

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

Part II	Basic Plan Information—enter all requested information
1a	Name of plan AGRI-MARK INC. PENSION PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/1991
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) AGRI-MARK INC. 10 NEW ENGLAND BUSINESS CENTER ANDOVER, MA 01810-2455
2b	Employer Identification Number (EIN) 04-2704972
2c	Plan Sponsor's telephone number 978-689-4442
2d	Business code (see instructions) 311500

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2025	DANIEL SERNA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2025	DANIEL SERNA
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 1645
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 839 6a(2) 774 6b 60 6c 231 6d 1065 6e 9 6f 1074 6g(1) 6g(2) 6h 75
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

1A 3H

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan AGRI-MARK INC. PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF AGRI-MARK INC.	D Employer Identification Number (EIN) 04-2704972
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	130760794	
b	Actuarial value	2b	131448951	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	363	43434105	43434105
b	For terminated vested participants	446	17923566	17923566
c	For active participants	839	49956932	50733316
d	Total	1648	111314603	112090987
4	If the plan is in at-risk status, check the box and complete lines (a) and (b): ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.22 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	4162200	
b	Expected plan-related expenses	6b	0	
c	Target normal cost	6c	4162200	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Signature of actuary RICHARD P. WEAVER Type or print name of actuary WILLIS TOWERS WATSON US LLC Firm name SHADOW CREEK II, 3340 PLAYERS CLUB MEMPHIS, TN 38125 Address of the firm	Date 23-05950 Most recent enrollment number 901-930-0000 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	195301	4661035
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	195301	4661035
10 Interest on line 9 using prior year's actual return of <u>17.95</u> %	35057	836656
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		3936815
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.34</u> %		210226
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		4147041
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	230358	5497691

Part III Funding Percentages

14 Funding target attainment percentage	14	112.15 %
15 Adjusted funding target attainment percentage	15	117.26 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	109.91 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/16/2024	350000	0	04/16/2025	260000	0
11/15/2024	350000	0	05/14/2025	260000	0
12/12/2024	350000	0	06/11/2025	260000	0
01/22/2025	260000	0	07/11/2025	260000	0
02/12/2025	260000	0	08/12/2025	260000	0
03/14/2025	260000	0	09/15/2025	260000	0
Totals ▶			18(b)	3390000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	3187105

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 62
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	☐ Yes ☒ No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	☐ Yes ☒ No
26 Demographic and benefit information	
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.	☒ Yes ☐ No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	☒ Yes ☐ No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	4162200	
b Excess assets, if applicable, but not greater than line 31a	31b	4162200	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	3187105	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	3187105	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021
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SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

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

A Name of plan AGRI-MARK INC. PENSION PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 AGRI-MARK INC.	D Employer Identification Number (EIN) 04-2704972	

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

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

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

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

WILLIS TOWERS WATSON

3340 PLAYERS CLUB PARKWAY, SUITE 20
MEMPHIS, TN 38125

(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?
11 17 50		388940	Yes ☐ No ☐	Yes ☐ No ☐	0	Yes ☐ No ☐

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

STANCORP FINANCIAL GROUP

93-1253576

(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?
12 15 18 50	NONE	183997	Yes ☒ No ☐	Yes ☐ No ☒	2115	Yes ☐ No ☒

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

DOPKINS & COMPANY, LLP.

200 INTERNATIONAL DRIVE
BUFFALO, NY 14221

(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 50		26300	Yes ☐ No ☐	Yes ☐ No ☐	0	Yes ☐ No ☐

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

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

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(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
17 27 50		11000	Yes ☐ No ☐	Yes ☐ No ☐	0	Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
RELIANCE TRUST COMPANY	19 59	30573

(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.
RELIANCE TRUST COMPANY	

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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

A Name of plan AGRI-MARK INC. PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 AGRI-MARK INC.	D Employer Identification Number (EIN) 04-2704972

Part I

Asset and Liability Statement

1

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

Assets		(a) Beginning of Year	(b) End of Year
a	Total noninterest-bearing cash	1a	438324507602
b	Receivables (less allowance for doubtful accounts):		
	(1) Employer contributions	1b(1)	31500002340000
	(2) Participant contributions.....	1b(2)	
	(3) Other	1b(3)	
c	General investments:		
	(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
	(2) U.S. Government securities	1c(2)	
	(3) Corporate debt instruments (other than employer securities):		
	(A) Preferred	1c(3)(A)	
	(B) All other	1c(3)(B)	
	(4) Corporate stocks (other than employer securities):		
	(A) Preferred	1c(4)(A)	
	(B) Common	1c(4)(B)	
	(5) Partnership/joint venture interests	1c(5)	
	(6) Real estate (other than employer real property)	1c(6)	
	(7) Loans (other than to participants)	1c(7)	
	(8) Participant loans	1c(8)	
	(9) Value of interest in common/collective trusts	1c(9)	
	(10) Value of interest in pooled separate accounts	1c(10)	
	(11) Value of interest in master trust investment accounts	1c(11)	
	(12) Value of interest in 103-12 investment entities	1c(12)	
	(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	127342340113594023
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	
	(15) Other.....	1c(15)	

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	130930664	116441625
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h	44936	39436
i Acquisition indebtedness	1i	109952	123116
j Other liabilities	1j		
k Total liabilities (add all amounts in lines 1g through 1j)	1k	154888	162552
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	130775776	116279073

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	3390000	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		3390000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	129044	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		129044
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2724473	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2724473
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	37325798	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	33284339	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		4041459
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		11920202
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		22205178

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	11233644	
(2) To insurance carriers for the provision of benefits	2e(2)	24861000	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		36094644
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	607237	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		607237
j Total expenses. Add all expense amounts in column (b) and enter total	2j		36701881

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-14496703
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **DOPKINS & COMPANY, LLP**

(2) EIN: **16-0929175**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		☒	

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 556485.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan AGRI-MARK INC. PENSION PLAN				B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 AGRI-MARK INC.				D Employer Identification Number (EIN) 04-2704972	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 58-1428634					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	228
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☒ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

- 14** Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 64.6 % Private Equity: _____ % Investment-Grade Debt and Interest Rate Hedging Assets: 33.5 %

High-Yield Debt: _____ % Real Assets: _____ % Cash or Cash Equivalents: _____ % Other: 1.9 %

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 ___/___/___ (MM/DD/YYYY) and the Opinion Letter serial number _____.

**AGRI-MARK, INC.
PENSION PLAN**

**Financial Statements and Supplemental Schedules
with Independent Auditor's Report**

December 31, 2024 and 2023

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INDEPENDENT AUDITOR'S REPORT

To the Retirement Plan Committee
Agri-Mark, Inc. Pension Plan

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

We have performed audits of the financial statements of the Agri-Mark, Inc. Pension Plan (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, 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 the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL'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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

In our opinion, based on our audits and on the procedures performed as described in the 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 (U.S. GAAP).
- 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 the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or 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 the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP.

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 U.S. GAAP.

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

Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules, (a) Schedule H, Line 4i – Schedule of assets (held at end of year), as of December 31, 2024, and (b) Schedule H, Line 4j – Schedule of reportable transactions for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the 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 schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Dopkins & Company, LLP

CERTIFIED PUBLIC ACCOUNTANTS

October 10, 2025

AGRI-MARK, INC. PENSION PLAN**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS****December 31, 2024 and 2023**

ASSETS	2024	2023
Cash - noninterest bearing	\$ 507,602	\$ 438,324
Investments, at fair value:		
Mutual funds	113,594,023	127,342,340
Employer contributions receivable	2,340,000	3,150,000
Total assets	116,441,625	130,930,664
LIABILITIES		
Accounts payable	39,436	44,936
Due to broker	123,116	109,952
Total liabilities	162,552	154,888
Net assets available for benefits	\$ 116,279,073	\$ 130,775,776

See Notes to Financial Statements.

AGRI-MARK, INC. PENSION PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Years Ended December 31, 2024 and 2023

	2024	2023
Additions to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 15,961,661	\$ 17,023,268
Interest and dividends	2,853,517	2,427,264
	<u>18,815,178</u>	<u>19,450,532</u>
Employer contributions	3,390,000	4,200,000
Total additions	<u>22,205,178</u>	<u>23,650,532</u>
Deductions from net assets attributed to:		
Benefits paid:		
Benefits paid to participants or beneficiaries	11,233,644	3,748,964
Purchase of annuity contract	24,861,000	-
	<u>36,094,644</u>	<u>3,748,964</u>
Administrative expenses	607,237	174,018
Total deductions	<u>36,701,881</u>	<u>3,922,982</u>
Net increase (decrease) in net assets available for benefits	(14,496,703)	19,727,550
Net assets available for benefits:		
Beginning of year	<u>130,775,776</u>	<u>111,048,226</u>
End of year	<u>\$ 116,279,073</u>	<u>\$ 130,775,776</u>

See Notes to Financial Statements.

AGRI-MARK, INC. PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description

The following description of the Agri-Mark, Inc. Pension Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General:

The Plan is a defined benefit pension plan sponsored by Agri-Mark, Inc. (the Cooperative) and is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Retirement Plan Committee is responsible for oversight of the Plan, determines the appropriateness of the Plan's investment offerings, and monitors investment performance.

Eligibility:

Employees of the Cooperative are eligible to participate in the Plan once they have reached the age of 18 and have completed one year of continuous service, as defined.

