

Form 5500

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security  
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110  
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [ ] a multiemployer plan [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) [x] 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: [x] 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: WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM
1b Three-digit plan number (PN): 001
1c Effective date of plan: 07/01/1987
2a Plan sponsor's name (employer, if for a single-employer plan): NELSON VANDENBURGH
Mailing address (include room, apt., suite no. and street, or P.O. Box): 1190 TROY SCHENECTADY ROAD LATHAM, NY 12110
2b Employer Identification Number (EIN): 22-2132752
2c Plan Sponsor's telephone number: 518-836-2300
2d Business code (see instructions): 611000

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	1467
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	1140
	<b>6a(2)</b>	1195
	<b>6b</b>	7
	<b>6c</b>	412
	<b>6d</b>	1614
	<b>6e</b>	1
	<b>6f</b>	1615
	<b>6g(1)</b>	1280
<b>6g(2)</b>	1425	
<b>6h</b>	80	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
2T 3B 2M 2R

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

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

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

**a Pension Schedules**

- (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 0
- (4)  **C** (Service Provider Information)
- (5)  **D** (DFE/Participating Plan Information)
- (6)  **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code \_\_\_\_\_

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

<b>A</b> Name of plan <b>WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WILDWOOD PROGRAMS</b>	<b>D</b> Employer Identification Number (EIN) <b>22-2132752</b>	

**Part I Service Provider Information (see instructions)**

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

**1 Information on Persons Receiving Only Eligible Indirect Compensation**

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

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

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

**FIDELITY INVESTMENTS INSTITUTIONAL**

**04-2647786**

**(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)

MMB&CO

14-1567343

(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?
10	ACCOUNTANT/A UDITOR	6000	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
60 64 65	RECORDKEEPER	4875	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

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

**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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AF AMERICAN MUTAL R5 - AMERICAN FU  95-2566717	0.05%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
AM CENT MDCPVAL INV - AMERICAN CEN  44-0619208	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
CRLN E MID CAP GR I - U.S. BANCORP  777 E WISCONSIN AVE MILWAUKEE, WI 53202	0.15%	

**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
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation  PIM TOTAL RETURN I2 - SS&C GLOBAL      1345 AVENUE OF THE AMERICAS NEW YORK, NY 10105	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.  0.10%	
(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.

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

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WILDWOOD PROGRAMS</b>	<b>D</b> Employer Identification Number (EIN) <b>22-2132752</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
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**1** Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

		(a) Beginning of Year	(b) End of Year
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	0	0
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	0	0
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	0	0
<b>(3)</b> Other .....	<b>1b(3)</b>	0	0
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	2075452	1955922
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	0	0
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	0	0
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	0	0
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	0	0
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	0	0
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	0	0
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	0	0
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	0	0
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	0	0
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	0	0
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	0	0
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	0	0
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	0	0
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	42334323	42982699
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>	0	0
<b>(15)</b> Other .....	<b>1c(15)</b>	0	0

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>	0	0
(2) Employer real property.....	<b>1d(2)</b>	0	0
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>	0	0
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	44409775	44938621
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>	0	0
<b>h</b> Operating payables.....	<b>1h</b>	0	0
<b>i</b> Acquisition indebtedness.....	<b>1i</b>	0	0
<b>j</b> Other liabilities.....	<b>1j</b>	0	0
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	44409775	44938621

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	2026861	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	1716110	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	140365	
(2) Noncash contributions.....	<b>2a(2)</b>	0	3883336
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	97907	97907
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	0	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	0	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>	0	
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	0	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	0	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>	0	1573760
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	0	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	1573760	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		
(3) Rents.....	<b>2b(3)</b>		0
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	0	0
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	0	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>	0	0
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	0	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		0
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		0
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		0
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		5324563
<b>c</b> Other income .....	<b>2c</b>		35000
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		10914566

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	10374845	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>	0	
(3) Other .....	<b>2e(3)</b>	0	
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		10374845
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		0
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		0
<b>h</b> Interest expense .....	<b>2h</b>		0
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>	0	
(2) Contract administrator fees .....	<b>2i(2)</b>	0	
(3) Recordkeeping fees .....	<b>2i(3)</b>	4875	
(4) IQPA audit fees .....	<b>2i(4)</b>	6000	
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	0	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>	0	
(7) Actuarial fees .....	<b>2i(7)</b>	0	
(8) Legal fees .....	<b>2i(8)</b>	0	
(9) Valuation/appraisal fees .....	<b>2i(9)</b>	0	
(10) Other trustee fees and expenses .....	<b>2i(10)</b>	0	
(11) Other expenses .....	<b>2i(11)</b>	0	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		10875
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		10385720

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		528846
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		0
(2) From this plan .....	<b>2l(2)</b>		0

**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: **MENGEL METZGET BARR & CO LLP**

(2) EIN: **16-1092347**

**d** The opinion of an independent qualified public accountant is **not attached** as part of Schedule H because:

(1)  This form is filed for a CCT, PSA, DCG or MTIA. (2)  It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

**Part IV Compliance Questions**

**4** CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l. DCGs do not complete lines 4e, 4f, 4k, 4l, and 5, and DCGs generally complete the rest of Part IV collectively for all plans in the DCG, except as otherwise provided (see instructions).

