

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

Part II	Basic Plan Information—enter all requested information
1a	Name of plan EDWARDS AUTO GROUP 401(K) PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 01/01/1995
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) EDWARDS CHEVROLET-CADILLAC, INC. 927 32ND AVE COUNCIL BLUFFS, IA 51501
2b	Employer Identification Number (EIN) 42-0646357
2c	Plan Sponsor's telephone number 712-796-1217
2d	Business code (see instructions) 441110

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.	10/14/2025	RON FORTENBURY
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 476
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) 449 6a(2) 454 6b 0 6c 22 6d 476 6e 0 6f 476 6g(1) 172 6g(2) 193 6h 14
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 3D 2G 2J 2K 2F 2T

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

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

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☐ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☒ **A** (Insurance Information) – Number Attached 1
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan EDWARDS AUTO GROUP 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 EDWARDS CHEVROLET-CADILLAC, INC.	D Employer Identification Number (EIN) 42-0646357

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

(a) Name of insurance carrier UNITED OF OMAHA					
(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
47-0322111	69868	21644	0	01/01/2024	07/01/2024

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

(a) Total amount of commissions paid 13265	(b) Total amount of fees paid 0
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid GRANT RUNYAN 3300 MUTUAL OF OMAHA PLZ OMAHA, NE 68175

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
13265			3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	0
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	0

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	103960
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c Additions: (1) Contributions deposited during the year	7c(1)	706362	
	7c(2)		
	7c(3)	1760	
	7c(4)	10516429	
	7c(5)		

(6) Total additions	7c(6)	11224551
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d Total of balance and additions (add lines 7b and 7c(6))	7d	11328511
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	10483699	
(2) Administration charge made by carrier	7e(2)		
(3) Transferred to separate account	7e(3)	844811	
(4) Other (specify below)	7e(4)	1	

▶ **ADJUSTMENT**

(5) Total deductions	7e(5)	11328511
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
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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 ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan EDWARDS AUTO GROUP 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 EDWARDS CHEVROLET-CADILLAC, INC.	D Employer Identification Number (EIN) 42-0646357	

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

- 1 Information on Persons Receiving Only Eligible Indirect Compensation**
- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
THE OLSON GROUP	16820 FRANCES ST. STE. 202 OMAHA, NE 68130

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
UNITED OF OMAHA	
47-0322111	

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
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(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation	
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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

ASCENSUS LLC

11-3665754

(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?
64 37 99 50	NONE	10555	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

UNITED OF OMAHA

47-0322111

(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?
37 15 64 99 50	INVESTMENT COMPANY	6789	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

MUTUAL OF OMAHA INVESTOR SERVICES,

3300 MUTUAL OF OMAHA PLAZA
OMAHA, NE 68175

(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?
27 50	NONE	5618	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan EDWARDS AUTO GROUP 401(K) PLAN		B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 EDWARDS CHEVROLET-CADILLAC, INC.		D Employer Identification Number (EIN) 42-0646357
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: UNITED OF OMAHA SEPARATE ACCT K		
b Name of sponsor of entity listed in (a): UNITED OF OMAHA LIFE INSURANCE COMPANY		
c EIN-PN 43-1795138-001	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: DIRECTIONS 2 - MODERATELY CONSERVAT		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-242	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 75
a Name of MTIA, CCT, PSA, or 103-12 IE: DIRECTIONS 4 - MODERATELY AGGRESSIV		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-244	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14103
a Name of MTIA, CCT, PSA, or 103-12 IE: DIRECTIONS 5 - AGGRESSIVE I		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-245	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19297
a Name of MTIA, CCT, PSA, or 103-12 IE: RETIREMENT RIGHT STABLE VALUE I		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-227	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 139480
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET EMERGING MKT IND SL II		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS		
c EIN-PN 32-6528132-035	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 39821
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET INTL IND SECS LENDING		
b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS		
c EIN-PN 32-6528132-010	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 48424
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule D (Form 5500) 2024 v. 240311		

a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RETIRE RIGHT RETIREMEN		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-228	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1375
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RET RIGHT TARGET 2025		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-230	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 413014
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RET RIGHT TARGET 2030		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-231	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 621281
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RET RIGHT TARGET 2035		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-232	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 634855
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RET RIGHT TARGET 2040		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-233	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 351243
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RET RIGHT TARGET 2045		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-234	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 165653
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RET RIGHT TARGET 2050		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-235	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 35115
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RET RIGHT TARGET 2055		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-236	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 326643
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RET RIGHT TARGET 2060		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-237	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 105367
a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RET RIGHT TARGET 2065		
b Name of sponsor of entity listed in (a): HAND BENEFITS & TRUST		
c EIN-PN 74-2008758-238	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 88210

a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RUSS SM CAP IND SECS L

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN 32-6528132-040	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 287879
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a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RUSS SM CAP VA IND NON

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN 90-0337987-223	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 52303
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a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RUSSELL LG CAP VAL IND

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN 32-6528132-060	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 721730
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a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET S&P 500 IDX SEC LEND I

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN 04-0025081-078	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1681264
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a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET S&P MIDCAP IDX SEC LEN

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN 90-0337987-459	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1069431
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a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET US GOV/CRT BD IND NONL

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN 90-0337987-261	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8713
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a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET US INFL PRO BD IDX S/L

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN 32-6528132-037	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1318
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a Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RUSSELL L/C GROWTH IDX

b Name of sponsor of entity listed in (a): STATE STREET GLOBAL ADVISORS

c EIN-PN 32-6528132-061	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1893208
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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)
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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)
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Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
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plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
	For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
	A Name of plan EDWARDS AUTO GROUP 401(K) PLAN	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 EDWARDS CHEVROLET-CADILLAC, INC.	D Employer Identification Number (EIN) 42-0646357	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	27568	6331
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	11131	5643
(2) Participant contributions.....	1b(2)	36730	17360
(3) Other	1b(3)	847	0
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)	156280	141640
(9) Value of interest in common/collective trusts	1c(9)		8719802
(10) Value of interest in pooled separate accounts	1c(10)	8828526	
(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)		853454
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	103960	
(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	9165042	9744230
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	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	9165042	9744230

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)	292645	
(B) Participants	2a(1)(B)	900112	
(C) Others (including rollovers)	2a(1)(C)	97646	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1290403
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	12171	
(F) Other	2b(1)(F)	1760	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		13931
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	27709	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		27709
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(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)		518784
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		843092
(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)		66959
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		2760878

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2042015	
(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)		2042015
f Corrective distributions (see instructions)	2f		75089
g Certain deemed distributions of participant loans (see instructions)	2g		36400
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	17344	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	10842	
(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)		28186
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2181690

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		579188
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **HBE, LLP**

(2) EIN: **47-0677245**

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.)	☒	☐	41534
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	☐	☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	☐	☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	☐	☒	
e Was this plan covered by a fidelity bond?	☒	☐	1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	☐	☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	☐	☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒	☐	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☐	☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	☐	☒	
l Has the plan failed to provide any benefit when due under the plan?	☐	☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	☐	☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	☐	☐	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?..... ☐ Yes ☒ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan	B Three-digit plan number (PN)	
EDWARDS AUTO GROUP 401(K) PLAN	001	
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
EDWARDS CHEVROLET-CADILLAC, INC.	42-0646357	

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1	Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
2	Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):		
	EIN(s): 75-3182674		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.			
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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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
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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
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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.
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10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☐ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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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
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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 <u>09 / 21 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q704155A</u> .	

***Edwards Auto Group 401(k) Plan
Council Bluffs, Iowa***

December 31, 2024 and 2023

*Financial Statements
and
Independent Auditor's Report*



CPAs & Consultants | Wealth Management

Edwards Auto Group 401(k) Plan

Years ended December 31, 2024 and 2023

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CPAs & Consultants | Wealth Management

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Plan Management
Edwards Auto Group 401(k) Plan
Council Bluffs, Iowa

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

We have performed audits of the financial statements of Edwards Auto Group 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 as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Edwards Auto Group 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 E 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 Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements 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 (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Edwards Auto Group 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.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. 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 Edwards Auto Group 401(k) Plan's ability to continue as a going concern for one year after the date that the financial statements are 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.

Auditor's 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 auditor's 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Edwards Auto Group 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 Edwards Auto Group 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 accounting principles generally accepted in the United States of America.

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

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

Other Matter — Supplemental Schedules Required by ERISA

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

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

In our opinion

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

HBE LLP

Lincoln, Nebraska
October 3, 2025

Edwards Auto Group 401(k) Plan

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31,

ASSETS

	<u>2024</u>	<u>2023</u>
Cash and cash equivalents (note E)	\$ 6,331	\$ 27,568
Investments, at fair value (notes B, C and E)	9,573,256	8,828,526
Investments, at contract value (notes B, D and E)	-	103,960
Receivables		
Employer contributions (note B)	5,643	11,131
Participant contributions (note B)	17,360	36,730
Notes receivable from participants (notes A and B)	141,640	156,280
Interest receivable	<u>-</u>	<u>847</u>
Net assets available for benefits	<u>\$ 9,744,230</u>	<u>\$ 9,165,042</u>



See accompanying notes to financial statements.

