

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

Part II	Basic Plan Information—enter all requested information	
1a	Name of plan	1b Three-digit plan number (PN) ▶ 001
	MNS, LTD. PROFIT-SHARING PLAN	1c Effective date of plan 06/01/1958
	2a Plan sponsor's name (employer, if for a single-employer plan)	2b Employer Identification Number (EIN) 71-1007574
	Mailing address (include room, apt., suite no. and street, or P.O. Box)	2c Plan Sponsor's telephone number 808-591-2550
	City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)	2d Business code (see instructions) 445120
MNS, LTD.		
ABC STORES		
766 POHUKAINA STREET		
HONOLULU, HI 96813-5307		

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.	10/10/2025	PAUL KOSASA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	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	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
5 Total number of participants at the beginning of the plan year	5 2056
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) 1856 6a(2) 1949 6b 57 6c 159 6d 2165 6e 4 6f 2169 6g(1) 1721 6g(2) 1775 6h 111
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:
 2E 2F 2H 2J 2K 2R 3H

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 _____

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 MNS, LTD. PROFIT-SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 MNS, LTD.	D Employer Identification Number (EIN) 71-1007574	

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
AMERICAN UNITED 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
35-0145825	60895	K00105	61	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
	(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
	(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
	(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** 7284378**5** Current value of plan's interest under this contract in separate accounts at year end **5****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 ▶ **GROUP ANNUITY CONTRACT****b** Balance at the end of the previous year **7b** 6068391**c** Additions: (1) Contributions deposited during the year **7c(1)** 100250
(2) Dividends and credits **7c(2)** 0
(3) Interest credited during the year **7c(3)** 156625
(4) Transferred from separate account **7c(4)** 2360315
(5) Other (specify below) **7c(5)** 7298▶ **LOAN REPAYMENTS**(6) Total additions **7c(6)** 2624488**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 8692879**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 556920
(2) Administration charge made by carrier **7e(2)** 5231
(3) Transferred to separate account **7e(3)** 846350
(4) Other (specify below) **7e(4)** 0(5) Total deductions **7e(5)** 1408501**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 7284378

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 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 MNS, LTD. PROFIT-SHARING PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 MNS, LTD.	D Employer Identification Number (EIN) 71-1007574	

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)

ONEAMERICA RETIREMENT SERVICES, LLC

46-5378846

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 37 38 50 64 65	NONE	354555	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

THE LONDON COMPANY

99-0824693

(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 51	NONE	129755	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

GAMCO ASSET MANAGEMENT INC.

249 ROYAL PALM WAY, SUITE 503
PALM BEACH, FL 33480

(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 51	NONE	95411	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)

ATLANTA SOSNOFF CAPITAL CORP

13-3098641

(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 51	NONE	74859	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

SAGEVIEW

900 FORT STREET MALL, PIONEER PLAZA
SUITE 1505
HONOLULU, HI 96813

(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 27 51	NONE	70000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

ALLSPRING GLOBAL INVESTMENTS

525 MARKET STREET, 12TH FLOOR
SAN FRANCISCO, CA 94105

(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 51	NONE	59398	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)

NUVEEN

25604 NETWORK PLACE
CHICAGO, IL 60673-1256

(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 51	NONE	43787	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

MG TRUST CO. DBA MATRIX TRUST CO.

75-3182674

(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?
18 19 21 25 49 50 62	NONE	8000	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

MSCS FS DIV OF BROADRIDGE BPO, LLC

33-1151291

(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?
59 60 61 62 63 68	NONE	0	Yes ☒ No ☐	Yes ☒ No ☐	0	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
MATRIX TRUST COMPANY	18 19 21 25 62	0

(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.
MATRIX TRUST COMPANY 75-3182674	SEE ATTACHMENT MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
MSCS FS DIV OF BROADRIDGE BPO, LLC	59 60 61 68	0

(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.
MSCS FS DIV OF BROADRIDGE BPO, LLC 33-1151291	SEE ATTACHMENT MATRIX TRUST COMPANY SCHEDULE C DISCLOSURES

(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
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(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 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 MNS, LTD. PROFIT-SHARING PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 MNS, LTD.	D Employer Identification Number (EIN) 71-1007574

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	18522	25377
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	5161420	4237288
(2) Participant contributions.....	1b(2)	287676	451672
(3) Other	1b(3)	266484	279887
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	17316979	17586265
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	2234793	1806405
(B) All other	1c(3)(B)	5211539	5512489
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	76050630	87561816
(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)	4473346	4943465
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	115187593	131863479
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	6068391	7284378
(15) Other.....	1c(15)	4158765	4203848

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	236436138	265756369
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	274059	1622734
k Total liabilities (add all amounts in lines 1g through 1j)	1k	274059	1622734
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	236162079	264133635

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)	4241341	
(B) Participants	2a(1)(B)	7363668	
(C) Others (including rollovers)	2a(1)(C)	49772	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		11654781
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	688058	
(C) Corporate debt instruments	2b(1)(C)	322989	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	277377	
(F) Other	2b(1)(F)	156625	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1445049
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	1288290	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	10345037	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		11633327
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	37199507	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	36310144	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		889363
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	13590019	
(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)		
(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)		7447870
c Other income	2c		179549
d Total income. Add all income amounts in column (b) and enter total	2d		46839958

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	18027989	
(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)		18027989
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)		
(2) Contract administrator fees	2i(2)	354555	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	473210	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	12648	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		840413
j Total expenses. Add all expense amounts in column (b) and enter total	2j		18868402

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		27971556
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: **ACCUITY, LLP**

(2) EIN: **20-5325889**

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.)	☒	☐	2493
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?	☒	☐	500000
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 _____.

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	B Three-digit plan number (PN)	
MNS, LTD. PROFIT-SHARING PLAN	001	
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
MNS, LTD.	71-1007574	

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): 75-3182674		
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	

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

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: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☒ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

- 22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q704015A.



Profit Sharing Plan of MNS, Ltd.

Financial Statements and Supplemental Schedules

December 31, 2024 and 2023



Profit Sharing Plan of MNS, Ltd.

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Report of Independent Auditors

To the Participants, Administrator
and Executive Committee of
Profit Sharing Plan of MNS, Ltd.

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

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

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

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

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Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the 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 audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- 
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
 - Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Supplemental Schedules Required by ERISA

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

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

In our opinion:

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

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

Accuity LLP

Honolulu, Hawaii
October 10, 2025

Profit Sharing Plan of MNS, Ltd.
Statements of Net Assets Available for Benefits
December 31, 2024 and 2023

	2024	2023
Assets		
Investments, at fair value	\$ 248,534,302	\$ 220,160,299
Investment, at contract value	7,284,378	6,068,391
Noninterest bearing cash	25,377	18,522
Receivables		
Employer contributions	4,237,288	5,161,420
Participant contributions	451,672	287,676
Accrued income	279,887	266,484
Notes receivable from participants	4,943,465	4,473,346
Total assets	<u>265,756,369</u>	<u>236,436,138</u>
Liabilities		
Accrued liabilities	<u>1,622,734</u>	<u>274,059</u>
Total liabilities	<u>1,622,734</u>	<u>274,059</u>
Net assets available for benefits	<u>\$ 264,133,635</u>	<u>\$ 236,162,079</u>

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

Profit Sharing Plan of MNS, Ltd.
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2024

	Nonparticipant- Directed	Participant- Directed	Total
Investment income			
Net appreciation in fair value of investments	\$ 14,479,382	\$ 7,447,870	\$ 21,927,252
Interest income	1,011,047	156,625	1,167,672
Dividend income	1,572,035	10,061,292	11,633,327
Total investment income	<u>17,062,464</u>	<u>17,665,787</u>	<u>34,728,251</u>
Other income	164,393	15,156	179,549
Interest income on notes receivable from participants	177,074	100,303	277,377
Contributions			
Employer	3,733,333	508,008	4,241,341
Participant	-	7,363,668	7,363,668
Rollover	-	49,772	49,772
Total contributions	<u>3,733,333</u>	<u>7,921,448</u>	<u>11,654,781</u>
Deductions			
Benefits paid to participants	(9,537,295)	(8,490,694)	(18,027,989)
Administrative expenses	(619,571)	(220,842)	(840,413)
Total deductions	<u>(10,156,866)</u>	<u>(8,711,536)</u>	<u>(18,868,402)</u>
Net increase	10,980,398	16,991,158	27,971,556
Net assets available for benefits			
Beginning of year	<u>116,004,648</u>	<u>120,157,431</u>	<u>236,162,079</u>
End of year	<u>\$ 126,985,046</u>	<u>\$ 137,148,589</u>	<u>\$ 264,133,635</u>

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

Profit Sharing Plan of MNS, Ltd.

Notes to Financial Statements

December 31, 2024 and 2023

1. Description of Plan

The Profit Sharing Plan of MNS, Ltd. (the “Plan”) was initially adopted on June 1, 1958. The Plan was amended at various dates since adoption to reflect changes in the applicable laws and regulations. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”). The following description of the Plan provides only general information. Participants should refer to the plan document for a complete description of the Plan’s provisions.

Principal provisions of the amended Plan are as follows:

Participation: Effective January 1, 2024, Employees of MNS, Ltd., ABC Stores – Guam, ABC Stores – Saipan, and MNSNV, LLC (collectively the “Company”) become members of the Plan and become eligible to make elective deferral contributions starting on the first day of the calendar month, next following the date after completion of three months of service. Employees are eligible to begin receiving employer matching contributions and discretionary employer contributions on the first day of the calendar month after completion of one year of service of at least 1,000 hours.

Vesting: Benefits vest 20% annually commencing after one year, with full vesting after six years of service.

Contributions – Employer: The Company may contribute (employer’s matching contribution) amounts equal to 25% of the deferred contributions made by eligible participants (up to a maximum of \$375 for any one participant in a plan year) in accordance with provisions of the Plan.

The Company may also contribute an additional sum to the Plan provided that contributions shall not exceed the maximum allowable as a deduction under the Internal Revenue Code (“IRC”). Discretionary employer contributions are nonparticipant directed. The amount paid in 2025 related to discretionary employer contributions for 2024 was \$3,733,333.

Contributions – Participants: Contributions by participants are voluntary and shall not exceed the maximum allowable as a deduction under the IRC. Participants are able to direct the custodian to change their contribution and the employer’s matching portion between certain portfolios and/or mutual funds.

Allocation to Participant’s Accounts: Discretionary employer contributions are allocated to participants annually based upon compensation and service with the Company.

Forfeitures, net of reinstatements, are allocated in the subsequent year to remaining eligible participants based upon compensation and service with the Company. For the year ended December 31, 2024, there were forfeited nonvested amounts totaling approximately \$227,000, which were subsequently allocated to participant accounts.

Profit Sharing Plan of MNS, Ltd.

Notes to Financial Statements

December 31, 2024 and 2023

<i>Participant Loans:</i>	Participants may borrow the lesser of 50% of their vested balance reduced by the current loan balances outstanding or \$50,000 reduced by the excess (if any) of the highest outstanding balance of loans during the previous 12 months reduced by the current loan balances outstanding, subject to approval by the Administrative Committee. The loans are collateralized by the balances in the participants' accounts, bear interest at rates ranging from 3.25% to 8.50%, and bear maturity dates ranging from 2025 to 2034. Principal and interest are to be repaid monthly within five years, and up to ten years if used to purchase a home.
<i>Withdrawals by Active Participants:</i>	In situations specifically described in the Plan, the Administrative Committee shall make an in-service distribution to an active participant from the vested portion of their Plan account upon written application from the participant.
<i>Plan Termination:</i>	Although it has not expressed any intent to do so, the Company has the right to discontinue contributions or terminate the Plan at any time subject to the provisions of ERISA. If contributions are completely discontinued or the Plan is completely or partially terminated, then the interests of each participant in the Plan shall become fully vested.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of the Plan's financial statements in conformity with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts of net assets available for benefits during the reporting period and when applicable, disclosures of contingent assets and liabilities at the date of the financial statements, and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Risks and Uncertainties

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

Fair Value Measurements

For financial assets reported at fair value, the Plan defines fair value as the price that would be received to sell an asset in the principal or most advantageous market in an orderly transaction between market participants. The Plan measures fair value using observable and unobservable inputs based on the following hierarchy:

- **Level 1** – Quoted prices (unadjusted) in active markets for identical assets that the Plan has the ability to access at the measurement date.

Profit Sharing Plan of MNS, Ltd.

Notes to Financial Statements

December 31, 2024 and 2023

- **Level 2** – Inputs other than quoted market prices included within Level 1 that are observable for an asset, directly or indirectly.
- **Level 3** – Unobservable inputs for an asset reflecting the Plan's own assumptions. Level 3 inputs should be used to measure fair value to the extent that observable Level 1 or Level 2 inputs are not available.

Fair Value of Investments

The following methods and assumptions were used by the Plan in estimating the fair value of its investments:

- **Common stock** – The fair value of common stock traded on a national securities exchange is based on the last reported sales price on the last business day of the plan year and is generally categorized as Level 1 in the fair value hierarchy.
- **Mutual funds** – The fair value of mutual funds is based on quoted market prices which represent the net asset value of units held by the Plan at the plan year-end and is generally categorized as Level 1 in the fair value hierarchy.
- **Corporate bonds, U.S. government agency securities, U.S. Treasury obligations, and municipal bonds** – The fair value of these investments was estimated using an income approach based on estimated pricing models with inputs based upon comparative investments, and is generally categorized as Level 2 in the fair value hierarchy.
- **Asset backed securities and real estate mortgage investment conduits** – The fair value of these investments was estimated using an income approach based on a discounted cash flow analysis utilizing collateral characteristics and current market assumptions related to yield, prepayment speed, conditional default rates, and loss severity, and is generally categorized as Level 2 in the fair value hierarchy.

