

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

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, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
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, etc.
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: RETIREMENT PLAN FOR EMPLOYEES OF ALLIANCEBERNSTEIN L.P.
1b Three-digit plan number (PN): 002
1c Effective date of plan: 01/01/1980
2a Plan sponsor's name, mailing address, city or town, state or province, country, and ZIP or foreign postal code.
2b Employer Identification Number (EIN): 13-4064930
2c Plan Sponsor's telephone number: 629-213-5284
2d Business code (see instructions): 523900

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

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

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

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	1352
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)	116
	6a(2)	37
	6b	298
	6c	368
	6d	703
	6e	25
	6f	728
	6g(1)	
6g(2)		
6h		0
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 1I

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

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

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

a Pension Schedules

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

b General Schedules

- (1) **H** (Financial Information)
- (2) **I** (Financial Information – Small Plan)
- (3) **A** (Insurance Information) – Number Attached 0
- (4) **C** (Service Provider Information)
- (5) **D** (DFE/Participating Plan Information)
- (6) **G** (Financial Transaction Schedules)

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) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 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 <u>RETIREMENT PLAN FOR EMPLOYEES OF ALLIANCEBERNSTEIN L.P.</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>ALLIANCEBERNSTEIN L.P.</u>	D Employer Identification Number (EIN) <u>13-4064930</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I	Basic Information		
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>101429982</u>
	b Actuarial value	2b	<u>108642804</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>254</u>	<u>30448782</u>
	b For terminated vested participants	<u>987</u>	<u>57835223</u>
	c For active participants	<u>116</u>	<u>11927969</u>
	d Total	<u>1357</u>	<u>100211974</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	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	<u>5.15 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>0</u>
	c Target normal cost	6c	<u>0</u>

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	<u>10/14/2025</u>	Date
	<u>ANTONIS ANTONIOU, FSA, EA</u>	<u>23-07361</u>	Most recent enrollment number
	<u>MERCER</u>	<u>917-324-6514</u>	Telephone number (including area code)
	<u>90 HIGH STREET BOSTON, MA 02110-2320</u>		
	Address of the firm		

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

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)	0	5411056
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)	0	5411056
10	Interest on line 9 using prior year's actual return of <u>12.39</u> %	0	670430
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	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>5.29</u> %		0
	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		0
	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)	0	6081486

Part III Funding Percentages			
14	Funding target attainment percentage	14	102.34 %
15	Adjusted funding target attainment percentage	15	108.41 %
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	100.05 %
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
Totals ▶			18(b)	0	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 0
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input type="checkbox"/> 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: %	2nd segment: %	<input checked="" type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)			21b
22 Weighted average retirement age			22 61
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> 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..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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. <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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 0
b Excess assets, if applicable, but not greater than line 31a			31b 0
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
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 0
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)			38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....			38b
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. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021			

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

A Name of plan RETIREMENT PLAN FOR EMPLOYEES OF ALLIANCEBERNSTEIN L.P.	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 ALLIANCEBERNSTEIN L.P.	D Employer Identification Number (EIN) 13-4064930	

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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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)

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

a Name:	STEPHANIE TRAN	b EIN:	13-2834414
c Position:	ENROLLED ACTUARY		
d Address:	90 HIGH STREET BOSTON, MA 02110	e Telephone:	617-747-9430

Explanation: THE ENROLLED ACTUARY FOR THE PLAN HAS CHANGED FROM STEPHANIE TRAN (EA #23-07587) TO ANTONIS ANTONIOU (EA # 23-07361), DUE TO STEPHANIE TRAN LEAVING EMPLOYMENT AT MERCER. THERE HAS BEEN NO CHANGE IN THE FIRM PROVIDING ACTUARIAL SERVICES TO THE PLAN.

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>RETIREMENT PLAN FOR EMPLOYEES OF ALLIANCEBERNSTEIN L.P.</u>	B Three-digit plan number (PN)	<u>002</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>ALLIANCEBERNSTEIN L.P.</u>	D Employer Identification Number (EIN) <u>13-4064930</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>GLOBAL STRATEGIC CORE EQUITY</u>		
b Name of sponsor of entity listed in (a): <u>ALLIANCEBERNSTEIN L.P.</u>		
c EIN-PN <u>04-6948485-033</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan RETIREMENT PLAN FOR EMPLOYEES OF ALLIANCEBERNSTEIN L.P.	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 ALLIANCEBERNSTEIN L.P.	D Employer Identification Number (EIN) 13-4064930

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

		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(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)	817724	6224146
(2) U.S. Government securities	1c(2)	15763964	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	46443492	52052206
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	10231411	0
(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)	6132988	0
(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)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	12092528	0
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	9947875	1877537

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	101429982	60153889
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	101429982	60153889

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)	0	
(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)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	10973	
(B) U.S. Government securities.....	2b(1)(B)	0	
(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)	4420	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		15393
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)	52338	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	0	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		52338
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	12860846	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	8935953	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-2913116	
(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)		327293
(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)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		-797461
c Other income	2c		895508
d Total income. Add all income amounts in column (b) and enter total.....	2d		1504848

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	42780941	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		42780941
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		0
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		42780941

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-41276093
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: PRICEWATERHOUSE COOPERS LLP

(2) EIN: 13-4008324

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		2000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
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 0.

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 571376.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A Name of plan <u>RETIREMENT PLAN FOR EMPLOYEES OF ALLIANCEBERNSTEIN L.P.</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ALLIANCEBERNSTEIN L.P.</u>	D Employer Identification Number (EIN) <u>13-4064930</u>	

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	0
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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): 13-3722243

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	617
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Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? Yes No N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock? Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

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

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

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

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

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

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

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

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

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

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

a Enter the percentage of plan assets held as:
 Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: 97.0%
 High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: 3.0%

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 _____.

**Retirement Plan for
Employees of
AllianceBernstein L.P.**

**Financial Statements and Supplemental Schedules
December 31, 2024 (In Liquidation) and December
31, 2023 (Ongoing)
(With Report of Independent Auditors Thereon)**

Retirement Plan for Employees of AllianceBernstein L.P.
Index
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

Page

Report of Independent Auditors..... 1-3

Financial Statements

Statements of Net Assets Available for Benefits as of December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)..... 4

Statements of Changes in Net Assets Available for Benefits Period from May 22, 2024 to December 31, 2024 (in Liquidation), period from January 1, 2024 to May 21, 2024 (Ongoing), and for the year ended December 31, 2023 (Ongoing).....5

Notes to Financial Statements..... 6-17

Supplemental Schedules*

Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2024 (In Liquidation).....18-26

Schedule H, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2024 (In Liquidation).....27

- Other schedules required by 29 CFR Section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.



Report of Independent Auditors

To the Administrator of the Retirement Plan for Employees of AllianceBernstein L.P.

Opinion

We have audited the accompanying financial statements of the Retirement Plan for Employees of AllianceBernstein L.P. (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits (in liquidation) as of December 31, 2024, and the related statements of changes in net assets available for benefits (in liquidation) for the period from May 22, 2024 to December 31, 2024, the statement of changes in net assets available for benefits (ongoing) for the period from January 1, 2024 to May 21, 2024, the statement of net assets available for benefits (ongoing) as of December 31, 2023 and the related statement of changes in net assets available for benefits (ongoing) for the year then ended, including the related notes (collectively referred to as the "financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits in liquidation of the Plan as of December 31, 2024, and the changes in its net assets available for benefits in liquidation for the period from May 22, 2024 to December 31, 2024, the changes in its net assets available for benefits for the period from January 1, 2024 to May 21, 2024, its net assets available for benefits as of December 31, 2023 and its changes in net assets available for benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America applied on the bases described in Note 3.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (US GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Basis of Accounting

As discussed in Note 2 to the financial statements, the Compensation Committee of the AB Board of Directors approved a plan of liquidation on May 22, 2024, and the Plan determined liquidation is imminent. As a result, the Plan changed its basis of accounting on May 22, 2024 from the going concern basis to a liquidation basis. Our opinion is not modified with respect to this matter.

Emphasis of Matter

As discussed in Note 4 to the financial statements, the Plan changed the manner in which it presents its benefit information in 2024. Our opinion is not modified with respect to this matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the



design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with US 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 US 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.
- 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.

Supplemental Schedules Required by ERISA

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. Schedule H, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2024 and Schedule H, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2024 (“supplemental schedules”), are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the 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 US GAAS.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying supplemental schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Priscilla Anne Cooper LLP

Nashville, TN

October 14, 2025

Retirement Plan for Employees of AllianceBernstein L.P.
Statements of Net Assets Available for Benefits
As of December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

	December 31, 2024 (In Liquidation)	December 31, 2023 (Ongoing)
Assets		
Investments, at fair value		
Cash	\$ 1,858,244	\$ 817,724
Money market fund	4,365,902	—
Private investment trust	—	—
Collective investment trust	—	6,132,988
Equity securities	—	10,231,411
Hedge funds	1,877,537	9,947,875
Mutual funds	—	12,092,528
U.S. Treasury strips	—	15,763,964
Fixed income securities	52,052,206	46,443,492
Total investments	60,153,889	101,429,982
Accrued dividend and interest income	1,004,672	—
Total assets	61,158,561	101,429,982
Net assets available for benefits	\$ 61,158,561	\$ 101,429,982

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

Retirement Plan for Employees of AllianceBernstein L.P.
Statements of Changes in Net Assets Available for Benefits
For the Periods from May 22, 2024 to December 31, 2024 (In Liquidation),
January 1, 2024 to May 21, 2024 (Ongoing), and for the Year Ended December 31, 2023 (Ongoing)

	Period From May 22, 2024 to December 31, 2024 (In Liquidation)	Period From January 1, 2024 to May 21, 2024 (Ongoing)	Year Ended December 31, 2023 (Ongoing)
Investment income			
Net appreciation (depreciation) in the fair value of investments	\$ 477,175	\$ (2,765,071)	\$ 9,926,211
Dividends and interest	—	1,032,556	1,599,677
Total investment income (loss)	477,175	(1,732,515)	11,525,888
Total additions (reductions)	477,175	(1,732,515)	11,525,888
Benefits paid			
Benefits paid to participants	39,853,650	2,927,291	6,269,252
Net (decrease) increase in net assets available for benefits	(39,376,475)	(4,659,806)	5,256,636
Net assets available for benefits at			
Beginning of period	100,535,036	101,429,982	96,173,346
End of period	<u>\$ 61,158,561</u>	<u>\$ 96,770,176</u>	<u>\$ 101,429,982</u>

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

Retirement Plan for Employees of AllianceBernstein L.P.

Notes to Financial Statements

December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

1. Plan Sponsor

AllianceBernstein L.P. ("AB" or the "Plan Sponsor" or "Investment Manager") is the sponsor of the Retirement Plan for Employees of AllianceBernstein L.P. (the "Plan"). AB provides diversified investment management and related services globally to a broad range of clients. AllianceBernstein Corporation (the "Company"), an indirect wholly-owned subsidiary of Equitable Holdings ("EQH"), is the General Partner of AB.

2. Description of Plan

General

The Plan is a qualified, noncontributory, defined benefit plan covering current and former employees of AB and certain of its subsidiaries who were employed by AB or an affiliate prior to October 2, 2000.

Effective December 31, 2008, Plan participants do not accrue additional benefits under the Plan and their service and compensation after December 31, 2008 are not taken into account when calculating their accrued retirement benefits, except for purposes of vesting credit and eligibility for early retirement benefits. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended ("ERISA").

AB is the Plan Administrator and the Plan is operated in accordance with the provisions of the Plan document by an Administrative Committee and an Investment Committee on behalf of AB. These Committees are appointed by the Compensation and Workplace Practices Committee of the Board of Directors of the Company.

On May 22, 2024, the Compensation Committee of the AB Board of Directors approved the termination of the Plan through a standard plan termination process effective July 31, 2024, as described in further detail below, with an amendment to the Plan made on June 10, 2024. It was determined that on May 22, 2024, the plan's termination was now imminent.

The following is a brief summary of the provisions of the Plan document. Participants should refer to the Plan document for a complete description of the Plan's provisions. Capitalized terms used herein and not defined have the meanings assigned to them in the Plan document.

Plan Investments

Under the terms of a trust agreement between AB and the individuals designated as trustees of the Plan, the trustees manage a trust fund which holds the assets of the Plan. During 2024, given the announcement of the plan termination, a significant portion of the Plan assets were liquidated and reallocated into cash and subsequently distributed to participants in the form of lump sum disbursements in December 2024. The assets of the plan as of December 31, 2024 under the liquidation basis were invested in cash, a hedge fund, and fixed income securities. Under the ongoing basis as of December 31, 2023 the assets of the plan were invested in cash, a collective investment trust, equity securities, hedge funds, mutual funds, U.S. Treasuries and fixed income securities, as more fully described in *Note 3*. The Plan's assets are held in custody by Sanford C. Bernstein & Co., LLC ("SCB LLC"), an indirect wholly-owned subsidiary of AB.

Eligibility

Persons who were employed by AB or certain of its subsidiaries prior to October 2, 2000 were eligible to participate in the Plan on the first day of the Plan year in which their one-year anniversary ended, provided they had worked at least 1,000 hours in their anniversary year and had attained age twenty-one.

Retirement Plan for Employees of AllianceBernstein L.P.

Notes to Financial Statements

December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

Vesting

Benefits payable under the Plan are 100% vested upon the participant's completion of five years of service. Nonvested benefits include the value of nonvested benefits earned by vested participants relating to projected early retirement payments.

Benefits

Benefits are determined using a formula that takes into consideration a participant's years of credited service, average final base compensation (generally base salary excluding commissions, bonuses and overtime) and average covered compensation for Social Security purposes. Participants are entitled to receive full pension benefits upon reaching age 65 and may choose to receive such benefits under various payment options, including life annuity, life annuity-period certain, joint and survivor annuity, other annuities or a lump-sum payment. The Plan also provides benefits upon early retirement, disability and death. Participants who separate from service with AB with a vested benefit value of \$1,000 or less receive a lump-sum payment equal to the value of their vested benefit.

Plan Termination

AB has the right to discontinue its contributions to the Plan at any time and to terminate the Plan subject to the provisions of ERISA. As noted above, the Compensation Committee of the AB Board of Directors approved the termination of the Plan, effective July 31, 2024. Notice of Intent to Terminate was mailed to Plan participants in May 2024 and subsequently, the application for approval of the Plan's termination was filed with the IRS.

In connection with the Plan termination, certain participants were given the option to elect to receive their Plan benefits: (a) in the form of a lump sum to be distributed either (i) directly to the participant or (ii) as a direct rollover to the Company's 401(k) plan, or other eligible retirement plan, or (b) to receive their accrued Plan benefits along with other Plan participants in the form of an annuity to be purchased from a qualified insurance company to administer all future payments, or (c) as a deferred payment. If the present value of the accrued benefit was \$7,000 or less, participants were required to receive a lump sum. Lump sum distributions for electing participants were made in December 2024 in the amount of \$35.2 million. Lump sum disbursements made in the normal course during 2024 were \$4.2 million. Plan participants who chose or who were already receiving benefits in the form of an annuity had an annuity purchased on their behalf in 2025. For further discussion see *Note 10 Subsequent Event*.

In accordance with the terms of ERISA, notices were provided to Participants and certain filings were made with the IRS and Department of Labor, including a Form 5310, Application for Determination Letter - Plan Termination, filed with the IRS on June 12, 2024, a Form 500, Standard Termination Notice Single Employer Plan Termination, filed with the Department of Labor on September 30, 2024, and a Form 501, Post-Distribution Certification for Standard Termination, along with form MP-100, Missing Participants Program Plan Information for Single-Employer DB Plan, filed with the Pension Benefit Guaranty Corporation (PBGC) on April 25, 2025.

