAST2 system. Effective January 1, 2014, IFILE no longer keeps Form 5500's and 5500-SF's that filing authors last updated more than a year ago and have not submitted to the Government.

In addition to the PDF of the Schedule SB (Form 5500) and all attachments to the Schedule SB, we are attaching an XML data file of the Schedule SB (Form 5500), which you can then upload to the EFAST2 system. Please follow the instructions provided on the EFAST2 website on how to upload your XML file into the EFAST2 system for processing and posting to the appropriate plan account. If you are filing the Form 5500, including Schedule SB, using software other than the EFAST2 system

Re: Defined Benefit Plan 2024 Schedule SB – ACTION REQUIRED
Employer Number: 050-024-K

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and that software requires some file type other than XML, please notify us. **The Form 5500 must be prepared first before uploading the Schedule SB and its attachments.**

In accordance with government regulations and requirements for Annual Return/Reports (Form 5500 and all schedules), Schedule SB, including all attachments to Schedule SB, can only be prepared by an enrolled actuary for the plan. If you elect not to use the XML data file provided but instead manually enter the Schedule SB information, you, as plan administrator, must make the entries from the PDF file of Schedule SB **exactly as provided**. You must also use the PDF files of attachments to Schedule SB **that we provide** to ensure they agree with the signed, hard copy of the Schedule SB that is being mailed to you. It is your responsibility as plan sponsor to ensure that the filing is made correctly. Neither the Enrolled Actuary who signed the attached Schedule SB nor Mutual of America can assume any responsibility for any adverse consequences if the information we provide is altered or not accurately or completely included as part of the filing.

The plan sponsor must attach to the Form 5500 an electronic reproduction of the Schedule SB that is prepared and signed by the plan's Enrolled Actuary. As the Plan Sponsor you must maintain a "wet signature" copy of the Schedule SB as part of the Plan's permanent record. Mutual of America is providing you with a PDF attachment of the Schedule SB with a fully executed signature ("wet signature"). In addition to entering the Schedule SB data in your filing (either using the XML file or manually), this PDF of the Schedule SB must be attached to the Form 5500 filing. You must print out a copy of this PDF to secure the "wet signature" copy of the Schedule SB that you are required to maintain.

Note that the Form 5500, Line 6(c) has been modified to ask whether a defined benefit plan is covered under the PBGC insurance program. Filers that check the box "Yes", must enter the My PAA-generated confirmation number (see filing receipt) for the PBGC premium filing for this plan year [*i.e.*, 2024 PBGC Comprehensive Premium Filing].

As of January 1, 2012 a Form 5500 that is filed without an electronic signature will not be processed by the Department of Labor (DOL). The filing will receive an "unprocessable" status, which means that DOL will not consider the return to be filed. Therefore, if the plan administrator does not obtain an electronic signature and file prior to the deadline, the plan administrator will be subject to late filing penalties. "Signature and Date" instructions have been updated to caution filers to check the filing status and advise if the filing status is "Processing Stopped" or "Unprocessable". If a valid signature is not submitted as required, depending on the error, it may be considered not to have been filed.

Distribution of Annual Funding Notice

PPA requires that all defined benefit plans provide an annual funding notice to plan participants, beginning with the 2008 plan year. The deadline for distributing the annual funding notice depends on the number of participants in the plan. Plans must generally distribute the funding notice no later than 120 days after the end of the plan year to which the notice relates – April 30, 2025 for plans with a calendar plan year. However, there is a timing exception for small plans. A plan is considered a small plan for the 2024 plan year if it had 100 or fewer participants on each day during the 2024 plan year. For this purpose, all defined benefit plans which are single-employer plans and are maintained by the same employer (or any member of such employer's controlled group) shall be treated as one plan. For small plans, the funding notice must be distributed no later than the earlier of the date Form 5500 is filed or the deadline for filing Form 5500 (including extensions). **Therefore, you must be certain to distribute the annual funding notice before you file Form 5500.**

Mutual of America provides instructions related to that notice in a separate mailing.

Re: Defined Benefit Plan 2024 Schedule SB – ACTION REQUIRED
Employer Number: 050-024-K

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Posting Form 5500 Actuarial Information

PPA requires that, if a plan sponsor of a defined benefit pension plan maintains an intranet website “for the purpose of communicating with employees and not the public,” the plan sponsor must post the basic Form 5500 itself and the plan’s 2024 Form 5500 Actuarial Information (Schedule SB) on that intranet website. Note that a plan sponsor is not required to establish a website for posting the Form 5500, but only to post it on a website if one already exists.

Please call your Mutual of America Regional Office service representative with any questions about the electronic filing process. For the telephone number or address of the Mutual of America Regional Office nearest you, please visit our Web site, mutualofamerica.com, and click on “About Us,” or call 1-800-468-3785 and select option 4. For additional information, visit the DOL Web site at dol.gov.

Sincerely,

A handwritten signature in cursive script that reads "Lin Chien Hung".

