

| | | |
|---|---|---|
| <p style="text-align: center;">Form 5500</p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p> | <p>Annual Return/Report of Employee Benefit Plan</p> <p style="font-size: x-small;">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).</p> <p style="text-align: center;">▶ Complete all entries in accordance with the instructions to the Form 5500.</p> | <p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; text-align: center;">2024</p> <hr/> <p style="text-align: center;">This Form is Open to Public Inspection</p> |
|---|---|---|

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

| | |
|--|--|
| <p>1a Name of plan <u>RICHARD DESIGN SERVICES, INC. - FULL-TIME REGULAR 401(K) PLAN</u></p> | <p>1b Three-digit plan number (PN) ▶ <u>001</u></p> |
| <p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>RICHARD DESIGN SERVICES, INC.</u></p> <p><u>750 PEARL STREET</u> <u>BEAUMONT, TX 77701</u></p> | <p>1c Effective date of plan <u>01/01/2005</u></p> <p>2b Employer Identification Number (EIN) <u>20-2036476</u></p> <p>2c Plan Sponsor's telephone number <u>409-727-3881</u></p> <p>2d Business code (see instructions) <u>541990</u></p> |

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. | 10/13/2025 | MIKE KRAUTZ |
| | 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 <input checked="" type="checkbox"/> Same as Plan Sponsor | 3b Administrator's EIN | |
| | 3c Administrator's telephone number | |
| | | |
| 4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name | 4b EIN | |
| | 4d PN | |
| 5 Total number of participants at the beginning of the plan year | 5 | 792 |
| 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) | 570 |
| | 6a(2) | 596 |
| | 6b | 4 |
| | 6c | 196 |
| | 6d | 796 |
| | 6e | 0 |
| | 6f | 796 |
| | 6g(1) | 621 |
| | 6g(2) | 609 |
| h | 6h | 40 |
| 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 2G 2J 2K 2T 3D 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) | 9b Plan benefit arrangement (check all that apply) |
| (1) <input checked="" type="checkbox"/> Insurance | (1) <input checked="" type="checkbox"/> Insurance |
| (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts | (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts |
| (3) <input checked="" type="checkbox"/> Trust | (3) <input checked="" type="checkbox"/> Trust |
| (4) <input type="checkbox"/> General assets of the sponsor | (4) <input type="checkbox"/> General assets of the sponsor |

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

| | |
|--|---|
| a Pension Schedules | b General Schedules |
| (1) <input checked="" type="checkbox"/> R (Retirement Plan Information) | (1) <input checked="" type="checkbox"/> H (Financial Information) |
| (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary | (2) <input type="checkbox"/> I (Financial Information – Small Plan) |
| (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary | (3) <input checked="" type="checkbox"/> A (Insurance Information) – Number Attached <u>1</u> |
| (4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____ | (4) <input checked="" type="checkbox"/> C (Service Provider Information) |
| (5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information) | (5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information) |
| | (6) <input type="checkbox"/> 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 _____

(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 | 0 |
| 5 Current value of plan's interest under this contract in separate accounts at year end..... | 5 | 102579034 |

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. Specify nature of costs ▶ | 6d | |

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶

b Balance at the end of the previous year **7b**

| | | |
|---|--------------|--|
| c Additions: (1) Contributions deposited during the year | 7c(1) | |
| | 7c(2) | |
| | 7c(3) | |
| | 7c(4) | |
| | 7c(5) | |
| | | |

(6) Total additions **7c(6)**

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

| | | |
|---|--------------|--|
| e Deductions: (1) Disbursed from fund to pay benefits or purchase annuities during year | 7e(1) | |
| | 7e(2) | |
| | 7e(3) | |
| | 7e(4) | |
| | | |

(5) Total deductions **7e(5)**

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

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) |
| 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) |
| | (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) |
| | (2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> 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. | 10b | |

Specify nature of costs.

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small> | 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. | <small>OMB No. 1210-0110</small> 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 RICHARD DESIGN SERVICES, INC. - FULL-TIME REGULAR 401(K) PLAN | B Three-digit plan number (PN) ▶ | 001 |
| C Plan sponsor's name as shown on line 2a of Form 5500 RICHARD DESIGN SERVICES, INC. | D Employer Identification Number (EIN) 20-2036476 | |

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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)

JOHN HANCOCK LIFE INSURANCE COMPANY

01-0233346

| (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 | RECORD KEEPER | 8788 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | 0 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> |

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

| | | |
|---|--|--|
| SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> | DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. | OMB No. 1210-0110 <hr/> 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 <u>RICHARD DESIGN SERVICES, INC. - FULL-TIME REGULAR 401(K) PLAN</u> | B Three-digit plan number (PN) | <u>001</u> |
| C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>RICHARD DESIGN SERVICES, INC.</u> | D Employer Identification Number (EIN) <u>20-2036476</u> | |

| | |
|---------------|--|
| Part I | Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs) |
|---------------|--|

| | | | |
|---|--------------------------------------|---|----------------|
| a Name of MTIA, CCT, PSA, or 103-12 IE: | <u>JH LIFETIME BLEND 2065 CIT R2</u> | | |
| b Name of sponsor of entity listed in (a): | <u>JOHN HANCOCK USA</u> | | |
| c EIN-PN <u>01-0233346-000</u> | d Entity code <u>P</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | <u>2841</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | <u>JH LIFETIME BLEND 2060 CIT R2</u> | | |
| b Name of sponsor of entity listed in (a): | <u>JOHN HANCOCK USA</u> | | |
| c EIN-PN <u>01-0233346-000</u> | d Entity code <u>P</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | <u>113297</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | <u>JH LIFETIME BLEND 2055 CIT R2</u> | | |
| b Name of sponsor of entity listed in (a): | <u>JOHN HANCOCK USA</u> | | |
| c EIN-PN <u>01-0233346-000</u> | d Entity code <u>P</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | <u>698326</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | <u>JH LIFETIME BLEND 2050 CIT R2</u> | | |
| b Name of sponsor of entity listed in (a): | <u>JOHN HANCOCK USA</u> | | |
| c EIN-PN <u>01-0233346-000</u> | d Entity code <u>P</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | <u>566528</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | <u>JH LIFETIME BLEND 2045 CIT R2</u> | | |
| b Name of sponsor of entity listed in (a): | <u>JOHN HANCOCK USA</u> | | |
| c EIN-PN <u>01-0233346-000</u> | d Entity code <u>P</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | <u>632627</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | <u>JH LIFETIME BLEND 2040 CIT R2</u> | | |
| b Name of sponsor of entity listed in (a): | <u>JOHN HANCOCK USA</u> | | |
| c EIN-PN <u>01-0233346-000</u> | d Entity code <u>P</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | <u>1274996</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | <u>JH LIFETIME BLEND 2035 CIT R2</u> | | |
| b Name of sponsor of entity listed in (a): | <u>JOHN HANCOCK USA</u> | | |
| c EIN-PN <u>01-0233346-000</u> | d Entity code <u>P</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | <u>3374691</u> |

| | | |
|--|--|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH LIFETIME BLEND 2030 CIT R2 | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1310954 |

| | | |
|--|--|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH LIFETIME BLEND 2025 CIT R2 | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1756262 |

| | | |
|--|--|--|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH LIFETIME BLEND 2010 CIT R2 | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 331512 |

| | | |
|--|--|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2065 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 29162 |

| | | |
|--|--|--|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2060 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 175566 |

| | | |
|--|--|--|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2055 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 668680 |