The Plan presents in the statement of changes in net assets available for benefits, the net appreciation in the fair value of investments, which consists of the realized gains and losses and the unrealized appreciation or depreciation on those investments.

Purchases and sales of securities are recorded on the trade date.

Fully Benefit-Responsive Investment Contract

The Plan's investment in the American United Life ("AUL") guaranteed group annuity contract ("AUL Contract") qualifies as a fully benefit-responsive investment contract. Therefore, contract value is the relevant measurement attribute for the portion of net assets available for benefits attributable to the guaranteed group annuity contract. Contract value represents the contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Contributions under the AUL Contract were maintained in an account that was credited with interest and charged for participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. The guaranteed group annuity contract issuer is contractually obligated to repay the principal and a specified interest rate guaranteed to the Plan. The interest crediting rate under the AUL Contract is declared annually, but may not be less than 0%. The average yield credited to participants was 2.25% for the year ended December 31, 2024.

Profit Sharing Plan of MNS, Ltd.

Notes to Financial Statements

December 31, 2024 and 2023

The plan administrator continually monitors for the occurrence of certain events that limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan); (2) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan; or (3) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The plan administrator does not believe that the occurrence of any such events, which would limit the Plan's ability to transact at contract value with participants, is probable.

AUL may terminate the AUL Contract if (1) the Plan rejects any allowable contract modifications; (2) AUL ceases issuing new contracts of this type and intends to terminate all contracts of a similar nature; (3) the Plan's account value is less than \$100,000 after three years; (4) the Plan is operated or administered in a manner that would disqualify it, is unlawful, and violates ERISA or the IRC; or (5) the Company files for protection under federal bankruptcy law, is deemed insolvent, or ceases operations.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on an accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 or 2023. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced and a benefit payment is recorded.

Payment of Benefits

Benefits are recorded when paid. There were no participant elections to withdraw funds that remained unexecuted as of December 31, 2024 and 2023.

Income Taxes

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The 2021 through 2023 tax years remain open for income tax examination.

Subsequent Events

Management has reviewed all events that have occurred from January 1, 2025 through October 10, 2025, the date that the financial statements were available for issuance, for proper accounting and disclosure in the financial statements.

Profit Sharing Plan of MNS, Ltd.
Notes to Financial Statements
December 31, 2024 and 2023

3. Investments

Investments held and certified by the custodian and trustee at December 31, 2024 and 2023 are summarized as follows:

	Nonparticipant- Directed	Participant- Directed	Total
December 31, 2024			
Mutual funds	\$ 4,736,856	\$ 127,126,623	\$ 131,863,479
Common stock	87,561,816	-	87,561,816
Corporate bonds	7,318,894	-	7,318,894
U.S. government agency securities	7,982,431	-	7,982,431
U.S. Treasury obligations	9,603,834	-	9,603,834
Asset-backed securities	1,412,175	-	1,412,175
Real estate mortgage investment conduits	2,413,548	-	2,413,548
Municipal bonds	378,125	-	378,125
Total investments, at fair value	121,407,679	127,126,623	248,534,302
Guaranteed group annuity contract	-	7,284,378	7,284,378
Total investments	<u>\$ 121,407,679</u>	<u>\$ 134,411,001</u>	<u>\$ 255,818,680</u>
December 31, 2023			
Mutual funds	\$ 3,381,809	\$ 111,805,784	\$ 115,187,593
Common stock	76,050,630	-	76,050,630
Corporate bonds	7,446,332	-	7,446,332
U.S. government agency securities	7,486,023	-	7,486,023
U.S. Treasury obligations	9,830,956	-	9,830,956
Asset-backed securities	2,000,196	-	2,000,196
Real estate mortgage investment conduits	1,778,872	-	1,778,872
Municipal bonds	379,697	-	379,697
Total investments, at fair value	108,354,515	111,805,784	220,160,299
Guaranteed group annuity contract	-	6,068,391	6,068,391
Total investments	<u>\$ 108,354,515</u>	<u>\$ 117,874,175</u>	<u>\$ 226,228,690</u>

Profit Sharing Plan of MNS, Ltd.
Notes to Financial Statements
December 31, 2024 and 2023

The Plan's investments reported at fair value on a recurring basis have been categorized based on the fair value hierarchy in Note 2 at December 31, 2024 and 2023 as follows:

	Level 1	Level 2	Estimated Fair Value
December 31, 2024			
Mutual funds	\$ 131,863,479	\$ -	\$ 131,863,479
Common stock	87,561,816	-	87,561,816
Corporate bonds	-	7,318,894	7,318,894
U.S. government agency securities	-	7,982,431	7,982,431
U.S. Treasury obligations	-	9,603,834	9,603,834
Asset-backed securities	-	1,412,175	1,412,175
Real estate mortgage investment conduits	-	2,413,548	2,413,548
Municipal bonds	-	378,125	378,125
	<u>\$ 219,425,295</u>	<u>\$ 29,109,007</u>	<u>\$ 248,534,302</u>
December 31, 2023			
Mutual funds	\$ 115,187,593	\$ -	\$ 115,187,593
Common stock	76,050,630	-	76,050,630
Corporate bonds	-	7,446,332	7,446,332
U.S. government agency securities	-	7,486,023	7,486,023
U.S. Treasury obligations	-	9,830,956	9,830,956
Asset-backed securities	-	2,000,196	2,000,196
Real estate mortgage investment conduits	-	1,778,872	1,778,872
Municipal bonds	-	379,697	379,697
	<u>\$ 191,238,223</u>	<u>\$ 28,922,076</u>	<u>\$ 220,160,299</u>

The following information has been certified as complete and accurate by Broadridge Matrix Trust Company, the custodian and trustee of the Plan:

- All information related to investment balances, noninterest bearing cash, and notes receivable from participants presented in the statements of net assets available for benefits at December 31, 2024 and 2023.
- Interest and dividend income, interest income on notes receivable from participants, and net appreciation in fair value of investments presented in the statement of changes in net assets available for benefits for the year ended December 31, 2024.
- All information included in the supplemental schedules, except for the Schedule of Delinquent Participant Contributions for the year ended December 31, 2024.

Profit Sharing Plan of MNS, Ltd.

Notes to Financial Statements

December 31, 2024 and 2023

4. Tax Status

The United States Treasury Department advised on July 7, 2010 that the Plan, as amended, constituted a qualified trust under Sections 401(a) and 401(k) of the IRC and is therefore exempt from federal income taxes under the provisions of Section 501(a). The Plan has been amended and restated since receiving the determination letter. The plan administrator believes that the Plan is currently designed and is being operated in compliance with the applicable requirements of the IRC.

5. Party-in-Interest Transactions

Transactions with Broadridge Matrix Trust Company, custodian and trustee, One America Retirement Services, recordkeeper, and the Plan's investment advisor and investment managers qualify as party-in-interest transactions. Administrative fees related to the Plan's custodian, recordkeeper, trustee, investment advisor, and investment managers amounted to \$840,413 in 2024.

Certain Plan investments are units of a guaranteed group annuity contract managed by AUL, an affiliate of One America Financial Partners, Inc. The Plan invests in a money market mutual fund that was managed by Broadridge Matrix Trust Company.

Profit Sharing Plan of MNS, Ltd.**Form 5500, Schedule H, Line 4a – Schedule of Delinquent Participant Contributions****Year Ended December 31, 2024****Supplemental Schedule I**

Employer Identification Number: 71-1007574

Plan Number: 001

2024 Delinquent Participant Contributions

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP* and PTE** 2002-51
Check here if Late Participant Loan Repayments are included: ☒	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
\$ 2,493	\$ 2,493	\$ -	\$ -	\$ -

* Voluntary Fiduciary Correction Program

** Prohibited Transaction Exemption

Profit Sharing Plan of MNS, Ltd.
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2024

Supplemental Schedule II

Employer Identification Number: 71-1007574

Plan Number: 001

	Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Mutual Funds								
	American Century Small Cap Value R6	—	—	—	718,090	—	\$ 7,583,026	***
	American Funds Growth Fund of Amer R6	—	—	—	530,517	—	39,550,026	***
	Dodge & Cox International Stock Cl I	—	—	—	12,811	—	639,252	***
	Hartford World Bond R6	—	—	—	16,251	—	163,318	***
	JPMorgan Core Plus Bond Fund R6	—	—	—	1,253,829	—	8,927,261	***
	T. Rowe Price New Horizons	—	—	—	158,344	—	8,837,167	***
	Vanguard Equity-Income Inv	—	—	—	806,336	—	33,930,630	***
	Vanguard Interim-Term Bond Index Adm	—	—	—	934,600	—	9,467,501	***
	Vanguard Strategic Equity Inv	—	—	—	489,060	—	17,674,619	***
	Vanguard Strategic Small-Cap Equity Inv	—	—	—	8,951	—	353,823	***
	BlackRock Liq Fd Treasury Inv	—	—	—	408,641	—	408,641	\$ 408,641
	Wilmington U.S. Government Money Mkt Instl **	—	—	—	4,328,215	—	4,328,215	4,328,215
	Total Mutual Funds						131,863,479	4,736,856
Common Stock								
	Abbvie Inc	—	—	—	3,024	—	537,365	477,849
	Adobe Inc	—	—	—	616	—	273,923	305,031
	Advance Auto Parts Inc	—	—	—	500	—	23,645	20,041
	Air Products & Chemicals Inc	—	—	—	4,507	—	1,307,210	1,175,881
	Allstate Corp	—	—	—	3,650	—	703,684	626,479
	Alphabet Inc CL A	—	—	—	10,734	—	2,031,946	1,129,957
	Altria Group Inc	—	—	—	10,804	—	564,941	416,261
	Amazon Com Inc	—	—	—	11,584	—	2,541,414	1,382,151
	AMC Networks Inc A	—	—	—	6,000	—	59,400	155,042
	American Express Co.	—	—	—	4,975	—	1,476,530	584,444
	American International Group	—	—	—	1,500	—	109,200	58,372
	Apple Inc	—	—	—	16,811	—	4,209,811	1,172,655
	Applivin Corp Class A	—	—	—	365	—	118,198	21,814

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

Supplemental Schedule II

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Archer Daniels Midland	–	–	–	3,000	–	151,560	37,209
Argenx Se – ADR	–	–	–	148	–	91,020	84,096
Arista Networks Inc	–	–	–	2,268	–	250,682	82,798
Astec Inds Inc	–	–	–	3,600	–	120,960	143,308
Atlanta Braves Holdings Inc A	–	–	–	6,000	–	244,800	140,944
Atlanta Braves Holdings Inc C	–	–	–	5,000	–	191,300	122,674
Autozone Inc.	–	–	–	42	–	134,484	100,731
Axon Enterprise Inc	–	–	–	232	–	137,882	69,671
Bank Of America Corp	–	–	–	8,000	–	351,600	234,068
Bellring Brands Inc	–	–	–	921	–	69,388	39,646
Berkshire Hathaway Inc Cl B	–	–	–	2,625	–	1,189,860	453,353
BlackRock Inc	–	–	–	1,171	–	1,200,404	294,401
Booking Holdings Inc	–	–	–	39	–	193,768	133,938
Boston Scientific	–	–	–	7,449	–	665,345	332,021
Broadcom Ltd	–	–	–	5,587	–	1,295,290	555,049
Bunge Limited Com	–	–	–	1,200	–	93,312	74,173
Cadence Design Systems Inc	–	–	–	705	–	211,824	181,288
Carvana Co	–	–	–	469	–	95,376	115,498
Charles Schwab Corporation	–	–	–	17,773	–	1,315,380	1,065,726
Chemed Corp	–	–	–	200	–	105,960	4,749
Chevron Corp	–	–	–	4,395	–	636,572	435,990
Chipotle Mexican Grill CL A	–	–	–	5,450	–	328,635	298,449
Cincinnati Financial Corp	–	–	–	4,160	–	597,792	185,856
Cisco Systems Inc	–	–	–	12,188	–	721,530	257,927
CMS Energy Corp	–	–	–	3,200	–	213,280	24,449
CNH Indl NV Shs	–	–	–	27,000	–	305,910	245,836
Cohen & Steers Inc	–	–	–	1,200	–	110,808	24,697
Comcast Corp Cl A	–	–	–	14,659	–	550,152	608,982
Conocophillips	–	–	–	3,350	–	332,220	233,364
Constellation Energy Corp	–	–	–	1,625	–	363,529	313,927
Corning Inc	–	–	–	5,000	–	237,600	55,875

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

Supplemental Schedule II

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Costco Wholesale Corp-New	—	—	—	584	—	535,102	263,387
Crane Co	—	—	—	3,600	—	546,300	46,898
Crane Nxt Co	—	—	—	700	—	40,754	4,853
Crowdstrike Holdings Inc – A	—	—	—	1,050	—	359,268	327,246
Crown Castle Inc	—	—	—	4,818	—	437,282	601,807
CVS Health Corp	—	—	—	4,000	—	179,560	133,474
Cyber-Ark Software Ltd/Israe	—	—	—	405	—	134,926	120,872
Dana Inc	—	—	—	8,000	—	92,480	129,746
Danone Spons ADR	—	—	—	10,036	—	134,381	104,428
Datadog Inc Class A	—	—	—	1,807	—	258,202	204,143
Deckers Outdoor Corp	—	—	—	864	—	175,470	43,634
Deere & Co.	—	—	—	2,100	—	889,770	63,531
Dentsply Sirona Inc	—	—	—	1,000	—	18,980	20,068
Diageo Plc Sponsored Adr New	—	—	—	3,939	—	500,765	442,649
Dominion Energy Inc	—	—	—	13,190	—	710,413	877,618
Doordash Inc A	—	—	—	1,096	—	183,854	124,198
DraftKings Inc	—	—	—	1,352	—	50,294	50,647
DuPont de Nemours Inc	—	—	—	1,900	—	144,875	158,599
Eaton Corp PLC	—	—	—	1,053	—	349,459	238,274
Echostar Corp	—	—	—	4,000	—	91,600	54,337
Edgewell Personal Care Co	—	—	—	9,000	—	302,400	461,963
Eli Lilly & Company	—	—	—	949	—	732,628	200,296
EMCOR Group Inc	—	—	—	245	—	111,206	121,215
Energizer Holdings Inc	—	—	—	3,500	—	122,115	140,319
Enpro Inc	—	—	—	3,000	—	517,350	186,575
Exxon-Mobil Corporation	—	—	—	4,275	—	459,862	323,291
Fair Isaac Inc	—	—	—	55	—	109,501	35,877
Fastenal Co	—	—	—	9,159	—	658,624	261,846
Fidelity National Information	—	—	—	10,554	—	852,447	979,013
Firstenergy Corp	—	—	—	1,400	—	55,692	30,150
Fiserv Inc	—	—	—	800	—	164,336	88,355