Edwards Auto Group 401(k) Plan

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

For the year ended December 31, 2024

Additions to net assets attributed to:

Investment income (note E)	
Net appreciation in fair value of investments	\$ 1,428,835
Interest	1,760
Dividends	<u>27,709</u>

Total investment income	<u>1,458,304</u>
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Interest income on notes receivable from participants	<u>12,171</u>
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Contributions (note A)

Employer contributions	292,645
Participants' contributions	900,112
Employee rollover	<u>97,646</u>

Total contributions	<u>1,290,403</u>
---------------------	------------------

Total additions	<u>2,760,878</u>
-----------------	------------------

Deductions from net assets attributed to:

Benefits paid directly to participants (notes A and B)	2,042,015
Corrective distributions	75,089
Deemed distributions of participant loans	36,400
Administrative expenses (note B and F)	<u>28,186</u>

Total deductions	<u>2,181,690</u>
------------------	------------------

NET INCREASE IN NET ASSETS	579,188
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Net assets available for benefits:

Beginning of year	<u>9,165,042</u>
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End of year	<u>\$ 9,744,230</u>
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See accompanying notes to financial statements.

Edwards Auto Group 401(k) Plan
NOTES TO FINANCIAL STATEMENTS

NOTE A - DESCRIPTION OF PLAN

The following brief description of Edwards Auto Group 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

Employers participating in the Plan under common control and ownership (collectively, the Companies) include the following:

Edwards Chevrolet – Cadillac, Inc.
Lake Manawa Nissan KIA, Inc. d/b/a Lake Manawa Nissan
Edwards Auto Plaza, Inc. d/b/a Edwards Subaru & Hyundai
Edwards Motorsports, LLC
Edwards Storm Lake, Inc.
Edwards Auto Group, Inc.
EAG West Omaha, Inc.

General. The Plan was established January 1, 1995, and most recently amended on October 17, 2022, and is a defined contribution plan covering certain groups of employees of the Companies, who have attained the age of 21 and have completed one year of in the Plan year except in the event of retirement, death or disability. Entry is available on the first day of the month subsequent to the employee's completion of the participation requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan Administrator is responsible for oversight of the Plan, determines the appropriateness of the Plan's investment offerings, and monitors investment performance.

Elective Contributions. Each year eligible employees may make pre-tax salary reduction contributions to the Plan not to exceed Internal Revenue Code limitations. 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 contribution plans (rollover). The plan allows participants to designate contributions as Roth contributions. Upon enrollment to the Plan, a participant may direct deferrals and Employers contributions in any of the funds offered by the Plan. Participants may change their investment options daily. The Plan currently offers 5 mutual funds and 24 funds held in a collective trust as investment options for participants.

Employer Contributions. The Company may make a discretionary matching contribution equal to a uniform percentage of participant salary deferrals. For 2024, the matching contribution was equal to 100% of up to 2% of elective deferrals.

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

Vesting. Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Employer's contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after three years of credited service, if they are an employee and reach normal or early retirement age, upon death, or total permanent disability.

NOTES TO FINANCIAL STATEMENTS

NOTE A - DESCRIPTION OF PLAN – CONTINUED

Notes Receivable from Participants. Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested interest in the Plan. The notes are secured by the balance in the participant's account and bear interest rates as determined by the Plan Administrator after considering similar types of loans by other lenders. Principal and interest are paid ratably through regular payroll deductions over a period not to exceed five years, unless the purpose of the note is to acquire or construct the primary residence of the participant. A participant may have no more than one outstanding note at a time.

Payment of Benefits. On termination of service due to death, disability, retirement, or termination, a participant may elect to receive either a lump-sum or partial equal amount equal to the value of their vested interest. Distributions may be made to a participant who has not separated from service upon reaching normal retirement age. Distributions may be made at the participant's election prior to termination upon attainment of age 59 ½ or hardship as defined in the Plan document.

Termination of employment prior to normal retirement requires distribution if the account balance does not exceed \$7,000. A terminated participant with a balance between \$1,000 and \$7,000 can elect to receive: (a) a direct rollover to an IRA or another qualified retirement plan or (b) a payment in cash, subject to federal tax withholding and generally a penalty tax if under 59 ½.

Forfeited Accounts. Forfeiture accounts are used to reduce the Companies' discretionary contribution and pay administrative expenses. At December 31, 2024 and 2023, these accounts totaled \$35,223 and \$7,862 respectively. During the year ended December 31, 2024, \$10,130 of forfeitures were used to pay administrative expenses, and \$5,171 of forfeitures were used to reduce employer contributions.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting. The financial statements of the Plan have been prepared on the accrual basis of accounting.

Investment Valuation and Income Recognition. The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The Plan utilizes a framework to prioritize the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 Inputs to the valuation methodology include:
 - Quoted prices for similar assets or liabilities in active markets;
 - Quoted prices for identical or similar assets or liabilities in inactive markets;
 - Inputs other than quoted prices that are observable for the asset or liability;
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full-term of the asset or liability.

Edwards Auto Group 401(k) Plan
NOTES TO FINANCIAL STATEMENTS

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Investment Valuation and Income Recognition. – Continued

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Transfers between levels shall occur at the actual date of the event or change in circumstances that caused the transfer. Valuation techniques used maximize the use of observable inputs and minimize the use of unobservable inputs. See Note C for discussion of fair value measurements.

Investments are measured a net asset value (NAV) per share (or its equivalent using the participial expedient in FASB's fair value measurement guidance) are not required to be categorized in the fair value hierarchy.

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 in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Employer Contributions Receivable. Employer contribution receivable is measured at the amount owed to participants by the Companies at December 31, 2024 and 2023.

Participant Contribution Receivable. Participant contribution receivable is measured at the amount owed to participants accounts that has been withheld from participant paychecks at December 31, 2024 and 2023.

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 accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 or 2023. Delinquent participant notes are reclassified as distributions based upon the terms of the Plan agreement.

Payment of Benefits. Benefits are recorded when paid.

Expenses. Certain expenses of maintaining the Plan are paid either by the Plan or Companies, as provided by the Plan document. Expenses paid by the Companies are excluded from these financial statements. If incurred directly by the Plan, these expenses are included in administrative expenses on the statement of changes in net assets available for benefits. Other investment-related expenses are included in net appreciation in fair value of investments.

Use of Estimates. The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Edwards Auto Group 401(k) Plan

NOTES TO FINANCIAL STATEMENTS

NOTE C - FAIR VALUE

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used during the years ended December 31, 2024 and 2023.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Collective trust: Collective trust accounts are valued based on each underlying contract's pro-rata share of the fair value of the securities in the underlying separate accounts in which the contracts participate. Units of the Fund are valued each day on which the New York Stock Exchange (NYSE) is open for trading in accordance with the valuation procedures established by the Trustee. The NAV per unit is computed by dividing the total assets of the Fund, less its liabilities, by the total number of units outstanding at the time of such computation. Investment income earned is reinvested in the Fund and included in the determination of unit values.

Pooled separate account: Calculated as a unit value for each separate account investment based on the underlying assets, which include a mix of mutual funds, collective trusts, and managed accounts. All underlying investment options are valued daily. This daily price is considered the selling price for transfers and withdrawals and is calculated each day the principal market is open. The investment options are available for trading each day the principal market is open.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023.

	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>December 31, 2024</u>				
Mutual funds	\$ 853,454	\$ -	\$ 853,454	\$ -
Investments measured at NAV	<u>8,719,802</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>\$ 9,573,256</u>	<u>\$ -</u>	<u>\$ 853,454</u>	<u>\$ -</u>
<u>December 31, 2023</u>				
Pooled separate account	<u>\$ 8,828,526</u>	<u>\$ -</u>	<u>\$ 8,828,526</u>	<u>\$ -</u>

Edwards Auto Group 401(k) Plan
NOTES TO FINANCIAL STATEMENTS

NOTE C - FAIR VALUE - CONTINUED

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2024.

<u>December 31, 2024</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (If Currently Eligible)</u>	<u>Redemption Notice Period</u>
Collective trust	\$ 8,719,802	N/A	Daily	None

NOTE D – INVESTMENT AT CONTRACT VALUE

The Plan held a traditional investment contract. This contract met the fully benefit-responsive investment contract criteria; therefore, it was reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals and administrative expenses. The following represents the contract value of the investment contract held by the Plan:

	<u>2024</u>	<u>2023</u>
Traditional investment contract	<u>\$ -</u>	<u>\$ 103,960</u>

With traditional investment contracts, the Plan owned only the contract itself and not the underlying assets of the contract. Traditional investment contracts are designed to accrue interest based on crediting rates established by the contract issuers.

The traditional investment contract held by the Plan was a guaranteed investment contract. The contract issuer was contractually obligated to repay the principal and interest at a specified interest rate that was guaranteed to the Plan. The crediting rate was based on a formula established by the contract issuer but may not be less than zero percent. The crediting rate was reviewed monthly for resetting. The contract could not be terminated before the scheduled maturity date.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts was dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations could be affected by future economic and regulatory developments.