| | | |
|--|--|--|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2050 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 337935 |

| | | |
|--|--|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2045 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2816114 |

| | | |
|--|--|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2040 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3070579 |

| | | |
|--|--|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2035 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3194074 |

| | | |
|--|------------------------|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2030 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2515468 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2025 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2451957 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2020 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 542622 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER 2010 LIFETIME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 237304 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER AGGRESSIVE LS | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8860634 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER GROWTH LS | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8848504 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER BALANCED LS | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6732881 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER MODERATE LS | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2435031 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JH MULTIMANAGER CONSERV LS | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7400020 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN CENTURY HERITAGE | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 710739 |

| | | |
|--|------------------------|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS NEW WORLD FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 141105 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS SMALLCAP WORLD | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 166248 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AF THE GROWTH FUND OF AMERICA | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1662867 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: BLUE CHIP GROWTH FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2117526 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL APPRECIATION FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 652224 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: DFA EMERGING MARKETS VALUE | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 159395 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: DFA US TARGETED VALUE FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 107428 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: DFA U.S. SMALL CAP FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 248601 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: DOMINI IMPACT EQUITY FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 45081 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY ADV NEW INSIGHTS | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 79418 |

a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY CONTRAFUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|--------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 660437 |
|--------------------------------|------------------------|---|--------|

a Name of MTIA, CCT, PSA, or 103-12 IE: FINANCIAL INDUSTRIES FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 8161 |
|--------------------------------|------------------------|---|------|

a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN SMALL-MID GROWTH

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|--------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 158099 |
|--------------------------------|------------------------|---|--------|

a Name of MTIA, CCT, PSA, or 103-12 IE: FUNDAMENTAL ALL CAP CORE FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|-------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 20979 |
|--------------------------------|------------------------|---|-------|

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO DEVELOPING MARKETS

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|--------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 156552 |
|--------------------------------|------------------------|---|--------|

a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO SMALL CAP GROWTH

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|--------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 468230 |
|--------------------------------|------------------------|---|--------|

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK MID CAP GROWTH

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|--------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 227975 |
|--------------------------------|------------------------|---|--------|

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK U.S. GROWTH FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|--------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 484828 |
|--------------------------------|------------------------|---|--------|

a Name of MTIA, CCT, PSA, or 103-12 IE: JPMORGAN MIDCAP VALUE FUND

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|--------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 187484 |
|--------------------------------|------------------------|---|--------|

a Name of MTIA, CCT, PSA, or 103-12 IE: KEELEY SMALL CAP DIVIDEND VAL

b Name of sponsor of entity listed in (a): JOHN HANCOCK USA

| | | | |
|--------------------------------|------------------------|---|-------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 15221 |
|--------------------------------|------------------------|---|-------|

| | | | |
|---|------------------------|---|---------|
| a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP INDEX FUND | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 446599 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: MID VALUE FUND | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 105416 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: NEW OPPORTUNITIES FUND | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 46958 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: PGIM JENNISON MID CAP GROWTH | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 104211 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: REAL EST. SECURITIES FUND | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 90128 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: ROYCE SMALL-CAP OPPORTUNITY | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 265540 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: SCIENCE & TECHNOLOGY FUND | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 1717889 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP INDEX FUND | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 144424 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP VALUE FUND | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 350136 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: SPROTT GOLD EQUITY FUND | | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 257302 |

| | | |
|--|------------------------|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE HEALTH SCI | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1514045 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE NEW ERA FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 248160 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE SCI & TECH | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2256921 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE SML CAP VAL | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 605928 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD ENERGY FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 450421 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD EXPLORER FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 142519 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD GROWTH INDEX FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2167939 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD MID-CAP GROWTH ETF | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 220325 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD MID-CAP VALUE ETF | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 148596 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALL CAP GROW INDEX | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 354250 |

| | | |
|---|------------------------|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALL CAP VALUE INDEX | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 248923 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: 500 INDEX FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5725840 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: CAPITAL WORLD GROWTH & INCOME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 166597 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS EUROPAC GROWTH | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 727161 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS FUNDAMENTAL INV | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 511771 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS NEW PERSPECTIVE | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 229181 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: INVESTMENT COMPANY OF AMERICA | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 393175 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: WASHINGTON MUTUAL INVESTORS | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 598841 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: CLEARBRIDGE GROWTH FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 114040 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: DFA INTERNATIONAL VALUE | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 223163 |

| | | |
|---|------------------------|--|
| a Name of MTIA, CCT, PSA, or 103-12 IE: EQUITY INCOME FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 200466 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY ADV LEVERAGED CO STK | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 262144 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN MUTUAL BEACON FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 151632 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: MUTUAL GLOBAL DISCOVERY | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 224320 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: FUNDAMENTAL LARGE CAP VALUE | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 550693 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: INTL EQUITY INDEX FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 182319 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO EQV INTL EQUITY FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 199135 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO GLOBAL FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 232546 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO OPP INTL GROWTH FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 85463 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK DISCIPLINED VALUE | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 454409 |

a Name of MTIA, CCT, PSA, or 103-12 IE: [JH DISCIPLINED VALUE INTL FUND](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|------------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 147124 |
|--|--|---|------------------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: [JOHN HANCOCK INTL GROWTH](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|------------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 132464 |
|--|--|---|------------------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: [JPMORGAN U.S. EQUITY FUND](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|------------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 823396 |
|--|--|---|------------------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: [MFS MASSACHUSETTS INVESTORS](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|------------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 120137 |
|--|--|---|------------------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: [PARNASSUS CORE EQUITY FUND](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|------------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 117114 |
|--|--|---|------------------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: [T. ROWE PRICE EQUITY INC](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|------------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 508136 |
|--|--|---|------------------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: [TEMPLETON FOREIGN SMALLER CO](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|------------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 129145 |
|--|--|---|------------------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: [TEMPLETON WORLD](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|-----------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 86520 |
|--|--|---|-----------------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: [TOTAL STOCK MARKET INDEX FUND](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|------------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 451920 |
|--|--|---|------------------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: [VANGUARD VALUE INDEX FUND](#)

b Name of sponsor of entity listed in (a): [JOHN HANCOCK USA](#)

| | | | |
|--|--|---|-------------------------|
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 1156029 |
|--|--|---|-------------------------|

| | | |
|--|------------------------|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: VICTORY DIVERSIFIED STOCK | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1408 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AF AMERICAN BALANCED FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1542866 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AF CAPITAL INCOME BUILDER | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 172617 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AF THE INCOME FUND OF AMERICA | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 115699 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK GLOBAL ALLOCATION | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 158672 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: DELAWARE IVY ASSET STRATEGY | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 36901 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: IMPAX SUSTAINABLE ALLOCATION | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 357157 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: MFS UTILITIES FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 259076 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO ALL ASSET | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34084 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: AF CAPITAL WORLD BOND FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7231 |

| | | |
|---|-------------------------------|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: AF US GOVERNMENT SECURITIES | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 41255 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: CORE BOND FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 156048 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: FIDELITY ADVISOR TOTAL BOND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 73635 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: HIGH YIELD FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 215179 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO INTERNATIONAL BOND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 41163 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK BOND FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 351315 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: OPPORTUNISTIC FIXED INCOME | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7713 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO REAL RETURN | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 179181 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: STRATEGIC INCOME OPP FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 257629 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE SPECTRUM INC | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 79961 |