Pension benefits:

Participants become fully vested after five years of credited service, as defined. Participants are eligible for normal retirement benefits upon reaching age 65. Normal retirement benefits consist of an annual amount equal to the sum of the following:

- (1) 0.9% of final average compensation, as defined, multiplied by years of service, and
- (2) 0.4% of final average compensation in excess of covered compensation, as defined, multiplied by years of service (not to exceed 35 years).

The Plan permits early retirement with actuarially reduced benefits for employees who have reached the age of 55 and have five years of vesting service.

Benefits are generally paid through a single life annuity. Married participants may alternatively elect a joint and survivor form of annuity. Other optional forms of benefit payments are also available.

Death benefits:

If an active participant dies after becoming vested, but before retirement, the deceased participant's spouse shall receive the greater of the spouse's minimum benefit earned as of the date of death, as defined, or the sum of amounts credited to the participant's account, plus a percentage of compensation based on years of benefit service. This percentage ranges from 0% for less than ten years of benefit service to a maximum of 50% for twenty-five or more years of benefit service.

AGRI-MARK, INC. PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description (Continued)

Administrative expenses:

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Cooperative. Expenses that are paid by the Cooperative are excluded from these financial statements. The Plan pays for certain benefit processing and administrative services. Investment related expenses are included in net appreciation in fair value of investments.

Note 2. Significant Accounting Policies

Basis of accounting:

The financial statements have been prepared using the accrual basis of accounting.

Investment valuation and income recognition:

Investments are reported at fair value. Fair value is the price that would be received to sell an asset in an orderly transaction between market participants at the measurement date. The Plan's Retirement Plan Committee determines the Plan's valuation policies utilizing information provided by Reliance Trust Company (Reliance), the Plan's trustee. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade-date basis. Interest is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold, as well as held during the year.

Actuarial present value of accumulated plan benefits:

Accumulated plan benefits are those future periodic payments, including lump-sum distributions that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated participants or their beneficiaries, (b) beneficiaries of participants who have died, and (c) present participants or their beneficiaries. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances (retirement, death, disability and termination of employment) are only included to the extent they are deemed attributable to service rendered to the valuation date.

The actuarial present value of accumulated plan benefits is determined by an independent actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

AGRI-MARK, INC. PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (Continued)

Actuarial present value of accumulated plan benefits (continued):

Significant assumptions utilized by the actuary in determining the valuation as of December 31, 2024 and 2023 include: (a) retirement between ages 55 and 65 with an average assumed age of 62; (b) life expectancy of participants (the RP-2014 (2006) Bottom Quartile table with generational mortality improvement scale MP-2021), (c) terminations based on years of service; (d) discount rate of 7.25%; and (e) future annual compensation increases of 3%.

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2025 and 2024. Had the valuations been performed as of December 31, there would be no material differences.

Annuity arrangements:

Non-participating annuity contracts were purchased from an insurance company in an amount equal to the accumulated benefits of certain active and inactive participants as of June 30, 1985 and the obligation for payment of such benefits was, accordingly, transferred to the insurance company. Under a related reimbursement agreement with the insurance company, the Plan pays directly to retired participants any benefits earned prior to June 30, 1985. The insurance company is obligated to reimburse the Plan for such payments. The amount of payments reimbursed was \$119,003 and \$135,845 in 2024 and 2023, respectively, and have been presented as a reduction of benefits paid to participants or beneficiaries. The impact of the non-participating annuity contracts and related transactions has been excluded from these financial statements.

The Plan was amended effective November 14, 2024 to permit the purchase of a group annuity contract (the Contract) with Metropolitan Life Insurance Company (MetLife). Pursuant to the Contract effective February 1, 2025, MetLife is obligated to pay benefits to named participants and their beneficiaries under the Contract at the commencement date onward. The Contract was purchased for \$24,861,000 and is reported within benefits paid in the statements of changes in net assets available for benefits and in the Note 5 presentation of changes in the actuarial present value of accumulated plan benefits.

AGRI-MARK, INC. PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 2. Significant Accounting Policies (Continued)

Benefits:

Benefits are recorded when paid.

In July 2024, the Retirement Plan Committee approved a voluntary lump-sum payout program to all terminated vested participants. The Plan was formally amended January 1, 2024 to enact the 2024 Limited Lump Sum Window Program. A participant who terminated employment prior to July 1, 2024, was not scheduled to commence receipt of his or her retirement benefit at any time period to December 31, 2024, and his or her nonforfeitable accrued benefit determined as of December 1, 2024 is in excess of \$7,000, or is designated by the Committee to be eligible, were eligible for the 2024 Limited Lump Sum Window Program. The 2024 Limited Lump Sum Window Program allowed participants to elect to receive a lump sum payment on their accrued benefit as of December 1, 2024. In order to participate in this program, participants were required to make their affirmative elections by November 20, 2024. Benefits paid to participants or their beneficiaries under the lump-sum payout amounted to approximately \$7,000,000 during the year ended December 31, 2024.

Use of estimates:

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Retirement Plan Committee to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits and changes therein. Actual results could differ from those estimates.

Subsequent events:

Subsequent events have been evaluated through October 10, 2025, which is the date the financial statements were available to be issued.

AGRI-MARK, INC. PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 3. Information Certified by the Plan's Trustee

The following is a summary of the Plan's asset information as of December 31, 2024 and 2023, and for the years then ended, included throughout the Plan's financial statements and ERISA-required supplemental schedules, obtained by management and agreed to or derived from information certified by Reliance, the trustee of the Plan. The Plan Administrator has obtained certifications from the trustee that information provided to the Plan Administrator by the trustee related to the following assets is complete and accurate. Accordingly, as permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL's) Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to information which appears throughout the financial statements and ERISA-required supplemental schedules related to the following assets:

	2024	2023
Cash – noninterest bearing	<u>\$ 507,602</u>	<u>\$ 438,324</u>
Investments, at fair value:		
Mutual funds	<u>\$ 113,594,023</u>	<u>\$ 127,342,340</u>

Reliance also certified to the completeness and accuracy of the following financial information related to the aforementioned assets for the years ended December 31, 2024 and 2023:

	2024	2023
Investment income:		
Net appreciation in fair value of		
investments	<u>\$ 15,961,661</u>	<u>\$ 17,023,268</u>
Interest and dividends	<u>2,853,517</u>	<u>2,427,264</u>
	<u>\$ 18,815,178</u>	<u>\$ 19,450,532</u>

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described as follows:

Level 1 – Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 – Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability; and
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

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

Mutual funds: Mutual funds, except for the money market mutual fund, are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission (SEC). These funds are required to publish their daily net asset value (NAV) and to transact at that price. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. The funds held by the Plan are deemed to be actively traded.

Money market mutual fund: Valued at the daily closing price as reported by the fund. The money market mutual fund held by the Plan is an open-end mutual fund that is registered with the SEC that generally transacts at a stable \$1.00 NAV representing its estimated fair value. On a daily basis the fund's NAV is determined by the fund based on the amortized cost of the fund's underlying investments.

AGRI-MARK, INC. PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 4. Fair Value Measurements (Continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value at December 31, 2024 and 2023:

	2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 111,503,439	\$ 2,090,584	\$ -	\$ 113,594,023

	2023			
	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 124,792,434	\$ 2,549,906	\$ -	\$ 127,342,340

Note 5. Actuarial Present Value of Accumulated Plan Benefits

A summary of the actuarial present value of accumulated plan benefits as of December 31, 2024 and 2023 follows:

	2024	2023
Vested benefits:		
Participants currently receiving payments	\$ 35,544,192	\$ 36,373,502
Terminated vested participants	7,624,211	12,708,740
Active participants	20,828,515	36,731,840
Total vested	63,996,918	85,814,082
Nonvested benefits	691,542	686,075
Total actuarial present value of accumulated plan benefits	\$ 64,688,460	\$ 86,500,157

The changes in the actuarial present value of accumulated plan benefits for the years ended December 31, 2024 and 2023 are summarized as follows:

	2024	2023
Actuarial present value of accumulated plan benefits at beginning of year	\$ 86,500,157	\$ 82,989,700
Increase (decrease) during the year attributable to:		
Interest	5,169,387	6,087,125
Benefits accumulated	9,113,560	1,172,296
Benefits paid	(36,094,644)	(3,748,964)
Actuarial present value of accumulated plan benefits at end of year	\$ 64,688,460	\$ 86,500,157

AGRI-MARK, INC. PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 6. Funding Policy

The Plan's funding policy is for the Cooperative to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. During 2024 and 2023, the Cooperative made or committed to make contributions totaling \$3,390,000 and \$4,200,000, respectively. The Cooperative's contributions for 2024 and 2023 met or exceeded the minimum funding requirements of ERISA.

Note 7. Tax Status

The Plan obtained its latest determination letter on July 30, 2013, in which the Internal Revenue Service (IRS) states that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (the Code). Although, the Plan has been amended since receiving the determination letter, the plan administrator believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the plan is qualified, and the related trust is tax-exempt.

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 an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Retirement Plan Committee believes the Plan is no longer subject to income tax examinations for years prior to 2021.

Note 8. Plan Termination

In the event that the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its regulations, generally to provide the following benefits in the order indicated:

- a) Annuity benefits that former participants or their beneficiaries have been receiving for at least three years, or that participants eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
- b) Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC), a U.S. government agency, up to the applicable limitations.
- c) All other vested benefits (that is, vested benefits not insured by the PBGC).
- d) All nonvested benefits.

AGRI-MARK, INC. PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 8. Plan Termination (Continued)

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the level of benefits guaranteed by the PBGC.