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		500000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?	X		23591
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

**5c** Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) .....  Yes  No  Not determined  
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year \_\_\_\_\_.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<b>A</b> Name of plan <u>WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>WILDWOOD PROGRAMS</u>	<b>D</b> Employer Identification Number (EIN) <u>22-2132752</u>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
<b>2</b> 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): <u>04-6568107</u>		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	3	

<b>Part II</b>	<b>Funding Information</b> (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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<b>4</b> Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>If the plan is a defined benefit plan, go to line 8.</b>			
<b>5</b> 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. <b>Date:</b> Month _____ Day _____ Year _____ <b>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.</b>			
<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	6a		
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	6b		
<b>c</b> 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		
<b>If you completed line 6c, skip lines 8 and 9.</b>			
<b>7</b> Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>8</b> 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? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

<b>Part III</b>	<b>Amendments</b>
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<b>9</b> 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.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
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<b>Part IV</b>	<b>ESOPs</b> (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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<b>10</b> Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>11 a</b> Does the ESOP hold any preferred stock? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b</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.) .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>12</b> Does the ESOP hold any stock that is not readily tradable on an established securities market? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> 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:

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

**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:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

**16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</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 .....	<b>16b</b>	

**17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment .....

**Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans**

**18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment .....

**19** If the total number of participants is 1,000 or more, complete lines (a) and (b):

**a** Enter the percentage of plan assets held as:  
 Public Equity: \_\_\_\_\_% Private Equity: \_\_\_\_\_% Investment-Grade Debt and Interest Rate Hedging Assets: \_\_\_\_\_%  
 High-Yield Debt: \_\_\_\_\_% Real Assets: \_\_\_\_\_% Cash or Cash Equivalents: \_\_\_\_\_% Other: \_\_\_\_\_%

**b** Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:  
 0-5 years  5-10 years  10-15 years  15 years or more

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

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

**b** If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:  
 Yes.  
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.  
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.  
 No. Other. Provide explanation: \_\_\_\_\_

**Part VII IRS Compliance Questions**

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

**21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).  
 Design-based safe harbor method  
 "Prior year" ADP test  
 "Current year" ADP test  
 N/A

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 08 / 07 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J500955A.

**WILDWOOD PROGRAMS, INC.  
TAX DEFERRED ANNUITY PROGRAM  
FINANCIAL REPORT  
DECEMBER 31, 2024**

# WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM

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BUSINESS  
ADVISORS  
AND CPAS

## INDEPENDENT AUDITOR'S REPORT

Board of Trustees  
Wildwood Programs, Inc. Tax Deferred Annuity Program

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

We have performed audits of the financial statements of the Wildwood Programs, Inc. Tax Deferred Annuity Program (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Wildwood Programs, Inc. Tax Deferred Annuity Program'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 and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 4 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 Wildwood Programs, Inc. Tax Deferred Annuity Program and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

## **Responsibilities of Management for the Financial Statements**

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

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

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

## **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 Wildwood Programs, Inc. Tax Deferred Annuity Program'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 Wildwood Programs, Inc. Tax Deferred Annuity Program'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 Schedule Required by ERISA**

The supplemental schedule of assets (held at end of year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing 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. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

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

*Mengel, Metzger, Barw & Co. LLP*

Latham, New York  
October 6, 2025

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**  
**DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
<b>ASSETS</b>		
Investments		
Money market fund	\$ 1,911,758	\$ 1,980,164
Participant directed accounts	194,888	177,184
Registered investment companies	42,831,975	42,252,427
Total Investments	<u>44,938,621</u>	<u>44,409,775</u>
Receivables		
Employer contributions	<u>1,985,371</u>	<u>2,023,547</u>
Total Receivables	<u>1,985,371</u>	<u>2,023,547</u>
<b>Net Assets Available for Benefits</b>	<u><u>\$ 46,923,992</u></u>	<u><u>\$ 46,433,322</u></u>

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**  
**FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
<b>Additions to Net Assets Attributed to</b>		
Investment income:		
Net appreciation of investments in registered investment companies	\$ 5,333,106	\$ 6,080,063
Interest and dividends	1,663,188	1,048,677
Contributions:		
Employer	1,988,685	2,023,547
Employee	1,716,110	1,692,434
Rollover	140,365	58,166
Other income		
Revenue Credit	35,000	35,000
Total Additions	<u>10,876,454</u>	<u>10,937,887</u>
<b>Deductions from Net Assets Attributed to</b>		
Administrative fees and adjustments	10,875	14,975
Benefits paid to participants	10,374,909	2,135,475
Total Deductions	<u>10,385,784</u>	<u>2,150,450</u>
<b>NET INCREASE BEFORE TRANSFER</b>	490,670	8,787,437
Transfer into plan with merger of The Alternative Living Group, Inc.	<u>-</u>	<u>2,321,630</u>
<b>NET INCREASE</b>	<u>490,670</u>	<u>11,109,067</u>
Net Assets Available for Benefits, Beginning of Year	<u>46,433,322</u>	<u>35,324,255</u>
<b>Net Assets Available for Benefits, End of Year</b>	<u>\$ 46,923,992</u>	<u>\$ 46,433,322</u>

See accompanying notes to financial statements.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**1. DESCRIPTION OF PLAN**

The following brief description of the Wildwood Programs, Inc. Tax Deferred Annuity Program (the Plan) provides only general information. Participants should refer to the plan document or summary plan description for a more complete description of the Plan’s provisions.