| | | |
|--|------------------------|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: TOTAL BOND MARKET FUND | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 204431 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK STABLE VAL | | |
| b Name of sponsor of entity listed in (a): JOHN HANCOCK USA | | |
| c EIN-PN 01-0233346-000 | d Entity code P | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2637143 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | |
| b Name of sponsor of entity listed in (a): | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | |
| b Name of sponsor of entity listed in (a): | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | |
| b Name of sponsor of entity listed in (a): | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | |
| b Name of sponsor of entity listed in (a): | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | |
| b Name of sponsor of entity listed in (a): | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | |
| b Name of sponsor of entity listed in (a): | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | |
| b Name of sponsor of entity listed in (a): | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | |
| b Name of sponsor of entity listed in (a): | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |

| | | |
|--|--|--|
| SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small> | 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. | <small>OMB No. 1210-0110</small> 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 RICHARD DESIGN SERVICES, INC. - FULL-TIME REGULAR 401(K) PLAN | B Three-digit plan number (PN) 001 |
| C Plan sponsor's name as shown on line 2a of Form 5500 RICHARD DESIGN SERVICES, INC. | D Employer Identification Number (EIN) 20-2036476 |

| | |
|---------------|--------------------------------------|
| 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.

| | | (a) Beginning of Year | (b) End of Year |
|--|-----------------|-----------------------|-----------------|
| a Total noninterest-bearing cash | 1a | 7501 | 8739 |
| b Receivables (less allowance for doubtful accounts): | | | |
| (1) Employer contributions | 1b(1) | | |
| (2) Participant contributions | 1b(2) | | |
| (3) Other | 1b(3) | 11219 | 121473 |
| c General investments: | | | |
| (1) Interest-bearing cash (include money market accounts & certificates of deposit) | 1c(1) | | |
| (2) U.S. Government securities | 1c(2) | | |
| (3) Corporate debt instruments (other than employer securities): | | | |
| (A) Preferred | 1c(3)(A) | | |
| (B) All other | 1c(3)(B) | | |
| (4) Corporate stocks (other than employer securities): | | | |
| (A) Preferred | 1c(4)(A) | | |
| (B) Common | 1c(4)(B) | | |
| (5) Partnership/joint venture interests | 1c(5) | | |
| (6) Real estate (other than employer real property) | 1c(6) | | |
| (7) Loans (other than to participants) | 1c(7) | | |
| (8) Participant loans | 1c(8) | 1421664 | 1383061 |
| (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) | 90211495 | 102579035 |
| (14) Value of funds held in insurance company general account (unallocated contracts) | 1c(14) | | |
| (15) Other | 1c(15) | | |

| 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 | 91651879 | 104092308 |
| Liabilities | | | |
| g Benefit claims payable..... | 1g | | |
| h Operating payables..... | 1h | | |
| i Acquisition indebtedness..... | 1i | | |
| j Other liabilities..... | 1j | | |
| k Total liabilities (add all amounts in lines 1g through 1j)..... | 1k | | |
| Net Assets | | | |
| l Net assets (subtract line 1k from line 1f)..... | 1l | 91651879 | 104092308 |

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) | 1780020 | |
| (B) Participants..... | 2a(1)(B) | 5179311 | |
| (C) Others (including rollovers)..... | 2a(1)(C) | 513045 | |
| (2) Noncash contributions..... | 2a(2) | 0 | |
| (3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2) | 2a(3) | | 7472376 |
| b Earnings on investments: | | | |
| (1) Interest: | | | |
| (A) Interest-bearing cash (including money market accounts and certificates of deposit)..... | 2b(1)(A) | 0 | |
| (B) U.S. Government securities..... | 2b(1)(B) | 0 | |
| (C) Corporate debt instruments..... | 2b(1)(C) | 0 | |
| (D) Loans (other than to participants)..... | 2b(1)(D) | 0 | |
| (E) Participant loans..... | 2b(1)(E) | 98716 | |
| (F) Other..... | 2b(1)(F) | 0 | |
| (G) Total interest. Add lines 2b(1)(A) through (F) | 2b(1)(G) | | 98716 |
| (2) Dividends: | | | |
| (A) Preferred stock..... | 2b(2)(A) | 0 | |
| (B) Common stock..... | 2b(2)(B) | 0 | |
| (C) Registered investment company shares (e.g. mutual funds)..... | 2b(2)(C) | 0 | |
| (D) Total dividends. Add lines 2b(2)(A) , (B) , and (C) | 2b(2)(D) | | 0 |
| (3) Rents..... | 2b(3) | | 0 |
| (4) Net gain (loss) on sale of assets: | | | |
| (A) Aggregate proceeds..... | 2b(4)(A) | 0 | |
| (B) Aggregate carrying amount (see instructions)..... | 2b(4)(B) | 0 | |
| (C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result..... | 2b(4)(C) | | |
| (5) Unrealized appreciation (depreciation) of assets: | | | |
| (A) Real estate..... | 2b(5)(A) | 0 | |
| (B) Other..... | 2b(5)(B) | 0 | |
| (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) | 0 |
| (7) Net investment gain (loss) from pooled separate accounts | 2b(7) | 0 |
| (8) Net investment gain (loss) from master trust investment accounts | 2b(8) | 0 |
| (9) Net investment gain (loss) from 103-12 investment entities | 2b(9) | 0 |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) | 2b(10) | 12674959 |
| c Other income | 2c | 0 |
| d Total income. Add all income amounts in column (b) and enter total..... | 2d | 20246051 |

Expenses

| | | |
|--|--------|---------|
| e Benefit payment and payments to provide benefits: | | |
| (1) Directly to participants or beneficiaries, including direct rollovers..... | 2e(1) | 7600377 |
| (2) To insurance carriers for the provision of benefits | 2e(2) | 0 |
| (3) Other..... | 2e(3) | 0 |
| (4) Total benefit payments. Add lines 2e(1) through (3) | 2e(4) | 7600377 |
| f Corrective distributions (see instructions) | 2f | 8167 |
| g Certain deemed distributions of participant loans (see instructions)..... | 2g | |
| h Interest expense..... | 2h | 0 |
| i Administrative expenses: | | |
| (1) Salaries and allowances | 2i(1) | 0 |
| (2) Contract administrator fees | 2i(2) | 278380 |
| (3) Recordkeeping fees | 2i(3) | 0 |
| (4) IQPA audit fees | 2i(4) | 0 |
| (5) Investment advisory and investment management fees | 2i(5) | 0 |
| (6) Bank or trust company trustee/custodial fees | 2i(6) | 0 |
| (7) Actuarial fees | 2i(7) | 0 |
| (8) Legal fees | 2i(8) | 0 |
| (9) Valuation/appraisal fees | 2i(9) | 0 |
| (10) Other trustee fees and expenses | 2i(10) | 0 |
| (11) Other expenses..... | 2i(11) | 0 |
| (12) Total administrative expenses. Add lines 2i(1) through (11) | 2i(12) | 278380 |
| j Total expenses. Add all expense amounts in column (b) and enter total..... | 2j | 7886924 |

Net Income and Reconciliation

| | | |
|--|-------|----------|
| k Net income (loss). Subtract line 2j from line 2d..... | 2k | 12359127 |
| l Transfers of assets: | | |
| (1) To this plan..... | 2l(1) | 92521 |
| (2) From this plan | 2l(2) | 11219 |

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: LAWRENCE, BLACKBURN, MEEK, MAXEY &