NOTES TO FINANCIAL STATEMENTS

NOTE E – INFORMATION CERTIFIED BY THE PLAN’S CUSTODIAN

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Certain information related to investments disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest, and dividends for the year ended December 31, 2024, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by Matrix Trust Company (the custodian of the Plan). Accordingly, the custodian has certified that the following data included in the accompanying financial statements and supplemental schedules is complete and accurate:

	December 31,	
	2024	2023
Cash and cash equivalents	\$ 6,331	\$ 27,568
Investments, at fair value	9,573,256	8,828,526
Investments, at contract value	-	103,960
Total	<u>\$ 9,573,256</u>	<u>\$ 8,932,486</u>
	Year Ended December 31, 2024	
Investment income		
Net appreciation in fair value of investments	\$ 1,428,835	
Interest	1,760	
Dividends	27,709	
Total investment income	<u>\$ 1,458,304</u>	

The Plan’s independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

NOTE F - RELATED PARTY AND PARTY IN INTEREST TRANSACTIONS

The Plan made direct payments of \$12,407 to United of Omaha Life Insurance Company for recordkeeping, distribution, loan, and advisory services during 2024. Other indirect investment management fees are included in net appreciation in fair value of the investments. The Plan Sponsor pays directly any other fees related to the Plan’s operations.

LPL Financial and Mesirow both served as investment advisors throughout 2024 and therefore qualify as party-in-interest transactions. The Plan made direct payments of \$3,800 to LPL Financial and \$1,424 to Mesirow for advisory services during 2024.

Ascensus LLC served as the recordkeeper during 2024 and therefore qualifies as a party-in-interest. The Plan made direct payments of \$10,555 to Ascensus for recordkeeping, distribution, and loan services during 2024.

NOTES TO FINANCIAL STATEMENTS

NOTE G - PLAN TERMINATION

Although it has not expressed any intent to do so, the Companies 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 would become 100% vested in their employer contributions.

NOTE H - TAX STATUS

The Plan is based on the Prototype Non-Standardized Profit-Sharing Plan with CODA of Mutual of Omaha Insurance Company, which received a determination letter from the IRS dated September 21, 2020, stating that the Plan was designed in accordance with the provisions of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes the Plan is qualified, and the related trust is tax exempt.

For the years ended December 31, 2024 and 2023, the Plan had no tax liability on unrelated business activity. The Plan believes that it has appropriate support for any tax positions taken, and as such, does not have any uncertain tax positions that are material to the financial statements. The Plan's Federal Returns for December 31, 2024, 2023, and 2022 are subject to examination by the IRS, generally for three years after they were filed.

NOTE I – 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 statements of net assets available for benefits.

NOTE J – PROHIBITED TRANSACTIONS

During the year ended December 31, 2023, the plan sponsor failed to remit participant contributions in a timely manner. The plan sponsor identified late remittances of \$41,534, in which participant contributions were remitted to the plan in violation of the Department of Labor (DOL) regulations. As of December 31, 2024, the plan had not corrected the late remittance.

NOTE K - SUBSEQUENT EVENTS

Subsequent events have been evaluated through the audit report date, the date the financial statements were available to be issued.

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HIDE

SUPPLEMENTAL INFORMATION

Edwards Auto Group 401(k) Plan

SUPPLEMENTAL SCHEDULE

Federal Identification Number 42-0646357
Plan Number 001

FORM 5500 - SCHEDULE H, Line 4a
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
as of December 31, 2024

	<u>Total that Constitutes Nonexempt Prohibited Transactions</u>			Total Fully Corrected under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Participant Contributions Transferred Late to the Plan	\$ 41,534	\$ -	\$ -	\$ -



Edwards Auto Group 401(k) Plan

SUPPLEMENTAL SCHEDULE

Federal Identification Number 42-0646357

Plan Number 001

FORM 5500 - SCHEDULE H, Line 4i
SCHEDULE OF ASSETS (Held at End of Year)
as of December 31, 2024

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
<i>Mutual Funds:</i>				
	American Funds	American Funds Europacific Growth R6	**	\$ 16,213
	Causeway	Causeway International Value Ins	**	13,718
	Nationwide	Nationwide Geneva Small Cap Growth Fd CI R6	**	817,622
	TCW	TCW MetWest Total Return Bd Plan	**	2,477
	Vanguard	Vanguard FTSE Social Index Fund Admiral Shares	**	3,424
	<i>Total mutual funds</i>			<u>853,454</u>
<i>Collective Trust:</i>				
	Hand Benefits & Trust	Directions 2 - Moderately Conservative I	**	75
	Hand Benefits & Trust	Directions 4 - Moderately Aggressive I	**	14,103
	Hand Benefits & Trust	Directions 5 - Aggressive I	**	19,297
	State Street Global Advisors	SSGA Russell Small Cap Value Index Fund	**	52,303
	State Street Global Advisors	State St Emg Mkts Index SL SF CI II	**	39,821
	State Street Global Advisors	State St Intl Indx SL CI IX	**	48,424
	State Street Global Advisors	State St Russell Sm Cap Indx L CI II	**	287,879
	State Street Global Advisors	State St S&P 500 Indx SL CI II	**	1,681,264
	State Street Global Advisors	State St S&P Midcap Index SL CI XIV	**	1,069,431
	State Street Global Advisors	State St US Gov/Cred Bond Index NL CI C	**	8,713
	State Street Global Advisors	State St US Inflation Protected Bnd Index SL CI II	**	1,318
	Hand Benefits & Trust	State Street Retirement Right in 2025 I	**	413,014
	Hand Benefits & Trust	State Street Retirement Right in 2030 I	**	621,281
	Hand Benefits & Trust	State Street Retirement Right in 2035 I	**	634,855
	Hand Benefits & Trust	State Street Retirement Right in 2040 I	**	351,243
	Hand Benefits & Trust	State Street Retirement Right in 2045 I	**	165,653
	Hand Benefits & Trust	State Street Retirement Right in 2050 I	**	35,115
	Hand Benefits & Trust	State Street Retirement Right in 2055 I	**	326,643
	Hand Benefits & Trust	State Street Retirement Right in 2060 I	**	105,367
	Hand Benefits & Trust	State Street Retirement Right in 2065 I	**	88,210
	Hand Benefits & Trust	State Street Retirement Right in Retirement I	**	1,375
	Hand Benefits & Trust	Retirement Right Stable Value Fund I	**	139,480
	State Street Global Advisors	State Street Russell Large Cap Growth Index Fund CI II	**	1,893,208
	State Street Global Advisors	State Street Russell Large Cap Value Index Fund CI II	**	721,730
	<i>Total collective trust</i>			<u>8,719,802</u>
*	Participant notes receivable	Loans to participants with interest rate of 4.75% - 8.50%, maturing 2025 - 2029	-0-	<u>141,640</u>
	<i>Total</i>			<u>\$9,714,896</u>

* Party-in-interest

** The cost of participant-directed investments is not required to be disclosed.

***Edwards Auto Group 401(k) Plan
Council Bluffs, Iowa***

December 31, 2024 and 2023

*Financial Statements
and
Independent Auditor's Report*



CPAs & Consultants | Wealth Management

Edwards Auto Group 401(k) Plan

Years ended December 31, 2024 and 2023

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CPAs & Consultants | Wealth Management

INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Plan Management
Edwards Auto Group 401(k) Plan
Council Bluffs, Iowa

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

We have performed audits of the financial statements of Edwards Auto Group 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 as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Edwards Auto Group 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 E 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 Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements 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 (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Edwards Auto Group 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.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error. 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 Edwards Auto Group 401(k) Plan's ability to continue as a going concern for one year after the date that the financial statements are 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.

Auditor's 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 auditor's 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Edwards Auto Group 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 Edwards Auto Group 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 accounting principles generally accepted in the United States of America.

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

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

Other Matter — Supplemental Schedules Required by ERISA

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

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

In our opinion

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

HBE LLP

Lincoln, Nebraska
October 3, 2025

Edwards Auto Group 401(k) Plan

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

December 31,

ASSETS

	<u>2024</u>	<u>2023</u>
Cash and cash equivalents (note E)	\$ 6,331	\$ 27,568
Investments, at fair value (notes B, C and E)	9,573,256	8,828,526
Investments, at contract value (notes B, D and E)	-	103,960
Receivables		
Employer contributions (note B)	5,643	11,131
Participant contributions (note B)	17,360	36,730
Notes receivable from participants (notes A and B)	141,640	156,280
Interest receivable	<u>-</u>	<u>847</u>
Net assets available for benefits	<u>\$ 9,744,230</u>	<u>\$ 9,165,042</u>



See accompanying notes to financial statements.

