

Form 5500

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210-0110  
1210-0089

2024

This Form is Open to Public Inspection

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 [X] a DFE (specify) M
B This return/report is: [ ] the first return/report [ ] the final return/report [ ] an amended return/report [ ] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here. [ ]
D Check box if filing under: [ ] Form 5558 [ ] automatic extension [ ] the DFVC program [ ] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan: CLEVELAND-CLIFFS INC. DEFINED CONTRIBUTION PLAN MASTER TRUST
1b Three-digit plan number (PN): 001
1c Effective date of plan: 09/01/1992
2a Plan sponsor's name (employer, if for a single-employer plan): CLEVELAND-CLIFFS INC.
2b Employer Identification Number (EIN): 34-1935031
2c Plan Sponsor's telephone number: 216-694-5505
2d Business code (see instructions): 212200

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.

Table with 4 columns: SIGN HERE, Signature, Date, and Name. Rows include: 1. Filed with authorized/valid electronic signature, 10/13/2025, ABIGAIL DUCHARME (plan administrator); 2. Filed with authorized/valid electronic signature, 10/13/2025, ABIGAIL DUCHARME (employer/plan sponsor); 3. Signature of DFE, Date, Enter name of individual signing as DFE.

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor  EMPLOYEE BENEFITS ADMIN DEPT. ATTN ABIGAIL DUCHARME  200 PUBLIC SQUARE, SUITE 3300 CLEVELAND, OH 44114-2315	<b>3b</b> Administrator's EIN 34-1215677  <b>3c</b> Administrator's telephone number 216-694-5505
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<b>4</b> 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: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN
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<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	
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<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).	
<b>a(1)</b> Total number of active participants at the beginning of the plan year .....	<b>6a(1)</b>
<b>a(2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>
<b>b</b> Retired or separated participants receiving benefits.....	<b>6b</b>
<b>c</b> Other retired or separated participants entitled to future benefits .....	<b>6c</b>
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....	<b>6e</b>
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....	<b>6g(1)</b>
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....	<b>6g(2)</b>
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>

<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>
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**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

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

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

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

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**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.

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**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 \_\_\_\_\_

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<b>SCHEDULE D</b> <b>(Form 5500)</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration	<b>DFE/Participating Plan Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <hr/> <b>2024</b>  <hr/> <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>CLEVELAND-CLIFFS INC. DEFINED CONTRIBUTION PLAN MASTER TRUST</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>CLEVELAND-CLIFFS INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>34-1935031</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>MANAGED INC PORT II COMMINGLED POOL</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>FIDELITY MANAGEMENT TRUST COMPANY</u>		
<b>c</b> EIN-PN <u>04-3022712-025</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>12403589</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>FIDELITY CONTRAFUND COMMINGLED POOL</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>FIDELITY MANAGEMENT TRUST COMPANY</u>		
<b>c</b> EIN-PN <u>04-3022712-133</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>T.ROWE PRICE U.S. SMALL-CAP VAL EQ</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>T.ROWE PRICE TRUST COMPANY</u>		
<b>c</b> EIN-PN <u>37-6495449-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>FIDELITY GROWTH COMPANY COMM POOL</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>FIDELITY MANAGEMENT TRUST COMPANY</u>		
<b>c</b> EIN-PN <u>04-3022712-135</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>T.ROWE GROWTH STOCK TR</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>T.ROWE PRICE TRUST COMPANY</u>		
<b>c</b> EIN-PN <u>52-6559833-013</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>GG MFS MID CAP VALUE</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY LLC</u>		
<b>c</b> EIN-PN <u>38-4139822-616</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>7381333</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>LARGE CAP GROWTH III</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY LLC</u>		
<b>c</b> EIN-PN <u>38-7275327-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>643500389</u>