(2) EIN: 76-0001095

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.) | | X | |
| b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) | | X | |
| 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.) | | X | |
| 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.) | | X | |
| e Was this plan covered by a fidelity bond? | X | | 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? | | X | |
| 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? | | X | |
| 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? | | X | |
| i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.) | X | | |
| 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.) | | X | |
| k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? | | X | |
| l Has the plan failed to provide any benefit when due under the plan? | | X | |
| m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) | | X | |
| 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) |
|---|---------------------|--------------------|
| RICHARD DESIGN SERVICES, INC. FIELD & CRAFT REGULAR 401(K) PLAN | 20-2036476 | 002 |
| | | |
| | | |
| | | |

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small> | 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. | <small>OMB No. 1210-0110</small> 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 <u>RICHARD DESIGN SERVICES, INC. - FULL-TIME REGULAR 401(K) PLAN</u> | B Three-digit plan number (PN) ▶ | <u>001</u> |
| C Plan sponsor's name as shown on line 2a of Form 5500 <u>RICHARD DESIGN SERVICES, INC.</u> | D Employer Identification Number (EIN) <u>20-2036476</u> | |

| | |
|---------------|----------------------|
| 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): 01-0233346

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: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment)..... | 14a | |
| b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)..... | 14b | |
| c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)..... | 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 Q703912A.

--oo0oo--

**RICHARD DESIGN SERVICES, INC.
FULL-TIME REGULAR 401(k) PLAN**

FINANCIAL STATEMENTS

December 31, 2024 and 2023

--oo0oo--

**RICHARD DESIGN SERVICES, INC.
FULL-TIME REGULAR 401(k) PLAN
TABLE OF CONTENTS**

| | <u>Page</u> |
|--|-------------|
| INDEPENDENT AUDITORS' REPORT | 1 - 4 |
| FINANCIAL STATEMENTS: | |
| Statements of Net Assets Available for Benefits -- Modified Cash Basis | 5 |
| Statement of Changes in Net Assets Available for Benefits - Modified Cash Basis | 6 |
| Notes to Financial Statements | 7 - 12 |
| SUPPLEMENTAL INFORMATION: | |
| Schedule H—Line 4i—Schedule of Assets (Held at End of Year) – Modified Cash Basis | 13 - 15 |

INDEPENDENT AUDITORS' REPORT

To the Trustees of
Richard Design Services, Inc. Full-Time Regular 401(k) Plan

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

We have performed audits of the accompanying financial statements of Richard Design Services, Inc. Full-Time Regular 401(k) 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 – modified cash basis as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits – modified cash basis 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 Richard Design Services, Inc. Full-Time Regular 401(k) Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our 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 Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 5 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 the modified cash basis of accounting.
- 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).

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 Richard Design Services, Inc. Full-Time Regular 401(k) 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.

Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements and schedules are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting, described in Note 2; this includes determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements under the circumstances, 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 Richard Design Services, Inc. Full-Time Regular 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards 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 generally accepted auditing standards, 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 Richard Design Services, Inc. Full-Time Regular 401(k) 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 Richard Design Services, Inc. Full-Time Regular 401(k) 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 the modified cash basis of accounting.

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 the modified cash basis of accounting.

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

Other Matter—Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) – Modified Cash Basis is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and is derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 the modified cash basis of accounting. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Lawrence, Blackburn, Meek, Maxey & Co., P.C.

Beaumont, Texas
October 6, 2025

**RICHARD DESIGN SERVICES, INC.
FULL-TIME REGULAR 401(k) PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS – MODIFIED CASH BASIS
December 31,**

| | 2024 | 2023 |
|---|----------------|---------------|
| ASSETS | | |
| Investments at fair value | \$ 102,579,035 | \$ 90,031,290 |
| Receivables: | | |
| Employer's contribution | 121,473 | 49,007 |
| Participant contributions | - | 131,198 |
| Contributions receivable from Richard Design Services, Inc. Field & Craft Plan | - | 11,219 |
| Notes receivables from participants | 1,383,061 | 1,421,664 |
| | 1,504,534 | 1,613,088 |
| Cash account | 8,739 | 7,501 |
| TOTAL ASSETS | 104,092,308 | 91,651,879 |
| NET ASSETS AVAILABLE FOR BENEFITS | \$ 104,092,308 | \$ 91,651,879 |

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

RICHARD DESIGN SERVICES, INC.
FULL-TIME REGULAR 401(k) PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
MODIFIED CASH BASIS
Year Ended December 31, 2024

ADDITIONS

Additions to net assets attributed to:

Investment Income:

| | |
|--|-------------------|
| Net appreciation/(depreciation) in fair value of investments | \$ 12,674,959 |
| Interest on notes receivable from participants | <u>98,716</u> |
| Total investment income/(loss) | <u>12,773,675</u> |

Contributions:

| | |
|------------------------------|------------------|
| Participants | 5,179,311 |
| Employer | 1,775,779 |
| Other employer contributions | 4,241 |
| Rollovers | <u>513,045</u> |
| Total contributions | <u>7,472,376</u> |

| | |
|------------------------------|-------------------|
| TOTAL ADDITIONS/(REDUCTIONS) | <u>20,246,051</u> |
|------------------------------|-------------------|

DEDUCTIONS

Deductions from net assets attributed to:

| | |
|--|----------------|
| Benefits paid to participants | 7,600,377 |
| Corrective distribution of contributions | 8,167 |
| Administrative expenses | <u>278,380</u> |

| | |
|------------------|------------------|
| TOTAL DEDUCTIONS | <u>7,886,924</u> |
|------------------|------------------|

| | |
|-------------------------|------------|
| NET INCREASE/(DECREASE) | 12,359,127 |
|-------------------------|------------|

NET ASSETS AVAILABLE FOR BENEFITS

| | |
|--|-----------------------|
| Beginning of year | 91,651,879 |
| Assets transferred from Richard Design Services, Inc. Field & Craft Regular 401(k) Plan | 92,521 |
| Assets transferred to Richard Design Services, Inc. Field & Craft Regular 401(k) Plan | <u>(11,219)</u> |
| End of year | <u>\$ 104,092,308</u> |

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

RICHARD DESIGN SERVICES, INC. FULL-TIME REGULAR 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS
December 31, 2024

NOTE 1: DESCRIPTION OF PLAN

The following description of the Richard Design Services Inc. Full-Time Regular 401(k) Plan ("Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. A copy of the Plan Document is available at the Company's office.

General: The Plan is a defined contribution plan covering all employees of the Company as defined in the plan document who have reached the age of twenty-one except for collective bargaining employees, nonresident aliens and employees of Department 5W. The Plan is a type of qualified retirement plan commonly referred to as a 401(k) Plan. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions: Each year, participants may contribute as little as one percent of pretax and after-tax annual compensation, as defined in the Plan. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan or self-directed accounts. The company, at the discretion of the company's board of directors, may contribute amounts based on the percentage of each contributing participant's elective deferral.

Participant Accounts: Each participant's account is credited with the participant's contribution and allocations of the Company's contribution, and Plan earnings (losses), and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting: Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and discretionary contribution portion of their accounts, plus actual earnings thereon are based on years of continuous service. A participant is 100 percent vested after three years of credited service.