Administrative Expenses

Expenses of administering the Plan may be paid from Plan assets, unless paid by AB. For each of the periods presented, AB paid all Plan expenses. Further, AB has agreed to pay all costs incurred through the liquidation period of the plan until its final termination.

Retirement Plan for Employees of AllianceBernstein L.P.
Notes to Financial Statements
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

3. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements as of and for the year ended December 31, 2023 and for the period January 1, 2024 to May 21, 2024 are prepared in conformity with accounting principles generally accepted in the United States of America (“U.S. GAAP”) using the going concern (Ongoing) basis of accounting. As discussed in *Note 2*, on May 22, 2024, the Compensation Committee of the AB Board of Directors approved the termination of the Plan, effective July 31, 2024. As a result, the Plan changed its basis of accounting for the period subsequent to May 21, 2024 and for the period ended December 31, 2024 to a liquidation basis of accounting under ASC 205, *The Liquidation Basis of Accounting*, in accordance with U.S. GAAP.

Under the liquidation basis of accounting, assets are measured to reflect the estimated amount of cash expected to be collected in settling or disposing of the assets during the liquidation process and liabilities are measured using the accrual basis of accounting and would include any expected costs of the disposal of assets and other costs expected to be incurred during the liquidation process.

Use of Estimates

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements. Actual results could differ from those estimates and assumptions.

Investments, Valuation and Income Recognition

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. The Plan presents in the statements of changes in net assets available for benefits, the net appreciation (depreciation) in the fair value of its investments, which includes the Plan’s gains and losses on investments bought and sold as well as held for all periods presented.

Cash, Cash Equivalents and Equity Securities

Cash, money market fund and equity securities at December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing) include the following:

	2024 (In Liquidation)	2023 (Ongoing)
Cash	\$ 1,858,244	\$ 817,724
Money market fund	\$ 4,365,902	\$ —
Equity Securities	\$ —	\$ 10,231,411

As of December 31, 2024, the equity securities of the plan were liquidated. In 2023, under the Ongoing basis, the Plan had a separate account for equity securities which invested in a multi-style, multi-cap integrated portfolio adding U.S. equity diversification to its value and growth equity selections, designed to deliver a long-term premium to the S&P 500 with greater consistency across a range of market environments. These securities were valued based on quoted prices in active markets and are included in Level 1 of the valuation hierarchy. In addition, for both the liquidation basis and the Ongoing basis, the Plan holds cash which is invested in an interest-bearing account and is included in Level 1 of the valuation hierarchy.

Retirement Plan for Employees of AllianceBernstein L.P.
Notes to Financial Statements
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

Fixed Income Securities

Fixed income securities at December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing) include the following:

	2024 (In Liquidation)	2023 (Ongoing)
Fixed income securities - U.S. Long Duration Portfolio	\$ 52,052,206	\$ 46,443,492

The Plan invests in a separately managed account (U.S. Long Duration), managed against the Bloomberg Long U.S. Corporate index. The portfolio invests in U.S. dollar denominated investment grade fixed income securities with at least 10 years to maturity. The portfolio is managed in our systematic strategy which utilizes AB's quantitative expertise and models. The strategy uses a dynamic factor-based approach, deep set of historical data and market liquidity information to deliver alpha through security selection and portfolio structure. These securities are included in Level 2 of the valuation hierarchy.

Collective Investment Trust

Collective Investment Trust at December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing) include the following:

	2024 (In Liquidation)	2023 (Ongoing)
AB CIT - Global Strategic Core Equity - Class A	\$ —	\$ 6,132,988

During 2024, the Collective Investment Trust ("CIT") was liquidated. During 2023, under the Ongoing basis, the CIT invested in U.S. and non-U.S. equities of various capitalization sizes. There were no unfunded commitments with respect to this CIT as of December 31, 2023 (Ongoing).

This investment was valued using NAV (or its equivalent) as a practical expedient provided by the administrator of the fund. The NAV was based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding.

The Plan's interest in the CIT was valued based on information reported by the investment advisor using audited financial statements of the CIT at year end. Portfolio securities were valued at their current market value determined on the basis of market quotations or, if the market quotations are not readily available or are deemed unreliable, at "fair value" as determined in good faith by the Trustee.

Hedge Funds

Hedge Funds at December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing) include the following:

	2024 (In Liquidation)	2023 (Ongoing)
AB Arya Partners (Cayman) Fund	\$ —	\$ 5,033,237
AB Securitized Assets (Cayman) Fund	\$ 1,877,537	\$ 4,914,638

As of December 31, 2024, under the liquidation basis, the Plan held one hedge fund, and one hedge fund was liquidated. For 2023, under the Ongoing basis, there were two hedge funds which held Plan assets.

The hedge funds held by the Plan seek to provide attractive risk-adjusted returns over full market cycles with less volatility than the broad equity markets by allocating all or substantially all of its

Retirement Plan for Employees of AllianceBernstein L.P.
Notes to Financial Statements
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

assets among portfolio managers through portfolio funds that employ a broad range of investment strategies.

The hedge funds are measured at fair value using their NAV per share (or its equivalent) as a practical expedient. There were no unfunded commitments for these funds as of December 31, 2024 (In Liquidation) or December 31, 2023 (Ongoing).

The plan has the right as of either the first or last business day of the calendar quarter each year upon, either 65 or 95 days prior written notice to the Investment Manager, to redeem all or any portion of its shares, provided that shares may not be redeemed by a shareholder prior to the end of the first calendar quarter that follows the one year anniversary of the date on which such capital subscriptions were made.

U.S. Treasury Strips

U.S. Treasury strips at December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing) include the following:

	2024 (In Liquidation)	2023 (Ongoing)
U.S. Treasury Strips	\$ —	\$ 15,763,964

During 2024, the U.S. Treasury Strips were liquidated. During 2023, under the Ongoing basis, the Plan invested in U.S. Treasury strips which are valued based on quoted yields in secondary markets and are included in Level 2 of the valuation hierarchy.

Mutual Funds

During 2024, the Mutual Funds were liquidated. During 2023, under the Ongoing basis, the Mutual Funds consisted of open-end mutual funds with listed net asset values which are included in Level 1 of the valuation hierarchy, and include the following:

	2024 (In Liquidation)	2023 (Ongoing)
AB All Market Real Return Portfolio - Class I	\$ —	\$ 2,271,471
AB Discovery Growth Fund Class ADV	—	441,708
AB Discovery Value Fund Class ADV	—	599,532
AB International Small Cap Portfolio - ADV Class	—	1,310,441
AB International Strategic Equities - ADV Class	—	6,427,488
AB Small Cap Core Portfolio - ADV Class	—	422,939
AB Emerging Markets Portfolio	\$ —	\$ 618,949
Total Mutual Funds	\$ —	\$ 12,092,528

During 2023, under the Ongoing Basis, the Plan invested in:

- one fixed income mutual fund. The fund pursued an aggressive investment strategy involving a variety of asset classes. This fund sought inflation protection from investments around the globe, both in developed and emerging market countries.
- six equity mutual funds, which focused on both U.S.-based and non-U.S.-based equity securities of various capitalization sizes ranging from small to large capitalization and diversified portfolios within those capitalization ranges.

Retirement Plan for Employees of AllianceBernstein L.P.

Notes to Financial Statements

December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

The Plan may redeem any of the mutual funds it is invested in daily without prior written notice. The mutual funds underlying securities were valued at their current market value determined on the basis of market quotations or, if market quotations were not readily available or are deemed unreliable, at "fair value" as determined in accordance with procedures established by and under the general supervision of the fund's board of directors.

Contributions and Payments of Benefits

AB contributions are accrued as of the last day of the Plan year. Benefit payments are recorded when paid.

Risks and Uncertainties

The Plan makes various investments. Investments are exposed to various risks such as interest rate, market and credit risks. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the values of investments 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.

Contributions to the Plan and the actuarial present value of accumulated plan benefits are based on certain assumptions pertaining to interest rates, inflation rates, investment risks, employee compensation and participant demographics. Due to the uncertainties inherent in choosing assumptions in the estimation process, it is at least reasonably possible that changes in these assumptions in the near term could have a material effect on the financial statements.

Funding Policy

AB's policy is to satisfy its funding obligation for each year in an amount not less than the minimum required by ERISA, as determined by the Plan's independent consulting actuary, and not greater than the maximum amount that can be deducted for federal income tax purposes. For the January 1, 2023 (Ongoing), January 1, 2024 (Ongoing) and December 31, 2024 (in Liquidation) valuation date, the actuary used the traditional unit credit cost funding method for the Plan, as mandated under the Pension Protection Act of 2006. AB did not make a contribution to the Plan for either of the periods presented. For each of the plan periods presented, AB met the minimum funding requirements as required by ERISA.

Recently Adopted Accounting Pronouncements or Accounting Pronouncements Not Yet Adopted

During 2024, there have been no recently adopted accounting pronouncements or pronouncements not yet adopted that have or are expected to have a material impact on our results of operations.

Subsequent Events

We have evaluated subsequent events through the date of issuance of these financial statements. See *Note 10 Subsequent Event* for further discussion.

4. Accumulated Plan Benefits

Mercer provides actuarial and third-party administration services to the Plan.

Prior to the plan termination announcement date, the accumulated plan benefits were determined using beginning of year information. In connection with the adoption of liquidation basis of accounting, the Plan changed from using a beginning of year to end of year information date. The accumulated plan benefits as of December 31, 2024 were determined based on actual lump sums paid and the actual insurer annuity premium transferred in the first quarter of 2025 (known amounts).

Retirement Plan for Employees of AllianceBernstein L.P.
Notes to Financial Statements
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

Accumulated plan benefits are the total future periodic payments, including lump-sum distributions, that are payable to employees or their beneficiaries pursuant to the Plan. Accumulated benefits include benefits expected to be paid to: (a) retired or terminated employees or their beneficiaries; (b) beneficiaries of deceased employees; and (c) present employees or their beneficiaries. Benefits under the Plan are included to the extent that they are deemed attributable to services rendered by employees to the valuation date.

The actuarial present value of accumulated plan benefits 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.

Upon adoption of the liquidation basis of accounting, the Plan recorded the following cumulative effect adjustment in the actuarial present value of accumulated plan benefits at the beginning of the period as of the date of adoption (see below discussion for the changes in actuarial assumptions):

Changes in actuarial assumptions	\$	1,545,296
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The actuarial present value of accumulated plan benefits as of the most current valuation date is as follows:

	Benefit Information Date		
	December 31, 2024 (In Liquidation) ¹	January 1, 2024 (Ongoing)	January 1, 2023 (Ongoing)
Vested benefits			
Active participants	\$ 7,100,751	\$ 11,627,764	\$ 13,969,517
Inactive participants with deferred benefits	24,356,733	56,540,215	57,559,753
Inactive participants receiving benefits	28,164,949	31,251,677	30,407,839
Total vested benefits	59,622,433	99,419,656	101,937,109
Nonvested benefits	—	—	—
Total actuarial present value of accumulated plan benefits	\$ 59,622,433 ²	\$ 99,419,656	\$ 101,937,109
Assumed rate of interest	Please see footnote ³	5.25 %	5.25 %

¹ Reflects participant status as of January 1, 2024 unless during the year there was a lump sum payout or a death with no further benefits due.

² Reflects the discounted value of remaining obligations of the plan such as insurer annuity premium, remaining monthly payments and PBGC transfer.

³ A discount rate of 4.63% is applied to the remaining 2025 obligations to determine their present value as of December 31, 2024. Otherwise, the liability as of December 31, 2024, reflects the actual obligations, including the insurer annuity premium and refund, which is based on actuarial assumptions that incorporate proprietary insurer assumptions.

Retirement Plan for Employees of AllianceBernstein L.P.
Notes to Financial Statements
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

The changes in the actuarial present value of accumulated plan benefits during the periods ended December 31, 2024 (in Liquidation), May 21, 2024 (Ongoing), and December 31, 2023 (Ongoing) are as follows:

	Period from May 22, 2024 to December 31, 2024	Period from January 1, 2024 to May 21, 2024	Year Ended January 1, 2023 to December 31, 2023
Actuarial present value of accumulated plan benefits at beginning of the benefit information date	\$ 96,939,837 ⁴	\$ 99,419,656	\$ 101,937,109
Increase/decrease during the year attributed to:			
Benefits accumulated and (gains)	—	—	(50,780)
Increase for interest due to decrease in discount period	2,536,246	1,992,768	5,173,416
Benefits paid	(39,853,650)	(2,927,291)	(6,269,252)
Change in actuarial assumptions	—	—	(1,370,837)
Net (decrease)	(37,317,404)	(934,523)	(2,517,453)
Actuarial present value of accumulated plan benefits at end of the benefit information date	\$ 59,622,433 ⁵	\$ 98,485,133	\$ 99,419,656

Data, assumptions, methods and provisions under the Liquidation Basis of Accounting for the period May 22, 2024 to December 31, 2024, utilizing actual and known facts about the plan assets as of December 31, 2024:

- Actual lump sums and annuities paid during 2024 of \$42,780,941.
- Given the plan termination and known subsequent activity after December 31, 2024 but before the financial statement issuance date, the December 31, 2024 accumulated plan benefits is based on the following items discounted back to December 31, 2024 using the plan administrator's discount rate assumption of 4.63%:
 - Actual insurer premium transfer of \$59,356,845 made during the first quarter of 2025.
 - Insurer premium refund of \$2,367,000 received during the third quarter of 2025.
 - Lump sums of \$83,622 made during the first quarter of 2025.
 - Missing participant transfer to the PBGC of \$1,917,378 made during the first quarter of 2025.
 - Monthly benefit payments to in-pay retirees for January 2025, February 2025 and March 2025 totaling \$844,567.

Data, assumptions, methods and provisions under the Ongoing Basis of Accounting for the period January 1, 2024 to May 21, 2024 and as of year ended December 31, 2023:

- (a) assumed rates of interest of 5.25% period January 1, 2024 to May 21, 2024 and 2023;

⁴ Includes impact of the adoption of plan liquidation of \$1,545,296.

⁵ Reflects the discounted value of remaining obligations of the plan such as insurer annuity premium and refund, remaining monthly payments and PBGC transfer.

Retirement Plan for Employees of AllianceBernstein L.P.
Notes to Financial Statements
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

- (b) varying retirement rates for participants between ages 55 to 65, with immediate retirement for participants over age 65;
- (c) employee turnover based upon age of participant;
- (d) interest rates for lump sum conversions based on IRS segment rates projected based on implied November 2023 forward rates for the period January 1, 2024 to May 21, 2024 and for November 2022 forward rates for 2023, respectively;
- (e) mortality under the Pri-2012 white-collar mortality table for males and females, projected generationally with the MP-2021 improvement scale for the period January 1, 2024 to May 21, 2024 and 2023;
- (f) mortality for lump sum conversions for benefits to be paid after 2024 under the RP-2014 mortality table (unisex) adjusted back to 2006 projected generationally with the MP-2021 improvement scales for the period January 1, 2024 to May 21, 2024 and 2023, respectively;
- (g) forms of payments for males/females of 65%/60% for a lump sum, 10%/25% for a single life annuity and 25%/15% for a joint and 50% survivor annuity.

The ongoing actuarial assumptions are based on the assumption that the Plan will continue. The Plan sponsor (AB) approved the termination of the Plan on May 22, 2024, and the liquidation basis of accounting was applied, certain assumptions related to the termination of the plan and other relevant factors that are applicable in determining the actuarial present value of the accumulated plan benefits under this approach were applied, as noted above.