Note 9. Party-In-Interest Transactions

A party-in-interest is defined under the DOL's regulations as any fiduciary of the Plan, any party rendering services to the Plan, the employer, certain participants, and others. StanCorp Financial Group (StanCorp) provides benefit processing and other administrative services to the Plan. Indirect fees paid by the Plan to Reliance for trustee services are included in net appreciation as they are paid through revenue sharing, rather than a direct payment from the Plan. During 2024, the Plan used Willis Towers Watson, Agilis, and Dopkins & Company, LLP for consulting, administrative, and audit services. Fees paid to these providers qualify as party-in-interest transactions.

Note 10. Risks and Uncertainties

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

Plan contributions are made and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near-term would be material to the financial statements.

AGRI-MARK, INC. PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

Note 11. Plan Amendments

The Plan was amended on September 30, 2025 at the direction of the Agri-Mark, Inc. Board of Directors. The amendment froze participation as of January 1, 2026, such that new hires, rehires or transferred employees will no longer be enrolled on or after January 1, 2026 for the purpose of accruing benefits. The amendment also froze participant compensation and years of service, at December 31, 2030, pertaining to the determination of pension benefits accrued under this Plan. In connection with the amendment, effective January 1, 2026, Participants with a benefit commencement date on or after January 1, 2026, may elect to receive a full lump sum payment option or an immediate annuity option. The actuarial present value of accumulated plan benefits presented in Note 5 does not include the effects of the September 30, 2025 amendment. The effects of this amendment have not yet been quantified for the Plan by the actuary.

* * * * *

SUPPLEMENTAL SCHEDULES

AGRI-MARK, INC. PENSION PLAN

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

EIN: 04-2704972

PLAN NUMBER: 002

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investments, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Mutual funds:			
Goldman Sachs Asset Management, L.P.	Goldman Sachs Financial Square Funds - Government Fund Institutional (2,090,584 shares)	\$ 2,090,584	\$ 2,090,584
Fidelity Investments	Fidelity 500 Index Fund (309,730 shares)	38,016,013	63,243,797
Fidelity Investments	Fidelity U.S. Bond Index Fund (3,725,036 shares)	42,887,497	38,069,863
Fidelity Investments	Fidelity Mid Cap Index Fund (203,459 shares)	5,162,238	6,870,810
Fidelity Investments	Fidelity Small Cap Index Fund (119,905 shares)	2,659,265	3,318,969
		<u>\$ 90,815,597</u>	<u>\$ 113,594,023</u>

The above information has been certified by Reliance Trust Company, the trustee, as complete and accurate.

AGRI-MARK, INC. PENSION PLAN

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended December 31, 2024

EIN: 04-2704972

PLAN NUMBER: 002

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Assets	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
Series of Transactions:								
Fidelity 500 Index Fund	Mutual Fund	\$ 3,375,147	\$ -	\$ -	\$ -	\$ 3,375,147	\$ 3,375,147	\$ -
Fidelity 500 Index Fund	Mutual Fund	\$ -	\$ 20,344,481	\$ -	\$ -	\$ 16,641,204	\$ 20,344,481	\$ 3,703,277
Fidelity U.S. Bond Index Fund	Mutual Fund	\$ 3,388,008	\$ -	\$ -	\$ -	\$ 3,388,008	\$ 3,388,008	\$ -
Fidelity U.S. Bond Index Fund	Mutual Fund	\$ -	\$ 12,877,549	\$ -	\$ -	\$ 13,022,159	\$ 12,877,549	\$ (144,610)
Single Transactions:								
Fidelity 500 Index Fund	Mutual Fund	\$ -	\$ 13,811,986	\$ -	\$ -	\$ 11,248,325	\$ 13,811,986	\$ 2,563,661
Fidelity U.S. Bond Index Fund	Mutual Fund	\$ -	\$ 8,307,372	\$ -	\$ -	\$ 8,431,205	\$ 8,307,372	\$ (123,833)

The above information has been certified by Reliance Trust Company, the trustee, as complete and accurate.

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

Effective date	Initial plan established December 30, 1970. Present plan is effective January 1, 1991, as a result of a spin-off from the H.P. Hood Pension Plan.
Plan year	Calendar year
Coverage and participation	Following one year of eligibility service.
Contributions	Employer contributes total cost. Employee contributions were made prior to January 1, 1991.

Definitions

Vesting service	Continuous service with the employer. For the employees of Cabot Creamery Cooperative, Inc., continuous service from the later of hire date and January 1, 1990.
Benefit service	Continuous service with the employer. For employees of Cabot Creamery Cooperative, Inc., continuous service from the later of hire date and January 1, 1995. For employees of Kraft, Inc. in Troy, VT, continuous service from later of hire date or January 1, 1988 (if employed by Kraft, Inc. on January 1, 1989). For employees at the Chateaugay, NY facility, continuous service from the later of hire date and February 1, 2003.
Compensation	Gross compensation paid by the employer during a plan year including overtime payments, commissions and bonuses
Final average compensation	Highest average compensation received in the three consecutive years out of the last ten calendar years before normal retirement date.

Plan Name:	Agri-Mark Inc. Pension Plan
EIN / PN:	04-2704972/002
Plan Sponsor:	Agri-Mark Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Covered compensation	Average of taxable wage bases over 35 years ending in the year the participant attains Social Security retirement age.
Normal retirement date (NRD)	Later of the first day of the month coincident with or next following the employee's 65th birthday or 5 years of participation.
Accrued benefit	The normal retirement benefit commencing on the participant's normal retirement date, based on benefit service, covered compensation, and final average compensation at time of reference.
Monthly pension benefit	$\begin{aligned} & (0.9\% \text{ of Final Average Compensation}) \\ & \text{times (Benefit Service)} \\ & \text{plus} \\ & (0.4\% \text{ of Final Average Compensation in excess of Covered Compensation}) \\ & \text{times} \\ & (\text{Benefit Service up to 35 years}) \end{aligned}$ For purposes of determining benefits for valuation, accrued benefits under the H.P. Hood Inc. Pension Plan purchased from the Prudential Insurance Company are subtracted.

Eligibility for Benefits

Normal retirement	Retirement on NRD
Early retirement	Retirement before NRD and (a) on or after both attaining age 55 and completing 15 years of benefit service or (b) completing 25 years of benefit service
Postponed retirement	Retirement after NRD
Vested termination	Termination for reasons other than death or retirement after completing five years of vesting service
Preretirement death benefit	Death while eligible for normal, early, postponed, or deferred vested retirement benefits, with a surviving spouse

Plan Name:	Agri-Mark Inc. Pension Plan
EIN / PN:	04-2704972/002
Plan Sponsor:	Agri-Mark Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Supplemental benefit	Employees who were employed by Agri-Mark, Inc. as of February 1, 2003, who were covered by a collective bargaining agreement with Valio, Ltd. immediately prior to the acquisition of the Chateaugay, NY facility by Agri-Mark and who were vested in the New York State Teamsters Conference Pension and Retirement Fund as of February 1, 2003, shall be entitled to a supplemental benefit.
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Benefits Paid Upon the Following Events

Normal retirement	The monthly pension benefit determined as of NRD
Early retirement	The pension will be equal to the accrued benefit reduced for early commencement by 1/2% for each month prior to age 62, but not earlier than age 55. Otherwise, a participant can retire at age 55 with five years of service but the benefit is actuarially reduced from the participant's normal retirement date. Effective January 1, 2007, the early retirement benefit is the actuarial equivalent of the accrued benefit for employees who are collectively bargained employees and not at least age 60 with 15 years of vesting service as of December 31, 2006. This amount cannot be less than the accrued benefit as of December 31, 2006, reduced by the early payment schedule in effect at that time Effective October 1, 2007, the early retirement benefit is the actuarial equivalent of the accrued benefit for employees who are not collectively bargained employees and not at least age 60 with 15 years of vesting service as of September 30, 2006. This amount cannot be less than the accrued benefit as of September 30, 2006, reduced by the early payment schedule in effect at that time.
Postponed retirement	The monthly pension benefit determined as of the actual retirement date
Vested termination	The monthly pension benefit determined as of the termination date, reduced 6.667% for each of the first five years and 3.333% for each of the next five years that payment precedes the participant's NRD

Plan Name:	Agri-Mark Inc. Pension Plan
EIN / PN:	04-2704972/002
Plan Sponsor:	Agri-Mark Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Preretirement death The greater of (a) the lump sum value of a minimum spouse's benefit equal to 50% of the participant's accrued benefit, converted to a joint and one-half survivor form and reduced by the Plan's early retirement factors for commencement at the participant's earliest retirement age or (b) 2% of compensation for each year of benefit service (10 to 25 years) plus the participant's employee contributions, if any.

Supplemental benefit The monthly amount of such supplemental benefit equals a participant's years of service (including pre-acquisition service) multiplied by a dollar amount ranging from \$5.00 for retirement at age 55 to \$7.00 for retirement at age 62 or later. Also such monthly supplemental benefit is subject to a maximum ranging from \$150 for retirement at age 55 to \$210 for retirement at age 62.

Other Plan Provisions

Forms of payment Preretirement death benefits are payable only as described above. Monthly pension benefits are paid as described above as a life annuity, if the participant has no spouse as of the date payments begin, or if the participant so elects. Otherwise, benefits are paid in the form of 50% joint and survivor annuity option or, if the participant elects and the spouse consents, another actuarially equivalent optional form offered by the plan. Optional forms are a 100% joint and survivor annuity, a 75% joint and survivor annuity, a fifteen-year certain and life annuity, or (for married participants) a life annuity. Actuarial equivalence is based on the UP84 mortality table and 7% interest. A cash lump sum is available for employee contribution amounts with and without interest and the remaining net benefit is available in annuity forms.