Edwards Auto Group 401(k) Plan

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

For the year ended December 31, 2024

Additions to net assets attributed to:

Investment income (note E)	
Net appreciation in fair value of investments	\$ 1,428,835
Interest	1,760
Dividends	<u>27,709</u>

Total investment income	<u>1,458,304</u>
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Interest income on notes receivable from participants	<u>12,171</u>
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Contributions (note A)

Employer contributions	292,645
Participants' contributions	900,112
Employee rollover	<u>97,646</u>

Total contributions	<u>1,290,403</u>
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Total additions	<u>2,760,878</u>
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Deductions from net assets attributed to:

Benefits paid directly to participants (notes A and B)	2,042,015
Corrective distributions	75,089
Deemed distributions of participant loans	36,400
Administrative expenses (note B and F)	<u>28,186</u>

Total deductions	<u>2,181,690</u>
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NET INCREASE IN NET ASSETS	579,188
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Net assets available for benefits:

Beginning of year	<u>9,165,042</u>
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End of year	<u>\$ 9,744,230</u>
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See accompanying notes to financial statements.

Edwards Auto Group 401(k) Plan
NOTES TO FINANCIAL STATEMENTS

NOTE A - DESCRIPTION OF PLAN

The following brief description of Edwards Auto Group 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

Employers participating in the Plan under common control and ownership (collectively, the Companies) include the following:

Edwards Chevrolet – Cadillac, Inc.
Lake Manawa Nissan KIA, Inc. d/b/a Lake Manawa Nissan
Edwards Auto Plaza, Inc. d/b/a Edwards Subaru & Hyundai
Edwards Motorsports, LLC
Edwards Storm Lake, Inc.
Edwards Auto Group, Inc.
EAG West Omaha, Inc.

General. The Plan was established January 1, 1995, and most recently amended on October 17, 2022, and is a defined contribution plan covering certain groups of employees of the Companies, who have attained the age of 21 and have completed one year of in the Plan year except in the event of retirement, death or disability. Entry is available on the first day of the month subsequent to the employee's completion of the participation requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan Administrator is responsible for oversight of the Plan, determines the appropriateness of the Plan's investment offerings, and monitors investment performance.

Elective Contributions. Each year eligible employees may make pre-tax salary reduction contributions to the Plan not to exceed Internal Revenue Code limitations. 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 contribution plans (rollover). The plan allows participants to designate contributions as Roth contributions. Upon enrollment to the Plan, a participant may direct deferrals and Employers contributions in any of the funds offered by the Plan. Participants may change their investment options daily. The Plan currently offers 5 mutual funds and 24 funds held in a collective trust as investment options for participants.

Employer Contributions. The Company may make a discretionary matching contribution equal to a uniform percentage of participant salary deferrals. For 2024, the matching contribution was equal to 100% of up to 2% of elective deferrals.

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

Vesting. Participants are vested immediately in their contributions plus actual earnings thereon. Vesting in the Employer's contribution portion of their accounts is based on years of continuous service. A participant is 100% vested after three years of credited service, if they are an employee and reach normal or early retirement age, upon death, or total permanent disability.

NOTES TO FINANCIAL STATEMENTS

NOTE A - DESCRIPTION OF PLAN – CONTINUED

Notes Receivable from Participants. Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested interest in the Plan. The notes are secured by the balance in the participant's account and bear interest rates as determined by the Plan Administrator after considering similar types of loans by other lenders. Principal and interest are paid ratably through regular payroll deductions over a period not to exceed five years, unless the purpose of the note is to acquire or construct the primary residence of the participant. A participant may have no more than one outstanding note at a time.

Payment of Benefits. On termination of service due to death, disability, retirement, or termination, a participant may elect to receive either a lump-sum or partial equal amount equal to the value of their vested interest. Distributions may be made to a participant who has not separated from service upon reaching normal retirement age. Distributions may be made at the participant's election prior to termination upon attainment of age 59 ½ or hardship as defined in the Plan document.

Termination of employment prior to normal retirement requires distribution if the account balance does not exceed \$7,000. A terminated participant with a balance between \$1,000 and \$7,000 can elect to receive: (a) a direct rollover to an IRA or another qualified retirement plan or (b) a payment in cash, subject to federal tax withholding and generally a penalty tax if under 59 ½.

Forfeited Accounts. Forfeiture accounts are used to reduce the Companies' discretionary contribution and pay administrative expenses. At December 31, 2024 and 2023, these accounts totaled \$35,223 and \$7,862 respectively. During the year ended December 31, 2024, \$10,130 of forfeitures were used to pay administrative expenses, and \$5,171 of forfeitures were used to reduce employer contributions.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting. The financial statements of the Plan have been prepared on the accrual basis of accounting.

Investment Valuation and Income Recognition. The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The Plan utilizes a framework to prioritize the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

- Level 1 Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
- Level 2 Inputs to the valuation methodology include:
 - Quoted prices for similar assets or liabilities in active markets;
 - Quoted prices for identical or similar assets or liabilities in inactive markets;
 - Inputs other than quoted prices that are observable for the asset or liability;
 - Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full-term of the asset or liability.

Edwards Auto Group 401(k) Plan
NOTES TO FINANCIAL STATEMENTS

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Investment Valuation and Income Recognition. – Continued

Level 3 Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Transfers between levels shall occur at the actual date of the event or change in circumstances that caused the transfer. Valuation techniques used maximize the use of observable inputs and minimize the use of unobservable inputs. See Note C for discussion of fair value measurements.

Investments are measured a net asset value (NAV) per share (or its equivalent using the participial expedient in FASB's fair value measurement guidance) are not required to be categorized in the fair value hierarchy.

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 in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Employer Contributions Receivable. Employer contribution receivable is measured at the amount owed to participants by the Companies at December 31, 2024 and 2023.

Participant Contribution Receivable. Participant contribution receivable is measured at the amount owed to participants accounts that has been withheld from participant paychecks at December 31, 2024 and 2023.

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 accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 or 2023. Delinquent participant notes are reclassified as distributions based upon the terms of the Plan agreement.

Payment of Benefits. Benefits are recorded when paid.

Expenses. Certain expenses of maintaining the Plan are paid either by the Plan or Companies, as provided by the Plan document. Expenses paid by the Companies are excluded from these financial statements. If incurred directly by the Plan, these expenses are included in administrative expenses on the statement of changes in net assets available for benefits. Other investment-related expenses are included in net appreciation in fair value of investments.

Use of Estimates. The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Edwards Auto Group 401(k) Plan

NOTES TO FINANCIAL STATEMENTS

NOTE C - FAIR VALUE

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in methodologies used during the years ended December 31, 2024 and 2023.

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Collective trust: Collective trust accounts are valued based on each underlying contract's pro-rata share of the fair value of the securities in the underlying separate accounts in which the contracts participate. Units of the Fund are valued each day on which the New York Stock Exchange (NYSE) is open for trading in accordance with the valuation procedures established by the Trustee. The NAV per unit is computed by dividing the total assets of the Fund, less its liabilities, by the total number of units outstanding at the time of such computation. Investment income earned is reinvested in the Fund and included in the determination of unit values.

Pooled separate account: Calculated as a unit value for each separate account investment based on the underlying assets, which include a mix of mutual funds, collective trusts, and managed accounts. All underlying investment options are valued daily. This daily price is considered the selling price for transfers and withdrawals and is calculated each day the principal market is open. The investment options are available for trading each day the principal market is open.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023.

	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<u>December 31, 2024</u>				
Mutual funds	\$ 853,454	\$ -	\$ 853,454	\$ -
Investments measured at NAV	<u>8,719,802</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total	<u>\$ 9,573,256</u>	<u>\$ -</u>	<u>\$ 853,454</u>	<u>\$ -</u>
<u>December 31, 2023</u>				
Pooled separate account	<u>\$ 8,828,526</u>	<u>\$ -</u>	<u>\$ 8,828,526</u>	<u>\$ -</u>

Edwards Auto Group 401(k) Plan
NOTES TO FINANCIAL STATEMENTS

NOTE C - FAIR VALUE - CONTINUED

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2024.

<u>December 31, 2024</u>	<u>Fair Value</u>	<u>Unfunded Commitments</u>	<u>Redemption Frequency (If Currently Eligible)</u>	<u>Redemption Notice Period</u>
Collective trust	\$ 8,719,802	N/A	Daily	None

NOTE D – INVESTMENT AT CONTRACT VALUE

The Plan held a traditional investment contract. This contract met the fully benefit-responsive investment contract criteria; therefore, it was reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings, less participant withdrawals and administrative expenses. The following represents the contract value of the investment contract held by the Plan:

	<u>2024</u>	<u>2023</u>
Traditional investment contract	\$ <u>-</u>	\$ <u>103,960</u>

With traditional investment contracts, the Plan owned only the contract itself and not the underlying assets of the contract. Traditional investment contracts are designed to accrue interest based on crediting rates established by the contract issuers.

The traditional investment contract held by the Plan was a guaranteed investment contract. The contract issuer was contractually obligated to repay the principal and interest at a specified interest rate that was guaranteed to the Plan. The crediting rate was based on a formula established by the contract issuer but may not be less than zero percent. The crediting rate was reviewed monthly for resetting. The contract could not be terminated before the scheduled maturity date.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts was dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations could be affected by future economic and regulatory developments.