<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>LARGE CAP VALUE III</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>GREAT GRAY TRUST COMPANY LLC</b>		
<b>c</b> EIN-PN <b>38-7289865-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>141043162</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>MID CAP GROWTH II</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>GREAT GRAY TRUST COMPANY LLC</b>		
<b>c</b> EIN-PN <b>38-7304118-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>123335210</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>TRP RETIREMENT BLEND 2005 D</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>T. ROWE PRICE TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>61-6590722-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>62814564</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>TRP RETIREMENT BLEND 2010 D</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>T. ROWE PRICE TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>37-6658064-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>7512347</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>TRP RETIREMENT BLEND 2015 D</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>T. ROWE PRICE TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>37-6658059-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>119429776</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>TRP RETIREMENT BLEND 2020 D</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>T. ROWE PRICE TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>32-6493445-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>109824945</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>TRP RETIREMENT BLEND 2025 D</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>T. ROWE PRICE TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>37-6658226-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>179009746</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>TRP RETIREMENT BLEND 2030 D</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>T. ROWE PRICE TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>35-7192509-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>346272639</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>TRP RETIREMENT BLEND 2035 D</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>T. ROWE PRICE TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>37-6658473-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>249964583</b>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <b>TRP RETIREMENT BLEND 2040 D</b>		
<b>b</b> Name of sponsor of entity listed in (a): <b>T. ROWE PRICE TRUST COMPANY</b>		
<b>c</b> EIN-PN <b>30-6596089-001</b>	<b>d</b> Entity code <b>C</b>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <b>245881126</b>

<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRP RETIREMENT BLEND 2045 D		
<b>b</b> Name of sponsor of entity listed in (a): T. ROWE PRICE TRUST COMPANY		
<b>c</b> EIN-PN 35-2611309-001	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 208384515
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRP RETIREMENT BLEND 2050 D		
<b>b</b> Name of sponsor of entity listed in (a): T. ROWE PRICE TRUST COMPANY		
<b>c</b> EIN-PN 35-7192720-001	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 221301805
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRP RETIREMENT BLEND 2055 D		
<b>b</b> Name of sponsor of entity listed in (a): T. ROWE PRICE TRUST COMPANY		
<b>c</b> EIN-PN 30-1011718-001	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 127126972
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRP RETIREMENT BLEND 2060 D		
<b>b</b> Name of sponsor of entity listed in (a): T. ROWE PRICE TRUST COMPANY		
<b>c</b> EIN-PN 35-7193113-001	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 76630498
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRP RETIREMENT BLEND 2065 D		
<b>b</b> Name of sponsor of entity listed in (a): T. ROWE PRICE TRUST COMPANY		
<b>c</b> EIN-PN 85-1790880-001	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 30237781
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SPARTAN 500 INDEX POOL CL D		
<b>b</b> Name of sponsor of entity listed in (a): GEODE CAPITAL MANAGEMENT TRUST CO LLC		
<b>c</b> EIN-PN 82-6293122-001	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 486517636
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SPARTAN SMALL CAP INDEX CL D		
<b>b</b> Name of sponsor of entity listed in (a): GEODE CAPITAL MANAGEMENT TRUST CO LLC		
<b>c</b> EIN-PN 82-6293122-009	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 22946207
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: FIAM US BOND INDEX C		
<b>b</b> Name of sponsor of entity listed in (a): FIDELITY INSTITUTIONAL ASSET MANAGEMENT TRUST COMPANY		
<b>c</b> EIN-PN 20-4659714-106	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 25583872
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SPARTAN MID CAP INDEX CL D		
<b>b</b> Name of sponsor of entity listed in (a): GEODE CAPITAL MANAGEMENT TRUST CO LLC		
<b>c</b> EIN-PN 82-6293122-013	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 96947841
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: SPARTAN TOTAL INTL INDEX CL D		
<b>b</b> Name of sponsor of entity listed in (a): GEODE CAPITAL MANAGEMENT TRUST CO LLC		
<b>c</b> EIN-PN 82-6293122-014	<b>d</b> Entity code C	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 31729165