Pension Increases None

Maximum limit on benefits and pay All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Future Plan Changes

No future plan changes were recognized in determining funding requirements. WTW is not aware of any future plan changes which are required to be reflected.

Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since the prior year.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

AGRI-MARK, INC. PENSION PLAN

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

EIN: 04-2704972

PLAN NUMBER: 002

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investments, including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Mutual funds:			
Goldman Sachs Asset Management, L.P.	Goldman Sachs Financial Square Funds - Government Fund Institutional (2,090,584 shares)	\$ 2,090,584	\$ 2,090,584
Fidelity Investments	Fidelity 500 Index Fund (309,730 shares)	38,016,013	63,243,797
Fidelity Investments	Fidelity U.S. Bond Index Fund (3,725,036 shares)	42,887,497	38,069,863
Fidelity Investments	Fidelity Mid Cap Index Fund (203,459 shares)	5,162,238	6,870,810
Fidelity Investments	Fidelity Small Cap Index Fund (119,905 shares)	2,659,265	3,318,969
		<u>\$ 90,815,597</u>	<u>\$ 113,594,023</u>

The above information has been certified by Reliance Trust Company, the trustee, as complete and accurate.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	1	45	1	0	0	0	0	0	0	0	47
25-29	0	40	13	1	0	0	0	0	0	0	54
30-34	0	48	25	16	2	0	0	0	0	0	91
35-39	0	30	24	16	22	5	0	0	0	0	97
40-44	0	26	22	17	14	18	1	0	0	0	98
45-49	0	33	14	13	9	18	7	0	0	0	94
50-54	0	26	14	6	9	11	12	1	1	0	80
55-59	0	19	14	18	16	28	19	6	2	0	122
60-64	0	15	16	8	14	22	25	7	7	2	116
65-69	0	4	3	3	4	5	4	1	4	3	31
70 & over	0	2	0	2	2	1	2	0	0	0	9
Total	1	288	146	100	92	108	70	15	14	5	839

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

- Applicable month September
- Interest rate basis 3-Segment Rates

Interest rates	Reflecting Stabilization	Not Reflecting Stabilization
• First segment rate	4.75%	3.62%
• Second segment rate	4.87%	4.46%
• Third segment rate	5.59%	4.52%
• Effective interest rate	5.22%	4.46%

Annual rates of increase

- Compensation 3.00%
- Future Social Security wage bases 2.75%
- Statutory limits on compensation 2.25%

Plan-related expenses \$0; the plan sponsor pays administrative expenses directly

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date The valuation date coincident with or next following the date on which the employee becomes a participant.

New or rehired employees It is assumed that there will be no new or rehired employees.

Mortality

- **Healthy and disabled lives** Separate rates for non-annuitants and annuitants based on Pri-2012 “Employees” and “Healthy Annuitants” (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

Termination Sample rates at which participants are assumed to leave the company by age and service are shown below:

Hired at 25		Hired at 35		Hired at 45	
Service	Rate	Service	Rate	Service	Rate
1	15.4%	1	13.1%	1	9.0%
2	13.8%	2	11.7%	2	7.5%
3	12.4%	3	10.3%	3	5.9%
4	11.0%	4	8.9%	4	4.4%
5	9.7%	5	7.7%	5	3.1%
6	8.6%	6	6.7%	6	2.1%
7	7.6%	7	5.8%	7	1.5%
8	6.5%	8	4.9%	8	1.0%
9	5.5%	9	4.1%	9	0.6%
10	4.5%	10	3.2%	10	0.3%
11	4.4%	11	3.0%	11	0.2%
12	4.2%	12	2.7%	12	0.1%
13	4.1%	13	2.4%	13	0.1%
14	4.0%	14	1.9%	14	0.0%
15	3.8%	15	1.5%	15	0.0%
20	3.2%	20	0.3%	20	0.0%
25	1.5%	25	0.0%		

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Retirement

Rates varying by age.

For purposes of determining the Funding Target and Target Normal Cost (both disregarding at-risk assumption), it was assumed that participants will retire based upon the following rates:

Age	Rate of Retirement
55	5%
56	5%
57	5%
58	5%
59	5%
60	5%
61	5%
62	25%
63	10%
64	10%
65	100%

Form of payment

50% elect a single life annuity, 25% elect a 50% joint and survivor annuity, and 25% elect a 100% joint and survivor annuity.

Percent married

80% of active and terminated participants are assumed to be married. Used to value pre-retirement surviving spouse benefits.

Spouse age

Wives are assumed to be 3 years younger than husbands.

Covered pay

Compensation assumed paid in the current year beginning on the valuation date is the prior year compensation adjusted for the salary scale.

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

Methods

Valuation date

First day of plan year

Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost

Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Decrement timing	The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings of 7.25% (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
Tax policy	The actuarial valuation performed for the plan year ending December 31, 2024 is used to determine the maximum deductible contribution for the tax year ending December 31, 2024.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with Agri-Mark, Inc. and, based on that review, is not aware of any significant benefits required to be valued that were not.

Plan Name:	Agri-Mark Inc. Pension Plan
EIN / PN:	04-2704972/002
Plan Sponsor:	Agri-Mark Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

The plan sponsor furnished participant data, information on assets, contributions and plan provisions as of January 1, 2024. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. In consultation with Agri-Mark, Inc., the following assumptions were made for missing or apparently inconsistent data elements:

- In the event active participants are missing current year salary and hours, salary is assumed to increase by 3% and hours remained the same as in prior valuation.
- In the event new deferred beneficiaries are missing benefit amount, it is assumed to be the same as in prior valuation.
- In the event new deferred vested participants are missing benefit amount, it is assumed to be an estimated accrued benefit amount.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations. No data adjustments were made and we are unaware of any data adjustment made by the data provider.

Assumptions Rationale - Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Expected return on plan assets	We understand that the expected return on assets assumption reflects the plan sponsor's estimate of future experience for trust asset returns, reflecting the plan's current asset allocation and any expected changes during the current plan year, current market conditions and the plan sponsor's expectations for future market conditions.
Plan-related expenses	As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).

Rates of increase in:

- **Compensation** Assumed compensation increases represent plan sponsor's expectation of future experience.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

- Assumed return for asset smoothing The assumed return of 7.25% used for asset smoothing is the expected return on assets assumption chosen by the client with the help of their investment advisers for the 2023 plan year under U.S. GAAP. Although determining the expected rate of return on plan assets was not within the scope of our work, it is the client's best estimate and we determined that it does not significantly conflict with what would be reasonable based on their asset allocation.

Assumptions Rationale - Significant Demographic Assumptions

Healthy Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Disabled Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	Termination rates were based on an experience study conducted during the 1990s, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.
Retirement	Retirement rates are based on plan sponsor expectations for the future reflecting workforce events and current economic conditions with periodic monitoring of observed gains and losses caused by retirement patterns different than assumed.
Benefit commencement date for deferred benefits	
Preretirement death benefit	Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. If the spouse elects to defer, actuarial increases from the earliest commencement date must be given, so that a later commencement date is expected to be of approximately equal value, and experience indicates that most spouses do take the benefit as soon as it is available.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Prescribed Methods

Funding methods The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.
- The mortality table used to calculate the funding target and target normal cost was updated, reflects the latest mortality improvement scale, and was changed from using a static projection of mortality improvement to a generational projection as required by guidance issued by the IRS under §1.430.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Agri-Mark Inc.
EIN/PN	04-2704972/002
Plan Name	Agri-Mark Inc. Pension Plan
Valuation Date	January 1, 2024
Enrolled Actuary	Richard P. Weaver
Enrollment Number	23-05950

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Agri-Mark Inc.
EIN/PN	04-2704972/002
Plan Name	Agri-Mark Inc. Pension Plan
Valuation Date	January 1, 2024
Enrolled Actuary	Richard P. Weaver
Enrollment Number	23-05950

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22 Description of Weighted Average Retirement Age as of January 1, 2024

The average retirement age for Line 22 was calculated by creating a hypothetical life table with retirement as the only decrement, and then computing the average retirement age for the table.

x	q _{xr}	l _x	x-50p ₅₀ = l _x /	q _{xr} * l _x / l ₅₀	x * q _x * l _x / l ₅₀
55	0.05	1,000,000	1.000000	0.050000	2.750000
56	0.05	950,000	0.950000	0.047500	2.660000
57	0.05	902,500	0.902500	0.045125	2.572125
58	0.05	857,375	0.857375	0.042869	2.486388
59	0.05	814,506	0.814506	0.040725	2.402793
60	0.05	773,781	0.773781	0.038689	2.321343
61	0.05	735,092	0.735092	0.036755	2.242030
62	0.25	698,337	0.698337	0.174584	10.824228
63	0.10	523,753	0.523753	0.052375	3.299644
64	0.10	471,378	0.471378	0.047138	3.016817
65	1.00	424,240	0.424240	0.424240	27.575594
Average age at retirement					62.150962
Rounded for Schedule SB item 22					62

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

- Applicable month September
- Interest rate basis 3-Segment Rates

Interest rates

Reflecting Stabilization

Not Reflecting Stabilization

- First segment rate 4.75% 3.62%
- Second segment rate 4.87% 4.46%
- Third segment rate 5.59% 4.52%
- Effective interest rate 5.22% 4.46%

Annual rates of increase

- Compensation 3.00%
- Future Social Security wage bases 2.75%
- Statutory limits on compensation 2.25%

Plan-related expenses

\$0; the plan sponsor pays administrative expenses directly

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date The valuation date coincident with or next following the date on which the employee becomes a participant.