Notes Receivable from Participants: Participants may borrow from their fund accounts, a minimum of \$1,000 to a maximum of \$100,000 or the individual's vested account balance, whichever is less. The loans are secured by the balance in the participant's account and bear interest rates of 4.25 to 9.5 percent, which is commensurate with local prevailing rates as determined by the Plan administrator. Participants are only allowed one outstanding loan at any time. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits: All distributions from the Plan will be in one lump-sum payment in cash. If the vested benefit under the Plan exceeds \$5,000, then the participant must consent to the distribution before it may be made. If the vested benefit under the Plan does not exceed \$5,000, then the benefit will be distributed as a direct rollover to an individual retirement account.

Forfeited Accounts: At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$8,739 and \$7,501 respectively. These accounts can be used to reduce future employer contributions or applied to fees incurred by the plan. For the year ended December 31, 2024, employer contributions were reduced by \$72,203 from forfeited nonvested accounts.

RICHARD DESIGN SERVICES, INC. FULL-TIME REGULAR 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS (continued)
December 31, 2024

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting: The financial statements of the Plan are prepared under the modified cash basis of accounting. That is, the asset amounts are reflected on a cash basis except for the contributions. The contributions are reported on a plan year accrual basis.

Estimates: The preparation of financial statements in conformity with the modified cash basis of accounting requires the plan administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

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 the modified cash basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. As of December 31, 2024 and 2023, no allowance for credit losses has been recorded, if a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

Investment Valuation and Income Recognition: Investments are reported at fair value. The value of the account is expressed in "units". The "unit value" is the dollar value of one unit and is determined at the close of each business day by dividing the value of the entire account by the total number of units in the account. See Note 9 for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation or depreciation includes the plan's gains and losses on investments bought and sold as well as held at year end.

Payment of Benefits: Benefits are recorded when paid.

Costs of the Plan: Certain expenses of maintaining the Plan are paid by the Company and are therefore excluded from these financial statements. Administrative expenses of the plan are allocated to participant accounts. Fees for the administration of notes receivable from participants are included in administrative expenses and charged directly to the participant's account.

NOTE 3: PLAN INVESTMENTS

During the plan year ended December 31, 2024, the Plan's investments (including gains and losses in investments bought and sold, as well as held during the year) appreciated \$12,674,959.

NOTE 4: PLAN TERMINATION

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

RICHARD DESIGN SERVICES, INC. FULL-TIME REGULAR 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS (continued)
December 31, 2024

NOTE 5: INFORMATION PREPARED AND CERTIFIED BY PLAN CUSTODIAN (UNAUDITED)

The following information included in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2024 was obtained by management and agreed to or derived from information certified as complete and accurate by the Plan's recordkeeper, John Hancock Life Insurance Company (USA), in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 as of December 31:

| | 2024 | 2023 |
|------------------------------------|----------------|--------------|
| Investments, at fair value | | |
| In Cash Account | \$ 8,739 | \$ 7,501 |
| In Mutual Funds | 102,579,035 | 90,031,290 |
| Notes Receivable from participants | 1,383,061 | 1,421,664 |
| | \$ 103,970,835 | \$91,460,455 |

NOTE 6: TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated June 30, 2020, that the Plan is designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believe the Plan is qualified, and the related trust is tax-exempt.

NOTE 7: RELATED PARTY TRANSACTIONS

Certain Plan investments are shares of mutual funds managed by John Hancock Life Insurance Co., USA. John Hancock Life Insurance Co., USA is the record-keeper as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan for the investment management services amounted to \$278,380 for the year ended December 31, 2024. Fees paid by the Plan to the third-party administrator for services were \$21,275 for the year ended December 31, 2024. These transactions also qualify as party-in-interest transactions. These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

NOTE 8: AMOUNTS ALLOCATED TO WITHDRAWN PARTICIPANTS WITH BALANCES

At December 31, 2024 and 2023, net assets available for plan benefits included \$14,056,869 and \$9,775,950 respectively, for distributions to participants who have terminated employment from the Plan sponsor prior to the end of the Plan year, but have not received their distribution as of the Plan year.

RICHARD DESIGN SERVICES, INC. FULL-TIME REGULAR 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS (continued)
December 31, 2024

NOTE 9: FAIR VALUE MEASUREMENTS

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels. Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, The Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence for fair value, and Level 3 inputs were only used when Level 1 or Level 2 inputs are not available. No Level 2 or 3 inputs were available to the Plan.

Level 1 Fair Value Measurements

The fair value of mutual funds is based on quoted net asset values of the units held by the Plan at year-end. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds must publish their daily net asset value and transact at that price. The mutual funds held by the Plan are considered to be actively traded. The following tables set forth, by level within the fair value hierarchy, the Plan's investments at fair value as of December 31, 2024 and 2023:

| | <u>Fair Value</u> | <u>Fair Value Measurements at the End of the Reporting Period Using Quoted Prices in Active Markets for Identical Assets (Level 1)</u> |
|--|----------------------|--|
| <u>December 31, 2024</u> | | |
| Mutual Funds | \$ 99,941,892 | \$ 99,941,892 |
| Total assets in the fair value hierarchy | <u>\$ 99,941,892</u> | <u>\$ 99,941,892</u> |
| Common Collective Trust at NAV | | <u>2,637,143</u> |
| Total investments measured at fair value | | <u>\$ 102,579,035</u> |
| <u>December 31, 2023</u> | | |
| Mutual Funds | \$ 87,295,802 | \$ 87,295,802 |
| Total assets in the fair value hierarchy | <u>\$ 87,295,802</u> | <u>\$ 87,295,802</u> |
| Common Collective Trust at NAV | | <u>2,735,488</u> |
| | | <u>\$ 90,031,290</u> |

RICHARD DESIGN SERVICES, INC. FULL-TIME REGULAR 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS (continued)
December 31, 2024

NOTE 9: FAIR VALUE MEASUREMENTS (continued)

Gains and losses included in changes in net assets available for benefits for the year ended December 31, 2024 is reported in net appreciation/(depreciation) in fair value of investments.

NOTE 10: RECONCILIATION OF FINANCIAL STATEMENTS TO SCHEDULE H OF FORM 5500

The following is a reconciliation of the assets available for benefits per the financial statements at December 31, 2024 and 2023 to Schedule of H of Form 5500.

| | 2024 | 2023 |
|--|----------------|---------------|
| Net assets available for benefits per the financial statement | 104,092,308 | 91,651,879 |
| Less: amounts for mutual funds in transit at year end | - | (180,205) |
| Add: amounts for participant deferrals and employer match in transit | - | 180,205 |
| Net assets available for benefits per Schedule H to Form 5500 | \$ 104,092,308 | \$ 91,651,879 |

NOTE 11: RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities 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 values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE 12: PLAN RESTATEMENT AND AMENDMENTS

On January 1, 2022, the Plan was restated to bring the plan into compliance with the legislative and regulatory changes set forth in IRS Notice 2017-37. The IRS opinion letter dated June 30, 2020 stated the form of the plan document is acceptable by employers for the benefit of their employees under Internal Revenue Code (IRC) Section 401. Although the Plan has been amended since receiving the opinion letter, the Plan administrator and Plan's tax counsel believe that the Plan is designed and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified and the related trust is tax-exempt.

NOTE 13: SUBSEQUENT EVENTS

Subsequent events were evaluated through October 6, 2025, which is the date the financial statements were available to be issued.

RICHARD DESIGN SERVICES, INC. FULL-TIME REGULAR 401(k) PLAN
NOTES TO FINANCIAL STATEMENTS (continued)
December 31, 2024

NOTE 14: EXCESS CONTRIBUTIONS

At December 31, 2024 amounts refunded by the Plan to participants and the employer for contributions made in excess of amounts allowed by the Internal Revenue Service regulations were \$8,167.