Attachment(s)

Attachment to 2024 Form 5500
Schedule SB, line 22: description of weighted average retirement age

Plan name: Employee Benefits Plan of Lee and Beulah Moor Children's Home **EIN:** 74-1329373
Plan sponsor: Lee and Beulah Moor Children's Home **PN:** 001

Description of weighted average retirement age

Weighted Average Retirement Age

Age	Expected Active Headcount	Retirement Rate	Expected Retirements	Weighted Age
64	14.2382	1.0000	14.2382	911.2422
65	0.0000	1.0000	0.0000	0.0000
66	0.0000	1.0000	0.0000	0.0000
67	0.0000	1.0000	0.0000	0.0000
68	0.0000	1.0000	0.0000	0.0000
69	0.0000	1.0000	0.0000	0.0000
70	0.0000	1.0000	0.0000	0.0000
71	0.0000	1.0000	0.0000	0.0000
72	0.0000	1.0000	0.0000	0.0000
73	0.0000	1.0000	0.0000	0.0000
74	0.0000	1.0000	0.0000	0.0000
75	1.0000	1.0000	1.0000	75.0000
Total			15.2382	986.2422
Average				64.72

Form 5500-SF Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Short Form Annual Return/Report of Small Employee Benefit Plan This form is required to be filed 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-SF.	OMB Nos. 1210-0110 1210-0089 <div style="border: 1px solid black; padding: 2px; display: inline-block;">2024</div> 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 single-employer plan a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)

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 Check box if filing under: Form 5558 automatic extension DFVC program
 special extension (enter description)

D If the plan is a collectively-bargained plan, check here

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 EMPLOYEE BENEFITS PLAN OF LEE AND BEULAH MOOR CHILDREN'S HOME	1b Three-digit plan number (PN) ▶	001
	1c Effective date of plan	11/01/1974
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 instr.) LEE AND BEULAH MOOR CHILDREN'S HOME 1100 E. CLIFF DR EL PASO TX 79902	2b Employer Identification Number (EIN)	74-1329373
	2c Sponsor's telephone number	915-544-8777
	2d Business code (see instructions)	623000
3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor.	3b Administrator's EIN	
	3c Administrator's telephone number	
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	
5a Total number of participants at the beginning of the plan year	5a	68
b Total number of participants at the end of the plan year	5b	68
c (1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	5c(1)	68
c (2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	5c(2)	62
d (1) Total number of active participants at the beginning of the plan year	5d(1)	31
d (2) Total number of active participants at the end of the plan year	5d(2)	25
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	5e	0

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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		10/02/2025	JESUS REYES
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		10/02/2025	JESUS REYES
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor

**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

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 EBP of Lee and Beulah Moor Children's Home		B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Lee and Beulah Moor Children's Home, El Paso, TX		D Employer Identification Number (EIN) 74-1329373	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>			
2 Assets:			
a Market value	2a	3,360,813	
b Actuarial value	2b	3,434,666	
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	0	0	0
b For terminated vested participants	35	740,281	740,281
c For active participants	31	3,161,071	3,187,094
d Total	66	3,901,352	3,927,375
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
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	5.26%	
6 Target normal cost			
a Present value of current plan year accruals	6a	244,665	
b Expected plan-related expenses	6b	7,390	
c Target normal cost	6c	252,055	

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		09/23/2025
	Signature of actuary	Date
CHIEN-HUNG BRINE LIN, FSA, CFA, EA		2306666
Type or print name of actuary		Most recent enrollment number
MUTUAL OF AMERICA		212-224-1241
Firm name		Telephone number (including area code)
320 PARK AVENUE		
NEW YORK NY 10022-6839		
Address of the firm		

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

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

Schedule SB (Form 5500) 2024
v. 240311

Part 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)	220,100	272,123
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	75,000	0
9	Amount remaining (line 7 minus line 8)	145,100	272,123
10	Interest on line 9 using prior year's actual return of <u>13.12%</u>	19,037	35,703
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		8,832
	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>5.37%</u>		474
	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		9,306
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	164,137	15,060
13	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12)	0	292,766

Part III Funding Percentages			
14	Funding target attainment percentage	14	80.00 %
15	Adjusted funding target attainment percentage	15	80.00 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	86.48 %
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
01/16/2024	24,445	0			
02/21/2024	12,222	0			
03/14/2024	18,334	0			
04/10/2024	18,333	0			
05/17/2024	18,334	0			
06/17/2024	18,334	0			
08/07/2024	18,333	0			
09/10/2024	18,333	0			
10/10/2024	18,333	0			
12/09/2024	18,333	0			
12/23/2024	18,333	0			
01/13/2025	18,333	0			
			Totals ▶	18(b)	18(c)
				220,000	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	214,038

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: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
------------------------	------------------------	------------------------	-----------------------------------------------------

b Applicable month (enter code)..... **21b** 0

22 Weighted average retirement age **22** 65

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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** 252,055

b Excess assets, if applicable, but not greater than line 31a **31b** 0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	785,475	74,701
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** 326,756

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	116,000	116,000
36 Additional cash requirement (line 34 minus line 35).....			210,756
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....			214,038

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

a Total (excess, if any, of line 37 over line 36) **38a** 3,282

b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances **38b** 3,282

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