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

Supplemental Schedule II

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Flowers Foods Inc	–	–	–	6,000	–	123,960	10,156
Flowserve Corp	–	–	–	4,500	–	258,840	81,571
Fortune Brands Innovations Inc	–	–	–	1,000	–	68,330	6,151
Fox Corp Class B	–	–	–	4,000	–	182,960	114,642
GATX Corp	–	–	–	4,500	–	697,320	167,492
GE Healthcare Technologies Inc	–	–	–	1	–	78	99
General Electric Co	–	–	–	1,921	–	320,404	238,296
General Mills	–	–	–	1,600	–	102,032	37,847
Genuine Parts Co.	–	–	–	500	–	58,380	59,430
Goldman Sachs Group Inc	–	–	–	1,575	–	901,877	635,177
Graco Inc	–	–	–	5,000	–	421,450	96,435
Greif Inc – A	–	–	–	2,500	–	152,800	27,294
Hartford Insurance Group Inc	–	–	–	600	–	65,640	23,553
Henry Schein Inc	–	–	–	3,800	–	262,960	43,172
Herc Holdings Inc	–	–	–	4,800	–	908,784	128,790
Hilton Worldwide Holdings Inc	–	–	–	534	–	131,983	72,755
Home Depot Incorporated	–	–	–	1,125	–	437,614	382,505
Honeywell International	–	–	–	1,600	–	361,424	33,309
Hyster-Yale Inc	–	–	–	2,000	–	101,860	91,706
Ingredion Inc	–	–	–	800	–	110,048	11,057
Innovex International Inc	–	–	–	17,500	–	244,475	433,197
Int'l Flavors & Fragrances	–	–	–	2,000	–	169,100	90,450
Intuitive Surgical	–	–	–	287	–	149,803	99,496
ITT Inc	–	–	–	2,000	–	285,760	36,575
Johnson & Johnson	–	–	–	5,219	–	754,772	704,666
Johnson Controls International PLC	–	–	–	2,500	–	197,325	66,769
JPMorgan Chase & Co	–	–	–	4,450	–	1,066,710	589,707
Kellanova	–	–	–	2,000	–	161,940	92,292
Kinsale Capital Group Inc	–	–	–	175	–	81,398	57,901
KKR & Co Inc Cl A	–	–	–	5,249	–	776,380	603,123
Lennar Corp – B	–	–	–	2,400	–	317,160	91,872

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

Supplemental Schedule II

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Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Liberty Broadband – A	–	–	–	125	–	9,295	458
Liberty Broadband – C	–	–	–	127	–	9,495	1,551
Liberty Global Ltd CL A	–	–	–	1,500	–	19,140	8,930
Liberty Global Ltd CL C	–	–	–	3,000	–	39,420	13,037
Liberty Media Corp Del Com Lbty Live Ser C	–	–	–	285	–	19,397	2,760
Liberty Media Corp Del Com Live Ser A	–	–	–	125	–	8,320	502
Live Nation Entertainment Inc	–	–	–	686	–	88,837	59,755
Lowes Co Inc	–	–	–	3,890	–	960,052	237,315
Madison Square Garden Entertainment CL A	–	–	–	1,330	–	47,348	16,837
Madison Square Garden Sports Corp	–	–	–	1,200	–	270,816	91,837
Martin Marietta Materials	–	–	–	327	–	168,896	107,920
Mastercard Inc A	–	–	–	379	–	199,570	126,289
McDonalds Corp	–	–	–	1,000	–	289,890	248,385
Mckesson Corp	–	–	–	523	–	298,063	279,052
Mercadolibre Inc	–	–	–	51	–	86,722	67,262
Merck & Company Inc	–	–	–	7,213	–	717,549	365,743
Meta Platforms Inc	–	–	–	2,759	–	1,615,422	777,058
MGM Resorts International	–	–	–	2,000	–	69,300	53,297
Micron Tech. Inc.	–	–	–	2,000	–	168,320	146,517
Microsoft Corporation	–	–	–	9,830	–	4,143,345	1,130,690
Millicom Intl Cellular S.A.	–	–	–	9,000	–	225,090	211,963
Monday.Com Ltd	–	–	–	418	–	98,414	99,948
Mondelez International Inc	–	–	–	2,000	–	119,460	38,094
Monolithic Power Sys Inc	–	–	–	170	–	100,589	58,897
Morgan Stanley	–	–	–	3,650	–	458,878	283,016
Mueller Inds Inc	–	–	–	9,000	–	714,240	125,146
Mueller Water Products Inc A	–	–	–	10,000	–	225,000	123,486
Natera Inc	–	–	–	573	–	90,706	59,634
National Fuel Gas	–	–	–	4,000	–	242,720	192,668
National Presto Inds	–	–	–	1,200	–	118,104	95,305
Nestle SA Sponsored ADR Registered (NSRGY)	–	–	–	5,142	–	420,101	465,284

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

Supplemental Schedule II

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Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Netflix Inc	–	–	–	772	–	688,099	234,821
Neurocrine Biosciences	–	–	–	409	–	55,829	57,678
Nintendo Ltd Adr New Japan	–	–	–	56,705	–	829,594	756,778
Norfolk Southern Co.	–	–	–	3,884	–	911,575	513,139
Northern Trust Corp	–	–	–	2,500	–	256,250	129,443
Northrop Grumman Corp	–	–	–	1,413	–	663,107	590,973
Nvidia Corp	–	–	–	27,118	–	3,641,676	743,543
Old Dominion Freight Line	–	–	–	607	–	107,075	122,333
On Holding Ag-Class A	–	–	–	1,643	–	89,987	60,666
Oracle Corp	–	–	–	1,700	–	283,288	285,938
Palo Alto Networks Inc	–	–	–	2,444	–	444,710	271,547
Paramount Global	–	–	–	14,000	–	312,200	492,238
Patterson Cos Inc	–	–	–	7,000	–	216,020	187,695
Paychex Inc	–	–	–	5,389	–	755,646	206,778
Paypal Holdings Inc	–	–	–	800	–	68,280	25,422
Perrigo Co PLC	–	–	–	2,000	–	51,420	71,646
Pfizer Incorporated	–	–	–	4,800	–	127,344	133,999
Philip Morris International	–	–	–	9,126	–	1,098,314	824,286
PNC Financial Svc Group	–	–	–	1,000	–	192,850	119,640
Procter & Gamble Co	–	–	–	1,000	–	167,650	32,500
Progressive Corp	–	–	–	5,076	–	1,216,260	574,816
Quanta Svcs Inc	–	–	–	530	–	167,507	88,329
Resideo Technologies Inc	–	–	–	666	–	15,351	2,584
Robinhood Markets Inc – A	–	–	–	5,067	–	188,796	106,803
Roblox Corp – Class A	–	–	–	1,377	–	79,673	52,027
Rollins Inc	–	–	–	2,874	–	133,210	136,900
RTX Corp	–	–	–	4,225	–	488,917	417,791
Ryman Hospitality Properties	–	–	–	3,800	–	396,492	76,308
S&P Global Inc	–	–	–	303	–	150,903	108,270
Salesforce Inc	–	–	–	1,968	–	657,961	628,637
Samsara Inc – CI A	–	–	–	1,932	–	84,409	71,544

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

Supplemental Schedule II

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Schlumberger Ltd	–	–	–	1,500	–	57,510	58,308
Scripps E W Co Ohio Cl A	–	–	–	12,000	–	26,520	142,157
Sensient Tech Corp	–	–	–	500	–	35,630	10,293
ServiceNow Inc	–	–	–	636	–	674,236	366,255
Sirius XM Holdings Inc	–	–	–	1,373	–	31,304	3,262
Smucker J. M. Co. New	–	–	–	1,600	–	176,192	166,042
Sony Corp ADR New	–	–	–	37,500	–	793,500	181,793
Sphere Entertainment Co CL A	–	–	–	1,800	–	72,576	30,150
Spotify Technology Sa	–	–	–	327	–	146,293	99,144
Standard Motor Prods	–	–	–	1,000	–	30,980	29,956
Starbucks Corp.	–	–	–	7,760	–	708,100	677,837
State Street Corp	–	–	–	6,000	–	588,900	271,231
Strattec Security Corp	–	–	–	1,500	–	61,800	50,211
Sunrise Communications AG ADS CL A	–	–	–	900	–	38,772	20,276
T-Mobile US Inc	–	–	–	2,550	–	562,862	363,850
Taiwan Semiconductor-Sp ADR	–	–	–	1,087	–	214,672	185,722
Take Two Interactive	–	–	–	739	–	136,035	111,955
TE Connectivity LTD	–	–	–	5,952	–	850,957	719,898
TEGNA Inc	–	–	–	3,800	–	69,502	59,524
Telephone & Data Sys	–	–	–	3,000	–	102,330	83,234
Telesat Corp CL A & CL B Shs	–	–	–	4,500	–	73,980	60,496
Tesla Inc	–	–	–	1,400	–	565,376	326,887
Tetra Tech Inc New	–	–	–	2,148	–	85,576	90,731
Teva Pharmaceutical Industries LTD ADR	–	–	–	6,661	–	146,808	143,790
Texas Instruments Inc	–	–	–	5,497	–	1,030,742	594,373
Textron Inc	–	–	–	9,500	–	726,655	394,813
The Bank of New York Mellon Corp	–	–	–	10,000	–	768,300	267,520
The Campbell's Company	–	–	–	3,000	–	125,640	62,564
TKO Group Holdings Inc CL A	–	–	–	860	–	122,215	106,259
Trade Desk Inc/The Class A	–	–	–	917	–	107,775	77,718
Tradeweb Markets Inc – Class A	–	–	–	1,699	–	222,433	112,245

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

Supplemental Schedule II

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
United Parcel Service	–	–	–	4,214	–	531,385	506,201
United Rentals Inc	–	–	–	602	–	424,073	320,225
United States Cellular	–	–	–	7,000	–	439,040	230,948
UnitedHealth Group Inc	–	–	–	597	–	301,998	180,184
US Bancorp – Del	–	–	–	10,575	–	505,802	508,222
Verizon Communications	–	–	–	500	–	19,995	20,588
Vertex Pharmaceuticals	–	–	–	178	–	71,681	56,538
Vertiv Holdings LLC	–	–	–	3,040	–	345,374	239,337
Viking Holdings Ltd	–	–	–	1,407	–	61,992	36,654
Vistra Corp	–	–	–	556	–	76,656	81,887
Walgreens Boots Alliance Inc	–	–	–	11,000	–	102,630	219,290
Walmart Inc	–	–	–	9,575	–	865,101	535,565
Warner Bros Discovery Inc	–	–	–	5,000	–	52,850	43,524
Waste Connections Inc	–	–	–	611	–	104,835	116,246
Watts Water Technologies-A	–	–	–	2,700	–	548,910	42,900
Wells Fargo & Co New	–	–	–	5,500	–	386,320	174,687
WK Kellogg Co	–	–	–	625	–	11,244	7,582
Wolverine Wld Wide Inc.	–	–	–	1,600	–	35,520	7,599
Wynn Resorts Ltd	–	–	–	800	–	68,928	78,262
Xylem	–	–	–	2,600	–	301,652	67,292
Zimmer Biomet Holdings Inc	–	–	–	1,000	–	105,629	54,899
Zimvie Inc	–	–	–	300	–	4,185	3,206
Total Common Stock						87,561,816	49,457,502
Corporate Bonds							
Abbvie Inc	3/15/2031	4.950 %	–	–	40,000	40,006	40,032
Abbvie Inc	3/15/2054	5.400 %	–	–	25,000	24,105	25,129
AEP Transmission Co LLC	4/1/2050	3.650 %	–	–	80,000	58,313	64,830
AEP Transmission Co LLC	3/15/2053	5.400 %	–	–	30,000	28,657	30,512
Aercap Ireland Cap/Global	1/15/2027	6.100 %	–	–	215,000	220,104	213,809
Amcor Group Finance	5/23/2039	5.450 %	–	–	80,000	80,653	80,501

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.**Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)****December 31, 2024****Supplemental Schedule II**

	Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
	Ameren Illinois Co	6/1/2033	4.950 %	–	–	45,000	44,177	44,866
	American Tower Corp	1/15/2027	2.750 %	–	–	180,000	172,798	170,980
	Amgen Inc	3/2/2033	5.250 %	–	–	45,000	44,687	44,962
	Amgen Inc	3/2/2053	5.650 %	–	–	90,000	86,872	88,668
	Anheuser-Busch Co/Inbev	2/1/2046	4.900 %	–	–	65,000	59,219	69,307
	Anheuser-Busch Inbev Wor	6/15/2034	5.000 %	–	–	25,000	24,743	24,899
	Apple Inc	5/11/2050	2.650 %	–	–	22,000	13,714	20,079
	Applovin Corp	12/1/2034	5.500 %	–	–	15,000	14,912	14,953
	AT&T Inc	6/1/2051	3.650 %	–	–	110,000	77,663	108,726
	AT&T Inc	9/15/2053	3.500 %	–	–	30,000	20,232	21,190
	AT&T Inc	12/1/2057	3.800 %	–	–	125,000	86,686	92,002
	Atmos Energy Corp	12/15/2054	5.000 %	–	–	35,000	31,605	34,890
	Bank of America Corp	9/15/2029	5.819 %	–	–	295,000	302,198	301,361
	Bank of America Corp	1/23/2035	5.470 %	–	–	240,000	240,278	240,485
	Bank of America Corp	10/25/2035	5.518 %	–	–	80,000	78,231	79,475
	Berkshire Hathaway Fin	1/15/2051	2.500 %	–	–	75,000	44,344	57,915
	Berry Global Inc	1/15/2026	1.570 %	–	–	75,000	72,300	68,399
	Boeing Co	2/1/2028	3.250 %	–	–	30,000	28,247	27,465
	Boeing Co	5/1/2050	5.805 %	–	–	90,000	83,710	85,794
	Brixmor Operating Part	2/1/2025	3.850 %	–	–	90,000	89,881	90,551
	Brixmor Operating Part	8/16/2031	2.500 %	–	–	35,000	29,377	31,687
	Broadcom Inc	11/15/2031	5.150 %	–	–	130,000	130,809	131,352
	Canadian Pacific Railway	3/5/2030	2.050 %	–	–	70,000	60,818	57,469
	Charter Comm Opt LLC/Cap	3/1/2042	3.500 %	–	–	100,000	68,016	78,302
	Cheniere Energy Partners	10/1/2029	4.500 %	–	–	100,000	96,762	98,376
	Citibank Na	4/30/2034	5.570 %	–	–	60,000	60,782	59,918
	Comcast Corp	1/15/2051	2.800 %	–	–	45,000	26,819	35,572
	Comcast Corp	2/15/2031	1.500 %	–	–	50,000	40,729	44,500
	Comcast Corp	5/15/2053	5.350 %	–	–	45,000	41,702	40,712
	Con Edison Co Of NY Inc	3/15/2055	5.500 %	–	–	25,000	24,110	25,156
	Constellation Brands Inc	5/1/2030	2.875 %	–	–	155,000	138,498	143,638

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Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)

December 31, 2024

Supplemental Schedule II

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Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Consumers 23 Secure Fund	3/1/2027	5.550 %	–	–	192,404	193,728	192,385
CVS Health Corp	3/25/2048	5.050 %	–	–	80,000	65,969	69,878
Diamondback Energy Inc	12/1/2026	3.250 %	–	–	35,000	34,104	34,787
DTE Electric Co	3/1/2050	2.950 %	–	–	75,000	48,803	68,742
Duke Energy Carolinas	1/15/2053	5.350 %	–	–	120,000	115,086	121,324
Duke Energy Corp	6/15/2041	3.300 %	–	–	45,000	32,977	34,264
Elevance Health Inc	2/15/2033	4.750 %	–	–	40,000	38,322	39,144
Enbridge Inc	8/1/2033	2.500 %	–	–	55,000	44,367	50,291
Energy Transfer Operatng	5/15/2030	3.750 %	–	–	65,000	60,612	65,482
Enterprise Products Oper	1/31/2050	4.200 %	–	–	85,000	67,073	79,897
Essential Proper	7/15/2031	2.950 %	–	–	55,000	46,893	49,723
Essex Portfolio LP	4/1/2034	5.500 %	–	–	95,000	95,182	97,001
Federal Realty Investmen	2/15/2026	1.250 %	–	–	50,000	47,995	46,685
Florida Power & Light Co	4/1/2028	5.050 %	–	–	40,000	40,854	40,130
Florida Power & Light Co	5/15/2033	4.800 %	–	–	80,000	78,232	79,569
General Motors Finl Co	10/6/2029	4.900 %	–	–	155,000	152,689	155,190
Georgia Power Co	9/15/2029	2.650 %	–	–	110,000	99,750	95,617
Goldman Sachs Group Inc	10/23/2030	4.692 %	–	–	40,000	39,163	40,000
Goldman Sachs Group Inc	10/23/2035	5.016 %	–	–	90,000	86,233	90,000
GSK Consumer Healthcare	3/24/2032	3.625 %	–	–	30,000	27,253	27,225
Hartford Finl Svcs Grp	8/19/2029	2.800 %	–	–	75,000	68,298	65,759
HCA Inc	9/1/2030	3.500 %	–	–	70,000	63,584	61,584
Healthcare Realty Trust	3/15/2030	2.400 %	–	–	10,000	8,531	9,283
Healthcare Trust Of Amer Hldgs Gbl Nt	3/15/2030	2.400 %	–	–	30,000	25,721	27,258
Home Depot Inc	6/25/2034	4.950 %	–	–	25,000	24,680	24,761
Honeywell International	3/1/2054	5.250 %	–	–	40,000	37,536	39,977
Humana Inc	4/1/2030	4.875 %	–	–	30,000	29,375	28,452
JPMorgan Chase & Co	7/25/2028	4.851 %	–	–	490,000	479,672	488,330
Kroger Co	9/15/2034	5.000 %	–	–	70,000	67,807	70,605
Kroger Co	9/15/2054	5.500 %	–	–	30,000	28,295	30,002
L3Harris Tech Inc	7/31/2033	5.400 %	–	–	55,000	54,936	54,428

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Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Lowe's Cos Inc	4/1/2052	4.250 %	–	–	30,000	23,440	22,782
Marathon Petroleum Corp	4/1/2041	6.500 %	–	–	40,000	41,717	42,051
Mitsubishi UFJ Fin Grp	2/25/2025	2.193 %	–	–	55,000	54,790	53,486
Morgan Stanley	10/18/2030	4.654 %	–	–	45,000	44,018	45,010
Morgan Stanley	7/19/2035	5.320 %	–	–	115,000	113,292	115,305
Morgan Stanley Bank Na	1/14/2028	4.952 %	–	–	70,000	70,150	69,884
MPLX LP	6/1/2025	4.875 %	–	–	135,000	134,909	143,863
MPLX LP	8/15/2030	2.650 %	–	–	45,000	39,379	42,943
Nutrien Ltd	3/27/2028	4.900 %	–	–	65,000	65,016	63,052
Oneok Inc	11/1/2054	5.700 %	–	–	105,000	98,923	104,887
Oracle Corp	2/6/2033	4.900 %	–	–	40,000	38,943	38,944
Oracle Corp	9/27/2054	5.375 %	–	–	45,000	41,567	45,141
O'Reilly Automotive Inc	3/15/2031	1.750 %	–	–	50,000	41,110	39,998
Pfizer Investment Enter	5/19/2053	5.300 %	–	–	105,000	98,570	105,415
Philip Morris Intl Inc	6/30/2033	5.300 %	–	–	110,000	107,855	108,323
Phillips 66 Co	6/30/2033	5.300 %	–	–	60,000	59,597	60,177
Principal Financial Group	11/15/2026	3.100 %	–	–	35,000	34,132	33,467
Public Service Colorado	6/15/2031	1.875 %	–	–	50,000	41,139	46,041
Public Service Colorado	1/15/2051	2.700 %	–	–	30,000	17,772	20,649
Public Service Electric	5/1/2050	2.700 %	–	–	30,000	18,332	25,477
Raytheon Tech Corp	7/1/2030	2.250 %	–	–	65,000	56,518	58,005
Reinsurance Grp Of Amer	9/15/2034	5.750 %	–	–	55,000	55,485	57,341
Roper Technologies Inc	6/30/2030	2.000 %	–	–	40,000	34,097	33,117
Salesforce.Com Inc	7/15/2041	2.700 %	–	–	30,000	21,188	21,776
Sysco Corporation	4/1/2050	6.600 %	–	–	15,000	16,436	15,302
Tapestry Inc	3/1/2030	5.100 %	–	–	20,000	19,780	19,975
Target Corp	9/15/2034	4.500 %	–	–	15,000	14,269	14,914
T-Mobile USA Inc	11/15/2031	2.250 %	–	–	135,000	112,173	113,760
T-Mobile USA Inc	11/15/2031	5.150 %	–	–	35,000	34,357	34,905
Toronto-Dominion Bank	9/10/2026	1.250 %	–	–	55,000	51,972	50,033
Total Capital Intl Sa	6/29/2041	2.986 %	–	–	40,000	28,878	37,586

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Totalenergies Capital Sa	4/5/2054	5.488 %	–	–	15,000	14,400	15,042
UBS Group AG Sr Nt	3/26/2025	3.750 %	–	–	70,000	69,782	63,218
UnitedHealth Group Inc	4/15/2053	5.050 %	–	–	25,000	22,568	22,502
Ventas Realty LP	1/15/2035	5.000 %	–	–	35,000	33,451	33,912
Virginia Power Fuel Sec	5/1/2027	5.088 %	–	–	127,748	128,223	127,747
Walmart Inc	9/22/2041	2.500 %	–	–	55,000	37,926	44,593
Warnermedia Holdings Inc	3/15/2052	5.141 %	–	–	65,000	48,211	52,241
Waste Management Inc	3/15/2035	4.950 %	–	–	25,000	24,354	24,874
Wells Fargo & Company	7/25/2029	5.574 %	–	–	140,000	139,647	140,336
Williams Companies Inc	3/15/2033	5.650 %	–	–	30,000	30,259	29,613
Wisconsin Power & Light	3/20/2034	5.375 %	–	–	50,000	49,792	49,905
Total Corporate Bonds						7,318,894	7,553,827
U.S. Government Agency Securities							
Fannie Mae 932888	1/1/2041	3.500 %	–	–	29,343	26,763	30,439
Fannie Mae Ac8594	1/1/2025	4.500 %	–	–	23	23	24
Fannie Mae Al3209	9/1/2031	4.500 %	–	–	9,718	9,594	10,601
Fannie Mae At2127	4/1/2043	3.000 %	–	–	37,191	32,774	39,498
Fannie Mae Aw1544	3/1/2029	4.000 %	–	–	8,916	8,775	9,663
Fannie Mae Bm1277	5/1/2047	4.000 %	–	–	49,269	45,699	50,647
Fannie Mae Bm4581	9/1/2033	4.000 %	–	–	34,047	33,303	34,776
Fannie Mae Bm5839	11/1/2047	3.500 %	–	–	6,334	5,748	6,661
Fannie Mae Bm6038	1/1/2045	4.000 %	–	–	7,355	6,892	7,819
Fannie Mae Ca6414	7/1/2050	3.000 %	–	–	339,505	293,462	365,605
Fannie Mae Cb2795	2/1/2052	3.000 %	–	–	96,826	82,648	83,906
Fannie Mae Cb2804	2/1/2052	2.500 %	–	–	223,448	183,828	204,245
Fannie Mae Cb3905	6/1/2052	3.500 %	–	–	42,365	37,537	37,592
Fannie Mae Fm1108	11/1/2044	5.000 %	–	–	22,129	22,044	24,087
Fannie Mae Fm1175	5/1/2047	4.500 %	–	–	67,351	65,276	72,428
Fannie Mae Fm1652	7/1/2044	3.500 %	–	–	105,586	96,177	111,270
Fannie Mae Fs0522	2/1/2052	2.500 %	–	–	121,750	100,469	104,211

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Fannie Mae Fs1533	4/1/2052	3.000 %	–	–	42,010	36,020	40,093
Fannie Mae Fs5848	12/1/2051	2.500 %	–	–	187,049	154,120	157,968
Fannie Mae Fs7299	12/1/2051	3.000 %	–	–	18,170	15,562	15,740
Fannie Mae Ma0232	11/1/2029	4.500 %	–	–	18,983	18,838	19,751
Fannie Mae Ma0457	7/1/2030	4.000 %	–	–	2,875	2,823	2,960
Fannie Mae Ma0461	7/1/2030	4.500 %	–	–	4,280	4,244	4,480
Fannie Mae Ma0530	8/1/2030	5.000 %	–	–	4,582	4,600	5,065
Fannie Mae Ma0563	11/1/2030	4.000 %	–	–	5,928	5,819	6,165
Fannie Mae Ma0737	5/1/2026	4.500 %	–	–	1,291	1,293	1,393
Fannie Mae Ma1688	12/1/2033	3.500 %	–	–	26,568	25,368	28,237
Fannie Mae Ma3007	4/1/2047	3.000 %	–	–	36,728	31,820	36,706
Fannie Mae Ma4579	4/1/2052	3.000 %	–	–	315,096	267,854	278,871
Fannie Mae Ma4600	5/1/2052	3.500 %	–	–	37,761	33,454	34,953
Fannie Mae Ma4624	6/1/2052	3.000 %	–	–	315,056	267,695	273,109
Fannie Mae Ma4644	5/1/2052	4.000 %	–	–	77,582	71,075	77,219
Fannie Mae Ma4655	7/1/2052	4.000 %	–	–	528,399	483,609	511,002
Fannie Mae Ma4684	6/1/2052	4.500 %	–	–	498,533	469,523	492,691
Fannie Mae Ma4732	9/1/2052	4.000 %	–	–	478,238	437,911	451,322
Fannie Mae Ma4733	9/1/2052	4.500 %	–	–	482,186	454,287	453,630
Fannie Mae Ma4761	9/1/2052	5.000 %	–	–	8,211	7,948	8,008
Fannie Mae Ma4783	10/1/2052	4.000 %	–	–	133,152	121,910	124,720
Fannie Mae Ma4785	10/1/2052	5.000 %	–	–	398,640	385,859	393,897
Fannie Mae Ma4918	2/1/2053	5.000 %	–	–	197,401	191,026	186,763
Fannie Mae Ma4920	2/1/2053	6.000 %	–	–	113,917	114,598	115,092
Fannie Mae Ma5039	6/1/2053	5.500 %	–	–	130,545	128,919	127,751
Fannie Mae Ma5106	8/1/2053	5.000 %	–	–	45,744	44,163	44,679
Fannie Mae Ma5165	10/1/2053	5.500 %	–	–	408,523	403,299	402,356
Fannie Mae Ma5295	3/1/2054	6.000 %	–	–	86,130	86,595	87,018
Fannie Mae Ma5353	5/1/2054	5.500 %	–	–	554,695	547,432	549,300
Fannie Mae Ma5389	6/1/2054	6.000 %	–	–	158,695	159,741	162,365
Fannie Mae Ma5530	11/1/2054	5.000 %	–	–	218,222	210,629	212,658