NOTE 15: TRANSFER OF ASSETS

The Plan was amended in 2020 which resulted in participants no longer considered a covered class of employees for the Richard Design Services Field & Craft, Inc. Regular 401(k) Plan but were in the covered class of Richard Design Services, Inc. Full-Time Regular 401(k) Plan. During the year ended December 31, 2024, there were participants that were considered in the covered class for Richard Design Services, Inc. Full-Time Regular 401(k) Plan but had accounts in the Richard Design Services Field & Craft, Inc. Regular 401(k) Plan; therefore, the full balance of the accounts for these participants was transferred to the Richard Design Services, Inc. Full-Time Regular 401(k) Plan. The total amount that was transferred to the Richard Design Services Full-Time Regular 401(k) Plan was \$92,521. During the year ended December 31, 2024, there were certain participant deferrals remitted to the Richard Design Services Full Time Regular 401(k) Plan but had accounts in the Richard Design Services Field & Craft Regular 401(k). The amount of the transfer from the Richard Design Services, Inc. Full-Time Regular 401(k) Plan was \$11,219.

SUPPLEMENTAL INFORMATION

RICHARD DESIGN SERVICES, INC. FULL-TIME REGULAR 401(k) PLAN
SUPPLEMENTAL SCHEDULE

December 31, 2024

PLAN NUMBER: 001

EIN: 20-2036476

Schedule H--Line 4i--Schedule of Assets (Held at End of Year) - Modified Cash Basis:

| a) | b) Identity of Issuer | c) Description of Investment | d) Cost | e) Current Value |
|----|-----------------------|---------------------------------|---------|------------------|
| * | John Hancock USA | JH Lifetime Blend 2065 | N/A | 2,841 |
| * | John Hancock USA | JH Lifetime Blend 2060 | N/A | 113,297 |
| * | John Hancock USA | JH Lifetime Blend 2055 | N/A | 698,326 |
| * | John Hancock USA | JH Lifetime Blend 2050 | N/A | 566,528 |
| * | John Hancock USA | JH Lifetime Blend 2045 | N/A | 632,627 |
| * | John Hancock USA | JH Lifetime Blend 2040 | N/A | 1,274,996 |
| * | John Hancock USA | JH Lifetime Blend 2035 | N/A | 3,374,691 |
| * | John Hancock USA | JH Lifetime Blend 2030 | N/A | 1,310,953 |
| * | John Hancock USA | JH Lifetime Blend 2025 | N/A | 1,756,262 |
| * | John Hancock USA | JH Lifetime Blend 2010 | N/A | 331,512 |
| * | John Hancock USA | JH Multimanager 2065 Lifetime | N/A | 29,162 |
| * | John Hancock USA | JH Multimanager 2060 Lifetime | N/A | 175,566 |
| * | John Hancock USA | JH Multimanager 2055 Lifetime | N/A | 668,680 |
| * | John Hancock USA | JH Multimanager 2050 Lifetime | N/A | 337,935 |
| * | John Hancock USA | JH Multimanager 2045 Lifetime | N/A | 2,816,114 |
| * | John Hancock USA | JH Multimanager 2040 Lifetime | N/A | 3,070,579 |
| * | John Hancock USA | JH Multimanager 2035 Lifetime | N/A | 3,194,074 |
| * | John Hancock USA | JH Multimanager 2030 Lifetime | N/A | 2,515,468 |
| * | John Hancock USA | JH Multimanager 2025 Lifetime | N/A | 2,451,957 |
| * | John Hancock USA | JH Multimanager 2020 Lifetime | N/A | 542,621 |
| * | John Hancock USA | JH Multimanager 2010 Lifetime | N/A | 237,304 |
| * | John Hancock USA | JH Multimanager Aggressive LS | N/A | 8,860,634 |
| * | John Hancock USA | JH Multimanager Growth LS | N/A | 8,848,504 |
| * | John Hancock USA | JH Multimanager Balanced LS | N/A | 6,732,881 |
| * | John Hancock USA | JH Multimanager Moderate LS | N/A | 2,435,031 |
| * | John Hancock USA | JH Multimanager Conservative LS | N/A | 7,400,020 |
| * | John Hancock USA | 500 Index Fund | N/A | 5,725,840 |
| | American Funds | American Balanced Fund | N/A | 1,542,866 |
| | American Century | American Century Heritage | N/A | 710,739 |
| | American Funds | American Funds EuroPac Growth | N/A | 727,161 |
| | American Funds | American Funds Fundamental Inv | N/A | 511,771 |
| | American Funds | American Funds New Perspective | N/A | 229,181 |
| | American Funds | American Funds New World Fund | N/A | 141,105 |
| | American Funds | American Funds SMALLCAP World | N/A | 166,248 |
| | American Funds | AF The Growth Fund of America | N/A | 1,662,867 |
| | American Funds | AF Capital Inome Builder | N/A | 172,617 |
| | American Funds | AF Capital World Bond Fund | N/A | 7,231 |
| | American Funds | AF The Income Fund of America | N/A | 115,699 |

| | | | |
|-------------------------|--|-----|-----------|
| American Funds | AF US Government Securities | N/A | 41,255 |
| Blackrock | BlackRock Global Allocation | N/A | 158,672 |
| T Rowe Price | Blue Chip Growth Fund | N/A | 2,117,526 |
| T Rowe Price | Capital Appreciation Fund | N/A | 652,224 |
| American Funds | Capital World Growth & Income | N/A | 166,597 |
| Clearbridge Investments | Clearbridge Growth Fund | N/A | 114,040 |
| * John Hancock USA | Core Bond Fund | N/A | 156,048 |
| Macquarie | Delaware Ivy Asset Strategy | N/A | 36,901 |
| DFA | DFA Emerging Markets Value | N/A | 159,394 |
| DFA | DFA International Value | N/A | 223,163 |
| DFA | DFA US Targeted Value Fund | N/A | 107,428 |
| DFA | DFA US Small Cap Fund | N/A | 248,601 |
| Domini | Domini Impact Equity Fund | N/A | 45,081 |
| T Rowe Price | Equity Income Fund | N/A | 200,466 |
| Fidelity | Fidelity Adv New Insights | N/A | 79,418 |
| Fidelity | Fidelity Adv Leveraged Co Stk | N/A | 262,144 |
| Fidelity | Fidelity Advisor Total Bond | N/A | 73,635 |
| Fidelity | Fidelity ContraFund | N/A | 660,437 |
| * John Hancock USA | Financial Industries Fund | N/A | 8,161 |
| Franklin Templeton | Franklin Mutual Beacon Fund | N/A | 151,632 |
| Franklin Templeton | Franklin Small-Mid Growth | N/A | 158,099 |
| * John Hancock USA | Fundamental All Cap Core Fund | N/A | 20,979 |
| * John Hancock USA | Fundamental Large Cap Value | N/A | 550,693 |
| * John Hancock USA | High Yield Fund | N/A | 215,179 |
| Impax | Impax Sustainable Allocation | N/A | 357,157 |
| SSgA | International Equity Index Fund | N/A | 182,319 |
| Invesco | Invesco Developing Markets | N/A | 156,552 |
| Invesco | Invesco Int'l Bond | N/A | 41,163 |
| Invesco | Invesco Opp Intl Growth Fund | N/A | 85,463 |
| Invesco | Invesco Global Fund | N/A | 232,546 |
| Invesco | Invesco Small Cap Growth | N/A | 468,230 |
| Invesco | Invesco EQV Intl Equity Fund | N/A | 199,135 |
| American Funds | Investment Company of America | N/A | 393,175 |
| JP Morgran | JP Morgan US Equity Fund | N/A | 823,396 |
| JP Morgran | JP Morgan MidCap Value Fund | N/A | 187,484 |
| * John Hancock USA | John Hancock Disciplined Value Intl Fund | N/A | 147,124 |
| * John Hancock USA | John Hancock Intl Growth | N/A | 132,464 |
| * John Hancock USA | John Hancock Mid Cap Growth | N/A | 227,975 |
| * John Hancock USA | John Hancock US Growth Fund | N/A | 484,828 |
| * John Hancock USA | John Hancock Bond Fund | N/A | 351,315 |
| * John Hancock USA | John Hancock Disciplined Value | N/A | 454,408 |
| Keely | Keeley Small Cap Value | N/A | 15,221 |
| MFS | MFS Massachusetts Investors | N/A | 120,137 |
| MFS | MFS Utilities Fund | N/A | 259,076 |
| * John Hancock USA | Mid Cap Index Fund | N/A | 446,599 |
| T Rowe Price | Mid Value Fund | N/A | 105,416 |
| Franklin Templeton | Mutual Global Discovery | N/A | 224,320 |