NOTES TO FINANCIAL STATEMENTS

NOTE E – INFORMATION CERTIFIED BY THE PLAN’S CUSTODIAN

The Plan Administrator has elected the method of annual reporting compliance permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Certain information related to investments disclosed in the accompanying financial statements and supplemental schedules, including investments held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest, and dividends for the year ended December 31, 2024, was obtained or derived from information supplied to the Plan Administrator and certified as complete and accurate by Matrix Trust Company (the custodian of the Plan). Accordingly, the custodian has certified that the following data included in the accompanying financial statements and supplemental schedules is complete and accurate:

	December 31,	
	2024	2023
Cash and cash equivalents	\$ 6,331	\$ 27,568
Investments, at fair value	9,573,256	8,828,526
Investments, at contract value	-	103,960
Total	<u>\$ 9,573,256</u>	<u>\$ 8,932,486</u>
	Year Ended December 31, 2024	
Investment income		
Net appreciation in fair value of investments	\$ 1,428,835	
Interest	1,760	
Dividends	27,709	
Total investment income	<u>\$ 1,458,304</u>	

The Plan’s independent accountants did not perform auditing procedures with respect to this information, except for comparing such information to the related information included in the financial statements and supplemental schedules.

NOTE F - RELATED PARTY AND PARTY IN INTEREST TRANSACTIONS

The Plan made direct payments of \$12,407 to United of Omaha Life Insurance Company for recordkeeping, distribution, loan, and advisory services during 2024. Other indirect investment management fees are included in net appreciation in fair value of the investments. The Plan Sponsor pays directly any other fees related to the Plan’s operations.

LPL Financial and Mesirow both served as investment advisors throughout 2024 and therefore qualify as party-in-interest transactions. The Plan made direct payments of \$3,800 to LPL Financial and \$1,424 to Mesirow for advisory services during 2024.

Ascensus LLC served as the recordkeeper during 2024 and therefore qualifies as a party-in-interest. The Plan made direct payments of \$10,555 to Ascensus for recordkeeping, distribution, and loan services during 2024.

NOTES TO FINANCIAL STATEMENTS

NOTE G - PLAN TERMINATION

Although it has not expressed any intent to do so, the Companies 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 would become 100% vested in their employer contributions.

NOTE H - TAX STATUS

The Plan is based on the Prototype Non-Standardized Profit-Sharing Plan with CODA of Mutual of Omaha Insurance Company, which received a determination letter from the IRS dated September 21, 2020, stating that the Plan was designed in accordance with the provisions of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC and, therefore, believes the Plan is qualified, and the related trust is tax exempt.

For the years ended December 31, 2024 and 2023, the Plan had no tax liability on unrelated business activity. The Plan believes that it has appropriate support for any tax positions taken, and as such, does not have any uncertain tax positions that are material to the financial statements. The Plan's Federal Returns for December 31, 2024, 2023, and 2022 are subject to examination by the IRS, generally for three years after they were filed.

NOTE I – 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 statements of net assets available for benefits.

NOTE J – PROHIBITED TRANSACTIONS

During the year ended December 31, 2023, the plan sponsor failed to remit participant contributions in a timely manner. The plan sponsor identified late remittances of \$41,534, in which participant contributions were remitted to the plan in violation of the Department of Labor (DOL) regulations. As of December 31, 2024, the plan had not corrected the late remittance.

NOTE K - SUBSEQUENT EVENTS

Subsequent events have been evaluated through the audit report date, the date the financial statements were available to be issued.

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HIDE

SUPPLEMENTAL INFORMATION

Edwards Auto Group 401(k) Plan

SUPPLEMENTAL SCHEDULE

Federal Identification Number 42-0646357
Plan Number 001

FORM 5500 - SCHEDULE H, Line 4a
SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
as of December 31, 2024

	<u>Total that Constitutes Nonexempt Prohibited Transactions</u>			Total Fully Corrected under VFCP and PTE 2002-51
	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
Participant Contributions Transferred Late to the Plan	\$ 41,534	\$ -	\$ -	\$ -



Edwards Auto Group 401(k) Plan

SUPPLEMENTAL SCHEDULE

Federal Identification Number 42-0646357

Plan Number 001

FORM 5500 - SCHEDULE H, Line 4i
SCHEDULE OF ASSETS (Held at End of Year)
as of December 31, 2024

(a)	(b) Identity of issuer, borrower, lessor, or similar party	(c) Description of investment, including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
<i>Mutual Funds:</i>				
	American Funds	American Funds Europacific Growth R6	**	\$ 16,213
	Causeway	Causeway International Value Ins	**	13,718
	Nationwide	Nationwide Geneva Small Cap Growth Fd CI R6	**	817,622
	TCW	TCW MetWest Total Return Bd Plan	**	2,477
	Vanguard	Vanguard FTSE Social Index Fund Admiral Shares	**	3,424
	<i>Total mutual funds</i>			<u>853,454</u>
<i>Collective Trust:</i>				
	Hand Benefits & Trust	Directions 2 - Moderately Conservative I	**	75
	Hand Benefits & Trust	Directions 4 - Moderately Aggressive I	**	14,103
	Hand Benefits & Trust	Directions 5 - Aggressive I	**	19,297
	State Street Global Advisors	SSGA Russell Small Cap Value Index Fund	**	52,303
	State Street Global Advisors	State St Emg Mkts Index SL SF CI II	**	39,821
	State Street Global Advisors	State St Intl Indx SL CI IX	**	48,424
	State Street Global Advisors	State St Russell Sm Cap Indx L CI II	**	287,879
	State Street Global Advisors	State St S&P 500 Indx SL CI II	**	1,681,264
	State Street Global Advisors	State St S&P Midcap Index SL CI XIV	**	1,069,431
	State Street Global Advisors	State St US Gov/Cred Bond Index NL CI C	**	8,713
	State Street Global Advisors	State St US Inflation Protected Bnd Index SL CI II	**	1,318
	Hand Benefits & Trust	State Street Retirement Right in 2025 I	**	413,014
	Hand Benefits & Trust	State Street Retirement Right in 2030 I	**	621,281
	Hand Benefits & Trust	State Street Retirement Right in 2035 I	**	634,855
	Hand Benefits & Trust	State Street Retirement Right in 2040 I	**	351,243
	Hand Benefits & Trust	State Street Retirement Right in 2045 I	**	165,653
	Hand Benefits & Trust	State Street Retirement Right in 2050 I	**	35,115
	Hand Benefits & Trust	State Street Retirement Right in 2055 I	**	326,643
	Hand Benefits & Trust	State Street Retirement Right in 2060 I	**	105,367
	Hand Benefits & Trust	State Street Retirement Right in 2065 I	**	88,210
	Hand Benefits & Trust	State Street Retirement Right in Retirement I	**	1,375
	Hand Benefits & Trust	Retirement Right Stable Value Fund I	**	139,480
	State Street Global Advisors	State Street Russell Large Cap Growth Index Fund CI II	**	1,893,208
	State Street Global Advisors	State Street Russell Large Cap Value Index Fund CI II	**	721,730
	<i>Total collective trust</i>			<u>8,719,802</u>
*	Participant notes receivable	Loans to participants with interest rate of 4.75% - 8.50%, maturing 2025 - 2029	-0-	<u>141,640</u>
	<i>Total</i>			<u>\$9,714,896</u>

* Party-in-interest

** The cost of participant-directed investments is not required to be disclosed.



October 3, 2025

Edwards Auto Group 401(k) Plan
927 32nd Ave
Council Bluffs, IA 51501

During the audit, we were able to brainstorm some “forward thinking” ideas that may be of value to Edwards Auto Group 401(k) Plan. Our mission at HBE LLP is to proactively help our clients achieve success. To achieve this, we strive to provide our clients with proactive management and operational advice – going beyond what one might expect from a more traditional accounting firm. Accordingly, the following items highlight some information based on our general knowledge about your Plan and the retirement plan industry, and additional information we have learned as we have worked with you over the years.

Mandatory Roth Treatment for Catch-Up Contributions Starting in 2026

As part of the SECURE 2.0 Act, effective January 1, 2026, employees age 50 and older who earn more than \$145,000 (indexed for inflation) in the prior year will be required to make any catch-up contributions to a Roth account within your 401(k) or 403(b) plan.

Key Points:

- **Mandatory Roth catch-up**
 - If an eligible participant earned over \$145,000 in the prior calendar year, their catch-up contributions must be made on an after-tax Roth basis.
- **Roth option required**
 - To comply with this rule, your plan must offer a Roth contribution feature by the beginning of the 2026 plan year.
- **Plan amendment and system updates**
 - This change may require coordination with your plan recordkeeper, payroll provider, and third-party administrator to ensure systems and processes are updated in time.

Action Steps:

- Confirm whether your plan already includes a Roth contribution option.
 - If it does not, begin the process of amending the plan and updating your systems to support Roth contributions before the 2026 deadline.
 - If it does, begin the process of implementing the proper internal controls to ensure catch-up contributions for eligible participants are being correctly classified as Roth contributions on payroll.
 - Communicate the upcoming changes to eligible employees well in advance.
-

Preparing for the Future — Strengthening Plan Oversight and Internal Controls

In today's regulatory and operational environment, internal controls over your retirement plan are more critical than ever. Strong controls not only reduce the risk of noncompliance and potential penalties, but they also demonstrate a commitment to fiduciary responsibility and good governance.