***General***

The Plan is a 403(b) tax-sheltered annuity retirement plan and covers substantially all of the employees of Wildwood Programs, Inc. (the Agency). Effective October 1, 2022, the Agency merged with The Alternative Living Group, Inc. (ALG). Participant balances of \$2,321,630 in ALG’s plan were transferred into the Plan on May 2, 2023.

Employees become eligible to participate and make elective deferrals on their date of employment. With regards to the Agency’s non-elective contribution, employees are eligible if employed on the last day of the plan year, have attained age 18 and have completed at least 910 hours of service to receive credit for the required one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

***Contributions***

Participant

Participants may elect to make pre-tax and/or Roth deferral contributions to the Plan up to the maximum amount permitted by law. Participants may also contribute amounts representing distributions from other qualified defined benefit plans, defined contribution plans or 403(b) plans. Employees of the Agency are auto-enrolled in the Plan with a 3% contribution rate unless they elect otherwise.

Employer

The Agency makes a non-elective fixed contribution for all eligible participants in the Plan. The non-elective contribution is equal to a fixed amount based on years of service as follows:

<u>Years of Service</u>	<u>Non-Elective Contribution</u>
1-4	3% of annual plan compensation
5-9	7% of annual plan compensation
10-19	9% of annual plan compensation
20+	12% of annual plan compensation

***Vesting***

Participants are immediately vested in their elective contributions plus actual earnings thereon. Vesting in the Agency's contribution portion of their accounts is based on years of continued service. A participant becomes 100% vested after three years of credited service.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**1. DESCRIPTION OF PLAN**

*Participant Accounts*

Each participant's account is credited with the participant's contributions, the Agency's contributions and, the participant's investment earnings and losses, and charged with any investment or administrative fees. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers approximately thirty registered investment companies, a money market account and a self-directed brokerage account as investment options for participants.

*Payment of Benefits*

Upon termination of employment due to death, disability, retirement, or other separation, participants or their beneficiary may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump sum payment or a rollover of the funds as governed by the Plan. Additionally, under certain circumstances of financial hardship, the participant is allowed to withdraw funds from the Plan. Effective January 1, 2020, the Plan was amended to suspend deferrals for 6 months after hardship disbursements.

*Forfeited Accounts*

At December 31, 2024 **and 2023**, the forfeited non-vested accounts were \$125,423 and \$88,818, respectively. Such forfeitures will be allocated and used to reduce fixed non-elective contributions. The amount of forfeitures allocated and used to reduce employer contributions for the years ended December 31, 2024 **and 2023**, was \$86,686 and \$40,000, respectively. The employer contributions for the years ended December 31, 2024 **and 2023**, net of forfeitures, were made in 2025 and 2024, respectively.

*Administrative Expenses*

The Agency pays the expenses associated with the administration of the Plan, except for certain participant transaction fees, which are deducted directly from the participant's account.

*Termination of the Plan*

Although it has not expressed any intent to do so, the Agency has the right under the Plan to discontinue its contributions and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants shall have a 100% vested interest in all of the amounts credited to their account at the date of such termination.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

*Basis of Accounting*

The financial statements of the Plan are prepared using the accrual method of accounting.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

*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 the reported amounts of assets, liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

*Investment Valuation*

Investments in registered investment companies are stated at fair value and are based on quoted market prices which represent the net asset value of shares held by the Plan at year end. Investments in money market funds are stated at cost which approximates fair value.

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 unrealized appreciation or depreciation in fair value of investments is credited or charged to the net assets of the Plan.

*Payment of Benefits*

Benefits are recorded when paid.

*Parties-in-Interest*

The following organizations are considered parties-in-interest based upon their relationship or services they provide to the Plan:

Wildwood Programs, Inc. - Plan Sponsor  
Mengel, Metzger, Barr & Co., LLP - Plan Auditor  
Fidelity Management Trust Company - Custodian  
Fidelity Investments Institutional - Third-Party Administrator  
Fidelity Workplace Services, LLC – Recordkeeper  
BST & Co. CPA's - Volume Submitter Plan Designer (through September 24, 2023)  
Fidelity Workplace Service, LLC - Volume Submitter Plan Designer (effective September 25, 2023)

Mengel, Metzger, Barr & Co., LLP was paid \$6,000 and \$10,500 during the years ended December 31, 2024 **and 2023**, respectively, and are included in administrative fees and adjustments in the accompanying statements of changes in net assets. Fidelity Investments Institutional provides administration and recordkeeping services to the Plan. These services are paid for by the Plan and, therefore, qualify as party-in-interest transactions. The administration and recordkeeping direct service fees were \$4,875 and \$4,475 for the years ended December 31, 2024 **and 2023**, respectively. In addition, indirect fees paid by the Plan for these services are included in the net appreciation (depreciation) in fair value of investments. For the years ended December 31, 2024 **and 2023**, there were no prohibited transactions between the Plan and the parties-in-interest.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**3. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS**

Accounting principles generally accepted in the United States of America establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets and Level 3 inputs include significant unobservable inputs.