Retirement Plan for Employees of AllianceBernstein L.P.
Notes to Financial Statements
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

5. Reconciliation of statement of changes in net assets available for benefits

Upon adoption of the liquidation basis of accounting, the plan recorded the following cumulative effect adjustment to net assets available for benefits as of the date of adoption:

Net assets available at end of period from January 1, 2024 to May 2024 (Ongoing)	\$ 96,770,176
Accrued dividend and interest income to be recognized in liquidation	3,764,860
Net assets available at beginning of period from May 22, 2024 through December 31, 2024 (In Liquidation)	<u>\$ 100,535,036</u>

6. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of December 31, 2024:

Net assets available for benefits as of December 31, 2024 per financial statements	\$ 61,158,561
Accrued dividend and interest income to be recognized in liquidation	(1,004,672)
Net assets per Form 5500 as of December 31, 2024	<u>\$ 60,153,889</u>

7. Fair Value

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (i.e., the “exit price”) in an orderly transaction between market participants at the measurement date. The three broad levels of fair value hierarchy are as follows:

- Level 1 – Quoted prices in active markets are available for identical assets or liabilities as of the reported date.
- Level 2 – Quoted prices in markets that are not active or other pricing inputs that are either directly or indirectly observable as of the reported date.
- Level 3 – Prices or valuation techniques that are both significant to the fair value measurement and unobservable as of the reported date. These financial instruments do not have two-way markets and are measured using management’s best estimate of fair value, where the inputs into the determination of fair value require significant management judgment or estimation.

See *Note 3* for further discussion of the Plan’s valuation methods. If the inputs used to measure the financial assets and liabilities fall within more than one level described above, the categorization is based on the lowest level input that is significant to the fair value measurement of the investment.

Retirement Plan for Employees of AllianceBernstein L.P.
Notes to Financial Statements
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

The following table summarizes the valuation of the Plan's investments by fair value hierarchy as of December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing):

	Level 1	Level 2	Level 3	Total
December 31, 2024 (In Liquidation)				
Cash	\$ 1,858,244	\$ —	\$ —	\$ 1,858,244
Money Market Fund	4,365,902	—	—	4,365,902
Fixed Income securities	—	52,052,206	—	52,052,206
Total assets in the fair value hierarchy	6,224,146	52,052,206	—	58,276,352
Investments measured at net asset value ^(a)		—	—	1,877,537
Investments at fair value	\$ 6,224,146	\$ 52,052,206	\$ —	\$ 60,153,889
December 31, 2023 (Ongoing)				
Cash	\$ 817,724	\$ —	\$ —	\$ 817,724
U.S. Treasury Strips	—	15,763,964	—	15,763,964
Fixed Income mutual funds	2,271,471	—	—	2,271,471
Fixed Income securities	—	46,443,492	—	46,443,492
Equity mutual funds	9,821,057	—	—	9,821,057
Equity securities	10,231,411	—	—	10,231,411
Total assets in the fair value hierarchy	23,141,663	62,207,456	—	85,349,119
Investments measured at net asset value ^(a)		—	—	16,080,863
Investments at fair value	\$ 23,141,663	\$ 62,207,456	\$ —	\$ 101,429,982

^(a) In accordance with ASC 820-10, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

8. Related Party Transactions

The hedge funds and CITs receive investment advisory services pursuant to contracts with AB under which AB is not paid investment advisory fees. The AB mutual funds receive investment advisory services pursuant to a contract with AB under which AB is paid investment advisory fees by the fund. All securities are held in custody of SCB LLC, a party in interest, and are included below.

The following is a summary of transactions with parties affiliated with the Plan for the years ended December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing):

Retirement Plan for Employees of AllianceBernstein L.P.
Notes to Financial Statements
December 31, 2024 (In Liquidation) and December 31, 2023 (Ongoing)

	<u>Aggregate cost of purchases</u>	<u>Aggregate proceeds from sales</u>
Period From May 22, 2024 to December 31, 2024 (In Liquidation)		
AB Funds and Investments	\$40,469,557	\$ 79,214,704
Period From January 1, 2024 to May 21, 2024 (Ongoing)		
AB Funds and Investments	\$64,593,125	\$ 65,995,582
2023 (Ongoing)		
AB Funds and Investments	\$41,117,962	\$ 44,481,289

9. Tax Status

The Internal Revenue Service has determined and informed AB by letter dated March 22, 2017 that the Plan and related trust are qualified in accordance with applicable sections of the Internal Revenue Code of 1986, as amended (“Code”). The Plan has been amended since receiving the determination letter. However, the plan administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code.

GAAP requires 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 Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes the Plan’s Forms 5500 are no longer subject to examinations by the IRS for years prior to 2022. See *Note 2* for further information.

10. Subsequent Events

Management has evaluated subsequent events for possible recognition or disclosure in the financial statements through October 14, 2025, the date the financial statements were available to be issued.

On January 27, 2025, the Company entered into agreements with Pacific Life Insurance Company and Pacific Life & Annuity Company (“PacLife”) to issue single premium non-participating separate account contracts (the “Annuity Contracts”) covering the benefits for remaining Plan participants in the amount of \$59.4 million. Benefits for missing participants in the amount of \$1.9 million (inclusive of interest and administrative fees) were transferred to the PBGC on April 21, 2025. AB contributed an additional \$1.7 million to the Plan in 2025 to cover all remaining obligations. Under the terms of the Annuity Contracts, PacLife assumed the liability for payment of Plan benefits, investment and mortality risk. PacLife’s responsibility for all future benefit annuity payments to Plan participants commenced on April 1, 2025. In August 2025, a refund of \$2.4 million from PacLife was sent to the Plan as a result of data cleanse activities and a true up process by the insurance companies. Management has determined that there are no other material events that would require disclosure in the financial statements.

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
Cash		
Cash	\$1,858,244	\$1,858,244
Cash Equivalents		
*Government Money Market Fund	4,365,902	4,365,902
Total Government Money Market Fund	4,365,902	4,365,902
Hedge Funds		
*AB Securitized Assets Fund (Cayman)	1,313,438	1,877,537
Total Hedge Funds	1,313,438	1,877,537
Fixed Income Securities		
7-ELEVEN INC 2.800% DUE 02/10/2051	123,693	119,184
ABBVIE INC 4.300% DUE 05/14/2036	432,445	418,158
ABBVIE INC 4.500% DUE 05/14/2035	209,605	203,023
ABBVIE INC 5.500% DUE 03/15/2064	454,649	424,788
ALTRIA GROUP INC 3.700% DUE 02/04/2051	179,668	181,109
ALTRIA GROUP INC 3.875% DUE 09/16/2046	161,025	161,681
ALTRIA GROUP INC 4.000% DUE 02/04/2061	180,329	178,388
ALTRIA GROUP INC 4.450% DUE 05/06/2050	63,055	62,671
ALTRIA GROUP INC 5.800% DUE 02/14/2039	9,459	8,895
ALTRIA GROUP INC 5.950% DUE 02/14/2049	107,559	106,798
AMAZON.COM INC 2.700% DUE 06/03/2060	328,715	304,219
AMAZON.COM INC 3.100% DUE 05/12/2051	8,690	8,069
AMAZON.COM INC 3.250% DUE 05/12/2061	329,814	304,929
AMAZON.COM INC 3.875% DUE 08/22/2037	12,201	12,377
AMAZON.COM INC 4.250% DUE 08/22/2057	47,357	45,770
ANALOG DEVICES INC 2.950% DUE 10/01/2051	68,864	66,671
AON NORTH AMERICA INC 5.750% DUE 03/01/2054	8,945	8,788
APOLLO GLOBAL MANAGEMENT INC 5.800% DUE 05/21/2054	137,662	133,565
APPLE INC 2.400% DUE 08/20/2050	487,715	450,129
APPLE INC 2.650% DUE 05/11/2050	49,328	49,686
APPLE INC 2.800% DUE 02/08/2061	151,948	150,598
APPLE INC 2.850% DUE 08/05/2061	84,962	69,158
APPLE INC 3.750% DUE 09/12/2047	57,843	59,717
APPLE INC 3.950% DUE 08/08/2052	52,493	46,129
APPLE INC 4.100% DUE 08/08/2062	250,436	234,176
ARES MANAGEMENT CORP 5.600% DUE 10/11/2054	97,254	93,358
ARTHUR J GALLAGHER & CO 5.750% DUE 07/15/2054	89,897	89,642
ARTHUR J GALLAGHER & CO 6.750% DUE 02/15/2054	43,453	48,704
ASCENSION HEALTH 3.106% DUE 11/15/2039	79,213	70,084
AT&T INC 3.650% DUE 09/15/2059	661,018	643,974

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

<u>Identity of issuer, borrower, lessor or similar party</u>	<u>Cost</u>	<u>Current Value</u>
ATHENE HOLDING LTD 3.450% DUE 05/15/2052	77,438	70,965
ATHENE HOLDING LTD 6.250% DUE 04/01/2054	90,437	91,392
BANK OF AMERICA CORP 4.244% DUE 04/24/2038	461,247	468,925
BANK OF AMERICA CORP 6.110% DUE 01/29/2037	340,299	340,753
BANK OF AMERICA CORP 7.750% DUE 05/14/2038	303,450	295,749
BARRICK NORTH AMERICA FINANCE 5.700% DUE 05/30/2041	135,749	130,550
BARRICK PD AUSTRALIA FINANCE P 5.950% DUE 10/15/2039	131,814	129,067
BAT CAPITAL CORP 4.758% DUE 09/06/2049	168,849	180,549
BAT CAPITAL CORP 5.282% DUE 04/02/2050	63,303	64,767
BAT CAPITAL CORP 7.081% DUE 08/02/2053	194,055	184,462
BERKSHIRE HATHAWAY ENERGY CO 3.800% DUE 07/15/2048	39,710	40,835
BERKSHIRE HATHAWAY ENERGY CO 4.250% DUE 10/15/2050	17,686	17,377
BERKSHIRE HATHAWAY ENERGY CO 4.600% DUE 05/01/2053	6,715	6,642
BERKSHIRE HATHAWAY ENERGY CO 6.125% DUE 04/01/2036	112,022	109,363
BLACKROCK FUNDING INC 5.350% DUE 01/08/2055	93,737	89,946
BOEING CO/THE 5.930% DUE 05/01/2060	263,275	242,402
BP CAPITAL MARKETS AMERICA INC 3.379% DUE 02/08/2061	136,564	125,063
BRIGHTHOUSE FINANCIAL INC 4.700% DUE 06/22/2047	64,108	72,150
BRISTOL-MYERS SQUIBB CO 3.900% DUE 03/15/2062	323,262	310,209
BRISTOL-MYERS SQUIBB CO 5.650% DUE 02/22/2064	275,096	263,988
BRISTOL-MYERS SQUIBB CO 6.400% DUE 11/15/2063	319,044	306,269
BURLINGTON NORTHERN SANTA FE L 3.900% DUE 08/01/2046	63,433	54,645
BURLINGTON NORTHERN SANTA FE L 4.150% DUE 12/15/2048	59,980	51,444
BURLINGTON NORTHERN SANTA FE L 5.200% DUE 04/15/2054	209,990	199,653
BURLINGTON NORTHERN SANTA FE L 5.750% DUE 05/01/2040	264,656	254,077
CANADIAN PACIFIC RAILWAY CO 6.125% DUE 09/15/2115	77,567	69,893
CARGILL INC 3.125% DUE 05/25/2051	78,469	65,656
CARGILL INC 4.375% DUE 04/22/2052	77,850	66,017
CARGILL INC 4.760% DUE 11/23/2045	64,293	55,629
CATERPILLAR INC 5.200% DUE 05/27/2041	135,000	133,120
CHARTER COMMUNICATIONS OPERATI 5.500% DUE 04/01/2063	355,977	351,873
CIGNA GROUP/THE 3.200% DUE 03/15/2040	175,557	167,866
CIGNA GROUP/THE 3.400% DUE 03/15/2050	171,910	157,050
CIGNA GROUP/THE 3.400% DUE 03/15/2051	154,669	142,892
CIGNA GROUP/THE 4.800% DUE 08/15/2038	32,124	30,832
CIGNA GROUP/THE 4.900% DUE 12/15/2048	166,661	157,571
CIGNA GROUP/THE 5.600% DUE 02/15/2054	13,892	13,127
CISCO SYSTEMS INC 5.350% DUE 02/26/2064	38,920	36,488
COCA-COLA CO/THE 5.200% DUE 01/14/2055	94,917	90,358
COCA-COLA CO/THE 5.400% DUE 05/13/2064	146,998	135,548
COMCAST CORP 2.987% DUE 11/01/2063	92,852	85,705
COMMONSPIRIT HEALTH 3.910% DUE 10/01/2050	63,560	56,850
COMMONSPIRIT HEALTH 4.187% DUE 10/01/2049	63,127	57,168

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
COMMONSPIRIT HEALTH 4.350% DUE 11/01/2042	155,770	146,203
CONOCOPHILLIPS 6.500% DUE 02/01/2039	128,050	127,719
CONOCOPHILLIPS CO 5.500% DUE 01/15/2055	94,686	90,224
CONOCOPHILLIPS CO 5.650% DUE 01/15/2065	94,960	89,911
CONSOLIDATED EDISON CO OF NEW 4.300% DUE 12/01/2056	1,782	1,561
CONSOLIDATED EDISON CO OF NEW 5.125% DUE 03/15/2035	94,894	93,439
CONSOLIDATED EDISON CO OF NEW 5.500% DUE 03/15/2055	94,218	91,533
CONSTELLATION ENERGY GENERATIO 6.250% DUE 10/01/2039	143,221	140,691
CONSTELLATION ENERGY GENERATIO 6.500% DUE 10/01/2053	135,523	133,989
CORNING INC 4.375% DUE 11/15/2057	133,646	132,728
COX COMMUNICATIONS INC 5.800% DUE 12/15/2053	93,927	85,772
COX COMMUNICATIONS INC 5.950% DUE 09/01/2054	96,876	89,972
CUMMINS INC 5.450% DUE 02/20/2054	136,991	133,379
CVS HEALTH CORP 6.050% DUE 06/01/2054	90,409	85,590
DELL INTERNATIONAL LLC / EMC C 3.375% DUE 12/15/2041	135,548	136,649
DELL INTERNATIONAL LLC / EMC C 8.100% DUE 07/15/2036	127,768	131,611
DELL INTERNATIONAL LLC / EMC C 8.350% DUE 07/15/2046	56,223	60,948
DEVON ENERGY CORP 4.750% DUE 05/15/2042	140,636	133,710
DEVON ENERGY CORP 5.000% DUE 06/15/2045	135,563	132,935
DEVON ENERGY CORP 5.600% DUE 07/15/2041	137,698	129,492
DIAMONDBACK ENERGY INC 5.750% DUE 04/18/2054	134,587	129,531
DIAMONDBACK ENERGY INC 5.900% DUE 04/18/2064	134,702	129,624
DICK'S SPORTING GOODS INC 4.100% DUE 01/15/2052	132,968	142,433
DUKE ENERGY CORP 5.800% DUE 06/15/2054	92,475	90,753
DUKE ENERGY FLORIDA LLC 6.400% DUE 06/15/2038	441,293	442,110
DUKE ENERGY OHIO INC 5.550% DUE 03/15/2054	92,757	89,927
DUKE ENERGY PROGRESS LLC 5.350% DUE 03/15/2053	23,858	22,707
EBAY INC 4.000% DUE 07/15/2042	136,635	132,052
ELEVANCE HEALTH INC 5.200% DUE 02/15/2035	96,657	94,765
ELEVANCE HEALTH INC 5.650% DUE 06/15/2054	90,631	87,261
ELI LILLY & CO 2.500% DUE 09/15/2060	80,067	62,388
ELI LILLY & CO 4.150% DUE 03/15/2059	33,504	27,422
ELI LILLY & CO 4.875% DUE 02/27/2053	134,889	126,340
ELI LILLY & CO 4.950% DUE 02/27/2063	144,282	129,416
ELI LILLY & CO 5.000% DUE 02/09/2054	44,744	41,397
ELI LILLY & CO 5.050% DUE 08/14/2054	94,535	88,001
ELI LILLY & CO 5.100% DUE 02/09/2064	139,319	128,048
ELI LILLY & CO 5.200% DUE 08/14/2064	51,982	48,339
ENEL FINANCE INTERNATIONAL NV 6.000% DUE 10/07/2039	201,802	201,019
ENEL FINANCE INTERNATIONAL NV 6.800% DUE 09/15/2037	214,970	217,423
ENEL FINANCE INTERNATIONAL NV 7.750% DUE 10/14/2052	252,260	238,150
ENERGY TRANSFER LP 5.400% DUE 10/01/2047	59,820	59,254
ENERGY TRANSFER LP 5.950% DUE 05/15/2054	92,556	89,706