Enhancing Internal Controls: Key Areas of Focus

We continue to see control weaknesses as a common driver of audit findings across benefit plans. To support your plan's integrity, consider reviewing and reinforcing controls in these high-impact areas:

- **Payroll Integration and Participant Data Accuracy**
 - Ensure that eligibility, compensation definitions, and contribution calculations are programmed correctly and reviewed periodically. Consider adding a second review for all new compensation codes to ensure they are set up correctly.
 - Changes in payroll systems or HR processes should trigger a formalized internal control review to prevent unintended consequences to the plan.
- **Contribution Timeliness**
 - Document internal deadlines for employee deferral remittances and monitor whether those deadlines are consistently met. During the audit the Plan's typical deferral remittances took place on the same date as payroll.
 - Regular internal audits or spot-checks can help identify patterns of delays before they become systemic.
 - The Department of Labor does not take employee vacations or sick time into consideration when determining if a remittance is late. Ensure the Plan has a second employee trained in case the main person is out of the office.
- **Access and Segregation of Duties**
 - Access to plan-related systems and data (e.g., payroll, participant data, loan processing) should be limited to authorized personnel, with adequate segregation of duties in place to prevent errors or fraud.
 - Periodically review access controls, especially following personnel or role changes.
- **Monitoring Third-Party Service Providers**
 - While much of plan administration is often outsourced, plan fiduciaries remain ultimately responsible.
 - Review and document your oversight of service providers — including periodic reviews of SOC 1 reports, service level agreements, and cybersecurity measures. In today's regulatory and operational environment, internal controls over your retirement plan are more critical than ever. Strong controls not only reduce the risk of noncompliance and potential penalties, but they also demonstrate a commitment to fiduciary responsibility and good governance.

Edwards Auto Group 401(k) Plan
Council Bluffs, IA 51501

Looking Ahead: Evolving Regulatory and Legislative Landscape

In addition to strengthening internal controls, staying informed about emerging ERISA developments will help you prepare for changes that may affect plan administration and reporting. Here are some key developments to watch:

SECURE 2.0 Act Implementation

Various provisions of the SECURE 2.0 Act are rolling out through 2025, including:

- Mandatory Roth treatment for catch-up contributions for high earners (unless delayed).
- Automatic enrollment requirements for new plans starting in 2025.
- Student loan matching contributions, which require new tracking and coordination between payroll and recordkeepers.

Cybersecurity Guidance from the DOL

The Department of Labor has issued best practices for plan sponsors, service providers, and participants. While not yet codified, enforcement actions are increasingly focusing on cybersecurity governance and documentation.

Consider implementing a cybersecurity policy that includes breach response, vendor oversight, and participant education.

Increased DOL Scrutiny on Plan Fees and Self-Correction

Fee litigation and fiduciary breach claims remain prevalent. It is critical to document how investment options and service providers are selected and monitored.

Ensure any operational errors are identified and corrected promptly under the IRS's EPCRS guidelines, which now include expanded self-correction provisions.

A Forward-Thinking Approach to Plan Oversight

We encourage plan sponsors and fiduciaries to think beyond compliance and focus on sustainable governance practices. Consider:

- Conducting annual plan governance reviews to assess internal controls, service provider performance, and fiduciary documentation.
- Keeping your plan committee educated on ERISA duties, current trends, and legislative changes.

Edwards Auto Group 401(k) Plan
Council Bluffs, IA 51501

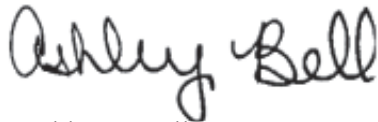
- Evaluating whether your internal policies and practices align with the DOL's growing expectations around documentation, cybersecurity, and participant fairness.

We will be pleased to discuss these in further detail at your convenience, to perform any additional study of these items, or to assist you in implementing the suggestions.

Thank you for selecting HBE LLP as your trusted advisor. We continue to be excited to have the opportunity to serve you. Best wishes for continued success.

Very truly yours,

HBE LLP



Ashley S. Bell, CPA
Partner

ASB/smg





CPAs & Consultants | Wealth Management

Edwards Auto Group 401(k) Plan
927 32nd Ave
Council Bluffs, IA 51501

To the Plan Sponsor and Plan Administrator of Edwards Auto Group 401(k) Plan:

In planning and performing our audit of the financial statements of Edwards Auto Group 401(k) Plan as of and for the year ended December 31, 2024, in accordance with auditing standards generally accepted in the United States of America, we considered Edwards Auto Group 401(k) Plan's internal control over financial reporting (internal control) as a basis for designing audit procedures that are appropriate in the circumstances for the purpose of expressing our opinion on the financial statements, but not for the purpose of expressing an opinion on the effectiveness of the plan's internal control. Accordingly, we do not express an opinion on the effectiveness of Edwards Auto Group 401(k) Plan's internal control.

Our consideration of internal control was for the limited purpose described in the preceding paragraph and was not designed to identify all deficiencies in internal control that might be material weaknesses or significant deficiencies and, therefore material weaknesses or significant deficiencies may exist that were not identified. However, as discussed below, we identified certain deficiencies in internal control that we consider to be significant deficiencies.

A deficiency in internal control exists when the design or operation of a control does not allow management or employees, in the normal course of performing their assigned functions, to prevent, or detect and correct, misstatements on a timely basis. A material weakness is a deficiency, or a combination of deficiencies, in internal control over financial reporting, such that there is a reasonable possibility that a material misstatement of the plan's financial statements will not be prevented, or detected and corrected on a timely basis. A reasonable possibility exists when the likelihood of an event occurring is either reasonably possible or probable as defined as follows:

- *Reasonably possible.* The chance of the future event or events occurring is more than remote but less than likely.
- *Probable.* The future event or events are likely to occur.

A significant deficiency is a deficiency, or a combination of deficiencies, in internal control over financial reporting that is less severe than a material weakness, yet important enough to merit attention by those charged with governance. We consider the following deficiencies in the plan's internal control to be significant deficiencies:

7140 Stephanie Lane | P.O. Box 23110 | Lincoln, NE | 68542-3110 | p: 402.423.4343 | f: 402.423.4346

1314 Andrews Drive | Norfolk, NE | 68701 | p: 402.379.9294 | f: 402.379.2338

1121 North 102nd Court | Suite 100 | Omaha, NE | 68114 | p: 402.895.5050 | f: 402.895.5723

Edwards Auto Group 401(k) Plan
Council Bluffs, IA 51501

The entity does not have an internal control system designed to provide for the preparation of the financial statements being audited. As auditors, we were requested to draft the financial statements and accompanying notes to the financial statements. This deficiency adversely affects the entity's ability to report financial data reliably in accordance with generally accepted accounting principles such that there is a reasonable possibility that a material misstatement of the financial statements will not be prevented or detected and corrected on a timely basis. This circumstance is not unusual in an organization of your size. It is the responsibility of management and those charged with governance to make the decision whether to accept the degree of risk associated with this condition because of cost or other considerations.

The Plan does not have an internal control system designed to ensure distributions are properly issued in accordance with its provisions. This adversely affects the Plan's ability to properly fulfill its fiduciary responsibilities to participants.

The Plan also does not have an internal control system to ensure participant compensation is properly included or excluded in eligible compensation. The Plan also does not have an internal control system to ensure participant deferrals are properly calculated. These deficiencies adversely affect the Plan's ability to initiate, authorize, record, process or report financial data reliably in accordance with ERISA and DOL regulations such that there is a reasonable possibility that a misstatement of the financial statements will not be prevented or detected and corrected on a timely basis.

The Plan does not have an internal control system designed to ensure rehired employees who are eligible for contributions, are notified of such eligibility. This adversely affects the Plan's ability to properly fulfill its fiduciary responsibilities to participants.

This communication is intended solely for the information and use of the Plan Administrator, Plan Sponsor and, others within the organization, and is not intended to be, and should not be, used by anyone other than these specified parties.

HBE LLP

October 3, 2025



CPAs & Consultants | Wealth Management

October 3, 2025

Ron Fortenbury
Edwards Auto Group 401(k) Plan
927 32nd Ave
Council Bluffs, IA 51501

Dear Ron:

In planning and performing our audit of the Edwards Auto Group 401(k) Plan as of and for the year ended December 31, 2024, we considered the Plan's internal control in order to determine our auditing procedures for the purpose of expressing an opinion on the financial statements of the Plan and not to provide assurance on internal control.

This letter does not affect our report dated October 3, 2025 on the financial statements of the Edwards Auto Group 401(k) Plan. However, during the audit, we became aware of the following matters which create an opportunity for strengthening internal control.

Missed Contribution Calculation and Remittance

We've attached a list to this letter identifying instances in which a participant had less withheld than was elected. In each case listed, the under withholding resulted in an additional withholding at a later date. The Internal Revenue Service and Department of Labor require that such missed contribution are paid by the employer, rather than the employee, via a Qualified Nonelective Contribution (QNEC). QNECs are generally required to be remitted at 50% of the missed deferral opportunity, plus missed employer matching contributions and any lost earnings. We recommend management work with Ascensus to determine the proper QNEC in these instances.