The asset's or liability's fair value measurement level within the hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. There have been no changes in the methodologies used to determine fair value at December 31, 2024 and 2023.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount 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.

Fair value of assets measured on a recurring basis are as follows:

	<u>Fair Value</u>	<u>Quoted Prices in Active Markets for Identical Assets (Level 1)</u>	<u>Significant Other Observable Inputs (Level 2)</u>	<u>Significant Unobservable Inputs (Level 3)</u>
<b>December 31, 2024</b>				
Money Market Funds	\$ 1,911,758	\$ 1,911,758	\$ -	\$ -
Brokerage link - participant directed funds	194,888	194,888		
Registered Investment Companies	42,831,975	42,831,975	-	-
Total Assets at Fair Value	<u>\$ 44,938,621</u>	<u>\$ 44,938,621</u>	<u>\$ -</u>	<u>\$ -</u>

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**3. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS**

	<u>Fair Value</u>	<u>Quoted Prices in Active Markets for Identical Assets (Level 1)</u>	<u>Significant Other Observable Inputs (Level 2)</u>	<u>Significant Unobservable Inputs (Level 3)</u>
<b>December 31, 2023</b>				
Money Market Funds	\$ 1,980,164	\$ 1,980,164	\$ -	\$ -
Brokerage Link - participant directed funds	177,184	177,184		
Registered Investment Companies	<u>42,252,427</u>	<u>42,252,427</u>	<u>-</u>	<u>-</u>
Total Assets at Fair Value	<u>\$ 44,409,775</u>	<u>\$ 44,409,775</u>	<u>\$ -</u>	<u>\$ -</u>

**4. INFORMATION CERTIFIED BY CUSTODIAN**

Fidelity Management Trust Company, as custodian of the Plan, holds the Plan’s investment assets under a trust agreement. The financial information relating to the trust agreement and included as investments within the accompanying December 31, 2024 **and 2023** statements of net assets available for benefits and supplemental schedule as of December 31, 2024, is based on information prepared and certified by the custodian as to its completeness and accuracy.

The net appreciation of investments and interest and dividends included in the accompanying statements of changes in net assets available for benefits was obtained from data that was also prepared and certified to as complete and accurate by Fidelity Management Trust Company, for the years ended December 31, 2024 **and 2023**.

**5. TAX STATUS**

Through September 24, 2023, the Plan used volume submitter prototype plan through BST & Co. LLP, which has been designed in accordance with the applicable sections of the Internal Revenue Code (IRC). The prototype plan has received an opinion from the Internal Revenue Service (IRS) dated March 31, 2017, stating that the form of the prototype plan is qualified under Section 403(b) of the IRC and, therefore, the related trust is tax exempt. Effective September 25, 2023, the Plan has a volume submitter prototype plan through Fidelity Workplace Service, LLC, which has been designed in accordance with the applicable section of the IRC. The prototype plan has received an opinion from the IRS dated August 7, 2017, stating the form of the prototype plan is qualified under Section 403(b) of the IRC and, therefore, the related trust is tax exempt. The plan administrator has determined that it is eligible to, and has chosen to, rely on the current IRS prototype plan opinion letter. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. The prototype plan has been amended to comply with recent legislation. However, the plan administrator and tax counsel believe the Plan is being operated in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax exempt.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**5. TAX STATUS**

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken a position that more than likely would not be substantiated upon examination by the Internal Revenue Service or other applicable taxing authorities. The Plan is subject to routine audits by taxing authorities; however, there are currently no audits for any tax periods in progress.

**6. RISKS AND UNCERTAINTIES**

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

**7. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500**

The reconciliation of the 2024 and 2023 statements of net assets available for benefits to the December 31, 2024 **and 2023** Form 5500 is as follows:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per financial statements	\$ 46,923,992	\$ 46,433,322
Employer Contributions Receivable	(1,985,371)	(2,023,547)
Net assets per Form 5500	<u>\$ 44,938,621</u>	<u>\$ 44,409,775</u>

The reconciliation of the statement of changes in net assets available for benefits to the December 31, 2024 Form 5500 is as follows:

Change in net assets available for benefits per the financial statements	\$ 490,670
Employer contributions receivable as of December 31, 2024	(1,985,371)
Employer contributions receivable as of December 31, 2023	<u>2,023,547</u>
Net income per the Form 5500	<u>\$ 528,846</u>

**REVENUE CREDIT ACCOUNT**

Effective April 1, 2022, the Plan was amended to establish a Revenue Credit Account in which the Plan will receive \$8,750 on a quarterly basis from Fidelity to be used to reimburse the Plan Sponsor for fees and expenses associated with services to the Plan or to pay vendors directly. For each of the years ended December 31, 2024 and 2023, the Plan received revenue credits of \$35,000, and paid expenses of \$10,100 and \$14,600, respectively. The balance at December 31, 2024 and 2023 was \$66,026 and \$38,497, respectively.