New or rehired employees It is assumed that there will be no new or rehired employees.

Mortality

- **Healthy and disabled lives** Separate rates for non-annuitants and annuitants based on Pri-2012 “Employees” and “Healthy Annuitants” (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

Termination Sample rates at which participants are assumed to leave the company by age and service are shown below:

Hired at 25		Hired at 35		Hired at 45	
Service	Rate	Service	Rate	Service	Rate
1	15.4%	1	13.1%	1	9.0%
2	13.8%	2	11.7%	2	7.5%
3	12.4%	3	10.3%	3	5.9%
4	11.0%	4	8.9%	4	4.4%
5	9.7%	5	7.7%	5	3.1%
6	8.6%	6	6.7%	6	2.1%
7	7.6%	7	5.8%	7	1.5%
8	6.5%	8	4.9%	8	1.0%
9	5.5%	9	4.1%	9	0.6%
10	4.5%	10	3.2%	10	0.3%
11	4.4%	11	3.0%	11	0.2%
12	4.2%	12	2.7%	12	0.1%
13	4.1%	13	2.4%	13	0.1%
14	4.0%	14	1.9%	14	0.0%
15	3.8%	15	1.5%	15	0.0%
20	3.2%	20	0.3%	20	0.0%
25	1.5%	25	0.0%		

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Retirement

Rates varying by age.

For purposes of determining the Funding Target and Target Normal Cost (both disregarding at-risk assumption), it was assumed that participants will retire based upon the following rates:

Age	Rate of Retirement
55	5%
56	5%
57	5%
58	5%
59	5%
60	5%
61	5%
62	25%
63	10%
64	10%
65	100%

Form of payment

50% elect a single life annuity, 25% elect a 50% joint and survivor annuity, and 25% elect a 100% joint and survivor annuity.

Percent married

80% of active and terminated participants are assumed to be married. Used to value pre-retirement surviving spouse benefits.

Spouse age

Wives are assumed to be 3 years younger than husbands.

Covered pay

Compensation assumed paid in the current year beginning on the valuation date is the prior year compensation adjusted for the salary scale.

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

Methods

Valuation date

First day of plan year

Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost

Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Decrement timing	The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings of 7.25% (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
Tax policy	The actuarial valuation performed for the plan year ending December 31, 2024 is used to determine the maximum deductible contribution for the tax year ending December 31, 2024.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with Agri-Mark, Inc. and, based on that review, is not aware of any significant benefits required to be valued that were not.

Plan Name:	Agri-Mark Inc. Pension Plan
EIN / PN:	04-2704972/002
Plan Sponsor:	Agri-Mark Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Sources of Data and Other Information

The plan sponsor furnished participant data, information on assets, contributions and plan provisions as of January 1, 2024. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. In consultation with Agri-Mark, Inc., the following assumptions were made for missing or apparently inconsistent data elements:

- In the event active participants are missing current year salary and hours, salary is assumed to increase by 3% and hours remained the same as in prior valuation.
- In the event new deferred beneficiaries are missing benefit amount, it is assumed to be the same as in prior valuation.
- In the event new deferred vested participants are missing benefit amount, it is assumed to be an estimated accrued benefit amount.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations. No data adjustments were made and we are unaware of any data adjustment made by the data provider.

Assumptions Rationale - Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Expected return on plan assets	We understand that the expected return on assets assumption reflects the plan sponsor's estimate of future experience for trust asset returns, reflecting the plan's current asset allocation and any expected changes during the current plan year, current market conditions and the plan sponsor's expectations for future market conditions.
Plan-related expenses	As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).

Rates of increase in:

- **Compensation** Assumed compensation increases represent plan sponsor's expectation of future experience.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

- Assumed return for asset smoothing The assumed return of 7.25% used for asset smoothing is the expected return on assets assumption chosen by the client with the help of their investment advisers for the 2023 plan year under U.S. GAAP. Although determining the expected rate of return on plan assets was not within the scope of our work, it is the client's best estimate and we determined that it does not significantly conflict with what would be reasonable based on their asset allocation.

Assumptions Rationale - Significant Demographic Assumptions

Healthy Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Disabled Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	Termination rates were based on an experience study conducted during the 1990s, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.
Retirement	Retirement rates are based on plan sponsor expectations for the future reflecting workforce events and current economic conditions with periodic monitoring of observed gains and losses caused by retirement patterns different than assumed.
Benefit commencement date for deferred benefits	
Preretirement death benefit	Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. If the spouse elects to defer, actuarial increases from the earliest commencement date must be given, so that a later commencement date is expected to be of approximately equal value, and experience indicates that most spouses do take the benefit as soon as it is available.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Prescribed Methods

Funding methods The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.
- The mortality table used to calculate the funding target and target normal cost was updated, reflects the latest mortality improvement scale, and was changed from using a static projection of mortality improvement to a generational projection as required by guidance issued by the IRS under §1.430.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

Effective date	Initial plan established December 30, 1970. Present plan is effective January 1, 1991, as a result of a spin-off from the H.P. Hood Pension Plan.
Plan year	Calendar year
Coverage and participation	Following one year of eligibility service.
Contributions	Employer contributes total cost. Employee contributions were made prior to January 1, 1991.

Definitions

Vesting service	Continuous service with the employer. For the employees of Cabot Creamery Cooperative, Inc., continuous service from the later of hire date and January 1, 1990.
Benefit service	Continuous service with the employer. For employees of Cabot Creamery Cooperative, Inc., continuous service from the later of hire date and January 1, 1995. For employees of Kraft, Inc. in Troy, VT, continuous service from later of hire date or January 1, 1988 (if employed by Kraft, Inc. on January 1, 1989). For employees at the Chateaugay, NY facility, continuous service from the later of hire date and February 1, 2003.
Compensation	Gross compensation paid by the employer during a plan year including overtime payments, commissions and bonuses
Final average compensation	Highest average compensation received in the three consecutive years out of the last ten calendar years before normal retirement date.

Plan Name:	Agri-Mark Inc. Pension Plan
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Plan Sponsor:	Agri-Mark Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Covered compensation	Average of taxable wage bases over 35 years ending in the year the participant attains Social Security retirement age.
Normal retirement date (NRD)	Later of the first day of the month coincident with or next following the employee's 65th birthday or 5 years of participation.
Accrued benefit	The normal retirement benefit commencing on the participant's normal retirement date, based on benefit service, covered compensation, and final average compensation at time of reference.
Monthly pension benefit	$\begin{aligned} & (0.9\% \text{ of Final Average Compensation}) \\ & \text{times (Benefit Service)} \\ & \text{plus} \\ & (0.4\% \text{ of Final Average Compensation in excess of Covered} \\ & \text{Compensation}) \\ & \text{times} \\ & (\text{Benefit Service up to 35 years}) \end{aligned}$ For purposes of determining benefits for valuation, accrued benefits under the H.P. Hood Inc. Pension Plan purchased from the Prudential Insurance Company are subtracted.

Eligibility for Benefits

Normal retirement	Retirement on NRD
Early retirement	Retirement before NRD and (a) on or after both attaining age 55 and completing 15 years of benefit service or (b) completing 25 years of benefit service
Postponed retirement	Retirement after NRD
Vested termination	Termination for reasons other than death or retirement after completing five years of vesting service
Preretirement death benefit	Death while eligible for normal, early, postponed, or deferred vested retirement benefits, with a surviving spouse

Plan Name:	Agri-Mark Inc. Pension Plan
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Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Supplemental benefit	Employees who were employed by Agri-Mark, Inc. as of February 1, 2003, who were covered by a collective bargaining agreement with Valio, Ltd. immediately prior to the acquisition of the Chateaugay, NY facility by Agri-Mark and who were vested in the New York State Teamsters Conference Pension and Retirement Fund as of February 1, 2003, shall be entitled to a supplemental benefit.
-----------------------------	--

Benefits Paid Upon the Following Events

Normal retirement	The monthly pension benefit determined as of NRD
Early retirement	The pension will be equal to the accrued benefit reduced for early commencement by 1/2% for each month prior to age 62, but not earlier than age 55. Otherwise, a participant can retire at age 55 with five years of service but the benefit is actuarially reduced from the participant's normal retirement date. Effective January 1, 2007, the early retirement benefit is the actuarial equivalent of the accrued benefit for employees who are collectively bargained employees and not at least age 60 with 15 years of vesting service as of December 31, 2006. This amount cannot be less than the accrued benefit as of December 31, 2006, reduced by the early payment schedule in effect at that time Effective October 1, 2007, the early retirement benefit is the actuarial equivalent of the accrued benefit for employees who are not collectively bargained employees and not at least age 60 with 15 years of vesting service as of September 30, 2006. This amount cannot be less than the accrued benefit as of September 30, 2006, reduced by the early payment schedule in effect at that time.
Postponed retirement	The monthly pension benefit determined as of the actual retirement date
Vested termination	The monthly pension benefit determined as of the termination date, reduced 6.667% for each of the first five years and 3.333% for each of the next five years that payment precedes the participant's NRD

Plan Name:	Agri-Mark Inc. Pension Plan
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Plan Sponsor:	Agri-Mark Inc.
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Preretirement death The greater of (a) the lump sum value of a minimum spouse's benefit equal to 50% of the participant's accrued benefit, converted to a joint and one-half survivor form and reduced by the Plan's early retirement factors for commencement at the participant's earliest retirement age or (b) 2% of compensation for each year of benefit service (10 to 25 years) plus the participant's employee contributions, if any.