Eligible Compensation and PTO Payout

We've attached two lists to this letter in which eligible compensation was incorrectly calculated and resulted in incorrect employee withholdings and deferrals, and/or incorrect employer match. The first list identifies cases that caused the error appeared to be unique or lacking consistency in the cause of the error. The second list shows cases in which leave cash outs may have been improperly treated as eligible compensation. We recommend reviewing each of these lists and working with Ascensus to determine the appropriate actions.

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1121 North 102nd Court | Suite 100 | Omaha, NE | 68114 | p: 402.895.5050 | f: 402.895.5723

Edwards Auto Group 401(k) Plan
Council Bluffs, IA 51501

Investment Committee and Investment Committee Minutes

With the complexity of investment alternatives, the tax laws covering the qualifications of the Plan, and fiduciary responsibilities of the trustee, it is important that the Plan sponsor create an investment committee to oversee the operations of the Plan. Additionally, the investment committee should adequately document the due diligence exercised over the operations of the Plan.

The minutes should include documentation of the following items:

- Review of Plan's investment performance
- Selection of investment options and necessary changes, if any
- Monitoring of investment policy compliance
- Evaluation of service providers (including fees charged and benchmarking)
- Employee complaints or concerns, if known
- Reports provided from the plan administrator
- Consideration and approval of plan amendments (or recommendations of amendments)
- Compliance with ERISA regulations
- Form 5500 review
- Approval of the Plan's discretionary matching and profit-sharing contributions, if any.
- Results of annual compliance testing
- Review of annual SOC 1 reports including any qualifications or findings
- Documentation of the plan's ERISA bond
- Review and approval of the plan's annual audit
- Documentation of education provided to employees regarding the plan including required notices

Inconsistent Demographic Data Across Providers

We've attached a list to this letter identifying participants whose date of termination was inconsistent between Paylocity and Ascensus. We recommend management update the relevant information in each system.

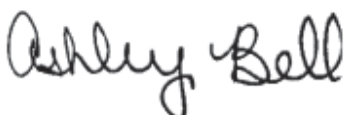
Rehired Employees

During testing we were unable to identify that participants who were previously eligible, terminated, rehired, were notified of their eligibility. We recommend management identify the criteria for rehire eligibility in the employee handbook and require employees to sign a statement noting they received education on such matters during the onboarding process.

We will review the status of these comments during our next audit engagement. We have already discussed these comments and suggestions with management, and we will be pleased to discuss them in further detail at your convenience, to perform any additional study of this matter, or to assist you in implementing the recommendations.

Very truly yours,

HBE LLP



Ashley Bell, CPA
Partner

ASB/sas



CPAs & Consultants | Wealth Management

October 3, 2025

To the Plan Sponsor and Plan Administrator
Edwards Auto Group 401(k) Plan
927 32nd Ave
Council Bluffs, IA 51501

Dear Plan Sponsor and Plan Administrator:

We have audited the financial statements of Edwards Auto Group 401(k) Plan as of and for the year ended December 31, 2024, and have issued our report thereon dated October 3, 2025. Professional standards require that we advise you of the following matters relating to our audit.

Our Responsibility in Relation to the Financial Statement Audit

As communicated in our engagement letter dated January 30, 2025, our responsibility, as described by professional standards, is to form and express an opinion about whether the financial statements that have been prepared by management with your oversight are presented fairly, in all material respects, in conformity with accounting principles generally accepted in the United States of America. Our audit of the financial statements does not relieve you or management of its respective responsibilities.

Our responsibility, as prescribed by professional standards, is to plan and perform our audit to obtain reasonable, rather than absolute, assurance about whether the financial statements are free of material misstatement. An audit of financial statements includes consideration of the system of internal control over financial reporting as a basis for designing audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the plan's internal control over financial reporting. Accordingly, as part of our audit, we considered the system of internal control of Edwards Auto Group 401(k) Plan solely for the purpose of determining our audit procedures and not to provide any assurance concerning such internal control.

We are also responsible for communicating significant matters related to the audit that are, in our professional judgment, relevant to your responsibilities in overseeing the financial reporting process. However, we are not required to design procedures for the purpose of identifying other matters to communicate to you.

We have provided our comments regarding significant control deficiencies and other matters noted during our audit in a separate letter to you dated October 3, 2025.

7140 Stephanie Lane | P.O. Box 23110 | Lincoln, NE | 68542-3110 | p: 402.423.4343 | f: 402.423.4346

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1121 North 102nd Court | Suite 100 | Omaha, NE | 68114 | p: 402.895.5050 | f: 402.895.5723

Edwards Auto Group 401(k) Plan
Council Bluffs, IA 51501

Planned Scope and Timing of the Audit

We conducted our audit consistent with the planned scope and timing we previously communicated to you.

Compliance with All Ethics Requirements Regarding Independence

The engagement team, others in our firm, as appropriate, our firm, and our network firms have complied with all relevant ethical requirements regarding independence.

Significant Risks Identified

We use a risk-based approach to perform our audit whereby we focus our procedures on financial statement areas that may be susceptible to the risk of material misstatement due to error or fraud. Many factors can increase the risk of an audit area, including size of account balances, complexity of account balances, internal control weaknesses, etc. Additionally, auditing standards require some financial statement areas to be identified due to inherent risk.

We have identified the following significant risks:

- Management override of controls (mandatory identification)
- Noncompliance with Plan provisions
- Improper employee and employer contributions due to error or fraud

Based on our audit procedures performed, there were instances of noncompliance with Plan provisions and improper employees and employer contributions due to error or fraud. These instances are described in the Reportable Finds section of this letter.

Qualitative Aspects of the Plan's Significant Accounting Practices

Significant Accounting Policies

Management has the responsibility to select and use appropriate accounting policies. A summary of the significant accounting policies adopted by Edwards Auto Group 401(k) Plan is included in Note B to the financial statements. There have been no initial selection of accounting policies and no changes in significant accounting policies or their application during 2024. No matters have come to our attention that would require us, under professional standards, to inform you about (1) the methods used to account for significant unusual transactions and (2) the effect of significant accounting policies in controversial or emerging areas for which there is a lack of authoritative guidance or consensus.

Significant Accounting Estimates and Related Disclosures

Accounting estimates and related disclosures are an integral part of the financial statements prepared by management and are based on management's current judgments. Those judgments are normally based on knowledge and experience about past and current events and assumptions about future events. Certain accounting estimates are particularly sensitive because of their significance to the financial statements and because of the possibility that future events affecting them may differ markedly from management's current judgments. There are no significant or sensitive accounting estimates affecting the financial statements.

Edwards Auto Group 401(k) Plan
Council Bluffs, IA 51501

Financial Statement Disclosures

The financial statement disclosures neutral, consistent, and clear.

Form 5500 Procedures

We are required to obtain and read a substantially complete draft of Form 5500 prior to dating our auditor's report. The purpose of this procedure is to identify any material inconsistencies between the draft Form 5500 and the Plan's financial statements. We identified no material inconsistencies in performing and completing our audit.

Significant Difficulties Encountered during the Audit

We encountered no significant difficulties in dealing with management relating to the performance of the audit.

Uncorrected and Corrected Misstatements

For purposes of this communication, professional standards also require us to accumulate all known and likely misstatements identified during the audit, other than those that we believe are trivial, and communicate them to the appropriate level of management. Further, professional standards require us to also communicate the effect of uncorrected misstatements related to prior periods on the relevant classes of transactions, account balances or disclosures, and the financial statements as a whole. Management has corrected all identified misstatements.

In addition, professional standards require us to communicate to you all material, corrected misstatements that were brought to the attention of management as a result of our audit procedures. None of the misstatements identified by us as a result of our audit procedures and corrected by management were material, either individually or in the aggregate, to the financial statements taken as a whole.

Disagreements with Management

For purposes of this letter, professional standards define a disagreement with management as a matter, whether or not resolved to our satisfaction, concerning a financial accounting, reporting, or auditing matter, which could be significant to Edwards Auto Group 401(k) Plan's financial statements or the auditor's report. No such disagreements arose during the course of the audit.

Representations Requested from Management

We have requested certain written representations from management, which are included in a separate letter dated October 3, 2025.

Edwards Auto Group 401(k) Plan
Council Bluffs, IA 51501

Other Significant Matters, Findings, or Issues

In the normal course of our professional association with Edwards Auto Group 401(k) Plan, we generally discuss a variety of matters, including the application of accounting principles and auditing standards, significant events or transactions that occurred during the year, business conditions affecting the plan, and business plans and strategies that may affect the risks of material misstatement. None of the matters discussed resulted in a condition to our retention as Edwards Auto Group 401(k) Plan's auditors.

Reportable Findings

For purposes of this letter, a reportable finding is a matter that includes one or more of the following: (1) noncompliance or suspected noncompliance with laws and regulations, (2) a finding that in our professional judgement is significant and relevant to you regarding your responsibility to oversee the financial reporting process, and (3) an indication of internal control deficiencies identified during the audit that has not been previously communicated to management by other parties and that we determine are sufficiently important to merit management's attention. We identified the following reportable findings.