Part II	Information on Participating Plans (to be completed by DFEs, other than DCGs)	
	(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)	
<b>a</b>	Plan name ORE MINING COMPS SAL EMP INC PLAN	
<b>b</b>	Name of plan sponsor HIBBING JT VEN, CLIFFS MINING CO, MG AGT	<b>c</b> EIN-PN 34-1120353-002
<b>a</b>	Plan name CLEVELAND-CLIFFS INC. & ITS ASSOCIATED EMPLOYERS	
<b>b</b>	Name of plan sponsor CLEVELAND-CLIFFS INC.	<b>c</b> EIN-PN 34-1464672-010
<b>a</b>	Plan name SAVINGS PLAN FOR MINNESOTA REPRESENTED HOURLY EMPLOYEES	
<b>b</b>	Name of plan sponsor HIBBING JT VEN, CLIFFS MIN CO, MG AGT	<b>c</b> EIN-PN 34-1120353-018
<b>a</b>	Plan name SAVINGS PLAN FOR HR EES OF EMPIRE, TILDEN, CLIFFS	
<b>b</b>	Name of plan sponsor THE CLEVELAND-CLIFFS IRON COMPANY	<b>c</b> EIN-PN 34-0677332-020
<b>a</b>	Plan name NORTHSHORE MINING CO. AND SILVER BAY POWER CO. RET. SAVINGS PLAN	
<b>b</b>	Name of plan sponsor NORTHSHORE MINING COMPANY	<b>c</b> EIN-PN 84-1116857-001
<b>a</b>	Plan name THE CLEVELAND-CLIFFS STEEL CORPORATION THRIFT PLAN A	
<b>b</b>	Name of plan sponsor CLEVELAND-CLIFFS STEEL CORPORATION	<b>c</b> EIN-PN 31-1267098-005
<b>a</b>	Plan name THE CLEVELAND-CLIFFS STEEL CORPORATION THRIFT PLAN B	
<b>b</b>	Name of plan sponsor CLEVELAND-CLIFFS STEEL CORPORATION	<b>c</b> EIN-PN 31-1267098-016
<b>a</b>	Plan name THE CLEVELAND-CLIFFS STEEL CORPORATION THRIFT PLAN C	
<b>b</b>	Name of plan sponsor CLEVELAND-CLIFFS STEEL CORPORATION	<b>c</b> EIN-PN 31-1267098-007
<b>a</b>	Plan name CLEVELAND-CLIFFS TUBULAR COMPONENTS LLC WALBRIDGE 401(K) RET PLAN	
<b>b</b>	Name of plan sponsor CLEVELAND-CLIFFS TUBULAR COMPONENTS LLC	<b>c</b> EIN-PN 31-1781514-001
<b>a</b>	Plan name CLEVELAND-CLIFFS TUBULAR COMPONENTS LLC COLUMBUS, IN 401(K) PLAN	
<b>b</b>	Name of plan sponsor CLEVELAND-CLIFFS TUBULAR COMPONENTS LLC	<b>c</b> EIN-PN 31-1781514-002
<b>a</b>	Plan name CANNON BG 401(K) PLAN	
<b>b</b>	Name of plan sponsor CANNON AUTO SOL BOWLING GREEN- INC.	<b>c</b> EIN-PN 26-0766559-002
<b>a</b>	Plan name FLEETWOOD METAL INDUSTRIES CORPORATION RETIREMENT SAVINGS PLAN	
<b>b</b>	Name of plan sponsor FLEETWOOD METAL INDUSTRIES CORPORATION	<b>c</b> EIN-PN 98-0508950-001



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>CLEVELAND-CLIFFS INC. DEFINED CONTRIBUTION PLAN MASTER TRUST</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>CLEVELAND-CLIFFS INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>34-1935031</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
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**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
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	36035	300388
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>	594609	556198
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	75373492	62098042
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	5959333	6669647
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	635291	623934
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	999506	991574
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	76537509	99080182
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	537831007	3654043427
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	3002662504	328136976
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>	567309201	500519528

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	16982677	7516736
(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	4284921164	4660536632
<b>Liabilities</b>			
g Benefit claims payable.....	1g		
h Operating payables.....	1h	417136	305629
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	1115293	544102
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	1532429	849731
<b>Net Assets</b>			
l Net assets (subtract line 1k from line 1f).....	1l	4283388735	4659686901

**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.

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		
<b>b Earnings on investments:</b>			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	3708559	
(B) U.S. Government securities.....	2b(1)(B)	127971	
(C) Corporate debt instruments.....	2b(1)(C)	30066	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	7293	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		3873889
(2) Dividends: (A) Preferred stock.....	2b(2)(A)	99112	
(B) Common stock.....	2b(2)(B)	1045791	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	26327211	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		27472114
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	187227031	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	179463283	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		7763748
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	5256352	
(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)	464800272
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)	
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)	
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)	
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)	57991687
<b>c</b> Other income .....	2c	15103485
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	2d	582261547

**Expenses**

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

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d.....	2k	582261547
<b>l</b> Transfers of assets:		
(1) To this plan.....	2l(1)	-205963381
(2) From this plan .....	2l(2)	

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name:

(2) EIN:

**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
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)			
<b>b</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	
<b>c</b> 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	
<b>d</b> 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	
<b>e</b> Was this plan covered by a fidelity bond?			
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?			
<b>g</b> 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?			
<b>h</b> 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?			
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> 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	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?			
<b>l</b> Has the plan failed to provide any benefit when due under the plan?			
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
<b>n</b> 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.)