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
ENERGY TRANSFER LP 6.000% DUE 06/15/2048	62,875	62,979
ENERGY TRANSFER LP 6.050% DUE 09/01/2054	92,499	91,050
ENERGY TRANSFER LP 6.250% DUE 04/15/2049	59,117	59,187
ENERGY TRANSFER LP 7.500% DUE 07/01/2038	62,129	63,306
ENTERGY ARKANSAS LLC 4.200% DUE 04/01/2049	74,352	68,399
ENTERGY ARKANSAS LLC 5.750% DUE 06/01/2054	90,595	90,205
ENTERGY LOUISIANA LLC 4.200% DUE 09/01/2048	135,578	133,712
ENTERGY LOUISIANA LLC 5.700% DUE 03/15/2054	91,868	90,949
ENTERGY MISSISSIPPI LLC 5.850% DUE 06/01/2054	89,959	90,656
ENTERGY TEXAS INC 5.550% DUE 09/15/2054	31,771	31,064
EOG RESOURCES INC 4.950% DUE 04/15/2050	63,615	64,886
EXXON MOBIL CORP 3.095% DUE 08/16/2049	103,805	97,126
EXXON MOBIL CORP 3.452% DUE 04/15/2051	115,411	99,858
EXXON MOBIL CORP 4.227% DUE 03/19/2040	53,128	51,711
EXXON MOBIL CORP 4.327% DUE 03/19/2050	175,133	158,940
FIFTH THIRD BANCORP 8.250% DUE 03/01/2038	131,917	140,370
FLNG LIQUEFACTION 2 LLC 4.125% DUE 03/31/2038	148,497	144,688
FLORIDA POWER & LIGHT CO 2.875% DUE 12/04/2051	162,367	154,287
FLORIDA POWER & LIGHT CO 5.300% DUE 04/01/2053	23,880	22,882
FLORIDA POWER & LIGHT CO 5.600% DUE 06/15/2054	90,801	90,921
FORD FOUNDATION/THE 2.815% DUE 06/01/2070	82,639	67,549
FOX CORP 5.476% DUE 01/25/2039	143,655	135,951
GENERAL DYNAMICS CORP 4.250% DUE 04/01/2040	135,906	136,190
GENERAL DYNAMICS CORP 4.250% DUE 04/01/2050	117,318	110,581
GENERAL ELECTRIC CO 5.875% DUE 01/14/2038	140,743	132,951
GILEAD SCIENCES INC 5.100% DUE 06/15/2035	94,619	93,462
GILEAD SCIENCES INC 5.500% DUE 11/15/2054	94,724	92,533
GLOBAL ATLANTIC FIN CO 6.750% DUE 03/15/2054	136,388	140,524
GOLDMAN SACHS GROUP INC/THE 4.017% DUE 10/31/2038	339,218	337,852
GOLDMAN SACHS GROUP INC/THE 4.411% DUE 04/23/2039	138,298	135,375
GOLDMAN SACHS GROUP INC/THE 6.750% DUE 10/01/2037	389,146	383,118
GUARDIAN LIFE INSURANCE CO OF 4.850% DUE 01/24/2077	63,769	56,405
HACKENSACK MERIDIAN HEALTH INC 2.875% DUE 09/01/2050	79,513	67,192
HCA INC 5.950% DUE 09/15/2054	94,938	90,324
HCA INC 6.000% DUE 04/01/2054	90,475	86,792
HEALTH CARE SERVICE CORP A MUT 5.875% DUE 06/15/2054	92,713	89,952
HEWLETT PACKARD ENTERPRISE CO 5.600% DUE 10/15/2054	135,014	129,132
HEWLETT PACKARD ENTERPRISE CO 6.350% DUE 10/15/2045	138,391	132,625
HOME DEPOT INC/THE 4.950% DUE 09/15/2052	268,752	248,623
HOME DEPOT INC/THE 5.300% DUE 06/25/2054	92,529	90,164
HP INC 6.000% DUE 09/15/2041	145,883	140,486
HSBC HOLDINGS PLC 6.500% DUE 05/02/2036	104,414	103,938
HSBC HOLDINGS PLC 6.500% DUE 09/15/2037	305,736	303,663

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
HSBC HOLDINGS PLC 6.800% DUE 06/01/2038	201,540	192,169
ILLINOIS TOOL WORKS INC 3.900% DUE 09/01/2042	148,869	137,897
INTEL CORP 5.900% DUE 02/10/2063	24,989	22,462
INTERNATIONAL BUSINESS MACHINE 2.950% DUE 05/15/2050	154,076	146,695
INTERNATIONAL BUSINESS MACHINE 4.150% DUE 05/15/2039	185,184	182,209
INTERNATIONAL BUSINESS MACHINE 4.250% DUE 05/15/2049	153,678	147,105
INTUIT INC 5.500% DUE 09/15/2053	138,024	136,343
JOHNSON & JOHNSON 3.400% DUE 01/15/2038	179,320	176,062
JOHNSON & JOHNSON 5.250% DUE 06/01/2054	89,931	88,070
JPMORGAN CHASE & CO 3.109% DUE 04/22/2041	143,367	138,380
JPMORGAN CHASE & CO 3.882% DUE 07/24/2038	468,418	463,566
JPMORGAN CHASE & CO 5.500% DUE 10/15/2040	373,278	370,675
JPMORGAN CHASE & CO 5.534% DUE 11/29/2045	47,000	45,895
KAISER FOUNDATION HOSPITALS 2.810% DUE 06/01/2041	132,744	132,380
KAISER FOUNDATION HOSPITALS 3.002% DUE 06/01/2051	148,462	135,252
KENTUCKY UTILITIES CO 3.300% DUE 06/01/2050	79,696	68,699
KENVUE INC 5.200% DUE 03/22/2063	145,970	135,476
KEYSPAN GAS EAST CORP 5.819% DUE 04/01/2041	73,276	70,115
KINDER MORGAN ENERGY PARTNERS 6.950% DUE 01/15/2038	199,473	203,993
KINDER MORGAN INC 5.950% DUE 08/01/2054	92,574	90,777
KKR GROUP FINANCE CO II LLC 5.500% DUE 02/01/2043	58,088	53,537
KKR GROUP FINANCE CO X LLC 3.250% DUE 12/15/2051	135,555	125,974
KLA CORP 4.950% DUE 07/15/2052	137,597	131,598
KROGER CO/THE 5.500% DUE 09/15/2054	96,600	91,273
KROGER CO/THE 5.650% DUE 09/15/2064	144,178	137,434
L3HARRIS TECHNOLOGIES INC 5.500% DUE 08/15/2054	91,745	89,318
LAM RESEARCH CORP 3.125% DUE 06/15/2060	68,142	59,972
LOCKHEED MARTIN CORP 4.090% DUE 09/15/2052	170,566	166,455
LOCKHEED MARTIN CORP 4.300% DUE 06/15/2062	75,010	65,835
LOCKHEED MARTIN CORP 5.200% DUE 02/15/2055	45,650	43,416
LOCKHEED MARTIN CORP 5.900% DUE 11/15/2063	174,674	168,546
LOWE'S COS INC 4.450% DUE 04/01/2062	199,418	189,442
LOWE'S COS INC 4.550% DUE 04/05/2049	60,202	53,638
LOWE'S COS INC 5.625% DUE 04/15/2053	188,454	181,918
LOWE'S COS INC 5.750% DUE 07/01/2053	47,937	47,019
LOWE'S COS INC 5.800% DUE 09/15/2062	190,664	188,777
MARKEL GROUP INC 6.000% DUE 05/16/2054	89,677	89,396
MARRIOTT INTERNATIONAL INC/MD 5.350% DUE 03/15/2035	103,746	99,620
MARS INC 3.875% DUE 04/01/2039	60,417	54,445
MARS INC 3.950% DUE 04/01/2049	17,410	14,588
MARS INC 4.200% DUE 04/01/2059	77,706	64,944
MARSH & MCLENNAN COS INC 5.350% DUE 11/15/2044	94,987	92,262
MARSH & MCLENNAN COS INC 5.400% DUE 03/15/2055	94,543	91,230

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
MARSH & MCLENNAN COS INC 5.450% DUE 03/15/2053	23,863	23,144
MASS GENERAL BRIGHAM INC 3.342% DUE 07/01/2060	77,497	65,402
MASSACHUSETTS ELECTRIC CO 5.900% DUE 11/15/2039	147,504	141,884
MASSACHUSETTS MUTUAL LIFE INSU 3.200% DUE 12/01/2061	61,904	51,525
MASSACHUSETTS MUTUAL LIFE INSU 3.729% DUE 10/15/2070	123,958	118,321
MASSACHUSETTS MUTUAL LIFE INSU 5.672% DUE 12/01/2052	20,000	19,214
MASTERCARD INC 3.650% DUE 06/01/2049	139,658	127,015
MASTERCARD INC 3.850% DUE 03/26/2050	143,128	130,248
MASTERCARD INC 3.950% DUE 02/26/2048	45,094	38,466
MASTERCARD INC 4.550% DUE 01/15/2035	135,496	129,411
MAYO CLINIC 3.196% DUE 11/15/2061	81,402	68,592
MCDONALD'S CORP 3.625% DUE 09/01/2049	85,320	81,441
MCDONALD'S CORP 4.200% DUE 04/01/2050	176,087	166,350
MCDONALD'S CORP 5.450% DUE 08/14/2053	175,742	166,591
MERCK & CO INC 2.450% DUE 06/24/2050	189,032	171,166
MERCK & CO INC 2.900% DUE 12/10/2061	207,968	184,598
MERCK & CO INC 3.900% DUE 03/07/2039	28,126	27,924
MERCK & CO INC 4.000% DUE 03/07/2049	8,573	7,859
MERCK & CO INC 5.000% DUE 05/17/2053	112,831	106,612
MERCK & CO INC 5.150% DUE 05/17/2063	204,055	187,201
META PLATFORMS INC 4.450% DUE 08/15/2052	129,107	126,294
META PLATFORMS INC 4.650% DUE 08/15/2062	132,250	128,887
META PLATFORMS INC 5.400% DUE 08/15/2054	94,621	92,095
META PLATFORMS INC 5.550% DUE 08/15/2064	94,590	92,868
META PLATFORMS INC 5.600% DUE 05/15/2053	133,285	130,946
META PLATFORMS INC 5.750% DUE 05/15/2063	166,106	162,305
METLIFE INC 9.250% DUE 04/08/2038	149,960	150,405
MICROSOFT CORP 2.675% DUE 06/01/2060	391,480	363,647
MICROSOFT CORP 2.921% DUE 03/17/2052	392,391	368,326
MICROSOFT CORP 3.041% DUE 03/17/2062	245,693	211,911
MIDAMERICAN ENERGY CO 4.250% DUE 07/15/2049	195,133	175,529
MIDAMERICAN ENERGY CO 5.850% DUE 09/15/2054	400,439	377,553
MORGAN STANLEY 4.457% DUE 04/22/2039	268,158	257,154
MORGAN STANLEY 5.516% DUE 11/19/2055	95,000	91,732
MPLX LP 4.500% DUE 04/15/2038	135,684	137,746
MPLX LP 4.700% DUE 04/15/2048	62,813	59,040
MPLX LP 4.900% DUE 04/15/2058	60,392	58,987
MPLX LP 4.950% DUE 03/14/2052	59,830	56,395
MPLX LP 5.500% DUE 02/15/2049	59,736	56,965
MYLAN INC 5.200% DUE 04/15/2048	63,870	61,206
MYLAN INC 5.400% DUE 11/29/2043	3,654	4,475
NASDAQ INC 6.100% DUE 06/28/2063	137,599	133,799
NATIONWIDE FINANCIAL SERVICES 6.750% DUE 05/15/2037	6,684	7,164

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
NEVADA POWER CO 6.000% DUE 03/15/2054	46,922	48,041
NEW YORK AND PRESBYTERIAN HOSP 3.954% DUE 08/01/2119	78,872	68,093
NEW YORK AND PRESBYTERIAN HOSP 4.024% DUE 08/01/2045	149,134	136,633
NEW YORK LIFE INSURANCE CO 4.450% DUE 05/15/2069	137,341	129,632
NEWMONT CORP 4.875% DUE 03/15/2042	123,659	120,382
NEWMONT CORP 6.250% DUE 10/01/2039	136,469	136,739
NEXTERA ENERGY CAPITAL HOLDING 5.550% DUE 03/15/2054	91,416	88,162
NORTHERN NATURAL GAS CO 3.400% DUE 10/16/2051	40,112	34,396
NORTHERN NATURAL GAS CO 4.300% DUE 01/15/2049	64,047	55,984
NORTHERN NATURAL GAS CO 5.625% DUE 02/01/2054	43,993	42,174
NORTHWESTERN MUTUAL LIFE INSUR 3.625% DUE 09/30/2059	77,966	67,200
NORTHWESTERN MUTUAL LIFE INSUR 3.850% DUE 09/30/2047	61,996	54,204
NOVANT HEALTH INC 3.168% DUE 11/01/2051	47,976	40,294
OKLAHOMA GAS AND ELECTRIC CO 5.600% DUE 04/01/2053	95,391	91,555
ONCOR ELECTRIC DELIVERY CO LLC 5.550% DUE 06/15/2054	93,961	91,518
ONEOK INC 5.700% DUE 11/01/2054	147,584	139,454
ONEOK INC 6.625% DUE 09/01/2053	183,493	173,792
ONEOK PARTNERS LP 6.650% DUE 10/01/2036	21,999	22,317
ONEOK PARTNERS LP 6.850% DUE 10/15/2037	58,756	59,100
ORACLE CORP 3.850% DUE 04/01/2060	532,768	519,604
ORACLE CORP 4.100% DUE 03/25/2061	594,442	558,504
OWENS CORNING 7.000% DUE 12/01/2036	7,834	7,791
PACIFIC GAS AND ELECTRIC CO 6.700% DUE 04/01/2053	35,839	40,133
PACIFIC GAS AND ELECTRIC CO 6.750% DUE 01/15/2053	96,025	106,886
PACIFICORP 5.300% DUE 02/15/2031	1,997	2,018
PARAMOUNT GLOBAL 4.375% DUE 03/15/2043	136,208	142,808
PARAMOUNT GLOBAL 4.600% DUE 01/15/2045	64,272	56,712
PARAMOUNT GLOBAL 4.850% DUE 07/01/2042	53,425	48,206
PARAMOUNT GLOBAL 4.900% DUE 08/15/2044	64,042	56,176
PARAMOUNT GLOBAL 5.850% DUE 09/01/2043	140,711	137,134
PARAMOUNT GLOBAL 5.900% DUE 10/15/2040	7,144	7,038
PARAMOUNT GLOBAL 6.875% DUE 04/30/2036	137,465	142,242
PAYPAL HOLDINGS INC 5.500% DUE 06/01/2054	89,945	88,802
PEPSICO INC 4.650% DUE 02/15/2053	23,985	20,971
PEPSICO INC 5.250% DUE 07/17/2054	93,760	90,709
PHILIP MORRIS INTERNATIONAL IN 4.250% DUE 11/10/2044	135,751	137,954
PHILIP MORRIS INTERNATIONAL IN 4.375% DUE 11/15/2041	134,436	134,246
PHILIP MORRIS INTERNATIONAL IN 4.900% DUE 11/01/2034	92,800	91,354
PHILIP MORRIS INTERNATIONAL IN 6.375% DUE 05/16/2038	143,649	140,814
PRECISION CASTPARTS CORP 3.900% DUE 01/15/2043	64,325	56,322
PROGRESSIVE CORP/THE 3.950% DUE 03/26/2050	63,717	54,211
PUBLIC SERVICE CO OF COLORADO 5.250% DUE 04/01/2053	180,751	176,701
PUBLIC SERVICE ELECTRIC AND GA 5.450% DUE 03/01/2054	90,454	88,201