1. We identified certain employees who had 401(k) withholdings that were less than their elected rates. In many cases, management also identified the error and attempted to self correct the error via an additional withholding from the employee's paycheck in a later pay period. The Internal Revenue Service and Department of Labor require that such missed contributions are paid by the employer, rather than the employee, via a Qualified Nonelective Contribution (QNEC). QNECs are generally required to be remitted at 50% of the missed deferral opportunity, plus missed employer matching contributions and any lost earnings. We recommend management work with Ascensus to determine the proper QNEC in these instances.
2. Per review of the Adoption Agreement and discussions with Ascensus, we determined Paid Time Off Cashouts, referred to as "Leave Cashouts" in the Adoption Agreement, that take place after a participant's termination date are considered ineligible for Plan compensation. During 2024, the Plan was treating these cashouts as eligible income, which resulted in excess contributions. We recommend working with Ascensus to calculate the appropriate forfeitures. Additionally, we recommend creating a new pay code in Paylocity that should be used in such circumstances.
3. During testing we identified a distribution that was sent to the wrong participant. This appears to have taken place due to a clerical error in terminating the wrong participant in Ascensus. As a result, the incorrectly terminated participant was subject to forfeitures, taxes, and distribution fees. We recommend working with Ascensus to ensure the forfeited funds and lost earnings are recontributed to the correct participant.
4. During our audit, we noted Plan management did not maintain documentation to support that all rehired employees were timely notified and educated on their ability to participate in the Plan. Alternative procedures were needed to corroborate that some sampled eligible employees who are not participating have opted out. Written documentation of timely notification and education is important if there were ever any disagreement or allegations by employees that he or she was not invited to participate in the Plan upon meeting eligibility requirements, a violation of plan provisions and ERISA. We recommend Plan management put policies and procedures in place to maintain adequate documentation that supports all rehired employees who have been invited to participate in the Plan in a timely manner.

Edwards Auto Group 401(k) Plan
Council Bluffs, IA 51501

Other Matters

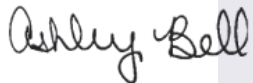
The ERISA-required supplemental schedule was, other than that agreed to or derived from the certified investment information, subjected to the audit procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

Our responsibility also includes communicating to you any information which we believe is a material misstatement of fact. Nothing came to our attention that caused us to believe that such information, or its manner of presentation, is materially inconsistent with the information, or manner of its presentation, appearing in the financial statements.

This report is intended solely for the information and use of the Plan Sponsor and management of Edwards Auto Group 401(k) Plan and is not intended to be and should not be used by anyone other than these specified parties.

Very truly yours,

HBE LLP



Ashley S. Bell, CPA
Partner

ASB/arc

Plan Name Edwards Auto Group 401(k) Plan
Reporting Date 12/31/2024

JE Type_#	Description	Account Code	Account Description	Amount
AJE_1	To record loan activity	1335	Investments - Participant Loans	141,640.00
AJE_1	To record loan activity	4600	Net Gain/Loss - Common Collective Trusts	1,771.00
AJE_1	To record loan activity	4100	Participant Contributions	155,153.00
AJE_1	To record loan activity	3000	Net Assets available for Benefit	(156,280.00)
AJE_1	To record loan activity	4310	Interest Income from Participant Loans	(12,171.00)
AJE_1	To record loan activity	6000	Benefits Paid to Participants	(130,113.00)
AJE_2	To record CY accrued activity	4250	Rollovers	(97,646.00)
AJE_2	To record CY accrued activity	1210	Receivables - Participant Contributions	-
AJE_2	To record CY accrued activity	4000	Employer Contributions	(303,304.00)
AJE_2	To record CY accrued activity	4100	Participant Contributions	400,950.00
AJE_3	To reverse PY receivable	4100	Participant Contributions	36,730.00
AJE_3	To reverse PY receivable	4000	Employer Contributions	11,131.00
AJE_3	To reverse PY receivable	3000	Net Assets available for Benefit	(47,861.00)
AJE_4	To record contribution detail	1210	Receivables - Participant Contributions	17,360.00
AJE_4	To record contribution detail	1200	Receivables - Employer Contributions	5,643.00
AJE_4	To record contribution detail	4000	Employer Contributions	(5,643.00)
AJE_4	To record contribution detail	4100	Participant Contributions	(17,360.00)
AJE_5	To record expenses identified as distributions	6500	Administrative Expenses	17,396.00
AJE_5	To record expenses identified as distributions	6000	Benefits Paid to Participants	(17,396.00)
AJE_6	To record corrective distributions	6200	Corrective Distributions	75,089.00
AJE_6	To record corrective distributions	6000	Benefits Paid to Participants	(75,089.00)
AJE_7	To record interest on Guaranteed Account	4300	Interest Income from Investments	(1,760.00)
AJE_7	To record interest on Guaranteed Account	4500	Realized Net Gain/Loss	1,760.00
AJE_8	To add in deemed distributions	6300	Deemed Distributions of Participant Loans	36,400.00
AJE_8	To add in deemed distributions	6000	Benefits Paid to Participants	(36,400.00)
AJE_9	to match form 550 distributions	6000	Benefits Paid to Participants	7,810.00
AJE_9	to match form 550 distributions	4500	Realized Net Gain/Loss	(7,810.00)
AJE_10	To match employee contributions to Form 5500 an	4500	Realized Net Gain/Loss	44,927.00
AJE_10	To match employee contributions to Form 5500 an	4100	Participant Contributions	(44,927.00)

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning and ending

A Name of plan	B Three-digit plan number (PN) ▶
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash.....	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)		
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)		
(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)		
(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		

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		
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Part II Income and Expense Statement

- 2** Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts.....	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts.....	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		

Expenses

e 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)		
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses: (1) Salaries and allowances.....	2i(1)		
(2) Contract administrator fees	2i(2)		
(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)		
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		

Net Income and Reconciliation

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

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name:

(2) EIN:

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, 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:

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.)

	Yes	No	Amount
4a			
4b			
4c			
4d			
4e			
4f			
4g			
4h			
4i			
4j			
4k			
4l			
4m			
4n			

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)

c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)

d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)

e Was this plan covered by a fidelity bond?

f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?

g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?

h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?

i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)

j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)

k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?

l Has the plan failed to provide any benefit when due under the plan?

m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)

n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☐ No
If "Yes," enter the amount of any plan assets that reverted to the employer this year

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

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

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

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

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name EDWARDS AUTO GROUP 401(K) PLAN

EIN: 42-0646357

Plan Sponsor's Name EDWARDS CHEVROLET-CADILLAC, INC.

PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	American Funds	American Eupac R6	0	16,212
	State Street	State Street US Gov/Crt Bd Ind NonLnd C	0	8,713
	Causeway	Causeway International Value Instl	0	13,718
	Moderately Conservative	Directions 2 - Moderately Conservative I	0	75
	Moderately Aggressive	Directions 4 - Moderately Aggressive I	0	14,103
	Aggressive	Directions 5 - Aggressive I	0	19,297
	State Street	State Street Emerging Mkt Ind SL II	0	39,822

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name EDWARDS AUTO GROUP 401(K) PLAN

EIN: 42-0646357

Plan Sponsor's Name EDWARDS CHEVROLET-CADILLAC, INC.

PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	State Street	State Street Russell L/C Growth Idx II	0	1,893,208
	State Street	Retirement Right Stable Value I	0	139,480
	State Street	State Street Intl Ind Secs Lending IX	0	48,424
	State Street	State Street S&P Midcap Idx Sec Lend XIV	0	1,069,432
	State Street	State Street Russ Sm Cap Ind Secs Lnd II	0	287,880
	State Street	State Street Russ Sm Cap Va Ind NonLnd C	0	52,303
	Nationwide	Nationwide Geneva Small Cap Growth R6	0	817,622

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name EDWARDS AUTO GROUP 401(K) PLAN

EIN: 42-0646357

Plan Sponsor's Name EDWARDS CHEVROLET-CADILLAC, INC.

PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	State Street	State Street Retire Right Target 2025 I	0	413,015
	State Street	State Street Retire Right Target 2030 I	0	621,281
	State Street	State Street Retire Right Target 2035 I	0	634,856
	State Street	State Street Retire Right Target 2040 I	0	351,244
	State Street	State Street Retire Right Target 2045 I	0	165,652
	State Street	State Street Retire Right Target 2050 I	0	35,114
	State Street	State Street Retire Right Target 2055 I	0	326,642

Attachment to 2024 Form 5500
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

Plan Name EDWARDS AUTO GROUP 401(K) PLAN

EIN: 42-0646357

Plan Sponsor's Name EDWARDS CHEVROLET-CADILLAC, INC.

PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value.	(d) Cost	(e) Current value
	State Street	State Street Retire Right Target 2060 I	0	105,366
	State Street	State Street Retire Right Target 2065 I	0	88,210
	State Street	State Street Retire Right Retirement I	0	1,374
	State Street	State Street S&P 500 Idx Sec Lend II	0	1,681,263
	State Street	State Street US Infl Pro Bd Idx S/L II	0	1,317
	State Street	State Street Russell Lg Cap Val Ind II	0	721,729
	Vanguard	Vanguard FTSE Social Index Adm	0	3,424

[illegible]