Supplemental benefit The monthly amount of such supplemental benefit equals a participant's years of service (including pre-acquisition service) multiplied by a dollar amount ranging from \$5.00 for retirement at age 55 to \$7.00 for retirement at age 62 or later. Also such monthly supplemental benefit is subject to a maximum ranging from \$150 for retirement at age 55 to \$210 for retirement at age 62.

Other Plan Provisions

Forms of payment Preretirement death benefits are payable only as described above. Monthly pension benefits are paid as described above as a life annuity, if the participant has no spouse as of the date payments begin, or if the participant so elects. Otherwise, benefits are paid in the form of 50% joint and survivor annuity option or, if the participant elects and the spouse consents, another actuarially equivalent optional form offered by the plan. Optional forms are a 100% joint and survivor annuity, a 75% joint and survivor annuity, a fifteen-year certain and life annuity, or (for married participants) a life annuity. Actuarial equivalence is based on the UP84 mortality table and 7% interest. A cash lump sum is available for employee contribution amounts with and without interest and the remaining net benefit is available in annuity forms.

Pension Increases None

Maximum limit on benefits and pay All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Future Plan Changes

No future plan changes were recognized in determining funding requirements. WTW is not aware of any future plan changes which are required to be reflected.

Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since the prior year.

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	1	45	1	0	0	0	0	0	0	0	47
25-29	0	40	13	1	0	0	0	0	0	0	54
30-34	0	48	25	16	2	0	0	0	0	0	91
35-39	0	30	24	16	22	5	0	0	0	0	97
40-44	0	26	22	17	14	18	1	0	0	0	98
45-49	0	33	14	13	9	18	7	0	0	0	94
50-54	0	26	14	6	9	11	12	1	1	0	80
55-59	0	19	14	18	16	28	19	6	2	0	122
60-64	0	15	16	8	14	22	25	7	7	2	116
65-69	0	4	3	3	4	5	4	1	4	3	31
70 & over	0	2	0	2	2	1	2	0	0	0	9
Total	1	288	146	100	92	108	70	15	14	5	839

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Agri-Mark Inc. Pension Plan
 EIN / PN: 04-2704972/002
 Plan Sponsor: Agri-Mark Inc.
 Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	613,554	161,408	3,854,916	4,629,878
2025	1,402,924	237,548	3,802,841	5,443,313
2026	1,744,004	329,600	3,744,868	5,818,472
2027	2,041,659	443,816	3,680,490	6,165,965
2028	2,338,678	564,234	3,607,596	6,510,508
2029	2,615,477	671,466	3,527,353	6,814,296
2030	2,820,109	742,875	3,440,996	7,003,980
2031	3,024,645	843,793	3,346,322	7,214,760
2032	3,189,501	949,495	3,243,305	7,382,301
2033	3,298,654	1,008,167	3,132,148	7,438,969
2034	3,402,496	1,090,255	3,012,643	7,505,394
2035	3,491,365	1,203,326	2,885,039	7,579,730
2036	3,557,089	1,288,190	2,749,859	7,595,138
2037	3,608,409	1,373,196	2,607,920	7,589,525
2038	3,664,783	1,454,412	2,458,045	7,577,240
2039	3,717,961	1,504,382	2,303,371	7,525,714
2040	3,751,388	1,543,223	2,147,767	7,442,378
2041	3,773,095	1,566,462	1,990,540	7,330,097
2042	3,783,600	1,582,681	1,833,161	7,199,442
2043	3,787,963	1,616,317	1,677,078	7,081,358
2044	3,795,715	1,635,659	1,523,651	6,955,025
2045	3,783,654	1,626,915	1,374,202	6,784,771
2046	3,762,117	1,622,022	1,229,962	6,614,101
2047	3,731,072	1,627,372	1,092,069	6,450,513
2048	3,687,710	1,621,528	961,589	6,270,827
2049	3,631,969	1,607,657	839,459	6,079,085
2050	3,562,181	1,603,072	726,443	5,891,696
2051	3,482,773	1,582,423	623,076	5,688,272
2052	3,392,428	1,554,567	529,665	5,476,660
2053	3,301,251	1,515,171	446,257	5,262,679
2054	3,207,814	1,458,862	372,674	5,039,350
2055	3,089,932	1,403,607	308,537	4,802,076
2056	2,952,674	1,337,201	253,284	4,543,159
2057	2,824,361	1,268,260	206,233	4,298,854
2058	2,692,165	1,197,161	166,612	4,055,938
2059	2,554,347	1,122,170	133,605	3,810,122
2060	2,416,724	1,048,341	106,380	3,571,445
2061	2,278,356	976,395	84,140	3,338,891
2062	2,145,771	906,319	66,130	3,118,220
2063	2,016,567	837,125	51,660	2,905,352
2064	1,892,723	770,421	40,122	2,703,266
2065	1,772,378	706,453	30,987	2,509,818
2066	1,655,998	645,415	23,805	2,325,218
2067	1,546,026	587,448	18,200	2,151,674
2068	1,440,425	532,635	13,855	1,986,915
2069	1,337,373	481,013	10,513	1,828,899
2070	1,238,388	432,569	7,960	1,678,917
2071	1,143,226	387,252	6,025	1,536,503
2072	1,052,437	344,997	4,570	1,402,004
2073	965,275	305,723	3,483	1,274,481

Plan Name: Agri-Mark Inc. Pension Plan
 EIN / PN: 04-2704972/002
 Plan Sponsor: Agri-Mark Inc.
 Valuation Date: January 1, 2024

AGRI-MARK, INC. PENSION PLAN

SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended December 31, 2024

EIN: 04-2704972

PLAN NUMBER: 002

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred With Transaction	(g) Cost of Assets	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
Series of Transactions:								
Fidelity 500 Index Fund	Mutual Fund	\$ 3,375,147	\$ -	\$ -	\$ -	\$ 3,375,147	\$ 3,375,147	\$ -
Fidelity 500 Index Fund	Mutual Fund	\$ -	\$ 20,344,481	\$ -	\$ -	\$ 16,641,204	\$ 20,344,481	\$ 3,703,277
Fidelity U.S. Bond Index Fund	Mutual Fund	\$ 3,388,008	\$ -	\$ -	\$ -	\$ 3,388,008	\$ 3,388,008	\$ -
Fidelity U.S. Bond Index Fund	Mutual Fund	\$ -	\$ 12,877,549	\$ -	\$ -	\$ 13,022,159	\$ 12,877,549	\$ (144,610)
Single Transactions:								
Fidelity 500 Index Fund	Mutual Fund	\$ -	\$ 13,811,986	\$ -	\$ -	\$ 11,248,325	\$ 13,811,986	\$ 2,563,661
Fidelity U.S. Bond Index Fund	Mutual Fund	\$ -	\$ 8,307,372	\$ -	\$ -	\$ 8,431,205	\$ 8,307,372	\$ (123,833)

The above information has been certified by Reliance Trust Company, the trustee, as complete and accurate.

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan AGRI-MARK INC. PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF AGRI-MARK INC.	D Employer Identification Number (EIN) 04-2704972
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information			
1 Enter the valuation date: Month 01 Day 01 Year 2024			
2 Assets:			
a Market value.....	2a	130,760,794	
b Actuarial value.....	2b	131,448,951	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	363	43,434,105	43,434,105
b For terminated vested participants	446	17,923,566	17,923,566
c For active participants.....	839	49,956,932	50,733,316
d Total.....	1,648	111,314,603	112,090,987
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate.....	5	5.22%	
6 Target normal cost			
a Present value of current plan year accruals	6a	4,162,200	
b Expected plan-related expenses	6b	0	
c Target normal cost.....	6c	4,162,200	

Statement by Enrolled Actuary

To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Richard P. Weaver <i>RPW</i>	10/1/2025
	Signature of actuary	Date
Richard P. Weaver	Type or print name of actuary	2305950
Willis Towers Watson US LLC	Firm name	Most recent enrollment number
Shadow Creek II 3340 Players Club Parkway, Suite 200 Memphis TN 38125	Address of the firm	901-930-0000
		Telephone number (including area code)

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐

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

Schedule SB (Form 5500) 2024
v. 240311

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	195,301	4,661,035
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	195,301	4,661,035
10 Interest on line 9 using prior year's actual return of <u>17.95%</u>	35,057	836,656
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		3,936,815
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.34%</u>		210,226
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		4,147,041
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	230,358	5,497,691

Part III Funding Percentages

14 Funding target attainment percentage	14	112.15 %
15 Adjusted funding target attainment percentage	15	117.26 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	109.91 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/16/2024	350,000	0			
11/15/2024	350,000	0			
12/12/2024	350,000	0			
01/22/2025	260,000	0			
02/12/2025	260,000	0			
03/14/2025	260,000	0			
04/16/2025	260,000	0			
05/14/2025	260,000	0			
06/11/2025	260,000	0			
07/11/2025	260,000	0			
08/12/2025	260,000	0			
09/15/2025	260,000	0			
Totals ►			18(b)	3,390,000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	3,187,105