**9. SUBSEQUENT EVENTS**

Management has evaluated events subsequent to the statement of net assets available for benefits date of December 31, 2024 through October 6, 2025, which is the date these financial statements were available to be issued, and have determined that there are no subsequent events that require recording or disclosure.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**SUPPLEMENTAL INFORMATION**  
**EIN # 22-2132752**  
**PLAN #001**  
**DECEMBER 31, 2024**

**SCHEDULE H LINE 4i- SCHEDULE OF ASSETS (HELD AT END OF YEAR)**

(a) Parties- in- Interest	(b) Identity of issue, borrower, lessor, or similar party similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) ** Cost	(e) Current Value
<b><u>REGISTERED INVESTMENT COMPANIES</u></b>				
*	Fidelity Government Money Market	Money Market	\$ -	\$ 1,911,758
	Brokerage Link Cash	Self-Directed Participant Account	-	44,165
	Brokerage Link Mutual Funds	Self-Directed Participant Account	-	138,091
	Brokerage Link - Exchange Traded Funds	Self-Directed Participant Account	-	12,633
	Carillon Eagle Mid Cap Growth Fund I	Registered investment companies	-	204,304
	American Century Mid Cap Value Fund	Registered investment companies	-	125,934
	American Century American Mutual Fund R5	Registered investment companies	-	266,080
*	Fidelity Contrafund	Registered investment companies	-	4,479,482
*	Fidelity Growth Company	Registered investment companies	-	2,690,299
*	Fidelity Investment Grade Bond Fund	Registered investment companies	-	407,640
*	Fidelity US Bond Index	Registered investment companies	-	58,159
*	Fidelity Government Income	Registered investment companies	-	107,737
*	Fidelity Extended Market Index	Registered investment companies	-	88,702
*	Fidelity International Index	Registered investment companies	-	77,850
*	Fidelity Balanced	Registered investment companies	-	577,406
*	Fidelity International Discovery Fund	Registered investment companies	-	596,835
*	Fidelity Worldwide	Registered investment companies	-	1,267,419
*	Fidelity 500 Index	Registered investment companies	-	2,659,259
*	Fidelity Emerging Markets	Registered investment companies	-	262,894
*	Fidelity Small Cap Growth K6	Registered investment companies	-	909,836
*	Fidelity Total Bond K6	Registered investment companies	-	61,695
*	Fidelity Advisor Freedom Inc K	Registered investment companies	-	78,075
*	Fidelity Advisor Freedom 2010 K	Registered investment companies	-	325,057
*	Fidelity Advisor Freedom 2015 K	Registered investment companies	-	482,819
*	Fidelity Advisor Freedom 2020 K	Registered investment companies	-	1,090,433
*	Fidelity Advisor Freedom 2025 K	Registered investment companies	-	2,100,589
*	Fidelity Advisor Freedom 2030 K	Registered investment companies	-	6,150,957
*	Fidelity Advisor Freedom 2035 K	Registered investment companies	-	3,475,755
*	Fidelity Advisor Freedom 2040 K	Registered investment companies	-	2,955,134
*	Fidelity Advisor Freedom 2045 K	Registered investment companies	-	3,690,481
*	Fidelity Advisor Freedom 2050 K	Registered investment companies	-	2,875,213
*	Fidelity Advisor Freedom 2055 K	Registered investment companies	-	2,553,482
*	Fidelity Advisor Freedom 2060 K	Registered investment companies	-	1,667,307
*	Fidelity Advisor Freedom 2065 K	Registered investment companies	-	543,560
*	Fidelity Advisor Freedom 2070 K	Registered investment companies	-	1,581
			<u>\$ -</u>	<u>\$ 44,938,621</u>

\*Indicates that the issuer is a party-in-interest to the Plan as defined in the Employee Retirement Income Security Act of 1974.

\*\* Cost is omitted as all investments are participant directed.

**WILDWOOD PROGRAMS, INC.  
TAX DEFERRED ANNUITY PROGRAM  
FINANCIAL REPORT  
DECEMBER 31, 2024**

# WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM

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BUSINESS  
ADVISORS  
AND CPAS

## INDEPENDENT AUDITOR'S REPORT

Board of Trustees  
Wildwood Programs, Inc. Tax Deferred Annuity Program

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

We have performed audits of the financial statements of the Wildwood Programs, Inc. Tax Deferred Annuity Program (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Wildwood Programs, Inc. Tax Deferred Annuity Program'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 and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 4 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 Wildwood Programs, Inc. Tax Deferred Annuity Program and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

## **Responsibilities of Management for the Financial Statements**

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

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

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

## **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 Wildwood Programs, Inc. Tax Deferred Annuity Program'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 Wildwood Programs, Inc. Tax Deferred Annuity Program'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 Schedule Required by ERISA**

The supplemental schedule of assets (held at end of year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing 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. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

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

*Mengel, Metzger, Barw & Co. LLP*

Latham, New York  
October 6, 2025

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**  
**DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
<b>ASSETS</b>		
Investments		
Money market fund	\$ 1,911,758	\$ 1,980,164
Participant directed accounts	194,888	177,184
Registered investment companies	42,831,975	42,252,427
Total Investments	<u>44,938,621</u>	<u>44,409,775</u>
Receivables		
Employer contributions	<u>1,985,371</u>	<u>2,023,547</u>
Total Receivables	<u>1,985,371</u>	<u>2,023,547</u>
<b>Net Assets Available for Benefits</b>	<u><u>\$ 46,923,992</u></u>	<u><u>\$ 46,433,322</u></u>