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Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
FNMA Umbs Lng 30 Year 4.500	8/1/2052	4.500 %	–	–	88,685	83,554	88,920
FNMA Umbs Lng 30 Year 5.000	7/1/2052	5.000 %	–	–	73,043	70,640	74,241
Freddie Mac A95575	12/1/2040	4.000 %	–	–	4,305	4,065	4,637
Freddie Mac A95656	12/1/2040	4.000 %	–	–	3,232	3,029	3,482
Freddie Mac A95856	12/1/2040	4.000 %	–	–	3,618	3,417	3,898
Freddie Mac A95857	12/1/2040	4.000 %	–	–	15,479	14,619	16,741
Freddie Mac C91697	4/1/2033	3.500 %	–	–	38,645	37,016	40,257
Freddie Mac C91759	4/1/2034	4.500 %	–	–	8,810	8,718	9,521
Freddie Mac C91832	6/1/2035	3.500 %	–	–	16,218	15,435	17,146
Freddie Mac G06578	6/1/2038	4.500 %	–	–	24,179	23,393	26,215
Freddie Mac G07500	10/1/2043	4.000 %	–	–	13,999	13,170	14,878
Freddie Mac G07806	6/1/2041	5.000 %	–	–	20,097	20,046	22,459
Freddie Mac G08687	1/1/2046	3.500 %	–	–	63,421	56,974	64,531
Freddie Mac G08747	2/1/2047	3.000 %	–	–	52,835	45,907	55,684
Freddie Mac G08760	4/1/2047	3.000 %	–	–	33,343	28,919	35,125
Freddie Mac G30321	3/1/2027	5.000 %	–	–	2,193	2,193	2,379
Freddie Mac G60145	8/1/2045	3.500 %	–	–	23,236	20,950	24,278
Freddie Mac G60761	10/1/2043	3.000 %	–	–	57,870	51,069	59,127
Freddie Mac Q00769	5/1/2041	5.000 %	–	–	16,100	16,019	18,022
Freddie Mac Q02143	7/1/2041	4.000 %	–	–	22,548	21,294	23,633
Freddie Mac Q04647	11/1/2041	3.000 %	–	–	16,961	15,433	17,073
Freddie Mac Q29245	10/1/2044	3.500 %	–	–	19,904	17,979	20,974
Freddie Mac Q32859	4/1/2045	3.500 %	–	–	22,248	20,041	23,691
Freddie Mac Q33006	4/1/2045	3.500 %	–	–	25,274	22,735	25,728
Freddie Mac Q46278	2/1/2047	3.500 %	–	–	26,805	24,082	27,610
Freddie Mac Ra6766	2/1/2052	2.500 %	–	–	210,573	173,506	179,514
Freddie Mac Ra7211	4/1/2052	4.000 %	–	–	19,724	18,066	18,438
Freddie Mac Sd4810	4/1/2052	3.000 %	–	–	13,679	11,741	12,014
Freddie Mac Sd8220	6/1/2052	3.000 %	–	–	352,443	299,425	304,924
GNMA Pass-Thru M Single Family 3.500	7/20/2052	3.500 %	–	–	101,384	90,609	99,055
Government National Mortgage A 727889	8/15/2040	4.500 %	–	–	22,911	22,538	24,316

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Government National Mortgage A 749835	9/15/2040	4.500 %	–	–	113,835	111,421	120,754
Government National Mortgage A 782619	4/15/2039	5.000 %	–	–	12,358	12,292	13,694
Government National Mortgage A Bu5340	4/15/2050	3.000 %	–	–	10,533	9,161	10,999
Government National Mortgage A By0330	10/20/2050	3.000 %	–	–	3,156	2,725	3,362
Government National Mortgage A By0331	10/20/2050	3.000 %	–	–	8,113	7,033	8,635
Government National Mortgage A Ma7194	2/20/2051	3.000 %	–	–	43,075	37,504	37,624
Government National Mortgage A Ma7419	6/20/2051	3.000 %	–	–	9,164	7,955	7,856
Government National Mortgage A Ma7768	12/20/2051	3.000 %	–	–	15,189	13,177	13,385
Government National Mortgage A Ma8201	8/20/2052	4.500 %	–	–	131,181	124,307	129,081
Government National Mortgage A Ma8267	9/20/2052	4.000 %	–	–	129,626	119,507	122,436
Government National Mortgage A Ma8488	12/20/2052	4.000 %	–	–	13,462	12,403	13,048
Government National Mortgage A Ma8489	12/20/2052	4.500 %	–	–	30,952	29,318	29,980
Total U.S. Government Agency Securities						7,982,431	8,368,799
U.S. Treasury Obligations							
U.S. Treasury Note/Bond	12/15/2025	4.000 %	–	–	1,015,000	1,013,355	1,014,744
U.S. Treasury Note/Bond	2/15/2026	4.000 %	–	–	630,000	628,487	633,544
U.S. Treasury Note/Bond	4/30/2026	4.880 %	–	–	72,500	73,078	72,695
U.S. Treasury Note/Bond	9/15/2026	4.625 %	–	–	275,000	276,687	273,421
U.S. Treasury Note/Bond	10/31/2026	4.125 %	–	–	220,000	219,545	219,184
U.S. Treasury Note/Bond	12/15/2026	4.375 %	–	–	150,000	150,381	151,395
U.S. Treasury Note/Bond	12/15/2027	4.000 %	–	–	190,000	188,701	188,679
U.S. Treasury Note/Bond	2/29/2028	4.000 %	–	–	1,455,000	1,442,382	1,472,619
U.S. Treasury Note/Bond	7/31/2030	4.000 %	–	–	150,000	146,918	147,727
U.S. Treasury Note/Bond	8/31/2030	4.125 %	–	–	300,000	295,477	291,574
U.S. Treasury Note/Bond	2/28/2031	4.250 %	–	–	75,000	74,186	75,709
U.S. Treasury Note/Bond	5/31/2031	4.625 %	–	–	285,000	287,471	291,323
U.S. Treasury Note/Bond	5/15/2032	2.875 %	–	–	190,000	170,763	184,606
U.S. Treasury Note/Bond	2/15/2033	3.500 %	–	–	630,000	586,441	627,882
U.S. Treasury Note/Bond	2/15/2042	2.375 %	–	–	300,000	213,820	263,953
U.S. Treasury Note/Bond	5/15/2042	3.250 %	–	–	400,000	325,719	371,391

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U.S. Treasury Note/Bond	5/15/2042	3.000 %	–	–	220,000	172,838	233,690
U.S. Treasury Note/Bond	8/15/2043	3.625 %	–	–	20,000	16,959	19,055
U.S. Treasury Note/Bond	2/15/2044	4.500 %	–	–	315,000	300,973	311,613
U.S. Treasury Note/Bond	5/15/2044	3.375 %	–	–	105,000	85,189	107,831
U.S. Treasury Note/Bond	11/15/2045	3.000 %	–	–	85,000	63,996	89,368
U.S. Treasury Note/Bond	2/15/2048	3.000 %	–	–	400,000	293,906	399,486
U.S. Treasury Note/Bond	8/15/2048	3.000 %	–	–	5,000	3,658	5,421
U.S. Treasury Note/Bond	11/15/2048	3.375 %	–	–	200,000	156,469	194,781
U.S. Treasury Note/Bond	5/15/2049	2.875 %	–	–	35,000	24,853	41,807
U.S. Treasury Note/Bond	8/15/2049	2.250 %	–	–	140,000	86,833	152,042
U.S. Treasury Note/Bond	2/15/2050	2.000 %	–	–	89,000	51,773	102,016
U.S. Treasury Note/Bond	8/15/2050	1.375 %	–	–	190,000	92,833	146,161
U.S. Treasury Note/Bond	5/15/2051	2.375 %	–	–	185,000	116,535	200,816
U.S. Treasury Note/Bond	11/15/2051	1.875 %	–	–	800,000	442,000	714,727
U.S. Treasury Note/Bond	2/15/2052	2.250 %	–	–	300,000	182,250	247,980
U.S. Treasury Note/Bond	11/15/2052	4.000 %	–	–	345,000	300,958	367,600
U.S. Treasury Notes	7/15/2026	4.500 %	–	–	275,000	276,047	274,377
U.S. Treasury When Issued Note/Bond	5/15/2034	4.625 %	–	–	432,500	426,215	436,076
U.S. Treasury When Issued Note/Bond	8/15/2034	4.125 %	–	–	270,000	255,508	270,643
U.S. Treasury When Issued Note/Bond	5/15/2054	4.750 %	–	–	165,000	160,630	176,247
Total U.S. Treasury Obligations						9,603,834	10,772,183
Asset-Backed Securities							
Americredit Automobile Receiva 2021-3 A3	8/18/2026	0.760 %	–	–	3,498	3,492	3,498
Gm Financial Securitized Term 2021-4 A3	9/16/2026	0.680 %	–	–	35,673	35,341	35,672
World Omni Auto Receivables Tr 2021-D A3	10/15/2026	0.810 %	–	–	49,392	49,018	49,385
CNH Equipment Trust 2021-C A3	12/15/2026	0.810 %	–	–	58,479	57,654	58,472
Carvana Auto Receivables Trust 2021-P4 A3	1/11/2027	1.310 %	–	–	61,147	60,607	61,142
Capital One Multi-Asset Execut 2022-A1 A1	3/15/2027	2.800 %	–	–	300,000	298,985	290,766
Volkswagen Auto Lease Trust 2024-A A3	6/21/2027	5.210 %	–	–	300,000	303,071	303,035
Carvana Auto Receivables Trust 2022-P3 A3	11/10/2027	4.610 %	–	–	93,164	93,159	93,150

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World Omni Auto Receivables Tr 2021-D A4	11/15/2027	1.100 %	–	–	50,000	48,632	46,828
GM Financial Securitized Term 2023-3 A3	6/16/2028	5.450 %	–	–	55,000	55,598	54,998
Ford Credit Auto Owner Trust 2024-C A3	7/15/2029	4.070 %	–	–	210,000	207,899	209,999
Ford Credit Auto Owner Trust 2024-D A3	8/15/2029	4.610 %	–	–	100,000	100,060	99,997
CNH Equipment Trust 2024-C A3	1/15/2030	4.030 %	–	–	100,000	98,659	99,985
Total Asset-Backed Securities						1,412,175	1,406,927
Real Estate Mortgage Investment Conduits							
Morgan Stanley Baml Trust 2015-C22 A4	4/15/2048	3.306 %	–	–	200,000	198,869	198,664
Banc Of America Commercial Mor 2015-Ubs7 A4	9/15/2048	3.705 %	–	–	175,000	173,250	169,682
Morgan Stanley Capital I Trust 2016-Ubs9 A4	3/15/2049	3.594 %	–	–	115,000	113,057	107,309
GS Mortgage Securities Trust 2017-Gs5 Aab	3/10/2050	3.467 %	–	–	40,200	39,661	42,132
JP Morgan Chase Commercial Mor 2017-Jp5 A5	3/15/2050	3.723 %	–	–	200,000	193,966	202,234
JPMDB Commercial Mortgage Secu 2017-C5 A5	3/15/2050	3.694 %	–	–	175,000	168,355	168,608
GS Mortgage Securities Trust 2017-Gs6 A3	5/10/2050	3.433 %	–	–	175,000	167,453	155,928
Comm Mortgage Trust 2015-Pc1 A5	7/10/2050	3.902 %	–	–	195,313	194,656	199,700
Bank 2017-Bnk8 A4	11/15/2050	3.488 %	–	–	80,000	75,139	71,659
Benchmark Mortgage Trust 2018-B4 A5	7/15/2051	4.121 %	–	–	175,000	169,309	170,406
DBGS Mortgage Trust 2018-C1 A4	10/15/2051	4.466 %	–	–	155,000	148,097	167,495
Citigroup Commercial Mortgage 2019-Gc43 A4	11/10/2052	3.038 %	–	–	203,000	181,025	218,273
Citigroup Commercial Mortgage 2019-Gc43 As	11/10/2052	3.300 %	–	–	190,000	168,332	195,692
GS Mortgage Securities Trust 2019-Gsa1 As	11/10/2052	3.340 %	–	–	70,000	62,719	64,682
Citigroup Commercial Mortgage 2019-Gc41 As	8/10/2056	3.018 %	–	–	340,000	295,706	343,759
Wells Fargo Commercial Mortgage 2016-C33 A4	3/15/2059	3.426 %	–	–	65,000	63,954	64,299
Total Real Estate Mortgage Investment Conduits						2,413,548	2,540,522
Municipal Bonds							
New York Ny Txbl-Fiscal 2020-Ser-A-Subser	8/1/2025	2.280 %	–	–	215,000	212,482	214,753
San Diego Cnty CA Regl Arpt Au Txbl-Senior-Consol Rental Car	7/1/2043	5.594 %	–	–	175,000	165,643	190,567
Total Municipal Bonds						378,125	405,320

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.
Form 5500, Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2024

Supplemental Schedule II

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or Maturity Value	Current Value	Cost
Guaranteed Group Annuity Contract							
AUL GTD Benefit Unallocated Grp Retirement Annuity E **	–	–	–	5,853,096	–	7,284,378	***
Total Guaranteed Group Annuity Contract						7,284,378	***
Notes Receivable From Participants							
Participant Loans **	2025 to 2034*	3.25 % to 8.50 %	Vested interest in the plan	–	–	4,943,465	4,943,465
Total Notes Receivable From Participants						4,943,465	4,943,465

* Payment schedule fully amortized with no balloon payment.
 ** Party-in-interest.
 *** Cost information for participant-directed investments is not required to be included.