20 Quarterly contributions and liquidity shortfalls:**a** Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost		
21	Discount rate:		
a	Segment rates:	1st segment: 4.75 % 2nd segment: 4.87 % 3rd segment: 5.59 %	☐ N/A, full yield curve used
b	Applicable month (enter code).....	21b	4
22	Weighted average retirement age	22	62
23	Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute		
Part VI	Miscellaneous Items		
24	Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No		
25	Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No		
26	Demographic and benefit information		
a	Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.		☒ Yes ☐ No
b	Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...		☒ Yes ☐ No
27	If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	
Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years		
28	Unpaid minimum required contributions for all prior years	28	0
29	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)	30	0
Part VIII	Minimum Required Contribution For Current Year		
31	Target normal cost and excess assets (see instructions):		
a	Target normal cost (line 6c).....	31a	4,162,200
b	Excess assets, if applicable, but not greater than line 31a	31b	4,162,200
32	Amortization installments:	Outstanding Balance	Installment
a	Net shortfall amortization installment	0	0
b	Waiver amortization installment	0	0
33	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33
34	Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....		34
			0
35	Balances elected for use to offset funding requirement	0	0
36	Additional cash requirement (line 34 minus line 35).....		36
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		37
			3,187,105
38	Present value of excess contributions for current year (see instructions)		
a	Total (excess, if any, of line 37 over line 36)	38a	3,187,105
b	Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40	Unpaid minimum required contributions for all years	40	0
Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)		
41	If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☒ 2021		

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Agri-Mark Inc.
EIN/PN	04-2704972/002
Plan Name	Agri-Mark Inc. Pension Plan
Valuation Date	January 1, 2024
Enrolled Actuary	Richard P. Weaver
Enrollment Number	23-05950

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22 Description of Weighted Average Retirement Age as of January 1, 2024

The average retirement age for Line 22 was calculated by creating a hypothetical life table with retirement as the only decrement, and then computing the average retirement age for the table.

x	q _{xr}	l _x	x-50p ₅₀ = l _x /	q _{xr} * l _x / l ₅₀	x * q _x * l _x / l ₅₀
55	0.05	1,000,000	1.000000	0.050000	2.750000
56	0.05	950,000	0.950000	0.047500	2.660000
57	0.05	902,500	0.902500	0.045125	2.572125
58	0.05	857,375	0.857375	0.042869	2.486388
59	0.05	814,506	0.814506	0.040725	2.402793
60	0.05	773,781	0.773781	0.038689	2.321343
61	0.05	735,092	0.735092	0.036755	2.242030
62	0.25	698,337	0.698337	0.174584	10.824228
63	0.10	523,753	0.523753	0.052375	3.299644
64	0.10	471,378	0.471378	0.047138	3.016817
65	1.00	424,240	0.424240	0.424240	27.575594
Average age at retirement					62.150962
Rounded for Schedule SB item 22					62

Plan Name: Agri-Mark Inc. Pension Plan
EIN / PN: 04-2704972/002
Plan Sponsor: Agri-Mark Inc.
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

- Applicable month September
- Interest rate basis 3-Segment Rates

Interest rates	Reflecting Stabilization	Not Reflecting Stabilization
• First segment rate	4.75%	3.62%
• Second segment rate	4.87%	4.46%
• Third segment rate	5.59%	4.52%
• Effective interest rate	5.22%	4.46%

Annual rates of increase

- Compensation 3.00%
- Future Social Security wage bases 2.75%
- Statutory limits on compensation 2.25%

Plan-related expenses \$0; the plan sponsor pays administrative expenses directly

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Demographic Assumptions

Inclusion date The valuation date coincident with or next following the date on which the employee becomes a participant.

New or rehired employees It is assumed that there will be no new or rehired employees.

Mortality

- **Healthy and disabled lives** Separate rates for non-annuitants and annuitants based on Pri-2012 “Employees” and “Healthy Annuitants” (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

Termination Sample rates at which participants are assumed to leave the company by age and service are shown below:

Hired at 25		Hired at 35		Hired at 45	
Service	Rate	Service	Rate	Service	Rate
1	15.4%	1	13.1%	1	9.0%
2	13.8%	2	11.7%	2	7.5%
3	12.4%	3	10.3%	3	5.9%
4	11.0%	4	8.9%	4	4.4%
5	9.7%	5	7.7%	5	3.1%
6	8.6%	6	6.7%	6	2.1%
7	7.6%	7	5.8%	7	1.5%
8	6.5%	8	4.9%	8	1.0%
9	5.5%	9	4.1%	9	0.6%
10	4.5%	10	3.2%	10	0.3%
11	4.4%	11	3.0%	11	0.2%
12	4.2%	12	2.7%	12	0.1%
13	4.1%	13	2.4%	13	0.1%
14	4.0%	14	1.9%	14	0.0%
15	3.8%	15	1.5%	15	0.0%
20	3.2%	20	0.3%	20	0.0%
25	1.5%	25	0.0%		

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Retirement

Rates varying by age.

For purposes of determining the Funding Target and Target Normal Cost (both disregarding at-risk assumption), it was assumed that participants will retire based upon the following rates:

Age	Rate of Retirement
55	5%
56	5%
57	5%
58	5%
59	5%
60	5%
61	5%
62	25%
63	10%
64	10%
65	100%

Form of payment

50% elect a single life annuity, 25% elect a 50% joint and survivor annuity, and 25% elect a 100% joint and survivor annuity.

Percent married

80% of active and terminated participants are assumed to be married. Used to value pre-retirement surviving spouse benefits.

Spouse age

Wives are assumed to be 3 years younger than husbands.

Covered pay

Compensation assumed paid in the current year beginning on the valuation date is the prior year compensation adjusted for the salary scale.

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month and lump sum payments are payable on date of decrement.

Methods

Valuation date

First day of plan year

Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost

Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

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Decrement timing	The approach used is called rounded middle of year (rounded MOY) decrement timing. Most events are assumed to occur at the middle of year during which the eligibility condition will be met or the start/end date will occur. For death and disability decrements, the rate applied is based on the participant's rounded age (nearest integer age) at the beginning of the year, to align with the methodology generally used to create those rate tables. For retirement and withdrawal decrements: the age is generally the participant's rounded age at the middle of the year.
Actuarial value of assets	Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings of 7.25% (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.
Tax policy	The actuarial valuation performed for the plan year ending December 31, 2024 is used to determine the maximum deductible contribution for the tax year ending December 31, 2024.
Benefits not valued	All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with Agri-Mark, Inc. and, based on that review, is not aware of any significant benefits required to be valued that were not.

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Sources of Data and Other Information

The plan sponsor furnished participant data, information on assets, contributions and plan provisions as of January 1, 2024. Data and other information were reviewed for reasonableness and consistency, but no audit was performed. Based on discussions with the plan sponsor, assumptions or estimates were made when data were not available, and the data was adjusted to reflect any significant events that occurred between the date the data was collected and the measurement date. In consultation with Agri-Mark, Inc., the following assumptions were made for missing or apparently inconsistent data elements:

- In the event active participants are missing current year salary and hours, salary is assumed to increase by 3% and hours remained the same as in prior valuation.
- In the event new deferred beneficiaries are missing benefit amount, it is assumed to be the same as in prior valuation.
- In the event new deferred vested participants are missing benefit amount, it is assumed to be an estimated accrued benefit amount.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations. No data adjustments were made and we are unaware of any data adjustment made by the data provider.

Assumptions Rationale - Significant Economic Assumptions

Discount rate	The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.
Expected return on plan assets	We understand that the expected return on assets assumption reflects the plan sponsor's estimate of future experience for trust asset returns, reflecting the plan's current asset allocation and any expected changes during the current plan year, current market conditions and the plan sponsor's expectations for future market conditions.
Plan-related expenses	As required by regulations, plan-related expenses are calculated by estimating the expenses to be paid from the trust during the coming year (including, for example, expected PBGC premiums and actuarial, accounting, legal, administration and trustee fees to be paid from the trust).

Rates of increase in:

- **Compensation** Assumed compensation increases represent plan sponsor's expectation of future experience.

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- Assumed return for asset smoothing The assumed return of 7.25% used for asset smoothing is the expected return on assets assumption chosen by the client with the help of their investment advisers for the 2023 plan year under U.S. GAAP. Although determining the expected rate of return on plan assets was not within the scope of our work, it is the client's best estimate and we determined that it does not significantly conflict with what would be reasonable based on their asset allocation.

Assumptions Rationale - Significant Demographic Assumptions

Healthy Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Disabled Mortality	Assumptions used for funding purposes are as prescribed by IRC §430(h).
Termination	Termination rates were based on an experience study conducted during the 1990s, with annual consideration of whether any conditions have changed that would be expected to produce different results in the future.
Retirement	Retirement rates are based on plan sponsor expectations for the future reflecting workforce events and current economic conditions with periodic monitoring of observed gains and losses caused by retirement patterns different than assumed.
Benefit commencement date for deferred benefits	
Preretirement death benefit	Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. If the spouse elects to defer, actuarial increases from the earliest commencement date must be given, so that a later commencement date is expected to be of approximately equal value, and experience indicates that most spouses do take the benefit as soon as it is available.

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Prescribed Methods

Funding methods The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.
- The mortality table used to calculate the funding target and target normal cost was updated, reflects the latest mortality improvement scale, and was changed from using a static projection of mortality improvement to a generational projection as required by guidance issued by the IRS under §1.430.