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**  
**FOR THE YEARS ENDED DECEMBER 31, 2024 AND 2023**

	<u>2024</u>	<u>2023</u>
<b>Additions to Net Assets Attributed to</b>		
Investment income:		
Net appreciation of investments in registered investment companies	\$ 5,333,106	\$ 6,080,063
Interest and dividends	1,663,188	1,048,677
Contributions:		
Employer	1,988,685	2,023,547
Employee	1,716,110	1,692,434
Rollover	140,365	58,166
Other income		
Revenue Credit	35,000	35,000
Total Additions	<u>10,876,454</u>	<u>10,937,887</u>
<b>Deductions from Net Assets Attributed to</b>		
Administrative fees and adjustments	10,875	14,975
Benefits paid to participants	10,374,909	2,135,475
Total Deductions	<u>10,385,784</u>	<u>2,150,450</u>
<b>NET INCREASE BEFORE TRANSFER</b>	490,670	8,787,437
Transfer into plan with merger of The Alternative Living Group, Inc.	<u>-</u>	<u>2,321,630</u>
<b>NET INCREASE</b>	<u>490,670</u>	<u>11,109,067</u>
Net Assets Available for Benefits, Beginning of Year	<u>46,433,322</u>	<u>35,324,255</u>
<b>Net Assets Available for Benefits, End of Year</b>	<u>\$ 46,923,992</u>	<u>\$ 46,433,322</u>

See accompanying notes to financial statements.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**1. DESCRIPTION OF PLAN**

The following brief description of the Wildwood Programs, Inc. Tax Deferred Annuity Program (the Plan) provides only general information. Participants should refer to the plan document or summary plan description for a more complete description of the Plan’s provisions.

***General***

The Plan is a 403(b) tax-sheltered annuity retirement plan and covers substantially all of the employees of Wildwood Programs, Inc. (the Agency). Effective October 1, 2022, the Agency merged with The Alternative Living Group, Inc. (ALG). Participant balances of \$2,321,630 in ALG’s plan were transferred into the Plan on May 2, 2023.

Employees become eligible to participate and make elective deferrals on their date of employment. With regards to the Agency’s non-elective contribution, employees are eligible if employed on the last day of the plan year, have attained age 18 and have completed at least 910 hours of service to receive credit for the required one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

***Contributions***

**Participant**

Participants may elect to make pre-tax and/or Roth deferral contributions to the Plan up to the maximum amount permitted by law. Participants may also contribute amounts representing distributions from other qualified defined benefit plans, defined contribution plans or 403(b) plans. Employees of the Agency are auto-enrolled in the Plan with a 3% contribution rate unless they elect otherwise.

**Employer**

The Agency makes a non-elective fixed contribution for all eligible participants in the Plan. The non-elective contribution is equal to a fixed amount based on years of service as follows:

<b><u>Years of Service</u></b>	<b><u>Non-Elective Contribution</u></b>
1-4	3% of annual plan compensation
5-9	7% of annual plan compensation
10-19	9% of annual plan compensation
20+	12% of annual plan compensation

***Vesting***

Participants are immediately vested in their elective contributions plus actual earnings thereon. Vesting in the Agency's contribution portion of their accounts is based on years of continued service. A participant becomes 100% vested after three years of credited service.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
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**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**1. DESCRIPTION OF PLAN**

*Participant Accounts*

Each participant's account is credited with the participant's contributions, the Agency's contributions and, the participant's investment earnings and losses, and charged with any investment or administrative fees. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers approximately thirty registered investment companies, a money market account and a self-directed brokerage account as investment options for participants.

*Payment of Benefits*

Upon termination of employment due to death, disability, retirement, or other separation, participants or their beneficiary may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump sum payment or a rollover of the funds as governed by the Plan. Additionally, under certain circumstances of financial hardship, the participant is allowed to withdraw funds from the Plan. Effective January 1, 2020, the Plan was amended to suspend deferrals for 6 months after hardship disbursements.

*Forfeited Accounts*

At December 31, 2024 **and 2023**, the forfeited non-vested accounts were \$125,423 and \$88,818, respectively. Such forfeitures will be allocated and used to reduce fixed non-elective contributions. The amount of forfeitures allocated and used to reduce employer contributions for the years ended December 31, 2024 **and 2023**, was \$86,686 and \$40,000, respectively. The employer contributions for the years ended December 31, 2024 **and 2023**, net of forfeitures, were made in 2025 and 2024, respectively.

*Administrative Expenses*

The Agency pays the expenses associated with the administration of the Plan, except for certain participant transaction fees, which are deducted directly from the participant's account.

*Termination of the Plan*

Although it has not expressed any intent to do so, the Agency has the right under the Plan to discontinue its contributions and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants shall have a 100% vested interest in all of the amounts credited to their account at the date of such termination.

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

*Basis of Accounting*

The financial statements of the Plan are prepared using the accrual method of accounting.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

*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 the reported amounts of assets, liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

*Investment Valuation*

Investments in registered investment companies are stated at fair value and are based on quoted market prices which represent the net asset value of shares held by the Plan at year end. Investments in money market funds are stated at cost which approximates fair value.