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
QUALCOMM INC 4.500% DUE 05/20/2052	135,499	127,231
QUALCOMM INC 6.000% DUE 05/20/2053	136,722	133,635
REGENERON PHARMACEUTICALS INC 2.800% DUE 09/15/2050	148,210	128,840
REYNOLDS AMERICAN INC 5.850% DUE 08/15/2045	177,909	170,407
REYNOLDS AMERICAN INC 7.250% DUE 06/15/2037	83,029	84,504
RIO TINTO FINANCE USA LTD 5.200% DUE 11/02/2040	135,951	132,155
RTX CORP 5.375% DUE 02/27/2053	23,957	22,744
RTX CORP 6.100% DUE 03/15/2034	1,996	2,106
RTX CORP 6.400% DUE 03/15/2054	44,831	48,897
RTX CORPORATION 4.500% DUE 06/01/2042	170,379	162,015
RTX CORPORATION 6.125% DUE 07/15/2038	122,055	113,198
S&P GLOBAL INC 3.900% DUE 03/01/2062	59,103	49,704
SALESFORCE INC 2.700% DUE 07/15/2041	136,956	131,169
SALESFORCE INC 2.900% DUE 07/15/2051	135,548	125,761
SALESFORCE INC 3.050% DUE 07/15/2061	139,086	130,831
SAN DIEGO GAS & ELECTRIC CO 5.350% DUE 04/01/2053	135,395	131,067
SHELL FINANCE US INC 4.375% DUE 05/11/2045	230,705	226,654
SNAP-ON INC 4.100% DUE 03/01/2048	67,778	60,862
SOCIETE GENERALE SA 3.625% DUE 03/01/2041	149,190	139,130
SOUTHERN CALIFORNIA EDISON CO 5.700% DUE 03/01/2053	23,887	23,331
SOUTHERN CALIFORNIA EDISON CO 5.875% DUE 12/01/2053	46,899	46,828
SUNCOR ENERGY INC 6.800% DUE 05/15/2038	73,664	74,556
TARGA RESOURCES CORP 4.950% DUE 04/15/2052	12,576	11,783
TEACHERS INSURANCE & ANNUITY A 6.850% DUE 12/16/2039	147,205	141,916
TEXAS INSTRUMENTS INC 5.050% DUE 05/18/2063	137,311	130,616
TEXAS INSTRUMENTS INC 5.150% DUE 02/08/2054	134,196	130,087
TIME WARNER CABLE LLC 5.500% DUE 09/01/2041	72,669	67,992
TIME WARNER CABLE LLC 5.875% DUE 11/15/2040	135,175	139,408
TIME WARNER CABLE LLC 6.550% DUE 05/01/2037	136,870	139,742
TIME WARNER CABLE LLC 6.750% DUE 06/15/2039	137,815	135,316
TIME WARNER CABLE LLC 7.300% DUE 07/01/2038	143,150	140,563
T-MOBILE USA INC 3.600% DUE 11/15/2060	272,991	260,935
T-MOBILE USA INC 4.375% DUE 04/15/2040	87,391	84,840
T-MOBILE USA INC 4.700% DUE 01/15/2035	99,853	94,456
T-MOBILE USA INC 5.250% DUE 06/15/2055	99,781	90,951
T-MOBILE USA INC 5.800% DUE 09/15/2062	262,535	249,404
T-MOBILE USA INC 6.000% DUE 06/15/2054	46,920	47,614
TOTALENERGIES CAPITAL SA 5.638% DUE 04/05/2064	92,000	87,844
TUCSON ELECTRIC POWER CO 5.500% DUE 04/15/2053	23,933	22,831
UNION ELECTRIC CO 5.250% DUE 01/15/2054	92,318	86,792
UNION ELECTRIC CO 5.450% DUE 03/15/2053	23,951	22,973
UNION PACIFIC CORP 3.799% DUE 04/06/2071	240,540	218,340
UNITED AIRLINES 2023-1 CLASS A 5.800% DUE 07/15/2036	136,497	135,792

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
UNITEDHEALTH GROUP INC 4.950% DUE 05/15/2062	59,592	49,157
UNITEDHEALTH GROUP INC 5.050% DUE 04/15/2053	1,986	1,791
UNITEDHEALTH GROUP INC 5.200% DUE 04/15/2063	484,084	444,373
UNITEDHEALTH GROUP INC 5.375% DUE 04/15/2054	90,740	85,272
UNITEDHEALTH GROUP INC 5.500% DUE 04/15/2064	90,790	85,178
UNITEDHEALTH GROUP INC 5.625% DUE 07/15/2054	92,815	90,452
UNITEDHEALTH GROUP INC 5.750% DUE 07/15/2064	92,743	90,431
UNITEDHEALTH GROUP INC 5.800% DUE 03/15/2036	66,214	62,838
UNITEDHEALTH GROUP INC 6.050% DUE 02/15/2063	228,594	217,416
UNUM GROUP 6.000% DUE 06/15/2054	91,049	92,199
US TREASURY 1.250% DUE 08/15/2031	353,520	346,774
US TREASURY 3.125% DUE 08/15/2044	2,635,936	2,510,354
US TREASURY 4.125% DUE 10/31/2026	71,936	71,831
US TREASURY 4.250% DUE 11/15/2034	1,560,093	1,516,859
US TREASURY 4.500% DUE 11/15/2054	2,005,566	1,889,299
UTAH ACQUISITION SUB INC 5.250% DUE 06/15/2046	104,534	99,891
VERIZON COMMUNICATIONS INC 3.000% DUE 11/20/2060	107,158	102,977
VERIZON COMMUNICATIONS INC 5.250% DUE 03/16/2037	527,394	496,503
VIATRIS INC 3.850% DUE 06/22/2040	135,589	137,030
VIATRIS INC 4.000% DUE 06/22/2050	149,007	141,837
VICI PROPERTIES LP 5.625% DUE 05/15/2052	137,588	141,843
VIRGINIA ELECTRIC AND POWER CO 5.550% DUE 08/15/2054	95,429	93,013
VISA INC 2.700% DUE 04/15/2040	138,165	133,498
VISA INC 3.650% DUE 09/15/2047	139,372	125,433
WACHOVIA CORP 5.500% DUE 08/01/2035	71,981	73,973
WARNERMEDIA HOLDINGS INC 5.050% DUE 03/15/2042	211,193	209,474
WARNERMEDIA HOLDINGS INC 5.141% DUE 03/15/2052	210,237	202,504
WARNERMEDIA HOLDINGS INC 5.391% DUE 03/15/2062	207,383	200,193
WASTE CONNECTIONS INC 2.950% DUE 01/15/2052	148,814	135,318
WASTE MANAGEMENT INC 5.350% DUE 10/15/2054	94,961	91,253
WELLS FARGO & CO 4.650% DUE 11/04/2044	423,169	422,614
WELLS FARGO & CO 5.211% DUE 12/03/2035	135,000	131,550
WELLS FARGO & CO 5.606% DUE 01/15/2044	17,622	17,240
WELLS FARGO BANK NA 5.850% DUE 02/01/2037	438,505	443,604
WILLIS NORTH AMERICA INC 5.900% DUE 03/05/2054	90,556	89,362
WW GRAINGER INC 3.750% DUE 05/15/2046	66,813	63,761
WW GRAINGER INC 4.200% DUE 05/15/2047	67,643	62,725
WW GRAINGER INC 4.600% DUE 06/15/2045	140,190	140,106
Total Fixed Income	54,277,084	52,052,206
Total Investments	61,814,668	60,153,889

*Party in interest as defined by ERISA.

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4j – Schedule of Reportable Transactions
EIN – 13-4064930 – Plan Number – 002
For the year ended December 31, 2024 (In Liquidation)

(a) Identity of issuer	(b) Description of asset	(c) Purchase Price	(d) Sales price	(g) Cost of asset	(i) Net gain (loss)
ABFIS- GOVT MONEY MARKET CLASS 1	MUTUAL FUND	\$ 52,559,177	\$ 48,193,274	\$ 48,193,274	\$ —
US TREASURY STRIP	U.S. TREASURIES	\$ —	\$ 14,421,356	\$ 23,330,978	\$ (8,909,622)
AB COLLECTIVE INVNT TR GLOBAL STRATEGIC CORE	COLLECTIVE INVESTMENT TRUST	\$ —	\$ 6,460,281	\$ 3,558,067	\$ 2,902,214
AB INTERNATIONAL STRATEGIC EQUITIES PORTFOLIO - ADV CL	MUTUAL FUND	\$ —	\$ 7,008,356	\$ 6,054,217	\$ 954,139
AB ARYA PARTNERS (CAYMAN) FUND, L.P.	HEDGE FUND	\$ —	\$ 5,364,014	\$ 5,033,237	\$ 330,777

Schedule SB, line 26a — Schedule of Active Participant Data

Attained age	Years of credited service										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & up	
Under 25											
25-29											
30-34											
35-39											
40-44			1								1
45-49			5	8							13
50-54			10	21	6						37
55-59			3	14	8	4					29
60-64			11	8	2	6	2				29
65-69		1	1	3	1						6
70 & up						1					1
Total		1	31	54	17	11	2				116

The number shown is the count of active participants for each age/service combination.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial assumptions for funding valuation**

Discount rate sponsor elections	
• Segment rates or full yield curve	Full yield curve
Mortality sponsor elections	
• Healthy participants	Section 430(h)(3) prescribed generational annuitant and non-annuitant mortality tables for 2024 plan year funding valuations. These tables are based on the Pri-2012 mortality tables projected with the IRS-modified MP-2021 mortality improvements scale, in accordance with the IRS regulation 1.430(h)(3)-1
• Pre-1995 disabilities	Healthy mortality
• Post-1994 disabilities	Healthy mortality
417(e) lump sums	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment. This annuity is valued based on funding interest rates rather than 417(e) rates and current year 417(e) unisex mortality.
Other economic assumptions	
• Salary increases	N/A
• Social Security wage base	N/A
• Inflation	N/A
• Expected investment return	4.93% per year for 2022 6.25% per year for 2023 5.49% per year for 2024
• Expenses	No expenses are assumed payable from plan trust.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Demographic assumptions			
• Withdrawal	See table of sample rates.		
• Disability incidence	See table of sample rates.		
• Retirement age	See table of sample rates.		
• Benefit commencement age for			
– Future vested deferred	Age 65, or attained age if older		
– Current vested deferred	Age 65, or attained age if older		
• Spouse assumptions	<u>Male participants</u>	<u>Female participants</u>	
– Percentage married	80%	60%	
– Spouse age difference	4 years younger	4 years older	
Form of payment – Males	Lump sum	Single life	50% J&S
• Active retirements	65%	10%	25%
• Future vested deferred	65%	10%	25%
• Current vested deferred	65%	10%	25%
• Future deaths	0%	0%	100%
Form of payment – Females	Lump sum	Single life	50% J&S
• Active retirements	60%	25%	15%
• Future vested deferred	60%	25%	15%
• Current vested deferred	60%	25%	15%
• Future deaths	0%	0%	100%
Unpredictable contingent event assumptions	Not applicable		

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Table of sample rates (Withdrawal rates include assumed disability incidence)

Attained age	Withdrawal Percentage
25	13.33%
30	10.00%
35	9.00%
40	7.67%
45	6.67%
50	6.00%
55	7.00%
60	2.00%
65	2.00%

Attained age	Retirement Percentage
Under 55	0%
55	10%
56	10%
57	5%
58	5%
59	10%
60	10%
61	5%
62	20%
63	10%
64	10%
65 and above	100%

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Rationale for significant economic assumptions for funding

The expected investment return is based on the median simulated investment returns using capital market assumptions published in Mercer Investment Consulting's Capital Markets Outlook for the plan's current asset mix, net of an adjustment for investment expenses assumed to be paid from plan assets.

Rationale for demographic assumptions

Withdrawal rates, retirement rates, benefit commencement age for terminated vested participants, and the form of payment assumptions were developed based on an experience study undertaken in 2015 covering the four-year period ending December 31, 2014. The plan sponsor believes these assumptions are representative of anticipated future experience. The assumptions are reviewed annually for reasonability.

Because the employer does not have enough credible experience to analyze spousal demographics, the assumptions regarding percent married/spouse age difference at benefit commencement age are based on the actuary's experience with many plans.

Actuarial methods for funding

Asset methods

The asset valuation method is an average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

A characteristic of this asset method is that, over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date. For this purpose, participants with a break in service on the valuation date are treated as terminated participants.
- **Transferred Participants:** The liabilities for employees who have transferred to an affiliated employer within the controlled group have been included with the liabilities for terminated vested participants.
- **Insurance contracts:** The plan does not have any insurance contracts.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods

Minimum funding methods

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4j – Schedule of Reportable Transactions
EIN – 13-4064930 – Plan Number – 002
For the year ended December 31, 2024 (In Liquidation)

(a) Identity of issuer	(b) Description of asset	(c) Purchase Price	(d) Sales price	(g) Cost of asset	(i) Net gain (loss)
ABFIS- GOVT MONEY MARKET CLASS 1	MUTUAL FUND	\$ 52,559,177	\$ 48,193,274	\$ 48,193,274	\$ —
US TREASURY STRIP	U.S. TREASURIES	\$ —	\$ 14,421,356	\$ 23,330,978	\$ (8,909,622)
AB COLLECTIVE INVNT TR GLOBAL STRATEGIC CORE	COLLECTIVE INVESTMENT TRUST	\$ —	\$ 6,460,281	\$ 3,558,067	\$ 2,902,214
AB INTERNATIONAL STRATEGIC EQUITIES PORTFOLIO - ADV CL	MUTUAL FUND	\$ —	\$ 7,008,356	\$ 6,054,217	\$ 954,139
AB ARYA PARTNERS (CAYMAN) FUND, L.P.	HEDGE FUND	\$ —	\$ 5,364,014	\$ 5,033,237	\$ 330,777

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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.	<small>OMB No. 1210-0110</small> 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 RETIREMENT PLAN FOR EMPLOYEES OF ALLIANCEBERNSTEIN L.P.	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ALLIANCEBERNSTEIN L.P.	D Employer Identification Number (EIN) 13-4064930	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input checked="" type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	101,429,982
	b Actuarial value	2b	108,642,804
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	254	30,448,782
	b For terminated vested participants	987	57,835,223
	c For active participants	116	11,927,969
	d Total	1,357	100,211,974
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>	
	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	5.15%
6	Target normal cost		
	a Present value of current plan year accruals	6a	0
	b Expected plan-related expenses	6b	0
	c Target normal cost	6c	0

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	<u>A.P.A</u> Signature of actuary	<u>10/14/2025</u> Date
	<u>ANTONIS ANTONIOU, FSA, EA</u> Type or print name of actuary	<u>2307361</u> Most recent enrollment number
	<u>MERCER</u> Firm name	<u>917-324-6514</u> Telephone number (including area code)
	<u>90 HIGH STREET</u> <u>BOSTON MA 02110-2320</u> Address of the firm	

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

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

21 Discount rate:

a Segment rates:	1st segment: %	2nd segment: %	3rd segment: %	<input checked="" type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b

22 Weighted average retirement age **22** 61

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	0
b Excess assets, if applicable, but not greater than line 31a	31b	0

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
35 Balances elected for use to offset funding requirement		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	0

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	38a	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	

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, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 61.