Profit Sharing Plan of MNS, Ltd.**Form 5500, Schedule H, Line 4i – Schedule of Assets (Acquired and Disposed of Within Year)****Year Ended December 31, 2024****Supplemental Schedule III****Employer Identification Number: 71-1007574****Plan Number: 001**

Identity of Issue, Borrower, Lessor or Similar Party	Maturity Date	Interest Rate	Collateral	Shares or Units	Par or	Cost of Acquisitions	Proceeds of Dispositions
					Maturity Value		
Corporate Bonds							
Abbvie Inc.	3/15/2034	5.050 %	—	—	\$ 25,000	\$ 24,960	\$ 25,901
Campbell Soup Co.	10/13/2054	5.250 %	—	—	25,000	24,816	24,686
Consolidated Edison Company of New York, Inc.	5/15/2054	5.700 %	—	—	25,000	24,826	26,767
Energy Transfer LP	5/15/2054	5.950 %	—	—	55,000	54,991	58,786
Goldman Sachs Group Inc.	4/25/2030	5.727 %	—	—	40,000	40,234	42,786
Goldman Sachs Group Inc.	4/25/2035	5.851 %	—	—	80,000	80,102	87,323
JPMorgan Chase & Co.	4/22/2035	5.766 %	—	—	275,000	275,489	288,770
JPMorgan Chase & Co.	7/22/2035	5.294 %	—	—	285,000	285,282	296,375
Kite Realty Group LP	12/15/2031	4.950 %	—	—	40,000	39,731	39,360
Kroger Co.	8/15/2027	4.600 %	—	—	90,000	91,014	92,176
Lockheed Martin Corp.	2/15/2064	5.200 %	—	—	10,000	9,968	10,767
Marathon Oil Corp.	4/1/2029	5.300 %	—	—	15,000	14,972	15,913
Morgan Stanley	4/18/2030	5.656 %	—	—	30,000	30,008	31,188
Morgan Stanley	7/19/2030	5.042 %	—	—	40,000	40,014	41,148
Morgan Stanley	4/19/2035	5.831 %	—	—	80,000	80,223	84,293
Philip Morris Intl Inc.	2/13/2029	4.875 %	—	—	110,000	112,615	114,260
Philip Morris Intl Inc.	2/13/2034	5.250 %	—	—	30,000	29,343	31,281
Site Centers Corp.	2/1/2025	3.625 %	—	—	75,000	74,897	77,794
Southwestern Public Service Co.	6/1/2054	6.000 %	—	—	10,000	9,926	10,118
Warnermedia Holdings Inc.	3/15/2042	5.050 %	—	—	75,000	61,974	64,704

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions*

Year Ended December 31, 2024

Supplemental Schedule IV

Employer Identification Number: 71-1007574

Plan Number: 001

Identity of Issue, Borrower, Lessor or Similar Party	Description of Assets	Purchase Price (A)	Cash Receipts or Selling Price (A)	Expenses Incurred in Connection with Transaction	Cost of Assets	Current Value of Assets (B)	Net Gain
Category (iii) – Series of Transactions in Excess of 5% of Plan Assets							
Wilmington U.S. Government Money Mkt Instl	Mutual fund	\$ -	\$ 21,491,473 (C)	\$ -	\$ 21,491,473	\$ 21,491,473	\$ -
Wilmington U.S. Government Money Mkt Instl	Mutual fund	22,698,747 (C)	-	-	22,698,747	22,698,747	-
BlackRock Liq Fd Treasury Inv	Mutual fund	-	9,993,519 (C)	-	9,993,519	9,993,519	-
BlackRock Liq Fd Treasury Inv	Mutual fund	9,855,870 (C)	-	-	9,855,870	9,855,870	-

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(A) Numbers within brackets indicate total number of transactions.

(B) Current value at date of transaction (trade date).

(C) Represents numerous transactions.

* Individual and series of transactions in excess of 5% of the current value of the Plan's net assets at the beginning of the year as defined in Section 2520.103-6 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Profit Sharing Plan of MNS, Ltd.

Form 5500, Schedule H, Line 4j – Schedule of Reportable Transactions*
Year Ended December 31, 2024

Supplemental Schedule IV

Employer Identification Number: 71-1007574
Plan Number: 001

Identity of Issue, Borrower, Lessor or Similar Party	Description of Assets	Purchase Price (A)	Cash Receipts or Selling Price (A)	Expenses Incurred in Connection with Transaction	Cost of Assets	Current Value of Assets (B)	Net Gain
Category (iii) – Series of Transactions in Excess of 5% of Plan Assets							
Wilmington U.S. Government Money Mkt Instl	Mutual fund	\$ -	\$ 21,491,473 (C)	-	\$ 21,491,473	\$ 21,491,473	\$ -
Wilmington U.S. Government Money Mkt Instl	Mutual fund	22,698,747 (C)	-	-	22,698,747	22,698,747	-
BlackRock Liq Fd Treasury Inv	Mutual fund	-	9,993,519 (C)	-	9,993,519	9,993,519	-
BlackRock Liq Fd Treasury Inv	Mutual fund	9,855,870 (C)	-	-	9,855,870	9,855,870	-

(A) Numbers within brackets indicate total number of transactions.

(B) Current value at date of transaction (trade date).

(C) Represents numerous transactions.

* Individual and series of transactions in excess of 5% of the current value of the Plan's net assets at the beginning of the year as defined in Section 2520.103-6 of the Department of Labor Rules and Regulations for Reporting and Disclosure under ERISA.

The information in this schedule has been certified as to its completeness and accuracy by the custodian and trustee.

Matrix Trust Company's Role in Assisting Plan Sponsors in Completing Schedule C

Plan sponsors are responsible for completing the annual Form 5500 filing and are tasked with identifying and reviewing the reportable Schedule C compensation paid to service providers for employee benefit plans (the “Plans” and each a “Plan”). The information contained in this communication is being provided to assist the Plan sponsor in its obligation to complete Schedule C for Form 5500 filing for the 2024 Plan year (which would be filed during 2025).

It is important for recordkeepers, third-party administrators, designated representatives, and authorized persons for the Plans (collectively, “**Designated Representatives**”) and Plan sponsors to understand that Matrix Trust Company (“**Matrix Trust**”) can only provide information related to its compensation as a service provider. Matrix Trust can provide activity related to payments made to other service providers only to the extent that the compensation flows through either the trust account, the custodial account, or a fund service fee account. Investment product disclosures, annual reports and prospectuses (as applicable) should be reviewed for other components of reportable compensation under Schedule C.

Where compensation can be classified as Eligible Indirect Compensation (“**EIC**”), Matrix Trust has provided the appropriate disclosures in this document rather than a set dollar amount for each plan, as permitted under guidance issued by the U.S. Department of Labor.

Reporting Requirements

Plan sponsors of retirement plans with over 100 participants at the beginning of the Plan year must identify persons who indirectly or directly received \$5,000 or more in compensation during the Plan year for services rendered to the Plan on Schedule C of Form 5500. Please visit: [Form 5500 Corner | Internal Revenue Service \(irs.gov\)](#) for complete information and consult with your legal and tax advisors.

Compensation

Compensation is received by, as applicable, Matrix Trust, Matrix Settlement & Clearance Services, LLC, (“**MSCS**”) and MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC (“**MSCS Financial**”) (collectively, “**Matrix**”), in connection with your Plan. All three of these companies are Broadridge Financial Solutions, Inc. (“**Broadridge**”) subsidiaries and are therefore under common control. Thus, MSCS and MSCS Financial are both “affiliates” of Matrix Trust, and “affiliates” of each other.

Direct Compensation

To the extent Matrix is directed to assess Matrix's fees upon the account (i.e., the Plan), the fees represent direct compensation paid to Matrix. Direct compensation paid to Matrix Trust by your Plan is reported on your account statement or other reports provided by Matrix Trust, for example, a check register. These reports enable you to determine any payments that may have been made directly from Plan assets.

To the extent Matrix Trust fees are asset based, fees will be calculated utilizing a daily average balance for the invoice period.

To the extent that Matrix Trust fees are paid by the Plan sponsor and not reimbursed by Plan assets, the fees do not represent direct or indirect compensation paid to Matrix Trust for purposes of 408(b)(2).

Indirect Compensation

Matrix Trust, or an affiliate, may have received indirect compensation from sources other than your Plan during the past calendar year. Matrix Trust is providing a description of the formula used to calculate or determine indirect compensation so this compensation can be reported as “Eligible Indirect Compensation” paid to Matrix Trust or an affiliate on Schedule C of the Form 5500 for the 2024 Plan year, if compensation paid meets the reporting thresholds.

Matrix Trust may have received indirect compensation in connection with services:

- in the form of “float” income; and/or
- through its affiliate(s) and/or other parties as described below, and to the extent applicable, with respect to Mutual Fund Fee / Administrative Fee Services, NSCC Transaction fees, ETF/Closed End Fund Trading Services, Self-Directed Brokerage Accounts, Retirement Cash Account, Proprietary Funds, ModelTool(K)it™ Services, Level Compensation Services, Stale Dated Check Services, Lifetime Income Products, and/or Proceeds of Corrective Transactions.

Float Income

Matrix Trust maintains omnibus bank accounts at, and provides sub-accounting services with respect to such bank accounts to, certain banking institutions, with respect to cash held on a short-term basis in such omnibus bank accounts. As compensation for such sub-accounting services, Matrix Trust may derive compensation from the use of this short-term cash, which is referred to as “float income.” With respect to your Plan, this may occur where, for example, Plan funds are awaiting investment, distribution or other processing. Currently, Matrix Trust has arrangements with two banks – JPMorgan Chase Bank, N.A. (“**JPMorgan**”) and TD Bank, N.A. (“**TD Bank**”)– under which the banks pay float income to Matrix Trust in exchange for its sub-accounting services. Float income is reflected as an earnings credit or service fee on monthly bank invoices. JPMorgan and TD Bank are unaffiliated institutions to Matrix Trust.

The exact amount of float income credited from these three banks to Matrix Trust cannot be described in precise terms, because the rate of float income paid fluctuates over time (it generally tracks the Federal Funds Rate), and it is also impossible to predict exactly how much Plan cash will be held on a short-term basis, and for how long. Please see “*Rate on Float Earnings*” below. The disclosures contained in the following paragraphs have been prepared in accordance with U.S. Department of Labor guidance contained in Field Assistance Bulletin 2002-3 concerning service provider float disclosure obligations to employee benefit plan customers.

Float earnings are considered eligible indirect compensation for Schedule C of Form 5500 purposes and indirect compensation under ERISA Section 408(b)(2).

Matrix Trust Float Earnings

In connection with Matrix Trust’s provision of services to Plan customers, Matrix Trust maintains various banking arrangements to facilitate movements of cash as necessary to process Plan customer transactions, including arrangements with one or more banks. Under these arrangements, cash may be held in general or “omnibus” bank accounts established by or at the direction of Matrix Trust, pending investment, trade settlement, or the presentment of distribution checks for payment. These accounts generate float earnings for Matrix Trust. The proportionate share of those earnings attributable to the funds of a particular plan constitutes compensation that is paid by the plan and retained by Matrix Trust in connection with Matrix Trust’s services and is in addition to any other fees or compensation payable under the service arrangement.

Summary of Float Paragraphs

The paragraphs below describe the specific circumstances under which float will be earned and retained, the time frames applicable to float earnings periods, and a general description of the rate of float earnings.

Contributions - Plan Account Cash Sweep

Plans direct cash contributions to Matrix Trust through a demand deposit account Matrix Trust maintains for that purpose. Matrix Trust credits the amount of a plan's cash contribution to the plan's Matrix Trust account ("**Plan Account**") on the business day it is received. If the Plan Account uses a cash sweep, the cash contribution is swept from the demand deposit account and invested on the Plan's behalf on the next business day. Matrix Trust earns float on the cash contribution between the business day of deposit and the next business day. A "business day" is a day on which the New York Stock Exchange is open for business.

Contributions - Plan Account - No Cash Sweep

If a Plan Account does not use a cash sweep, Matrix Trust earns float on the cash contribution from the business day of deposit until Matrix Trust receives investment instructions from the Plan and the investment transaction settles. Upon Matrix Trust's receipt of investment instructions in good order, settlement of mutual fund trades generally occurs within one business day and settlement of individual securities trades (*i.e.*, stocks and bonds) generally occurs within three business days.

Purchases of Securities Timeline

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to purchase a security for a Plan Account, Matrix Trust places the purchase trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the purchase trade order is placed on the next business day.

Settlement of Purchase Trade Order

When Matrix Trust settles a purchase trade order for a Plan Account, the Plan Account assets required to pay for the purchase are transferred to a demand deposit account maintained by Matrix Trust on the trade settlement date. When a purchase trade order is cancelled or rejected, the funds previously set aside to pay for the purchase are re-credited to the Plan Account and either invested through the cash sweep, if applicable, or retained in the deposit account pending other investment instructions, as described previously.