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

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

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

**Schedule of Assets Held for Investment Purposes at End of Year  
Form 5500, Schedule H, Part IV, Line 4i**

**Cleveland-Cliffs Inc. Defined Contribution Plan Master Trust**

**EIN 34-1935031  
Plan Number 001**

**December 31, 2024**

<u>(b)</u> <u>Identity of Issue, Borrower, Lessor, or</u> <u>Similar Party</u>	<u>(c)</u> <u>Description of Investment Including Maturity Date,</u> <u>Rate of Interest, Collateral, Part of Maturity Value</u>	<u>(d)</u> <u>Cost</u>	<u>(e)</u> <u>Current Value</u>
BROKERAGELINK	Self-Directed Brokerage Account	\$191,188,454.31	\$219,115,636.70
STABLE VALUE	Synthetic Guaranteed Investment Contract	\$368,664,418.23	\$368,664,418.23
FIXED INCOME FUND	Synthetic Guaranteed Investment Contract	\$135,044,455.44	\$135,044,455.44
BLENDED INCOME FUND	Synthetic Guaranteed Investment Contract	\$4,548,095.00	\$4,548,095.00
GG MFS MID CP VAL 2W	Interest in Common/Collective Trusts	\$6,850,108.97	\$7,381,333.15
LRG CAP GRTH III R1	Interest in Common/Collective Trusts	\$545,524,244.99	\$643,500,388.99
LARGE CAP VAL III R1	Interest in Common/Collective Trusts	\$128,936,478.78	\$141,043,162.29
TRP STABLE VALUE N	Interest in Common/Collective Trusts	\$4,888,436.85	\$4,888,436.85
PIMCO INCOME INST	Interest in Registered Inv. Companies	\$24,521,263.80	\$24,674,620.25
VANG EXPLORER ADM	Interest in Registered Inv. Companies	\$86,639,358.36	\$89,731,831.73
UM BEHAVIORAL VAL R6	Interest in Registered Inv. Companies	\$51,388,566.11	\$53,192,153.14
MFS INTL DIVRSN R6	Interest in Registered Inv. Companies	\$95,198,369.68	\$97,042,396.84
MID CAP GROWTH II R1	Interest in Common/Collective Trusts	\$110,464,598.08	\$123,335,209.73
TRP RET BLEND 2005 D	Interest in Common/Collective Trusts	\$58,404,522.30	\$62,814,563.66
TRP RET BLEND 2010 D	Interest in Common/Collective Trusts	\$6,973,206.19	\$7,512,346.82
TRP RET BLEND 2015 D	Interest in Common/Collective Trusts	\$110,461,542.33	\$119,429,776.45
TRP RET BLEND 2020 D	Interest in Common/Collective Trusts	\$101,364,049.42	\$109,824,945.40
TRP RET BLEND 2025 D	Interest in Common/Collective Trusts	\$165,565,559.85	\$179,009,745.87
TRP RET BLEND 2030 D	Interest in Common/Collective Trusts	\$317,580,935.11	\$346,272,638.88
TRP RET BLEND 2035 D	Interest in Common/Collective Trusts	\$228,286,806.39	\$249,964,582.98
TRP RET BLEND 2040 D	Interest in Common/Collective Trusts	\$222,810,117.16	\$245,881,125.94
TRP RET BLEND 2045 D	Interest in Common/Collective Trusts	\$188,131,143.96	\$208,384,515.01
TRP RET BLEND 2050 D	Interest in Common/Collective Trusts	\$199,472,292.93	\$221,301,805.48
TRP RET BLEND 2055 D	Interest in Common/Collective Trusts	\$115,051,619.47	\$127,126,971.75
TRP RET BLEND 2060 D	Interest in Common/Collective Trusts	\$69,613,094.52	\$76,630,498.28
TRP RET BLEND 2065 D	Interest in Common/Collective Trusts	\$27,876,925.40	\$30,237,780.64
VICTORY CORE INC BND	Interest in Common/Collective Trusts	\$75,401,700.21	\$78,263,725.61
* CLEVELAND CLIFFS INC	Employer Securities	\$12,187,109.20	\$7,025,587.97
FORD MOTOR COMPANY	Employer Securities	\$617,385.42	\$491,148.12
* FIMM GOVT CL I	Interest-bearing Cash	\$35,275.54	\$35,275.54
* MIP II CL 1	Interest in Common/Collective Trusts	\$12,403,589.24	\$12,403,589.24
* FID PURITAN K6	Interest in Registered Inv. Companies	\$945,724.54	\$1,189,418.33
SP 500 INDEX PL CL D	Interest in Common/Collective Trusts	\$414,439,273.09	\$486,517,635.68
SP SMALL CP IND CL D	Interest in Common/Collective Trusts	\$20,678,867.98	\$22,946,206.95
* FIAM US BOND INX C	Interest in Common/Collective Trusts	\$24,788,992.81	\$25,583,872.09
SP MID CAP IDX CL D	Interest in Common/Collective Trusts	\$87,753,676.32	\$96,947,841.45
SP TTL INTL IDX CL D	Interest in Common/Collective Trusts	<u>\$30,712,126.48</u>	<u>\$31,729,164.67</u>
	<b>Total Investments</b>	<b>4,245,412,384.46</b>	<b>4,659,686,901.15</b>