(A) Retirement age	(B) Retirement percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	10.0%	10,000	1,000	55,000
56	10.0%	9,000	900	50,400
57	5.0%	8,100	405	23,085
58	5.0%	7,695	385	22,330
59	10.0%	7,310	731	43,129
60	10.0%	6,579	658	39,480
61	5.0%	5,921	296	18,056
62	20.0%	5,625	1,125	69,750
63	10.0%	4,500	450	28,350
64	10.0%	4,050	405	25,920
65	100.0%	3,645	3,645	236,925
Total			10,000	612,425
Average				61.24

Plan: RETIREMENT PLAN FOR EMPLOYEES OF ALLIANCEBERNSTEIN L.P.

EIN/PN: 13-4064930/002

Valuation Date: 01/01/2024

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	251,390	534,386	3,133,102	3,918,878
2025	324,340	1,043,861	3,038,660	4,406,861
2026	467,829	1,445,842	2,959,576	4,873,247
2027	489,441	2,025,631	2,857,840	5,372,912
2028	565,487	2,435,625	2,770,103	5,771,215
2029	604,795	2,885,741	2,645,637	6,136,173
2030	712,255	3,256,946	2,478,634	6,447,835
2031	738,994	3,706,016	2,339,517	6,784,527
2032	789,311	4,070,686	2,228,960	7,088,957
2033	829,388	4,378,355	2,106,916	7,314,659
2034	876,612	4,678,759	2,002,232	7,557,603
2035	930,124	4,833,880	1,857,368	7,621,372
2036	958,511	4,988,163	1,754,340	7,701,014
2037	1,003,690	5,093,233	1,635,646	7,732,569
2038	1,034,356	5,126,312	1,521,836	7,682,504
2039	1,029,985	5,162,192	1,401,975	7,594,152
2040	1,024,559	5,181,593	1,297,515	7,503,667
2041	1,002,522	5,139,082	1,194,032	7,335,636
2042	983,341	5,059,872	1,092,056	7,135,269
2043	961,765	4,956,492	992,141	6,910,398
2044	933,412	4,826,215	894,872	6,654,499
2045	903,097	4,663,627	800,892	6,367,616
2046	866,133	4,495,074	710,851	6,072,058
2047	827,444	4,303,002	625,374	5,755,820
2048	787,148	4,097,912	545,044	5,430,104
2049	745,405	3,881,876	470,379	5,097,660
2050	702,419	3,656,049	401,805	4,760,273
2051	658,448	3,422,048	339,610	4,420,106
2052	613,805	3,181,914	283,944	4,079,663
2053	568,832	2,938,050	234,800	3,741,682
2054	523,891	2,693,119	192,029	3,409,039
2055	479,359	2,449,895	155,341	3,084,595
2056	435,606	2,211,156	124,320	2,771,082
2057	392,990	1,979,562	98,463	2,471,015
2058	351,842	1,757,545	77,205	2,186,592
2059	312,474	1,547,223	59,961	1,919,658
2060	275,159	1,350,334	46,153	1,671,646
2061	240,136	1,168,184	35,233	1,443,553
2062	207,603	1,001,627	26,696	1,235,926
2063	177,713	851,073	20,092	1,048,878
2064	150,572	716,522	15,033	882,127
2065	126,225	597,619	11,191	735,035
2066	104,658	493,720	8,296	606,674
2067	85,798	403,950	6,130	495,878
2068	69,519	327,267	4,518	401,304
2069	55,654	262,511	3,323	321,488
2070	44,008	208,460	2,440	254,908
2071	34,360	163,872	1,789	200,021
2072	26,483	127,526	1,311	155,320
2073	20,144	98,255	960	119,359

Schedule SB, Part V — Summary of Plan Provisions

Effective date and plan year	Original plan: January 1, 1980 Restated plan: January 1, 2015 Plan year: January 1 – December 31
Status of the plan	The Plan was frozen effective December 31, 2008 such that no future service or compensation is included for benefit purposes.
Significant events that occurred during the year	None
Definitions	
• Eligibility	Employees who have attained age 21 and completed one (1) Year of Service shall be eligible for plan entry. On September 26, 2000, the plan was amended to exclude from participation any employee hired after October 2, 2000. In addition, former Sanford C. Bernstein employees who became employees of AllianceBernstein due to the merger between the companies on October 2, 2000, are excluded from participation.
• Years of Service	The sum of all plan years during which an employee completes at least 1,000 hours of service. In addition, Years of Service include all calendar years prior to the Effective Date during which an employee was employed on a full time basis for the entire year by the Company, Donaldson, Lufkin & Jenrette, Inc., an affiliated company, Wood, Struthers & Winthrop, Inc., or Pershing & Co., Inc. Years of Service shall not include any service for the Employee after December 31, 2008, except with respect to vesting and eligibility for early retirement benefits.
• Employee contributions	None
• Credited service	All Years of Service with Alliance Bernstein L.P. commencing on or after January 1, 1970. Credited service shall not include any service for the Employer after December 31, 2008.
• Compensation	Base salary for any calendar year, excluding overtime, bonuses, commissions, and amounts contributed to other welfare, pension, profit sharing plans or other plans of deferred compensation. Compensation earned after December 31, 2008 shall not be taken into account under the Plan for any purpose.
• Average Annual compensation	Average Compensation for the five (5) highest consecutive full calendar years preceding the earlier of date of retirement, termination of employment, or January 1, 2009, whichever is applicable.
• Final average compensation	Average Compensation for the three (3) consecutive full calendar years immediately preceding the earlier of date of retirement, termination of employment, or December 31, 2008, whichever is applicable, disregarding pay in any year over the Social Security wage base. Final Average Compensation is limited to Covered Compensation.

Schedule SB, Part V — Summary of Plan Provisions

• Covered Compensation	Average of the taxable wage bases for the thirty-five (35) calendar years ending with the year an individual attains social security retirement age. If termination or retirement occurs after December 31, 2008 and before reaching that age, the taxable wage base in effect for 2008 is used for subsequent years.
• Past final average compensation	Compensation for the five (5) highest consecutive full calendar years during the last ten (10) years immediately preceding the earlier of the date of termination or December 31, 1988.
• Primary Social Security benefit	The estimated benefit which is payable upon Normal or Deferred Retirement Date, whichever is applicable, in accordance with the Federal Social Security Act.

Normal retirement

• Eligibility	The first of the month coincident with or next following the participant's 65th birthday.
• Benefit	<p>The sum of (1) & (2), but not less than (3) or (4), and not greater than (5);</p> <p>(1) 1½% of Average Annual Compensation multiplied by the number, not exceeding 35, of years of Credited Service, reduced by 0.65% of Final Average Compensation multiplied by the number, not exceeding 35, of years of Credited Service.</p> <p>(2) 1% of Average Annual Compensation multiplied by the number of years of Credited Service exceeding 35.</p> <p>(3) Minimum benefit - 1½% of Past Final Average Compensation less 1⅓% of Primary Social Security Benefit, multiplied by the number of years of Credited Service completed prior to 1990 (1989 for super Highly Compensated Employees). Maximum Social Security offset is 83⅓% of Primary Social Security Benefit.</p> <p>(4) Minimum benefit - The sum of: the minimum benefit described in (3) above, based on compensation and service through December 31, 1988 plus the benefits described in (1) and (2) above, based on service after 1988 and before January 1, 1991.</p> <p>(5) Maximum annual benefit - \$100,000.</p> <p>The Plan was frozen effective December 31, 2008 such that no future service or compensation is included for benefit purposes.</p>

Early retirement

• Eligibility	The first day of any month coincident with or next following the date upon which the participant shall have attained age 55 and the sum of the participant's age and service equals 80.
• Benefit	Benefit calculated for Normal Retirement based upon Average Annual Compensation and Credited Service at Earlier Retirement Date, actuarially adjusted for early commencement.

Schedule SB, Part V — Summary of Plan Provisions

Late retirement	
• Eligibility	The first day of any month following a participant's 65th birthday.
• Benefit	The benefit, payable on Deferred Retirement Date, calculated for Normal Retirement based upon Average Annual Compensation and Credited Service at Deferred Retirement Date (but no later than December 31, 2008), adjusted for the Plan's actuarial factors for periods after age 65.
Deferred vested	
• Eligibility	5 or more Years of Service. A participant who completed four Years of Service prior to October 25, 1989 shall in no event be less than 40% vested.
• Benefit	Accrued benefit at date of termination of employment payable at normal retirement date. A participant may elect to receive benefits earlier if the eligibility requirements for early retirement are satisfied.
Disability	
• Eligibility	A disabled member is 100% vested in his accrued benefit and eligible for a pension commencing at Normal Retirement Date.
• Benefit	Accrued benefit at date of termination of employment.
Pre-retirement death	
• Eligibility	The surviving spouse of a member who dies in active service.
• Benefit prior to early retirement	If the participant was not eligible for Early Retirement but was vested at his date of death, benefit payments to the spouse are deferred until the earliest date he would have attained Early Retirement eligibility.
• Benefit after early retirement	The amount of benefit payable from the first of the month coincident with or next following the date of the member's death, shall be 50% of the benefit such participant would have received had he retired immediately before he died and had his retirement pension commence on the day of his death.
Form of benefits	
• Automatic form for unmarried participants	Life Annuity
• Automatic form for married participants	50% Joint and Survivor Option
• Optional forms	Joint and Survivor (50%, 75%, or 100%) Life Annuity Life Annuity Period Certain (10 or 15 years) Lump Sum Payment in Installments (10 or 15 years)

Schedule SB, Part V — Summary of Plan Provisions

• Optional form conversion factors early retirement reduction basis	IRS 417(e) mortality table and 6.0% interest rate
• Lump sum conversion factors	IRS 417(e) mortality table for year of distribution and rates in effect for August for the prior plan year.
Miscellaneous	
• Maximum compensation	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024, the limit is \$275,000.

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as restated effective January 1, 2015, are included in this valuation.

- **Most recent plan amendments included:** December 31, 2015.
- **Plan amendments excluded:** None.
- **Late retirement increases:**
 - *Active participants:* The plan does not provide benefit suspension notices to participants who work beyond normal retirement; therefore, late retirement actuarial increases apply to participants who defer retirement beyond 65.
 - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan provisions specific to funding**Additional benefits included or excluded**

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits for events that occurred before the valuation date but includes contingent event benefits that are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.
 - *Plan amendments:* See above.

Schedule SB, Part V — Summary of Plan Provisions

- *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
- *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- **Unpredictable contingent event benefits:** The plan does not have any unpredictable contingent event benefits.

Plan provision changes since prior valuation

None.

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
Cash		
Cash	\$1,858,244	\$1,858,244
Cash Equivalents		
*Government Money Market Fund	4,365,902	4,365,902
Total Government Money Market Fund	4,365,902	4,365,902
Hedge Funds		
*AB Securitized Assets Fund (Cayman)	1,313,438	1,877,537
Total Hedge Funds	1,313,438	1,877,537
Fixed Income Securities		
7-ELEVEN INC 2.800% DUE 02/10/2051	123,693	119,184
ABBVIE INC 4.300% DUE 05/14/2036	432,445	418,158
ABBVIE INC 4.500% DUE 05/14/2035	209,605	203,023
ABBVIE INC 5.500% DUE 03/15/2064	454,649	424,788
ALTRIA GROUP INC 3.700% DUE 02/04/2051	179,668	181,109
ALTRIA GROUP INC 3.875% DUE 09/16/2046	161,025	161,681
ALTRIA GROUP INC 4.000% DUE 02/04/2061	180,329	178,388
ALTRIA GROUP INC 4.450% DUE 05/06/2050	63,055	62,671
ALTRIA GROUP INC 5.800% DUE 02/14/2039	9,459	8,895
ALTRIA GROUP INC 5.950% DUE 02/14/2049	107,559	106,798
AMAZON.COM INC 2.700% DUE 06/03/2060	328,715	304,219
AMAZON.COM INC 3.100% DUE 05/12/2051	8,690	8,069
AMAZON.COM INC 3.250% DUE 05/12/2061	329,814	304,929
AMAZON.COM INC 3.875% DUE 08/22/2037	12,201	12,377
AMAZON.COM INC 4.250% DUE 08/22/2057	47,357	45,770
ANALOG DEVICES INC 2.950% DUE 10/01/2051	68,864	66,671
AON NORTH AMERICA INC 5.750% DUE 03/01/2054	8,945	8,788
APOLLO GLOBAL MANAGEMENT INC 5.800% DUE 05/21/2054	137,662	133,565
APPLE INC 2.400% DUE 08/20/2050	487,715	450,129
APPLE INC 2.650% DUE 05/11/2050	49,328	49,686
APPLE INC 2.800% DUE 02/08/2061	151,948	150,598
APPLE INC 2.850% DUE 08/05/2061	84,962	69,158
APPLE INC 3.750% DUE 09/12/2047	57,843	59,717
APPLE INC 3.950% DUE 08/08/2052	52,493	46,129
APPLE INC 4.100% DUE 08/08/2062	250,436	234,176
ARES MANAGEMENT CORP 5.600% DUE 10/11/2054	97,254	93,358
ARTHUR J GALLAGHER & CO 5.750% DUE 07/15/2054	89,897	89,642
ARTHUR J GALLAGHER & CO 6.750% DUE 02/15/2054	43,453	48,704
ASCENSION HEALTH 3.106% DUE 11/15/2039	79,213	70,084
AT&T INC 3.650% DUE 09/15/2059	661,018	643,974