Same Day Placement of Sale Trade Order

When Matrix Trust receives instructions, in good order and in accordance with prescribed procedures, to sell a security for a Plan Account, Matrix Trust places the sale trade order that same business day if the instructions are received prior to Matrix Trust trading cut-off times. If instructions are received after the Matrix Trust trading cut-off times, the sale trade order will be placed on the next business day.

Plan Account Proceeds on Trade Settlement Date

When Matrix Trust places or settles a sale trade for a Plan Account, the Plan Account receives the sales proceeds on the trade settlement date. If the Plan Account does not use a sweep, Matrix Trust will earn float from the date Matrix Trust receives the sale settlement proceeds until Matrix Trust receives instructions to reinvest the sale proceeds as described previously.

Float When Issuing Checks

Matrix Trust may earn float when it issues checks on behalf of plans including checks for (i) distributions to participants and/or beneficiaries, (ii) participant loan distributions, or (iii) fees paid to Plan service providers. Matrix Trust does not earn float when payments or distributions are made by direct deposit (ACH) or by a federal funds wire transfer.

Float on Mailed Distribution Checks

Matrix Trust will mail a distribution check to a Plan participant or beneficiary on the payable date (the date printed on the check). On the same day, Matrix Trust debits the Plan Account in the amount of the check. Matrix Trust will earn float on the amount of the check from the date the check is issued until the date the check is presented and paid.

Float on Periodic/Recurring Distributions

Where Matrix Trust has been directed to establish periodic or recurring distribution checks, such payments are typically mailed to Plan participants and beneficiaries prior to the payable date (for example, periodic payments are mailed six business days prior to the payable date). Matrix Trust debits the Plan Account in the amount of the checks on the payable date. Matrix Trust is able to mail the checks before assets are withdrawn from the Plan Account and sold because periodic distributions are of a predictable amount (generally a set dollar amount each payment cycle). Matrix Trust will only earn float on the amount of the check from the date the check is payable until the date check is presented and paid.

Recredit to Plan Account of Outstanding Distribution Checks

On a periodic basis, Matrix Trust will notify Plans or their Designated Representative of outstanding periodic and lump sum distribution checks that Matrix Trust has issued. If an originally-issued check is reported lost or missing, Matrix Trust will re-issue the check upon receipt of direction from the Plan and/or other authorized party to instruct on the account. If the participant or beneficiary does not negotiate the check within a reasonable time, Matrix Trust reserves the right to re-credit (redeposit) the payment to the Plan Account and to invest these funds at the direction of a Plan Account fiduciary or authorized party to instruct on the account, or to disburse the funds as directed or otherwise in accordance with applicable law.

Rate on Float Earnings

The rate at which Matrix Trust earns float over the time periods described above is generally comparable to the effective Federal Funds Rate as reported in the Wall Street Journal over the applicable time frame. While the banks have discretion in the setting of the exact rates, the Federal Funds Rate at a given time is a reasonable estimate of the rate paid to Matrix Trust.

Mutual Fund Fees / Administrative Fee Services

Where Matrix Trust has been so authorized, Matrix Trust through its affiliate and registered broker dealer, MSCS Financial, may receive fees from certain investment companies, mutual funds, stable value funds, guaranteed investment contracts, guaranteed annuity contracts and similar investment vehicles (the “**Funds**”) in the form of 12b-1 fees or firm concessions, or in the form of shareholder servicing, sub-transfer agent and sub-accounting fees (“**Mutual Fund Fees**”). Mutual Fund Fees are paid by the applicable investment company(ies) or other Fund(s) to MSCS Financial or Matrix Trust pursuant to shareholder servicing and similar agreements. You can contact Matrix Trust at 888-947-3472 for specific information about the levels of Mutual Fund Fees paid with respect to Funds currently on the Matrix platform, which will allow you to ascertain the Mutual Fund Fees paid by those Funds actually held by your Plan in a Matrix Trust account.

In addition, the recordkeeper for your Plan (which may be the Designated Representative) will generally provide you with information about the fees and costs, and certain other aspects, of any Funds or other investments that are designated under your Plan as investment alternatives to be made available to participants (assuming your Plan permits participant investment direction), which in many cases may be provided through fund prospectuses, fact sheets or similar documents. We encourage you to review these materials carefully to better understand the various fees and costs associated with these investments, including the payments they may make to Matrix Trust and other parties.

In accordance with agreements related to your Plan (some arrangements will be stipulated in an Administrative Fee Collection Addendum while others will be determined by the agreement between Matrix and the Designated Representative), Matrix Trust may deposit administrative servicing fees (“**Administrative Fees**”) in an amount equal to a percentage of any Mutual Fund Fees collected for administrative services provided to the Plan. MSCS Financial is compensated by the collection of Mutual Fund Fees. In accordance with an intercompany agreement between MSCS Financial and Matrix Trust, MSCS Financial pays to Matrix Trust the Administrative Fees, which Matrix Trust, in turn, pays out in accordance with the Administrative Fee Collection Addendum or Matrix agreements with the Designated Representative.

Administrative Fees will either be: (a) credited to an Administrative Fee Account until Matrix Trust is instructed to disburse them; (b) applied to offset the fees the Designated Representative owes to Matrix; (c) directed by the Designated Representative for credit to a Plan's account; or (d) directed by the Designated Representative to wire out to third-party service providers. As compensation for the collection of Mutual Fund Fees, MSCS Financial may retain for its services an amount equal to a percentage of Mutual Fund Fees collected or charge an annual flat fee amount; the actual percentage or flat fee amount for the Mutual Fund Fee collection is reflected in your Plan's Fee Sheet or obtainable from the Designated Representative (if your Plan has a Designated Representative).

Administrative Fees are generated only to the extent that Mutual Fund Fees are collected by MSCS Financial. If a Fund has not paid to MSCS Financial or does not pay Mutual Fund Fees, then no Administrative Fees will be generated.

If your Plan is invested in the CMFG Life Insurance Company Guaranteed Account or the BANC Master Deposit Account B, the entire 0.25% (25 basis point) administrative service fee is retained by MSCS Financial unless otherwise stipulated in your Plan's Fee Sheet.

In addition, payments to parties other than MSCS Financial or Matrix Trust from the related Administrative Fee Account statement may be reportable as direct or indirect compensation paid to *those* parties.

NSCC Transaction Fees

For each Fund transaction processed through the National Securities Clearing Corporation ("**NSCC**"), the NSCC's parent the Depository Trust & Clearing Corporation ("**DTCC**"), a financial services firm unaffiliated with Matrix, assesses a \$0.06 to \$0.08 transaction-based fee, subject to change by the DTCC, for providing clearing and counterparty services. In accordance with the agreement between Matrix Trust/MSCS and the Designated Representative, DTCC transaction fees may be invoiced to, and paid by, the Designated Representative, unless otherwise stipulated in your Plan's Fee Sheet. Neither Matrix Trust nor its affiliates retain any portion of any DTCC transaction fees assessed.

ETF/Closed End Fund Trading Services

If the Plan offers one or more exchange-traded funds ("**ETFs**") and/or closed end funds ("**CEFs**") as investment options to Plan participants, a third-party unaffiliated subcontractor of Matrix, currently Virtu Americas LLC ("**Virtu**"), a broker-dealer, is paid certain commissions for executing ETF/CEF trades processed on the Matrix trading platform. Other unaffiliated third-party broker-dealers may be added as subcontractors (or replace Virtu) and may perform substantially equivalent services as Virtu. The commissions paid to such third-party broker-dealer(s) (including Virtu) (each an "**Outside BD**") are either: (a) passed through to the Plan by "netting" the commission amount from the trade in the Plan's account; (b) invoiced to the Designated Representative; or (c) paid by Matrix, with Matrix assessing additional basis points and/or minimum fees per the Plan's Fee Sheet. Currently, the Outside BD's commission charges, as the executing ETF/CEF broker, are:

- \$0.005 per share per ETF/CEF trade batch processed with execution by the Outside BD during market hours;
- \$0.01 per share per ETF/CEF trade, batch processed with standard Market-on-Close execution by the Outside BD;
- \$0.04 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close and with estimate files received by the Outside BD before market close (and with trade instructions received from the underlying Plan participant before market close requires special authorization from Outside BD and Matrix); or
- \$0.09 per share per ETF/CEF trade, batch processed with Market-on-Close execution by the Outside BD, with trade files received by the Outside BD after market close without pre-market close estimate files (but with trade instructions received from the underlying Plan participant before market close requires special authorization from Outside BD and Matrix).

Matrix does not retain any of the Outside BD's commissions described above; rather, the Outside BD retains 100% of these ETF/CEF commissions. Additionally, for ETF/CEF trades to receive pricing as of market close ("**Market-on-Close ETF/CEF Trades**"), the Outside BD will price such trades as of the closing price for such ETFs/CEFs, and in the process may incur gains and losses from such trades by executing hedging transactions in advance of the market close for the purpose of helping to ensure that the desired Market-on-Close ETF/CEF Trades can be timely processed at the closing price. As noted above, trade instructions for Market-on-Close ETF/CEF Trades may be received by the Outside BD after market close (but with trade instructions received from the underlying plan participants before market close). When this occurs, the resulting transactions may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, such transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, the Outside BD would cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day the Outside BD received the instruction. If the transaction results in an excess, the Outside BD would retain the amount of the excess. Consistent with positions expressed by the U.S. Department of Labor, any such gains may be treated as compensation to the Outside BD for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to the Outside BD that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to the Outside BD.

Matrix may, as necessary to complete the processing of an ETF/CEF trade, process such trade in whole or fractional ETF/CEF shares by entering wholly or partially offsetting orders for the purchase or sale of ETF/CEF shares. In the process, Matrix will retain nominal trading gains and incur nominal trading losses as a result of its acquisition or disposal of fractional ETF/CEF shares necessary to complete such ETF/CEF trade and that such nominal gains and losses should generally offset each other, and are therefore not expected to result in any material net "profit" or "compensation" to Matrix.

Self-Directed Brokerage Accounts

If the Plan offers a self-directed brokerage account ("**SDBA**") option to Plan participants, SDBA balances remain subject to the services and fees described under other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the Plan sponsor or other Plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to establish SDBA that is a Schwab Brokerage Account, which Schwab refers to as the Schwab Personal Choice Retirement Account ("**PCRA**") pursuant to an agreement with Schwab, MSCS will provide account reconciliation services, account set-up and maintenance, movement of cash between the Plan's core accounts and PCRA's, and related administrative tasks. For these services and others, MSCS will receive quarterly, in arrears, an amount equal to 0.00375% (0.375 basis points) of the value of Plan assets in the PCRA's during such quarter, based on the daily average of the balance of all active PCRA's for each business day of the month during such quarter. Schwab pays these fees to MSCS.

In all cases, the fees described above do not include brokerage commissions or other fees payable to Schwab, or other SDBA provider, who are unaffiliated with Matrix Trust, MSCS and MSCS Financial.

Retirement Cash Account

Matrix Trust receives fees with respect to the Retirement Cash Account (if your Plan has selected the Retirement Cash Account as an investment option for participants), to the extent permitted by Applicable Rules (defined below), for providing services with respect to the account and the accountholders. Specifically, as provided under an agreement with JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the Retirement Cash Account with JPMorgan. The servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan, and the stated interest rate paid to Plan participants on their investments in the

Retirement Cash Account. In other words, the servicing fees paid to Matrix Trust reduce the interest rate paid to Plan participants by a corresponding amount.

At each rate of total interest paid by JPMorgan (from 0.00% up to 7.00%), the share of such total interest that is credited as the “stated rate” of interest to Plan participants on their Retirement Cash Account balances, and the share of such total interest that is retained by Matrix Trust as its servicing fees, are set forth under a pre-established rate table. Such servicing fees are based on the average daily deposit balances in the Retirement Cash Account. The rate of the servicing fee that Matrix Trust receives may exceed the interest rate or effective yield the depositors receive from the Retirement Cash Account. No portion of these servicing fees will reduce or offset the fees otherwise due to Matrix Trust unless required by Applicable Rules. “**Applicable Rules**” means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse. Unless stated otherwise in a separate schedule, other than the applicable fees charged on Plan custody accounts, there are no separate charges, fees (other than the servicing fee described above), or commissions paid to Matrix Trust or its affiliates as a result of, or otherwise in connection with, the Retirement Cash Account.

As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease. While the full rate table is available and accessible (as explained above), it is very voluminous. However, the following summarizes the general ranges of the stated interest rates paid to Plan participants and Matrix Trust’s servicing fees at various rates of total interest, as determined under the rate table:

When the total rate of interest* paid (annually) by JPMorgan is between:	The stated interest rate paid to Plan Participants ranges from:	The servicing fees retained by Matrix Trust ranges from:
0.00% and 0.50%	0.00% and 0.13%	0.00% and 0.37%
0.51% and 1.00%	0.13% and 0.25%	0.38% and 0.75%
1.01% and 2.00%	0.26% and 0.50%	0.75% and 1.50%
2.01% and 3.00%	0.51% and 1.23%	1.50% and 1.77%
3.01% and 4.00%	1.23% and 1.90%	1.78% and 2.10%
4.01% and 5.00%	1.91% and 2.63%	2.10% and 2.37%
5.01% and 6.00%	2.64% and 3.45%	2.37% and 2.55%
6.01% and 7.00%	3.46% and 4.38%	2.55% and 2.62%

*With respect to the cash balances within the ModelTool(k)it™, this “total rate of interest” shown in the table is the net rate of interest paid by JPMorgan after applicable Bank Balance Based Charges billed to and paid by Matrix Trust Company.

For more specific information, Retirement Cash Account disclosures and the current interest rate payable at any given time will be available online at: <https://www.broadridge.com/assets/pdf/broadridge-msb-retirement-cash-account.pdf>.

A copy of the full rate table and the current interest rate payable at any given time may be obtained by calling Matrix Trust Client Services at 888-947-3472.