| | | | |
|-----------------------|--|-------|----------------|
| * John Hancock USA | New Opportunities Fund | N/A | 46,958 |
| Wellington | Opportunistic Fixed Income | N/A | 7,713 |
| Parnassus Investments | Parnassus Core Equity Fund | N/A | 117,114 |
| Pimco | PIMCO All Asset | N/A | 34,084 |
| Pimco | PIMCO Real Return | N/A | 179,181 |
| Jennison | PGIM Jennison Mid Cap Growth | N/A | 104,211 |
| Wellington | Real Est Securities Fund | N/A | 90,128 |
| Royce | Royce Small-Cap Opportunity | N/A | 265,540 |
| T Rowe Price | Science & Technology Fund | N/A | 1,717,889 |
| * John Hancock USA | Small Cap Index Fund | N/A | 144,424 |
| * John Hancock USA | Small Cap Value Fund | N/A | 350,136 |
| Sprott | Sprott Gold Equity Fund | N/A | 257,302 |
| * John Hancock USA | Strategic Income Opp Fund | N/A | 257,629 |
| T Rowe Price | T. Rowe Price Equity Inc | N/A | 508,136 |
| T Rowe Price | T. Rowe Price Health Sci | N/A | 1,514,045 |
| T Rowe Price | T. Rowe Price New Era Fund | N/A | 248,160 |
| T Rowe Price | T. Rowe Price Sml Cap Val | N/A | 605,928 |
| T Rowe Price | T. Rowe Price Sci & Tech | N/A | 2,256,921 |
| T Rowe Price | T. Rowe Price Spectrum Inc | N/A | 79,961 |
| Franklin Templeton | Templeton Foreign Smaller Co | N/A | 129,145 |
| Franklin Templeton | Templeton World | N/A | 86,520 |
| * John Hancock USA | Total Bond Market Fund | N/A | 204,431 |
| * John Hancock USA | Total Stock Market Index Fund | N/A | 451,920 |
| Vanguard | Vanguard Energy Fund | N/A | 450,421 |
| Vanguard | Vanguard Explorer Fund | N/A | 142,519 |
| Vanguard | Vanguard Small Cap Growth Index | N/A | 354,250 |
| Vanguard | Vanguard Small Cap Value Index | N/A | 248,923 |
| Vanguard | Vanguard Growth Index Fund | N/A | 2,167,939 |
| Vanguard | Vanguard Mid-Cap Growth EFT | N/A | 220,325 |
| Vanguard | Vanguard Mid-Cap Value EFT | N/A | 148,596 |
| Vanguard | Vanguard Value Index Fund | N/A | 1,156,030 |
| Victory Capital | Victory Diversified Stock | N/A | 1,408 |
| American Funds | Washington Mutual Investors | N/A | 598,841 |
| * John Hancock USA | John Hancock Stable Value | N/A | 2,637,143 |
| Participant Loans | 1 to 5 year amortization; 4.25% - 9.5% | - 0 - | 1,383,061 |
| | | | \$ 103,962,096 |

* Party in Interest

RICHARD DESIGN SERVICES, INC. FULL-TIME REGULAR 401(k) PLAN
SUPPLEMENTAL SCHEDULE

December 31, 2024

PLAN NUMBER: 001

EIN: 20-2036476

Schedule H--Line 4i--Schedule of Assets (Held at End of Year) - Modified Cash Basis:

| a) | b) Identity of Issuer | c) Description of Investment | d) Cost | e) Current Value |
|----|-----------------------|---------------------------------|---------|------------------|
| * | John Hancock USA | JH Lifetime Blend 2065 | N/A | 2,841 |
| * | John Hancock USA | JH Lifetime Blend 2060 | N/A | 113,297 |
| * | John Hancock USA | JH Lifetime Blend 2055 | N/A | 698,326 |
| * | John Hancock USA | JH Lifetime Blend 2050 | N/A | 566,528 |
| * | John Hancock USA | JH Lifetime Blend 2045 | N/A | 632,627 |
| * | John Hancock USA | JH Lifetime Blend 2040 | N/A | 1,274,996 |
| * | John Hancock USA | JH Lifetime Blend 2035 | N/A | 3,374,691 |
| * | John Hancock USA | JH Lifetime Blend 2030 | N/A | 1,310,953 |
| * | John Hancock USA | JH Lifetime Blend 2025 | N/A | 1,756,262 |
| * | John Hancock USA | JH Lifetime Blend 2010 | N/A | 331,512 |
| * | John Hancock USA | JH Multimanager 2065 Lifetime | N/A | 29,162 |
| * | John Hancock USA | JH Multimanager 2060 Lifetime | N/A | 175,566 |
| * | John Hancock USA | JH Multimanager 2055 Lifetime | N/A | 668,680 |
| * | John Hancock USA | JH Multimanager 2050 Lifetime | N/A | 337,935 |
| * | John Hancock USA | JH Multimanager 2045 Lifetime | N/A | 2,816,114 |
| * | John Hancock USA | JH Multimanager 2040 Lifetime | N/A | 3,070,579 |
| * | John Hancock USA | JH Multimanager 2035 Lifetime | N/A | 3,194,074 |
| * | John Hancock USA | JH Multimanager 2030 Lifetime | N/A | 2,515,468 |
| * | John Hancock USA | JH Multimanager 2025 Lifetime | N/A | 2,451,957 |
| * | John Hancock USA | JH Multimanager 2020 Lifetime | N/A | 542,621 |
| * | John Hancock USA | JH Multimanager 2010 Lifetime | N/A | 237,304 |
| * | John Hancock USA | JH Multimanager Aggressive LS | N/A | 8,860,634 |
| * | John Hancock USA | JH Multimanager Growth LS | N/A | 8,848,504 |
| * | John Hancock USA | JH Multimanager Balanced LS | N/A | 6,732,881 |
| * | John Hancock USA | JH Multimanager Moderate LS | N/A | 2,435,031 |
| * | John Hancock USA | JH Multimanager Conservative LS | N/A | 7,400,020 |
| * | John Hancock USA | 500 Index Fund | N/A | 5,725,840 |
| | American Funds | American Balanced Fund | N/A | 1,542,866 |
| | American Century | American Century Heritage | N/A | 710,739 |
| | American Funds | American Funds EuroPac Growth | N/A | 727,161 |
| | American Funds | American Funds Fundamental Inv | N/A | 511,771 |
| | American Funds | American Funds New Perspective | N/A | 229,181 |
| | American Funds | American Funds New World Fund | N/A | 141,105 |
| | American Funds | American Funds SMALLCAP World | N/A | 166,248 |
| | American Funds | AF The Growth Fund of America | N/A | 1,662,867 |
| | American Funds | AF Capital Inome Builder | N/A | 172,617 |
| | American Funds | AF Capital World Bond Fund | N/A | 7,231 |
| | American Funds | AF The Income Fund of America | N/A | 115,699 |