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

<u>Identity of issuer, borrower, lessor or similar party</u>	<u>Cost</u>	<u>Current Value</u>
ATHENE HOLDING LTD 3.450% DUE 05/15/2052	77,438	70,965
ATHENE HOLDING LTD 6.250% DUE 04/01/2054	90,437	91,392
BANK OF AMERICA CORP 4.244% DUE 04/24/2038	461,247	468,925
BANK OF AMERICA CORP 6.110% DUE 01/29/2037	340,299	340,753
BANK OF AMERICA CORP 7.750% DUE 05/14/2038	303,450	295,749
BARRICK NORTH AMERICA FINANCE 5.700% DUE 05/30/2041	135,749	130,550
BARRICK PD AUSTRALIA FINANCE P 5.950% DUE 10/15/2039	131,814	129,067
BAT CAPITAL CORP 4.758% DUE 09/06/2049	168,849	180,549
BAT CAPITAL CORP 5.282% DUE 04/02/2050	63,303	64,767
BAT CAPITAL CORP 7.081% DUE 08/02/2053	194,055	184,462
BERKSHIRE HATHAWAY ENERGY CO 3.800% DUE 07/15/2048	39,710	40,835
BERKSHIRE HATHAWAY ENERGY CO 4.250% DUE 10/15/2050	17,686	17,377
BERKSHIRE HATHAWAY ENERGY CO 4.600% DUE 05/01/2053	6,715	6,642
BERKSHIRE HATHAWAY ENERGY CO 6.125% DUE 04/01/2036	112,022	109,363
BLACKROCK FUNDING INC 5.350% DUE 01/08/2055	93,737	89,946
BOEING CO/THE 5.930% DUE 05/01/2060	263,275	242,402
BP CAPITAL MARKETS AMERICA INC 3.379% DUE 02/08/2061	136,564	125,063
BRIGHTHOUSE FINANCIAL INC 4.700% DUE 06/22/2047	64,108	72,150
BRISTOL-MYERS SQUIBB CO 3.900% DUE 03/15/2062	323,262	310,209
BRISTOL-MYERS SQUIBB CO 5.650% DUE 02/22/2064	275,096	263,988
BRISTOL-MYERS SQUIBB CO 6.400% DUE 11/15/2063	319,044	306,269
BURLINGTON NORTHERN SANTA FE L 3.900% DUE 08/01/2046	63,433	54,645
BURLINGTON NORTHERN SANTA FE L 4.150% DUE 12/15/2048	59,980	51,444
BURLINGTON NORTHERN SANTA FE L 5.200% DUE 04/15/2054	209,990	199,653
BURLINGTON NORTHERN SANTA FE L 5.750% DUE 05/01/2040	264,656	254,077
CANADIAN PACIFIC RAILWAY CO 6.125% DUE 09/15/2115	77,567	69,893
CARGILL INC 3.125% DUE 05/25/2051	78,469	65,656
CARGILL INC 4.375% DUE 04/22/2052	77,850	66,017
CARGILL INC 4.760% DUE 11/23/2045	64,293	55,629
CATERPILLAR INC 5.200% DUE 05/27/2041	135,000	133,120
CHARTER COMMUNICATIONS OPERATI 5.500% DUE 04/01/2063	355,977	351,873
CIGNA GROUP/THE 3.200% DUE 03/15/2040	175,557	167,866
CIGNA GROUP/THE 3.400% DUE 03/15/2050	171,910	157,050
CIGNA GROUP/THE 3.400% DUE 03/15/2051	154,669	142,892
CIGNA GROUP/THE 4.800% DUE 08/15/2038	32,124	30,832
CIGNA GROUP/THE 4.900% DUE 12/15/2048	166,661	157,571
CIGNA GROUP/THE 5.600% DUE 02/15/2054	13,892	13,127
CISCO SYSTEMS INC 5.350% DUE 02/26/2064	38,920	36,488
COCA-COLA CO/THE 5.200% DUE 01/14/2055	94,917	90,358
COCA-COLA CO/THE 5.400% DUE 05/13/2064	146,998	135,548
COMCAST CORP 2.987% DUE 11/01/2063	92,852	85,705
COMMONSPIRIT HEALTH 3.910% DUE 10/01/2050	63,560	56,850
COMMONSPIRIT HEALTH 4.187% DUE 10/01/2049	63,127	57,168

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
COMMONSPIRIT HEALTH 4.350% DUE 11/01/2042	155,770	146,203
CONOCOPHILLIPS 6.500% DUE 02/01/2039	128,050	127,719
CONOCOPHILLIPS CO 5.500% DUE 01/15/2055	94,686	90,224
CONOCOPHILLIPS CO 5.650% DUE 01/15/2065	94,960	89,911
CONSOLIDATED EDISON CO OF NEW 4.300% DUE 12/01/2056	1,782	1,561
CONSOLIDATED EDISON CO OF NEW 5.125% DUE 03/15/2035	94,894	93,439
CONSOLIDATED EDISON CO OF NEW 5.500% DUE 03/15/2055	94,218	91,533
CONSTELLATION ENERGY GENERATIO 6.250% DUE 10/01/2039	143,221	140,691
CONSTELLATION ENERGY GENERATIO 6.500% DUE 10/01/2053	135,523	133,989
CORNING INC 4.375% DUE 11/15/2057	133,646	132,728
COX COMMUNICATIONS INC 5.800% DUE 12/15/2053	93,927	85,772
COX COMMUNICATIONS INC 5.950% DUE 09/01/2054	96,876	89,972
CUMMINS INC 5.450% DUE 02/20/2054	136,991	133,379
CVS HEALTH CORP 6.050% DUE 06/01/2054	90,409	85,590
DELL INTERNATIONAL LLC / EMC C 3.375% DUE 12/15/2041	135,548	136,649
DELL INTERNATIONAL LLC / EMC C 8.100% DUE 07/15/2036	127,768	131,611
DELL INTERNATIONAL LLC / EMC C 8.350% DUE 07/15/2046	56,223	60,948
DEVON ENERGY CORP 4.750% DUE 05/15/2042	140,636	133,710
DEVON ENERGY CORP 5.000% DUE 06/15/2045	135,563	132,935
DEVON ENERGY CORP 5.600% DUE 07/15/2041	137,698	129,492
DIAMONDBACK ENERGY INC 5.750% DUE 04/18/2054	134,587	129,531
DIAMONDBACK ENERGY INC 5.900% DUE 04/18/2064	134,702	129,624
DICK'S SPORTING GOODS INC 4.100% DUE 01/15/2052	132,968	142,433
DUKE ENERGY CORP 5.800% DUE 06/15/2054	92,475	90,753
DUKE ENERGY FLORIDA LLC 6.400% DUE 06/15/2038	441,293	442,110
DUKE ENERGY OHIO INC 5.550% DUE 03/15/2054	92,757	89,927
DUKE ENERGY PROGRESS LLC 5.350% DUE 03/15/2053	23,858	22,707
EBAY INC 4.000% DUE 07/15/2042	136,635	132,052
ELEVANCE HEALTH INC 5.200% DUE 02/15/2035	96,657	94,765
ELEVANCE HEALTH INC 5.650% DUE 06/15/2054	90,631	87,261
ELI LILLY & CO 2.500% DUE 09/15/2060	80,067	62,388
ELI LILLY & CO 4.150% DUE 03/15/2059	33,504	27,422
ELI LILLY & CO 4.875% DUE 02/27/2053	134,889	126,340
ELI LILLY & CO 4.950% DUE 02/27/2063	144,282	129,416
ELI LILLY & CO 5.000% DUE 02/09/2054	44,744	41,397
ELI LILLY & CO 5.050% DUE 08/14/2054	94,535	88,001
ELI LILLY & CO 5.100% DUE 02/09/2064	139,319	128,048
ELI LILLY & CO 5.200% DUE 08/14/2064	51,982	48,339
ENEL FINANCE INTERNATIONAL NV 6.000% DUE 10/07/2039	201,802	201,019
ENEL FINANCE INTERNATIONAL NV 6.800% DUE 09/15/2037	214,970	217,423
ENEL FINANCE INTERNATIONAL NV 7.750% DUE 10/14/2052	252,260	238,150
ENERGY TRANSFER LP 5.400% DUE 10/01/2047	59,820	59,254
ENERGY TRANSFER LP 5.950% DUE 05/15/2054	92,556	89,706

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
ENERGY TRANSFER LP 6.000% DUE 06/15/2048	62,875	62,979
ENERGY TRANSFER LP 6.050% DUE 09/01/2054	92,499	91,050
ENERGY TRANSFER LP 6.250% DUE 04/15/2049	59,117	59,187
ENERGY TRANSFER LP 7.500% DUE 07/01/2038	62,129	63,306
ENTERGY ARKANSAS LLC 4.200% DUE 04/01/2049	74,352	68,399
ENTERGY ARKANSAS LLC 5.750% DUE 06/01/2054	90,595	90,205
ENTERGY LOUISIANA LLC 4.200% DUE 09/01/2048	135,578	133,712
ENTERGY LOUISIANA LLC 5.700% DUE 03/15/2054	91,868	90,949
ENTERGY MISSISSIPPI LLC 5.850% DUE 06/01/2054	89,959	90,656
ENTERGY TEXAS INC 5.550% DUE 09/15/2054	31,771	31,064
EOG RESOURCES INC 4.950% DUE 04/15/2050	63,615	64,886
EXXON MOBIL CORP 3.095% DUE 08/16/2049	103,805	97,126
EXXON MOBIL CORP 3.452% DUE 04/15/2051	115,411	99,858
EXXON MOBIL CORP 4.227% DUE 03/19/2040	53,128	51,711
EXXON MOBIL CORP 4.327% DUE 03/19/2050	175,133	158,940
FIFTH THIRD BANCORP 8.250% DUE 03/01/2038	131,917	140,370
FLNG LIQUEFACTION 2 LLC 4.125% DUE 03/31/2038	148,497	144,688
FLORIDA POWER & LIGHT CO 2.875% DUE 12/04/2051	162,367	154,287
FLORIDA POWER & LIGHT CO 5.300% DUE 04/01/2053	23,880	22,882
FLORIDA POWER & LIGHT CO 5.600% DUE 06/15/2054	90,801	90,921
FORD FOUNDATION/THE 2.815% DUE 06/01/2070	82,639	67,549
FOX CORP 5.476% DUE 01/25/2039	143,655	135,951
GENERAL DYNAMICS CORP 4.250% DUE 04/01/2040	135,906	136,190
GENERAL DYNAMICS CORP 4.250% DUE 04/01/2050	117,318	110,581
GENERAL ELECTRIC CO 5.875% DUE 01/14/2038	140,743	132,951
GILEAD SCIENCES INC 5.100% DUE 06/15/2035	94,619	93,462
GILEAD SCIENCES INC 5.500% DUE 11/15/2054	94,724	92,533
GLOBAL ATLANTIC FIN CO 6.750% DUE 03/15/2054	136,388	140,524
GOLDMAN SACHS GROUP INC/THE 4.017% DUE 10/31/2038	339,218	337,852
GOLDMAN SACHS GROUP INC/THE 4.411% DUE 04/23/2039	138,298	135,375
GOLDMAN SACHS GROUP INC/THE 6.750% DUE 10/01/2037	389,146	383,118
GUARDIAN LIFE INSURANCE CO OF 4.850% DUE 01/24/2077	63,769	56,405
HACKENSACK MERIDIAN HEALTH INC 2.875% DUE 09/01/2050	79,513	67,192
HCA INC 5.950% DUE 09/15/2054	94,938	90,324
HCA INC 6.000% DUE 04/01/2054	90,475	86,792
HEALTH CARE SERVICE CORP A MUT 5.875% DUE 06/15/2054	92,713	89,952
HEWLETT PACKARD ENTERPRISE CO 5.600% DUE 10/15/2054	135,014	129,132
HEWLETT PACKARD ENTERPRISE CO 6.350% DUE 10/15/2045	138,391	132,625
HOME DEPOT INC/THE 4.950% DUE 09/15/2052	268,752	248,623
HOME DEPOT INC/THE 5.300% DUE 06/25/2054	92,529	90,164
HP INC 6.000% DUE 09/15/2041	145,883	140,486
HSBC HOLDINGS PLC 6.500% DUE 05/02/2036	104,414	103,938
HSBC HOLDINGS PLC 6.500% DUE 09/15/2037	305,736	303,663

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

<u>Identity of issuer, borrower, lessor or similar party</u>	<u>Cost</u>	<u>Current Value</u>
HSBC HOLDINGS PLC 6.800% DUE 06/01/2038	201,540	192,169
ILLINOIS TOOL WORKS INC 3.900% DUE 09/01/2042	148,869	137,897
INTEL CORP 5.900% DUE 02/10/2063	24,989	22,462
INTERNATIONAL BUSINESS MACHINE 2.950% DUE 05/15/2050	154,076	146,695
INTERNATIONAL BUSINESS MACHINE 4.150% DUE 05/15/2039	185,184	182,209
INTERNATIONAL BUSINESS MACHINE 4.250% DUE 05/15/2049	153,678	147,105
INTUIT INC 5.500% DUE 09/15/2053	138,024	136,343
JOHNSON & JOHNSON 3.400% DUE 01/15/2038	179,320	176,062
JOHNSON & JOHNSON 5.250% DUE 06/01/2054	89,931	88,070
JPMORGAN CHASE & CO 3.109% DUE 04/22/2041	143,367	138,380
JPMORGAN CHASE & CO 3.882% DUE 07/24/2038	468,418	463,566
JPMORGAN CHASE & CO 5.500% DUE 10/15/2040	373,278	370,675
JPMORGAN CHASE & CO 5.534% DUE 11/29/2045	47,000	45,895
KAISER FOUNDATION HOSPITALS 2.810% DUE 06/01/2041	132,744	132,380
KAISER FOUNDATION HOSPITALS 3.002% DUE 06/01/2051	148,462	135,252
KENTUCKY UTILITIES CO 3.300% DUE 06/01/2050	79,696	68,699
KENVUE INC 5.200% DUE 03/22/2063	145,970	135,476
KEYSPAN GAS EAST CORP 5.819% DUE 04/01/2041	73,276	70,115
KINDER MORGAN ENERGY PARTNERS 6.950% DUE 01/15/2038	199,473	203,993
KINDER MORGAN INC 5.950% DUE 08/01/2054	92,574	90,777
KKR GROUP FINANCE CO II LLC 5.500% DUE 02/01/2043	58,088	53,537
KKR GROUP FINANCE CO X LLC 3.250% DUE 12/15/2051	135,555	125,974
KLA CORP 4.950% DUE 07/15/2052	137,597	131,598
KROGER CO/THE 5.500% DUE 09/15/2054	96,600	91,273
KROGER CO/THE 5.650% DUE 09/15/2064	144,178	137,434
L3HARRIS TECHNOLOGIES INC 5.500% DUE 08/15/2054	91,745	89,318
LAM RESEARCH CORP 3.125% DUE 06/15/2060	68,142	59,972
LOCKHEED MARTIN CORP 4.090% DUE 09/15/2052	170,566	166,455
LOCKHEED MARTIN CORP 4.300% DUE 06/15/2062	75,010	65,835
LOCKHEED MARTIN CORP 5.200% DUE 02/15/2055	45,650	43,416
LOCKHEED MARTIN CORP 5.900% DUE 11/15/2063	174,674	168,546
LOWE'S COS INC 4.450% DUE 04/01/2062	199,418	189,442
LOWE'S COS INC 4.550% DUE 04/05/2049	60,202	53,638
LOWE'S COS INC 5.625% DUE 04/15/2053	188,454	181,918
LOWE'S COS INC 5.750% DUE 07/01/2053	47,937	47,019
LOWE'S COS INC 5.800% DUE 09/15/2062	190,664	188,777
MARKEL GROUP INC 6.000% DUE 05/16/2054	89,677	89,396
MARRIOTT INTERNATIONAL INC/MD 5.350% DUE 03/15/2035	103,746	99,620
MARS INC 3.875% DUE 04/01/2039	60,417	54,445
MARS INC 3.950% DUE 04/01/2049	17,410	14,588
MARS INC 4.200% DUE 04/01/2059	77,706	64,944
MARSH & MCLENNAN COS INC 5.350% DUE 11/15/2044	94,987	92,262
MARSH & MCLENNAN COS INC 5.400% DUE 03/15/2055	94,543	91,230