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 unrealized appreciation or depreciation in fair value of investments is credited or charged to the net assets of the Plan.

*Payment of Benefits*

Benefits are recorded when paid.

*Parties-in-Interest*

The following organizations are considered parties-in-interest based upon their relationship or services they provide to the Plan:

Wildwood Programs, Inc. - Plan Sponsor  
Mengel, Metzger, Barr & Co., LLP - Plan Auditor  
Fidelity Management Trust Company - Custodian  
Fidelity Investments Institutional - Third-Party Administrator  
Fidelity Workplace Services, LLC – Recordkeeper  
BST & Co. CPA's - Volume Submitter Plan Designer (through September 24, 2023)  
Fidelity Workplace Service, LLC - Volume Submitter Plan Designer (effective September 25, 2023)

Mengel, Metzger, Barr & Co., LLP was paid \$6,000 and \$10,500 during the years ended December 31, 2024 **and 2023**, respectively, and are included in administrative fees and adjustments in the accompanying statements of changes in net assets. Fidelity Investments Institutional provides administration and recordkeeping services to the Plan. These services are paid for by the Plan and, therefore, qualify as party-in-interest transactions. The administration and recordkeeping direct service fees were \$4,875 and \$4,475 for the years ended December 31, 2024 **and 2023**, respectively. In addition, indirect fees paid by the Plan for these services are included in the net appreciation (depreciation) in fair value of investments. For the years ended December 31, 2024 **and 2023**, there were no prohibited transactions between the Plan and the parties-in-interest.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**3. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS**

Accounting principles generally accepted in the United States of America establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority, Level 2 inputs consist of observable inputs other than quoted prices for identical assets and Level 3 inputs include significant unobservable inputs.

The asset's or liability's fair value measurement level within the hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. There have been no changes in the methodologies used to determine fair value at December 31, 2024 and 2023.

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount 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.

Fair value of assets measured on a recurring basis are as follows:

	<u>Fair Value</u>	<u>Quoted Prices in Active Markets for Identical Assets (Level 1)</u>	<u>Significant Other Observable Inputs (Level 2)</u>	<u>Significant Unobservable Inputs (Level 3)</u>
<b>December 31, 2024</b>				
Money Market Funds	\$ 1,911,758	\$ 1,911,758	\$ -	\$ -
Brokerage link - participant directed funds	194,888	194,888		
Registered Investment Companies	42,831,975	42,831,975	-	-
Total Assets at Fair Value	<u>\$ 44,938,621</u>	<u>\$ 44,938,621</u>	<u>\$ -</u>	<u>\$ -</u>

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
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**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**3. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS**

	<u>Fair Value</u>	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
<b>December 31, 2023</b>				
Money Market Funds	\$ 1,980,164	\$ 1,980,164	\$ -	\$ -
Brokerage Link - participant directed funds	177,184	177,184		
Registered Investment Companies	<u>42,252,427</u>	<u>42,252,427</u>	<u>-</u>	<u>-</u>
Total Assets at Fair Value	<u>\$ 44,409,775</u>	<u>\$ 44,409,775</u>	<u>\$ -</u>	<u>\$ -</u>

**4. INFORMATION CERTIFIED BY CUSTODIAN**

Fidelity Management Trust Company, as custodian of the Plan, holds the Plan's investment assets under a trust agreement. The financial information relating to the trust agreement and included as investments within the accompanying December 31, 2024 **and 2023** statements of net assets available for benefits and supplemental schedule as of December 31, 2024, is based on information prepared and certified by the custodian as to its completeness and accuracy.

The net appreciation of investments and interest and dividends included in the accompanying statements of changes in net assets available for benefits was obtained from data that was also prepared and certified to as complete and accurate by Fidelity Management Trust Company, for the years ended December 31, 2024 **and 2023**.

**5. TAX STATUS**

Through September 24, 2023, the Plan used volume submitter prototype plan through BST & Co. LLP, which has been designed in accordance with the applicable sections of the Internal Revenue Code (IRC). The prototype plan has received an opinion from the Internal Revenue Service (IRS) dated March 31, 2017, stating that the form of the prototype plan is qualified under Section 403(b) of the IRC and, therefore, the related trust is tax exempt. Effective September 25, 2023, the Plan has a volume submitter prototype plan through Fidelity Workplace Service, LLC, which has been designed in accordance with the applicable section of the IRC. The prototype plan has received an opinion from the IRS dated August 7, 2017, stating the form of the prototype plan is qualified under Section 403(b) of the IRC and, therefore, the related trust is tax exempt. The plan administrator has determined that it is eligible to, and has chosen to, rely on the current IRS prototype plan opinion letter. Once qualified, the Plan is required to operate in conformity with the IRC to maintain its qualification. The prototype plan has been amended to comply with recent legislation. However, the plan administrator and tax counsel believe the Plan is being operated in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax exempt.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PROGRAM**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2024 AND 2023**

**5. TAX STATUS**

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken a position that more than likely would not be substantiated upon examination by the Internal Revenue Service or other applicable taxing authorities. The Plan is subject to routine audits by taxing authorities; however, there are currently no audits for any tax periods in progress.