Form 5500

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ Complete all entries in accordance with the instructions to the Form 5500.

OMB Nos. 1210 - 0110  
1210 - 0089

2024

This Form is Open to Public Inspection

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.)
B This return/report is: [ ] a single-employer plan [X] a DFE (specify) M [ ] the first return/report [ ] the final return/report [ ] an amended return/report [ ] a short plan year return/report (less than 12 months)
C If the plan is a collectively-bargained plan, check here [ ]
D Check box if filing under: [ ] Form 5558 [ ] automatic extension [ ] the DFVC program [ ] special extension (enter description)
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here [ ]

Part II Basic Plan Information - enter all requested information

1a Name of plan CLEVELAND-CLIFFS INC. DEFINED CONTRIBUTION PLAN MASTER TRUST
1b Three-digit plan number (PN) 001
1c Effective date of plan 09/01/1992
2a Plan sponsor's name (employer, if for a single-employer plan) CLEVELAND-CLIFFS INC.
2b Employer Identification Number (EIN) 34-1935031
2c Plan Sponsor's telephone number 216-694-5505
2d Business code (see instructions) 212200

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.

Table with 3 rows for signatures: SIGN HERE, Signature of plan administrator, Date 10/13/2025, ABIGAIL DUCHARME; SIGN HERE, Signature of employer/plan sponsor, Date 10/13/2025, ABIGAIL DUCHARME; SIGN HERE, Signature of DFE, Date, Enter name of individual signing as DFE.

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor <b>EMPLOYEE BENEFITS ADMIN DEPT.</b> <b>ATTN: ABIGAIL DUCHARME</b>  <b>200 PUBLIC SQUARE, SUITE 3300</b> <b>CLEVELAND OH 44114-2315</b>	<b>3b</b> Administrator's EIN <b>34-1215677</b> <hr/> <b>3c</b> Administrator's telephone number <b>216-694-5505</b>
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<b>4</b> 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: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN
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<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a (1)</b> Total number of active participants at the beginning of the plan year ..... <b>a (2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits ..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits ..... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g (1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested .....	<b>6a(1)</b> <b>6a(2)</b> <b>6b</b> <b>6c</b> <b>6d</b> <b>6e</b> <b>6f</b> <b>6g(1)</b> <b>6g(2)</b> <b>6h</b>	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

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

<b>9a</b> Plan funding arrangement (check all that apply) <b>(1)</b> <input type="checkbox"/> Insurance <b>(2)</b> <input type="checkbox"/> Code section 412(e)(3) insurance contracts <b>(3)</b> <input type="checkbox"/> Trust <b>(4)</b> <input type="checkbox"/> General assets of the sponsor	<b>9b</b> Plan benefit arrangement (check all that apply) <b>(1)</b> <input type="checkbox"/> Insurance <b>(2)</b> <input type="checkbox"/> Code section 412(e)(3) insurance contracts <b>(3)</b> <input type="checkbox"/> Trust <b>(4)</b> <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)

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