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Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

Effective date	Initial plan established December 30, 1970. Present plan is effective January 1, 1991, as a result of a spin-off from the H.P. Hood Pension Plan.
Plan year	Calendar year
Coverage and participation	Following one year of eligibility service.
Contributions	Employer contributes total cost. Employee contributions were made prior to January 1, 1991.

Definitions

Vesting service	Continuous service with the employer. For the employees of Cabot Creamery Cooperative, Inc., continuous service from the later of hire date and January 1, 1990.
Benefit service	Continuous service with the employer. For employees of Cabot Creamery Cooperative, Inc., continuous service from the later of hire date and January 1, 1995. For employees of Kraft, Inc. in Troy, VT, continuous service from later of hire date or January 1, 1988 (if employed by Kraft, Inc. on January 1, 1989). For employees at the Chateaugay, NY facility, continuous service from the later of hire date and February 1, 2003.
Compensation	Gross compensation paid by the employer during a plan year including overtime payments, commissions and bonuses
Final average compensation	Highest average compensation received in the three consecutive years out of the last ten calendar years before normal retirement date.

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Covered compensation	Average of taxable wage bases over 35 years ending in the year the participant attains Social Security retirement age.
Normal retirement date (NRD)	Later of the first day of the month coincident with or next following the employee's 65th birthday or 5 years of participation.
Accrued benefit	The normal retirement benefit commencing on the participant's normal retirement date, based on benefit service, covered compensation, and final average compensation at time of reference.
Monthly pension benefit	$\begin{aligned} & (0.9\% \text{ of Final Average Compensation}) \\ & \text{times (Benefit Service)} \\ & \text{plus} \\ & (0.4\% \text{ of Final Average Compensation in excess of Covered Compensation}) \\ & \text{times} \\ & (\text{Benefit Service up to 35 years}) \end{aligned}$ For purposes of determining benefits for valuation, accrued benefits under the H.P. Hood Inc. Pension Plan purchased from the Prudential Insurance Company are subtracted.

Eligibility for Benefits

Normal retirement	Retirement on NRD
Early retirement	Retirement before NRD and (a) on or after both attaining age 55 and completing 15 years of benefit service or (b) completing 25 years of benefit service
Postponed retirement	Retirement after NRD
Vested termination	Termination for reasons other than death or retirement after completing five years of vesting service
Preretirement death benefit	Death while eligible for normal, early, postponed, or deferred vested retirement benefits, with a surviving spouse

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Supplemental benefit	Employees who were employed by Agri-Mark, Inc. as of February 1, 2003, who were covered by a collective bargaining agreement with Valio, Ltd. immediately prior to the acquisition of the Chateaugay, NY facility by Agri-Mark and who were vested in the New York State Teamsters Conference Pension and Retirement Fund as of February 1, 2003, shall be entitled to a supplemental benefit.
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Benefits Paid Upon the Following Events

Normal retirement	The monthly pension benefit determined as of NRD
Early retirement	The pension will be equal to the accrued benefit reduced for early commencement by 1/2% for each month prior to age 62, but not earlier than age 55. Otherwise, a participant can retire at age 55 with five years of service but the benefit is actuarially reduced from the participant's normal retirement date. Effective January 1, 2007, the early retirement benefit is the actuarial equivalent of the accrued benefit for employees who are collectively bargained employees and not at least age 60 with 15 years of vesting service as of December 31, 2006. This amount cannot be less than the accrued benefit as of December 31, 2006, reduced by the early payment schedule in effect at that time Effective October 1, 2007, the early retirement benefit is the actuarial equivalent of the accrued benefit for employees who are not collectively bargained employees and not at least age 60 with 15 years of vesting service as of September 30, 2006. This amount cannot be less than the accrued benefit as of September 30, 2006, reduced by the early payment schedule in effect at that time.
Postponed retirement	The monthly pension benefit determined as of the actual retirement date
Vested termination	The monthly pension benefit determined as of the termination date, reduced 6.667% for each of the first five years and 3.333% for each of the next five years that payment precedes the participant's NRD

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Preretirement death The greater of (a) the lump sum value of a minimum spouse's benefit equal to 50% of the participant's accrued benefit, converted to a joint and one-half survivor form and reduced by the Plan's early retirement factors for commencement at the participant's earliest retirement age or (b) 2% of compensation for each year of benefit service (10 to 25 years) plus the participant's employee contributions, if any.

Supplemental benefit The monthly amount of such supplemental benefit equals a participant's years of service (including pre-acquisition service) multiplied by a dollar amount ranging from \$5.00 for retirement at age 55 to \$7.00 for retirement at age 62 or later. Also such monthly supplemental benefit is subject to a maximum ranging from \$150 for retirement at age 55 to \$210 for retirement at age 62.

Other Plan Provisions

Forms of payment Preretirement death benefits are payable only as described above. Monthly pension benefits are paid as described above as a life annuity, if the participant has no spouse as of the date payments begin, or if the participant so elects. Otherwise, benefits are paid in the form of 50% joint and survivor annuity option or, if the participant elects and the spouse consents, another actuarially equivalent optional form offered by the plan. Optional forms are a 100% joint and survivor annuity, a 75% joint and survivor annuity, a fifteen-year certain and life annuity, or (for married participants) a life annuity. Actuarial equivalence is based on the UP84 mortality table and 7% interest. A cash lump sum is available for employee contribution amounts with and without interest and the remaining net benefit is available in annuity forms.

Pension Increases None

Maximum limit on benefits and pay All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions.

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Future Plan Changes

No future plan changes were recognized in determining funding requirements. WTW is not aware of any future plan changes which are required to be reflected.

Changes in Benefits Valued Since Prior Year

There have been no changes in benefits valued since the prior year.

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Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	1	45	1	0	0	0	0	0	0	0	47
25-29	0	40	13	1	0	0	0	0	0	0	54
30-34	0	48	25	16	2	0	0	0	0	0	91
35-39	0	30	24	16	22	5	0	0	0	0	97
40-44	0	26	22	17	14	18	1	0	0	0	98
45-49	0	33	14	13	9	18	7	0	0	0	94
50-54	0	26	14	6	9	11	12	1	1	0	80
55-59	0	19	14	18	16	28	19	6	2	0	122
60-64	0	15	16	8	14	22	25	7	7	2	116
65-69	0	4	3	3	4	5	4	1	4	3	31
70 & over	0	2	0	2	2	1	2	0	0	0	9
Total	1	288	146	100	92	108	70	15	14	5	839

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

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Schedule SB, Line 26b Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	613,554	161,408	3,854,916	4,629,878
2025	1,402,924	237,548	3,802,841	5,443,313
2026	1,744,004	329,600	3,744,868	5,818,472
2027	2,041,659	443,816	3,680,490	6,165,965
2028	2,338,678	564,234	3,607,596	6,510,508
2029	2,615,477	671,466	3,527,353	6,814,296
2030	2,820,109	742,875	3,440,996	7,003,980
2031	3,024,645	843,793	3,346,322	7,214,760
2032	3,189,501	949,495	3,243,305	7,382,301
2033	3,298,654	1,008,167	3,132,148	7,438,969
2034	3,402,496	1,090,255	3,012,643	7,505,394
2035	3,491,365	1,203,326	2,885,039	7,579,730
2036	3,557,089	1,288,190	2,749,859	7,595,138
2037	3,608,409	1,373,196	2,607,920	7,589,525
2038	3,664,783	1,454,412	2,458,045	7,577,240
2039	3,717,961	1,504,382	2,303,371	7,525,714
2040	3,751,388	1,543,223	2,147,767	7,442,378
2041	3,773,095	1,566,462	1,990,540	7,330,097
2042	3,783,600	1,582,681	1,833,161	7,199,442
2043	3,787,963	1,616,317	1,677,078	7,081,358
2044	3,795,715	1,635,659	1,523,651	6,955,025
2045	3,783,654	1,626,915	1,374,202	6,784,771
2046	3,762,117	1,622,022	1,229,962	6,614,101
2047	3,731,072	1,627,372	1,092,069	6,450,513
2048	3,687,710	1,621,528	961,589	6,270,827
2049	3,631,969	1,607,657	839,459	6,079,085
2050	3,562,181	1,603,072	726,443	5,891,696
2051	3,482,773	1,582,423	623,076	5,688,272
2052	3,392,428	1,554,567	529,665	5,476,660
2053	3,301,251	1,515,171	446,257	5,262,679
2054	3,207,814	1,458,862	372,674	5,039,350
2055	3,089,932	1,403,607	308,537	4,802,076
2056	2,952,674	1,337,201	253,284	4,543,159
2057	2,824,361	1,268,260	206,233	4,298,854
2058	2,692,165	1,197,161	166,612	4,055,938
2059	2,554,347	1,122,170	133,605	3,810,122
2060	2,416,724	1,048,341	106,380	3,571,445
2061	2,278,356	976,395	84,140	3,338,891
2062	2,145,771	906,319	66,130	3,118,220
2063	2,016,567	837,125	51,660	2,905,352
2064	1,892,723	770,421	40,122	2,703,266
2065	1,772,378	706,453	30,987	2,509,818
2066	1,655,998	645,415	23,805	2,325,218
2067	1,546,026	587,448	18,200	2,151,674
2068	1,440,425	532,635	13,855	1,986,915
2069	1,337,373	481,013	10,513	1,828,899
2070	1,238,388	432,569	7,960	1,678,917
2071	1,143,226	387,252	6,025	1,536,503
2072	1,052,437	344,997	4,570	1,402,004
2073	965,275	305,723	3,483	1,274,481

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