| | | | |
|-------------------------|--|-----|-----------|
| American Funds | AF US Government Securities | N/A | 41,255 |
| Blackrock | BlackRock Global Allocation | N/A | 158,672 |
| T Rowe Price | Blue Chip Growth Fund | N/A | 2,117,526 |
| T Rowe Price | Capital Appreciation Fund | N/A | 652,224 |
| American Funds | Capital World Growth & Income | N/A | 166,597 |
| Clearbridge Investments | Clearbridge Growth Fund | N/A | 114,040 |
| * John Hancock USA | Core Bond Fund | N/A | 156,048 |
| Macquarie | Delaware Ivy Asset Strategy | N/A | 36,901 |
| DFA | DFA Emerging Markets Value | N/A | 159,394 |
| DFA | DFA International Value | N/A | 223,163 |
| DFA | DFA US Targeted Value Fund | N/A | 107,428 |
| DFA | DFA US Small Cap Fund | N/A | 248,601 |
| Domini | Domini Impact Equity Fund | N/A | 45,081 |
| T Rowe Price | Equity Income Fund | N/A | 200,466 |
| Fidelity | Fidelity Adv New Insights | N/A | 79,418 |
| Fidelity | Fidelity Adv Leveraged Co Stk | N/A | 262,144 |
| Fidelity | Fidelity Advisor Total Bond | N/A | 73,635 |
| Fidelity | Fidelity ContraFund | N/A | 660,437 |
| * John Hancock USA | Financial Industries Fund | N/A | 8,161 |
| Franklin Templeton | Franklin Mutual Beacon Fund | N/A | 151,632 |
| Franklin Templeton | Franklin Small-Mid Growth | N/A | 158,099 |
| * John Hancock USA | Fundamental All Cap Core Fund | N/A | 20,979 |
| * John Hancock USA | Fundamental Large Cap Value | N/A | 550,693 |
| * John Hancock USA | High Yield Fund | N/A | 215,179 |
| Impax | Impax Sustainable Allocation | N/A | 357,157 |
| SSgA | International Equity Index Fund | N/A | 182,319 |
| Invesco | Invesco Developing Markets | N/A | 156,552 |
| Invesco | Invesco Int'l Bond | N/A | 41,163 |
| Invesco | Invesco Opp Intl Growth Fund | N/A | 85,463 |
| Invesco | Invesco Global Fund | N/A | 232,546 |
| Invesco | Invesco Small Cap Growth | N/A | 468,230 |
| Invesco | Invesco EQV Intl Equity Fund | N/A | 199,135 |
| American Funds | Investment Company of America | N/A | 393,175 |
| JP Morgran | JP Morgan US Equity Fund | N/A | 823,396 |
| JP Morgran | JP Morgan MidCap Value Fund | N/A | 187,484 |
| * John Hancock USA | John Hancock Disciplined Value Intl Fund | N/A | 147,124 |
| * John Hancock USA | John Hancock Intl Growth | N/A | 132,464 |
| * John Hancock USA | John Hancock Mid Cap Growth | N/A | 227,975 |
| * John Hancock USA | John Hancock US Growth Fund | N/A | 484,828 |
| * John Hancock USA | John Hancock Bond Fund | N/A | 351,315 |
| * John Hancock USA | John Hancock Disciplined Value | N/A | 454,408 |
| Keely | Keeley Small Cap Value | N/A | 15,221 |
| MFS | MFS Massachusetts Investors | N/A | 120,137 |
| MFS | MFS Utilities Fund | N/A | 259,076 |
| * John Hancock USA | Mid Cap Index Fund | N/A | 446,599 |
| T Rowe Price | Mid Value Fund | N/A | 105,416 |
| Franklin Templeton | Mutual Global Discovery | N/A | 224,320 |

| | | | |
|-----------------------|--|-------|----------------|
| * John Hancock USA | New Opportunities Fund | N/A | 46,958 |
| Wellington | Opportunistic Fixed Income | N/A | 7,713 |
| Parnassus Investments | Parnassus Core Equity Fund | N/A | 117,114 |
| Pimco | PIMCO All Asset | N/A | 34,084 |
| Pimco | PIMCO Real Return | N/A | 179,181 |
| Jennison | PGIM Jennison Mid Cap Growth | N/A | 104,211 |
| Wellington | Real Est Securities Fund | N/A | 90,128 |
| Royce | Royce Small-Cap Opportunity | N/A | 265,540 |
| T Rowe Price | Science & Technology Fund | N/A | 1,717,889 |
| * John Hancock USA | Small Cap Index Fund | N/A | 144,424 |
| * John Hancock USA | Small Cap Value Fund | N/A | 350,136 |
| Sprott | Sprott Gold Equity Fund | N/A | 257,302 |
| * John Hancock USA | Strategic Income Opp Fund | N/A | 257,629 |
| T Rowe Price | T. Rowe Price Equity Inc | N/A | 508,136 |
| T Rowe Price | T. Rowe Price Health Sci | N/A | 1,514,045 |
| T Rowe Price | T. Rowe Price New Era Fund | N/A | 248,160 |
| T Rowe Price | T. Rowe Price Sml Cap Val | N/A | 605,928 |
| T Rowe Price | T. Rowe Price Sci & Tech | N/A | 2,256,921 |
| T Rowe Price | T. Rowe Price Spectrum Inc | N/A | 79,961 |
| Franklin Templeton | Templeton Foreign Smaller Co | N/A | 129,145 |
| Franklin Templeton | Templeton World | N/A | 86,520 |
| * John Hancock USA | Total Bond Market Fund | N/A | 204,431 |
| * John Hancock USA | Total Stock Market Index Fund | N/A | 451,920 |
| Vanguard | Vanguard Energy Fund | N/A | 450,421 |
| Vanguard | Vanguard Explorer Fund | N/A | 142,519 |
| Vanguard | Vanguard Small Cap Growth Index | N/A | 354,250 |
| Vanguard | Vanguard Small Cap Value Index | N/A | 248,923 |
| Vanguard | Vanguard Growth Index Fund | N/A | 2,167,939 |
| Vanguard | Vanguard Mid-Cap Growth EFT | N/A | 220,325 |
| Vanguard | Vanguard Mid-Cap Value EFT | N/A | 148,596 |
| Vanguard | Vanguard Value Index Fund | N/A | 1,156,030 |
| Victory Capital | Victory Diversified Stock | N/A | 1,408 |
| American Funds | Washington Mutual Investors | N/A | 598,841 |
| * John Hancock USA | John Hancock Stable Value | N/A | 2,637,143 |
| Participant Loans | 1 to 5 year amortization; 4.25% - 9.5% | - 0 - | 1,383,061 |
| | | | \$ 103,962,096 |

* Party in Interest