**6. RISKS AND UNCERTAINTIES**

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

**7. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500**

The reconciliation of the 2024 and 2023 statements of net assets available for benefits to the December 31, 2024 **and 2023** Form 5500 is as follows:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per financial statements	\$ 46,923,992	\$ 46,433,322
Employer Contributions Receivable	(1,985,371)	(2,023,547)
Net assets per Form 5500	<u>\$ 44,938,621</u>	<u>\$ 44,409,775</u>

The reconciliation of the statement of changes in net assets available for benefits to the December 31, 2024 Form 5500 is as follows:

Change in net assets available for benefits per the financial statements	\$ 490,670
Employer contributions receivable as of December 31, 2024	(1,985,371)
Employer contributions receivable as of December 31, 2023	<u>2,023,547</u>
Net income per the Form 5500	<u>\$ 528,846</u>

**REVENUE CREDIT ACCOUNT**

Effective April 1, 2022, the Plan was amended to establish a Revenue Credit Account in which the Plan will receive \$8,750 on a quarterly basis from Fidelity to be used to reimburse the Plan Sponsor for fees and expenses associated with services to the Plan or to pay vendors directly. For each of the years ended December 31, 2024 and 2023, the Plan received revenue credits of \$35,000, and paid expenses of \$10,100 and \$14,600, respectively. The balance at December 31, 2024 and 2023 was \$66,026 and \$38,497, respectively.

**9. SUBSEQUENT EVENTS**

Management has evaluated events subsequent to the statement of net assets available for benefits date of December 31, 2024 through October 6, 2025, which is the date these financial statements were available to be issued, and have determined that there are no subsequent events that require recording or disclosure.

**WILDWOOD PROGRAMS, INC. TAX DEFERRED ANNUITY PLAN**  
**SUPPLEMENTAL INFORMATION**  
**EIN # 22-2132752**  
**PLAN #001**  
**DECEMBER 31, 2024**

**SCHEDULE H LINE 4i- SCHEDULE OF ASSETS (HELD AT END OF YEAR)**

(a) Parties- in- Interest	(b) Identity of issue, borrower, lessor, or similar party similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) ** Cost	(e) Current Value
<b><u>REGISTERED INVESTMENT COMPANIES</u></b>				
*	Fidelity Government Money Market	Money Market	\$ -	\$ 1,911,758
	Brokerage Link Cash	Self-Directed Participant Account	-	44,165
	Brokerage Link Mutual Funds	Self-Directed Participant Account	-	138,091
	Brokerage Link - Exchange Traded Funds	Self-Directed Participant Account	-	12,633
	Carillon Eagle Mid Cap Growth Fund I	Registered investment companies	-	204,304
	American Century Mid Cap Value Fund	Registered investment companies	-	125,934
	American Century American Mutual Fund R5	Registered investment companies	-	266,080
*	Fidelity Contrafund	Registered investment companies	-	4,479,482
*	Fidelity Growth Company	Registered investment companies	-	2,690,299
*	Fidelity Investment Grade Bond Fund	Registered investment companies	-	407,640
*	Fidelity US Bond Index	Registered investment companies	-	58,159
*	Fidelity Government Income	Registered investment companies	-	107,737
*	Fidelity Extended Market Index	Registered investment companies	-	88,702
*	Fidelity International Index	Registered investment companies	-	77,850
*	Fidelity Balanced	Registered investment companies	-	577,406
*	Fidelity International Discovery Fund	Registered investment companies	-	596,835
*	Fidelity Worldwide	Registered investment companies	-	1,267,419
*	Fidelity 500 Index	Registered investment companies	-	2,659,259
*	Fidelity Emerging Markets	Registered investment companies	-	262,894
*	Fidelity Small Cap Growth K6	Registered investment companies	-	909,836
*	Fidelity Total Bond K6	Registered investment companies	-	61,695
*	Fidelity Advisor Freedom Inc K	Registered investment companies	-	78,075
*	Fidelity Advisor Freedom 2010 K	Registered investment companies	-	325,057
*	Fidelity Advisor Freedom 2015 K	Registered investment companies	-	482,819
*	Fidelity Advisor Freedom 2020 K	Registered investment companies	-	1,090,433
*	Fidelity Advisor Freedom 2025 K	Registered investment companies	-	2,100,589
*	Fidelity Advisor Freedom 2030 K	Registered investment companies	-	6,150,957
*	Fidelity Advisor Freedom 2035 K	Registered investment companies	-	3,475,755
*	Fidelity Advisor Freedom 2040 K	Registered investment companies	-	2,955,134
*	Fidelity Advisor Freedom 2045 K	Registered investment companies	-	3,690,481
*	Fidelity Advisor Freedom 2050 K	Registered investment companies	-	2,875,213
*	Fidelity Advisor Freedom 2055 K	Registered investment companies	-	2,553,482
*	Fidelity Advisor Freedom 2060 K	Registered investment companies	-	1,667,307
*	Fidelity Advisor Freedom 2065 K	Registered investment companies	-	543,560
*	Fidelity Advisor Freedom 2070 K	Registered investment companies	-	1,581
			<u>\$ -</u>	<u>\$ 44,938,621</u>

\*Indicates that the issuer is a party-in-interest to the Plan as defined in the Employee Retirement Income Security Act of 1974.

\*\* Cost is omitted as all investments are participant directed.