Based upon the total rates of interest paid by JPMorgan in recent periods, and the total rates of interest that Matrix Trust generally expects that JPMorgan would intend to pay in the future, a reasonable estimate of the servicing fees retained by Matrix Trust would usually be between 0% and 2.62%. However, we should emphasize that Matrix Trust cannot control or predict the total interest rates payable by JPMorgan in the future, which makes it impossible to predict the rate of Servicing Fees we will receive at any given time. Therefore, to help you make a fully informed decision about whether to utilize (or continue utilizing) the Retirement Cash Account at any given time, we strongly recommend that you access the online materials or contact Matrix Trust Client Services as described above, to be provided with more detailed information.

Lifetime Income Products

If the Plan offers one or more lifetime income investment products (e.g., annuities or other products issued by insurance companies) ("**Lifetime Income Products**", each a "**Lifetime Income Product**") to the investment offerings for participants and beneficiaries, such balances in Lifetime Income Products remain subject to the services and fees described in other sections of this disclosure and any related Fee Sheet, to the extent applicable. Also, where the sponsor or other responsible plan fiduciary of the Plan and/or its Designated Representative has directed Matrix Trust to provide connectivity to the IPX Retirement Edge Platform ("**IPX RE Platform**") offered by Congruent, Inc. ("**IPX**") to the Plan and its participants and beneficiaries access to one or more Lifetime Income Products, Congruent will pay Matrix Trust a fee (the "**Connectivity Fee**") to establish and maintain connectivity with the IPX RE Platform. As part of providing connectivity to the IPX RE Platform, Matrix Trust will provide pursuant to directions, the transmission of account information to and from the third-party administrator/recordkeeper, Plans and participants, as applicable, transaction processing, settlement and money movement services. The Connectivity Fee is paid by Congruent to Matrix Trust at a rate of two (2) basis points annually, calculated pro rata and remitted quarterly, on the Plan's balances in Lifetime Income Products on the IPX RE Platform. In all cases, the fees described above do not include brokerage commissions or other fees payable to Congruent or Congruent's partner in offering the IPX RE Platform, LDI-MAP LLC dba iJoin ("**iJoin**"), or to any insurance provider or any other company unaffiliated with Matrix. Matrix is not affiliated with Congruent, iJoin, the IPX RE Platform or any insurance provider whose products are available on the IPX RE Platform.

Proprietary Funds

Proprietary funds ("**Proprietary Funds**") are collective investment trusts or other funds for which Matrix Trust serves as trustee. Collective investment fund options that are currently indicated on the following website are considered Proprietary Funds: <https://www.broadridge.com/cit/matrix-cits>.

If the Plan has selected a Proprietary Fund as an investment option, Matrix Trust may receive compensation for providing trustee or investment management services to the Proprietary Fund. Such compensation varies by Proprietary Fund and generally ranges on a gross basis from 0.03% (3 basis points) annually to 0.85% (85 basis points) annually, not including audit fees, which are fixed amounts that may represent fees from essentially 0.00% (0 basis points) annually to 0.05% (5 basis points) annually. Larger compensation rates may be inclusive of advisory fees and custodian fees paid to advisors to plans or to custodians/platforms for plans. Matrix Trust generally retains as compensation a net of 0.03% (3 basis points) annually through 0.10% (10 basis points) annually. Compensation earned by Matrix Trust in connection with services provided to the Proprietary Fund is described in the Proprietary Fund's participation agreement and disclosure materials, which you would have received from the recordkeeper for your Plan (which may be your Plan's Designated Representative). We encourage you to review these materials carefully to better understand the various fees and costs associated with these Proprietary Fund investments, including the payments they may make to Matrix Trust and other parties.

Proprietary Funds may be selected to be included within your Plan, and any compensation Matrix Trust may receive for providing trustee or investment management service to the Proprietary Fund would be in addition to any fees that Matrix Trust or its affiliates may receive as described in this Fee Disclosure, including but not limited to fees in connection with ModelTool(k)it™ Services (discussed below).

ModelTool(k)it™ Services

Where the named fiduciary of the Plan and/or Designated Representative has entered into an agreement to subscribe to ModelTool(k)it™ ("**MTK**") for the Plan, a total annual fee of 0.025% (2.5 basis points), the ModelTool(k)it™ Platform Fee, charged monthly in arrears applies to the market value of assets covered under the MTK agreement. This fee is deducted directly from the Plan Account from the assets covered under the MTK agreement. Of the total fee, a third-party subcontractor of MSCS, Envestnet Retirement Services ("**ERS**") receives approximately (no less than) 0.02% (2.0 basis points) as its compensation for providing services detailed in the

Plan's MTK agreement, and MSCS itself will retain approximately (no more than) 0.005% (0.5 basis points) for facilitating MTK as a service on the MSCS trading platform. All other applicable services and fees will continue to apply, except that if investments subject to the MTK agreement generate Mutual Fund Fees, MSCS Financial will collect such Mutual Fund Fees as compensation, but Matrix Trust will pay an Administrative Fee in an amount equal to one hundred percent (100%) of such Mutual Fund Fees to the Plan's MTK unitized portfolio.

If ETF/CEF shares are part of a model, the ETF/CEF share trades will be assessed commission charges at the rate charged for ETF/CEF trades batch processed with execution during market hours, currently \$0.005 per share. ETF/CEF and mutual fund trade instructions may be received by MSCS after market close. When this occurs, the transaction may be processed the following business day. Because the price of an investment may change between the receipt of instructions and the execution of instructions, a transaction may result in either a shortfall or an excess. If the transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed on the day Matrix Trust received instruction. If the transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls. Additionally, Matrix Trust will retain nominal trading gains and incur nominal trading losses as a result of Matrix Trust's acquisition or disposal of fractional ETF/CEF shares necessary to complete ETF/CEF trade instructions. Consistent with positions expressed by the U.S. Department of Labor, any such excesses or gains may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, these transactions will involve both shortfalls (losses) and excesses (gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net "profit" or "compensation" to Matrix Trust.

If ETF/CEF shares are part of a model, a portion of the unitized portfolio must be kept in a liquidity vehicle. Currently, this liquidity vehicle, or cash investment allocation, is a bank account maintained by Matrix Trust at JPMorgan, and Matrix Trust will credit interest on such liquidity vehicle. Matrix Trust may retain as part of its compensation, for sub-accounting services related to the liquidity vehicle, a reasonable fee based on the difference of the rate paid by the bank (after deduction of "Bank Balance Based Charges" representing JPMorgan fees billed to and paid by Matrix Trust) and the rate credited to the unitized portfolio for the liquidity vehicle.

Pursuant to an arrangement between Matrix Trust and JPMorgan, Matrix Trust receives a servicing fee in exchange for providing sub-accounting and support services, processing transactions and reconciling aggregate account activity with respect to funds deposited in the liquidity vehicle. The servicing fee is paid by JPMorgan; more specifically, the servicing fee is deducted by Matrix Trust from the total interest paid to Matrix Trust by JPMorgan, and is the difference between the total interest rate paid to Matrix Trust by JPMorgan under the arrangement described above (net of the Bank Balance Based Charges) and the stated interest rate paid to the unitized portfolio for the liquidity vehicle. In other words, the servicing fees paid to Matrix reduce the interest rate paid to unitized portfolio by a corresponding amount. As the total interest rate paid by JPMorgan increases, the servicing fees will likewise increase, and if the total interest rate paid by JPMorgan decreases, the servicing fees will likewise decrease.

While the full rate table is available and accessible, it is very voluminous. For a summary of the general ranges of the stated interest rates paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fees at various rates of total interest, please see Table 1 under Retirement Cash Account section of this disclosure. For the current stated interest rate paid to the unitized portfolio for the liquidity vehicle and Matrix Trust's servicing fee rate, please see the Rate Table found by accessing the following link:

https://www.broadridge.com/_assets/pdf/broadridge-msb-retirement-cash-account.pdf.

Please note, while the rates involved in the liquidity vehicle are comparable to the rates involved in the Retirement Cash Account, the unitized portfolio is not invested in the Retirement Cash Account.

Level Compensation Services (if elected and to the extent applicable)

Where the named fiduciary of the Plan has engaged a broker (registered representative) whose firm utilizes the Matrix Trust Level Compensation Services, in addition to any other applicable services and fees, MSCS Financial will serve as Broker of Record for investment transactions, and will retain up to 0.02% (2 basis points) of the Plan's total assets, with such fees coming from any 12b-1 fees and shareholder servicing ("**Level Compensation Fees**") it collects from Funds on behalf of the broker. For certain plans whose investment lineup pays differing compensation per investment, brokers may receive Level Compensation Fees based on an approximate weighted average ("**Weighted Average**") of fees paid by or on behalf of Funds. Where Weighted Average is in place, MSCS Financial may retain an overage in the amount fees received from or on behalf of the Funds. This overage amount may be an amount up to 0.05% (5 basis points) of plan assets because Weighted Average Level Compensation Fee percentages are set by MSCS on 0.05% (5 basis point) increments. If you have engaged an investment adviser for your Plan whose firm utilizes the RIA Remittance Services of the MSCS Level Compensation Services, in addition to any other applicable services and fees, MSCS will be paid a fee of up to 0.015% (1.5 basis points) of the Plan's total assets (also referenced as "**Level Compensation Fees**"). With respect to brokers, the Level Compensation Fees are in exchange for MSCS Financial's administrative services in collecting and distributing Level Compensation Fees to the broker. With respect to investment advisers, the Level Compensation fees are in exchange for MSCS's administrative services in collecting from the Designated Representative and distributing to the investment adviser the adviser's advisory fees (*i.e.*, facilitating RIA fee remittance services). Per the agreement setting forth the Level Compensation Services between MSCS and the broker-dealer or investment advisory firm, this compensation is deducted from Level Compensation Fees as received from the Plan's Funds.

Stale Dated Check Services

Matrix Trust provides services to assist with the resolution of Plan participants' stale dated checks, as directed by a Designated Representative. Where the named fiduciary of the Plan and/or its Designated Representative has elected to utilize certain services to assist in the resolution of participant related stale dated checks, an unaffiliated subcontractor to Matrix Trust and MSCS, PBI Research Services, Pension Benefit Information, LLC ("**PBI**"), receives \$40 per check as direct compensation which is deducted directly from the Plan (*i.e.*, from the stale dated check amount). This compensation to PBI is for its services which includes conducting a search, related communications, and distributing funds to affected Plan participants. Matrix Trust and its affiliates do not retain any portion of the \$40 per check fee that is payable to PBI. All float income to Matrix Trust will cease with respect to the stopped check from the time the check is stopped, but float income related to the period beginning with the issuance of the distribution check through the date the check was stopped will be retained by Matrix Trust.

Proceeds of Corrective Transactions

Matrix Trust receives investment instructions and, although rare, occasional errors in the instructions themselves or the processing of instructions may occur. The causes of such errors may include, but are not necessarily limited to, entry of an erroneous trade ("buy" vs. "sell," or vice versa), dollar amount or number of shares, incorrect identification of the security, duplication of orders (such as, instructions entered more than once), or untimely transmittal of instructions. When an error is discovered, action is taken to correct the transaction in a manner intended to avoid or minimize harm or disruption to the Plan. Because the price of an investment may change between the processing of erroneous instructions and the execution of corrective instructions, a corrective transaction may result in either a shortfall or an excess. If the error originates with Matrix Trust and the corrective transaction results in a shortfall, Matrix Trust will promptly cover the shortfall to the extent necessary to process the transaction based on the price that would have been paid or realized by the Plan had the transaction been processed as instructed. If the corrective transaction results in an excess, Matrix Trust will retain the amount of the excess to be applied to future shortfalls resulting from trade errors. Consistent with positions expressed by the U.S. Department of Labor, any such excess proceeds may be treated as compensation to Matrix Trust for its services. The exact amount of any such net "compensation" cannot be predicted in advance, but it would be reasonable to assume that, over time, corrective transactions will involve both shortfalls (losses) and excesses

(gains) to Matrix Trust that should generally offset each other, and are therefore not expected to result in material net “profit” or “compensation” to Matrix Trust.

Non-Monetary Compensation

Matrix Trust and MSCS Financial maintain policies that place limits on the circumstances under which gifts, travel and entertainment may be accepted by employees. Other than for modest gifts given or received in the normal course of business, employees are not permitted to receive gifts from clients and vendors. Under the 408(b)(2) regulation, a service provider's acceptance of these non-monetary items may involve the receipt of indirect compensation from a plan where the value attributable to the plan, on a pro rata basis, exceeds \$250 over the term of the plan's contract with the service provider. In light of the policies, Matrix Trust does not anticipate that the value of any such non-monetary items will approach the \$250 threshold with respect to the Plan.

Completing Schedule C

You will need the following information to complete Schedule C.

Matrix Trust Company 717 17th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 75-3182674	MSCS Financial Services Division of Broadridge Business Process Outsourcing, LLC 717 17 th Street, Suite 1300 Denver, CO 80202 Employer Identification Number: 33-1151291
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For Direct Compensation, you will be required to provide the Matrix Trust address or Employer Identification Number.

For Indirect Compensation, Matrix Trust provided you with a formula so that you can report this arrangement as Eligible Indirect Compensation, and you will be required to enter the MSCS Financial and Matrix Trust names and Employer Identification Numbers or addresses.

If you have any questions regarding this information, please contact your Matrix Trust Company Relationship Manager.

These materials and any attachments do not constitute tax or legal advice. Please seek the advice of competent investment, tax or legal counsel with respect to your investment, tax or legal questions.

SCHEDULE H, LINE 4i, SCHEDULE OF ASSETS (HELD AT END OF YEAR)*
DECEMBER 31, 2024

*See attached financial statements with auditor's report.