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
MARSH & MCLENNAN COS INC 5.450% DUE 03/15/2053	23,863	23,144
MASS GENERAL BRIGHAM INC 3.342% DUE 07/01/2060	77,497	65,402
MASSACHUSETTS ELECTRIC CO 5.900% DUE 11/15/2039	147,504	141,884
MASSACHUSETTS MUTUAL LIFE INSU 3.200% DUE 12/01/2061	61,904	51,525
MASSACHUSETTS MUTUAL LIFE INSU 3.729% DUE 10/15/2070	123,958	118,321
MASSACHUSETTS MUTUAL LIFE INSU 5.672% DUE 12/01/2052	20,000	19,214
MASTERCARD INC 3.650% DUE 06/01/2049	139,658	127,015
MASTERCARD INC 3.850% DUE 03/26/2050	143,128	130,248
MASTERCARD INC 3.950% DUE 02/26/2048	45,094	38,466
MASTERCARD INC 4.550% DUE 01/15/2035	135,496	129,411
MAYO CLINIC 3.196% DUE 11/15/2061	81,402	68,592
MCDONALD'S CORP 3.625% DUE 09/01/2049	85,320	81,441
MCDONALD'S CORP 4.200% DUE 04/01/2050	176,087	166,350
MCDONALD'S CORP 5.450% DUE 08/14/2053	175,742	166,591
MERCK & CO INC 2.450% DUE 06/24/2050	189,032	171,166
MERCK & CO INC 2.900% DUE 12/10/2061	207,968	184,598
MERCK & CO INC 3.900% DUE 03/07/2039	28,126	27,924
MERCK & CO INC 4.000% DUE 03/07/2049	8,573	7,859
MERCK & CO INC 5.000% DUE 05/17/2053	112,831	106,612
MERCK & CO INC 5.150% DUE 05/17/2063	204,055	187,201
META PLATFORMS INC 4.450% DUE 08/15/2052	129,107	126,294
META PLATFORMS INC 4.650% DUE 08/15/2062	132,250	128,887
META PLATFORMS INC 5.400% DUE 08/15/2054	94,621	92,095
META PLATFORMS INC 5.550% DUE 08/15/2064	94,590	92,868
META PLATFORMS INC 5.600% DUE 05/15/2053	133,285	130,946
META PLATFORMS INC 5.750% DUE 05/15/2063	166,106	162,305
METLIFE INC 9.250% DUE 04/08/2038	149,960	150,405
MICROSOFT CORP 2.675% DUE 06/01/2060	391,480	363,647
MICROSOFT CORP 2.921% DUE 03/17/2052	392,391	368,326
MICROSOFT CORP 3.041% DUE 03/17/2062	245,693	211,911
MIDAMERICAN ENERGY CO 4.250% DUE 07/15/2049	195,133	175,529
MIDAMERICAN ENERGY CO 5.850% DUE 09/15/2054	400,439	377,553
MORGAN STANLEY 4.457% DUE 04/22/2039	268,158	257,154
MORGAN STANLEY 5.516% DUE 11/19/2055	95,000	91,732
MPLX LP 4.500% DUE 04/15/2038	135,684	137,746
MPLX LP 4.700% DUE 04/15/2048	62,813	59,040
MPLX LP 4.900% DUE 04/15/2058	60,392	58,987
MPLX LP 4.950% DUE 03/14/2052	59,830	56,395
MPLX LP 5.500% DUE 02/15/2049	59,736	56,965
MYLAN INC 5.200% DUE 04/15/2048	63,870	61,206
MYLAN INC 5.400% DUE 11/29/2043	3,654	4,475
NASDAQ INC 6.100% DUE 06/28/2063	137,599	133,799
NATIONWIDE FINANCIAL SERVICES 6.750% DUE 05/15/2037	6,684	7,164

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
NEVADA POWER CO 6.000% DUE 03/15/2054	46,922	48,041
NEW YORK AND PRESBYTERIAN HOSP 3.954% DUE 08/01/2119	78,872	68,093
NEW YORK AND PRESBYTERIAN HOSP 4.024% DUE 08/01/2045	149,134	136,633
NEW YORK LIFE INSURANCE CO 4.450% DUE 05/15/2069	137,341	129,632
NEWMONT CORP 4.875% DUE 03/15/2042	123,659	120,382
NEWMONT CORP 6.250% DUE 10/01/2039	136,469	136,739
NEXTERA ENERGY CAPITAL HOLDING 5.550% DUE 03/15/2054	91,416	88,162
NORTHERN NATURAL GAS CO 3.400% DUE 10/16/2051	40,112	34,396
NORTHERN NATURAL GAS CO 4.300% DUE 01/15/2049	64,047	55,984
NORTHERN NATURAL GAS CO 5.625% DUE 02/01/2054	43,993	42,174
NORTHWESTERN MUTUAL LIFE INSUR 3.625% DUE 09/30/2059	77,966	67,200
NORTHWESTERN MUTUAL LIFE INSUR 3.850% DUE 09/30/2047	61,996	54,204
NOVANT HEALTH INC 3.168% DUE 11/01/2051	47,976	40,294
OKLAHOMA GAS AND ELECTRIC CO 5.600% DUE 04/01/2053	95,391	91,555
ONCOR ELECTRIC DELIVERY CO LLC 5.550% DUE 06/15/2054	93,961	91,518
ONEOK INC 5.700% DUE 11/01/2054	147,584	139,454
ONEOK INC 6.625% DUE 09/01/2053	183,493	173,792
ONEOK PARTNERS LP 6.650% DUE 10/01/2036	21,999	22,317
ONEOK PARTNERS LP 6.850% DUE 10/15/2037	58,756	59,100
ORACLE CORP 3.850% DUE 04/01/2060	532,768	519,604
ORACLE CORP 4.100% DUE 03/25/2061	594,442	558,504
OWENS CORNING 7.000% DUE 12/01/2036	7,834	7,791
PACIFIC GAS AND ELECTRIC CO 6.700% DUE 04/01/2053	35,839	40,133
PACIFIC GAS AND ELECTRIC CO 6.750% DUE 01/15/2053	96,025	106,886
PACIFICORP 5.300% DUE 02/15/2031	1,997	2,018
PARAMOUNT GLOBAL 4.375% DUE 03/15/2043	136,208	142,808
PARAMOUNT GLOBAL 4.600% DUE 01/15/2045	64,272	56,712
PARAMOUNT GLOBAL 4.850% DUE 07/01/2042	53,425	48,206
PARAMOUNT GLOBAL 4.900% DUE 08/15/2044	64,042	56,176
PARAMOUNT GLOBAL 5.850% DUE 09/01/2043	140,711	137,134
PARAMOUNT GLOBAL 5.900% DUE 10/15/2040	7,144	7,038
PARAMOUNT GLOBAL 6.875% DUE 04/30/2036	137,465	142,242
PAYPAL HOLDINGS INC 5.500% DUE 06/01/2054	89,945	88,802
PEPSICO INC 4.650% DUE 02/15/2053	23,985	20,971
PEPSICO INC 5.250% DUE 07/17/2054	93,760	90,709
PHILIP MORRIS INTERNATIONAL IN 4.250% DUE 11/10/2044	135,751	137,954
PHILIP MORRIS INTERNATIONAL IN 4.375% DUE 11/15/2041	134,436	134,246
PHILIP MORRIS INTERNATIONAL IN 4.900% DUE 11/01/2034	92,800	91,354
PHILIP MORRIS INTERNATIONAL IN 6.375% DUE 05/16/2038	143,649	140,814
PRECISION CASTPARTS CORP 3.900% DUE 01/15/2043	64,325	56,322
PROGRESSIVE CORP/THE 3.950% DUE 03/26/2050	63,717	54,211
PUBLIC SERVICE CO OF COLORADO 5.250% DUE 04/01/2053	180,751	176,701
PUBLIC SERVICE ELECTRIC AND GA 5.450% DUE 03/01/2054	90,454	88,201

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
QUALCOMM INC 4.500% DUE 05/20/2052	135,499	127,231
QUALCOMM INC 6.000% DUE 05/20/2053	136,722	133,635
REGENERON PHARMACEUTICALS INC 2.800% DUE 09/15/2050	148,210	128,840
REYNOLDS AMERICAN INC 5.850% DUE 08/15/2045	177,909	170,407
REYNOLDS AMERICAN INC 7.250% DUE 06/15/2037	83,029	84,504
RIO TINTO FINANCE USA LTD 5.200% DUE 11/02/2040	135,951	132,155
RTX CORP 5.375% DUE 02/27/2053	23,957	22,744
RTX CORP 6.100% DUE 03/15/2034	1,996	2,106
RTX CORP 6.400% DUE 03/15/2054	44,831	48,897
RTX CORPORATION 4.500% DUE 06/01/2042	170,379	162,015
RTX CORPORATION 6.125% DUE 07/15/2038	122,055	113,198
S&P GLOBAL INC 3.900% DUE 03/01/2062	59,103	49,704
SALESFORCE INC 2.700% DUE 07/15/2041	136,956	131,169
SALESFORCE INC 2.900% DUE 07/15/2051	135,548	125,761
SALESFORCE INC 3.050% DUE 07/15/2061	139,086	130,831
SAN DIEGO GAS & ELECTRIC CO 5.350% DUE 04/01/2053	135,395	131,067
SHELL FINANCE US INC 4.375% DUE 05/11/2045	230,705	226,654
SNAP-ON INC 4.100% DUE 03/01/2048	67,778	60,862
SOCIETE GENERALE SA 3.625% DUE 03/01/2041	149,190	139,130
SOUTHERN CALIFORNIA EDISON CO 5.700% DUE 03/01/2053	23,887	23,331
SOUTHERN CALIFORNIA EDISON CO 5.875% DUE 12/01/2053	46,899	46,828
SUNCOR ENERGY INC 6.800% DUE 05/15/2038	73,664	74,556
TARGA RESOURCES CORP 4.950% DUE 04/15/2052	12,576	11,783
TEACHERS INSURANCE & ANNUITY A 6.850% DUE 12/16/2039	147,205	141,916
TEXAS INSTRUMENTS INC 5.050% DUE 05/18/2063	137,311	130,616
TEXAS INSTRUMENTS INC 5.150% DUE 02/08/2054	134,196	130,087
TIME WARNER CABLE LLC 5.500% DUE 09/01/2041	72,669	67,992
TIME WARNER CABLE LLC 5.875% DUE 11/15/2040	135,175	139,408
TIME WARNER CABLE LLC 6.550% DUE 05/01/2037	136,870	139,742
TIME WARNER CABLE LLC 6.750% DUE 06/15/2039	137,815	135,316
TIME WARNER CABLE LLC 7.300% DUE 07/01/2038	143,150	140,563
T-MOBILE USA INC 3.600% DUE 11/15/2060	272,991	260,935
T-MOBILE USA INC 4.375% DUE 04/15/2040	87,391	84,840
T-MOBILE USA INC 4.700% DUE 01/15/2035	99,853	94,456
T-MOBILE USA INC 5.250% DUE 06/15/2055	99,781	90,951
T-MOBILE USA INC 5.800% DUE 09/15/2062	262,535	249,404
T-MOBILE USA INC 6.000% DUE 06/15/2054	46,920	47,614
TOTALENERGIES CAPITAL SA 5.638% DUE 04/05/2064	92,000	87,844
TUCSON ELECTRIC POWER CO 5.500% DUE 04/15/2053	23,933	22,831
UNION ELECTRIC CO 5.250% DUE 01/15/2054	92,318	86,792
UNION ELECTRIC CO 5.450% DUE 03/15/2053	23,951	22,973
UNION PACIFIC CORP 3.799% DUE 04/06/2071	240,540	218,340
UNITED AIRLINES 2023-1 CLASS A 5.800% DUE 07/15/2036	136,497	135,792

Retirement Plan for Employees of AllianceBernstein L.P.
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
EIN – 13-4064930 – Plan Number – 002
December 31, 2024 (In Liquidation)

Identity of issuer, borrower, lessor or similar party	Cost	Current Value
UNITEDHEALTH GROUP INC 4.950% DUE 05/15/2062	59,592	49,157
UNITEDHEALTH GROUP INC 5.050% DUE 04/15/2053	1,986	1,791
UNITEDHEALTH GROUP INC 5.200% DUE 04/15/2063	484,084	444,373
UNITEDHEALTH GROUP INC 5.375% DUE 04/15/2054	90,740	85,272
UNITEDHEALTH GROUP INC 5.500% DUE 04/15/2064	90,790	85,178
UNITEDHEALTH GROUP INC 5.625% DUE 07/15/2054	92,815	90,452
UNITEDHEALTH GROUP INC 5.750% DUE 07/15/2064	92,743	90,431
UNITEDHEALTH GROUP INC 5.800% DUE 03/15/2036	66,214	62,838
UNITEDHEALTH GROUP INC 6.050% DUE 02/15/2063	228,594	217,416
UNUM GROUP 6.000% DUE 06/15/2054	91,049	92,199
US TREASURY 1.250% DUE 08/15/2031	353,520	346,774
US TREASURY 3.125% DUE 08/15/2044	2,635,936	2,510,354
US TREASURY 4.125% DUE 10/31/2026	71,936	71,831
US TREASURY 4.250% DUE 11/15/2034	1,560,093	1,516,859
US TREASURY 4.500% DUE 11/15/2054	2,005,566	1,889,299
UTAH ACQUISITION SUB INC 5.250% DUE 06/15/2046	104,534	99,891
VERIZON COMMUNICATIONS INC 3.000% DUE 11/20/2060	107,158	102,977
VERIZON COMMUNICATIONS INC 5.250% DUE 03/16/2037	527,394	496,503
VIATRIS INC 3.850% DUE 06/22/2040	135,589	137,030
VIATRIS INC 4.000% DUE 06/22/2050	149,007	141,837
VICI PROPERTIES LP 5.625% DUE 05/15/2052	137,588	141,843
VIRGINIA ELECTRIC AND POWER CO 5.550% DUE 08/15/2054	95,429	93,013
VISA INC 2.700% DUE 04/15/2040	138,165	133,498
VISA INC 3.650% DUE 09/15/2047	139,372	125,433
WACHOVIA CORP 5.500% DUE 08/01/2035	71,981	73,973
WARNERMEDIA HOLDINGS INC 5.050% DUE 03/15/2042	211,193	209,474
WARNERMEDIA HOLDINGS INC 5.141% DUE 03/15/2052	210,237	202,504
WARNERMEDIA HOLDINGS INC 5.391% DUE 03/15/2062	207,383	200,193
WASTE CONNECTIONS INC 2.950% DUE 01/15/2052	148,814	135,318
WASTE MANAGEMENT INC 5.350% DUE 10/15/2054	94,961	91,253
WELLS FARGO & CO 4.650% DUE 11/04/2044	423,169	422,614
WELLS FARGO & CO 5.211% DUE 12/03/2035	135,000	131,550
WELLS FARGO & CO 5.606% DUE 01/15/2044	17,622	17,240
WELLS FARGO BANK NA 5.850% DUE 02/01/2037	438,505	443,604
WILLIS NORTH AMERICA INC 5.900% DUE 03/05/2054	90,556	89,362
WW GRAINGER INC 3.750% DUE 05/15/2046	66,813	63,761
WW GRAINGER INC 4.200% DUE 05/15/2047	67,643	62,725
WW GRAINGER INC 4.600% DUE 06/15/2045	140,190	140,106
Total Fixed Income	54,277,084	52,052,206
Total Investments	61,814,668	60,153,889

*Party in interest as defined by ERISA.

Schedule SB, line 25 — Change in Method

AllianceBernstein L.P. elected to use the full yield curve, instead of segmented interest rates, beginning with the 2024 plan year. This change qualifies for automatic IRS approval.

Schedule SB, line 24 — Change in Actuarial Assumptions

Actuarial assumption changes since prior valuation

- The expected investment return assumption changed from 6.25% to 5.49% to reflect updates in the capital market environment and the portfolio asset allocation.