

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, special extension, the DFVC program, 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: THE CHILDREN'S COLLECTIVE, INC. 403(B) PLAN
1b Three-digit plan number (PN): 001
1c Effective date of plan: 01/01/1980
2a Plan sponsor's name, mailing address, city, state, and ZIP: 8616 SOUTH LATIJERA BLVD, SUITE 100, LOS ANGELES, CA 90045
2b Employer Identification Number (EIN): 23-7068446
2c Plan Sponsor's telephone number: 310-733-4388
2d Business code (see instructions): 624410

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	153
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)	104
	6a(2)	96
	6b	2
	6c	51
	6d	149
	6e	0
	6f	149
	6g(1)	111
6g(2)	110	
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:
2F 2G 2L 3D

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

<p>SCHEDULE A (Form 5500)</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Insurance Information</p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ File as an attachment to Form 5500.</p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p>2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<p>A Name of plan THE CHILDREN'S COLLECTIVE, INC. 403(B) PLAN</p>	<p>B Three-digit plan number (PN) ▶ 001</p>
<p>C Plan sponsor's name as shown on line 2a of Form 5500 THE CHILDREN'S COLLECTIVE, INC.</p>	<p>D Employer Identification Number (EIN) 23-7068446</p>

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

1 Coverage Information:

(a) Name of insurance carrier
AXA EQUITABLE LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
13-5570651	511-6	725667-0001	110	01/01/2024	12/31/2024

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

<p>(a) Total amount of commissions paid 14054</p>	<p>(b) Total amount of fees paid 0</p>
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3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

JERROLD R. SMITH
AXA ADVISORS, LLC
1840 CENTURY PARK EAST, SUITE 300
LOS ANGELES, CA 90067

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
13942	0	N/A	3

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

A BENEDICTO
AXA ADVISORS, LLC
1840 CENTURY PARK EAST, SUITE 300
LOS ANGELES, CA 90067

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
112	0	N/A	3

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

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

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

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

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

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

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

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

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

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

Part II	Investment and Annuity Contract Information	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
4	Current value of plan's interest under this contract in the general account at year end	2906941
5	Current value of plan's interest under this contract in separate accounts at year end.....	3187107
6	Contracts With Allocated Funds:	
a	State the basis of premium rates ▶	
b	Premiums paid to carrier	6b
c	Premiums due but unpaid at the end of the year	6c
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d
e	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
f	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
7	Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)	
a	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment (4) <input checked="" type="checkbox"/> other ▶ GUARANTEED INTEREST OPTION	
b	Balance at the end of the previous year	7b 1445773
c	(1) Contributions deposited during the year	7c(1) 66055
	(2) Dividends and credits.....	7c(2) 79931
	(3) Interest credited during the year.....	7c(3)
	(4) Transferred from separate account	7c(4) 1313123
	(5) Other (specify below)..... ▶ LOAN REPAYMENTS \$33,532 BEG BALANCE \$953	7c(5) 34485
	(6) Total additions	7c(6) 1493594
d	Total of balance and additions (add lines 7b and 7c(6))	7d 2939367
e	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1) 13813
	(2) Administration charge made by carrier.....	7e(2) 343
	(3) Transferred to separate account	7e(3)
	(4) Other (specify below)..... ▶ LOANS ISSUED \$16,982 SERVICE FEES \$1288	7e(4) 18270
(5) Total deductions	7e(5) 32426	
f	Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f 2906941

Part III Welfare Benefit Contract Information
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** Health (other than dental or vision)
- b** Dental
- c** Vision
- d** Life insurance
- e** Temporary disability (accident and sickness)
- f** Long-term disability
- g** Supplemental unemployment
- h** Prescription drug
- i** Stop loss (large deductible)
- j** HMO contract
- k** PPO contract
- l** Indemnity contract
- m** Other (specify) ▶

9 Experience-rated contracts:

a	Premiums: (1) Amount received	9a(1)		
	(2) Increase (decrease) in amount due but unpaid	9a(2)		
	(3) Increase (decrease) in unearned premium reserve	9a(3)		
	(4) Earned ((1) + (2) - (3))		9a(4)	0
b	Benefit charges (1) Claims paid	9b(1)		
	(2) Increase (decrease) in claim reserves	9b(2)		
	(3) Incurred claims (add (1) and (2))		9b(3)	0
	(4) Claims charged		9b(4)	
c	Remainder of premium: (1) Retention charges (on an accrual basis) --			
	(A) Commissions	9c(1)(A)		
	(B) Administrative service or other fees	9c(1)(B)		
	(C) Other specific acquisition costs	9c(1)(C)		
	(D) Other expenses	9c(1)(D)		
	(E) Taxes	9c(1)(E)		
	(F) Charges for risks or other contingencies	9c(1)(F)		
	(G) Other retention charges	9c(1)(G)		
	(H) Total retention		9c(1)(H)	0
	(2) Dividends or retroactive rate refunds. (These amounts were <input type="checkbox"/> paid in cash, or <input type="checkbox"/> credited.)		9c(2)	
d	Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
	(2) Claim reserves		9d(2)	
	(3) Other reserves		9d(3)	
e	Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) <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 THE CHILDREN'S COLLECTIVE, INC. 403(B) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE CHILDREN'S COLLECTIVE, INC.	D Employer Identification Number (EIN) 23-7068446	

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

JERROLD R. SMITH	AXA ADVISORS,LLC
13-5570651	1840 CENTURY PARK EAST, SUITE 300
	LOS ANGELES, CA 90067

(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)

AXA EQUITABLE LIFE INSURANCE COMPAN

1840 CENTURY PARK EAST, SUITE 300
LOS ANGELES, CA 90067

13-5570651

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 25 62 58 59 63 28 60 67	RECORD-KEEPER	1288	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	66671	Yes <input type="checkbox"/> No <input checked="" 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:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <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.	<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 <u>THE CHILDREN'S COLLECTIVE, INC. 403(B) PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>THE CHILDREN'S COLLECTIVE, INC.</u>	D Employer Identification Number (EIN) <u>23-7068446</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: POOLED SEPARATE ACCOUNT 48

b Name of sponsor of entity listed in (a): AXA EQUITABLE LIFE INSURANCE COMPANY

c EIN-PN <u>13-5570651-001</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>3187107</u>
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
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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)

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.	<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 THE CHILDREN'S COLLECTIVE, INC. 403(B) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 THE CHILDREN'S COLLECTIVE, INC.	D Employer Identification Number (EIN) 23-7068446

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

		(a) Beginning of Year	(b) End of Year
Assets			
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)	0	0
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	76264	73648
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)	0	3187107
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	4083393	0
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1445772	2906941
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	5605429	6167696
Liabilities			
g Benefit claims payable.....	1g	103146	178820
h Operating payables.....	1h	0	0
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	103146	178820
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	5502283	5988876

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)	136898	
(B) Participants.....	2a(1)(B)	169598	
(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)		306496
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	6068	
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		6068
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		348816
c Other income	2c		79925
d Total income. Add all income amounts in column (b) and enter total	2d		741305

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	175737	
(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)		175737
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		7703
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	3313	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	66671	
(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)	1288	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		71272
j Total expenses. Add all expense amounts in column (b) and enter total	2j		254712

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		486593
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: PENSION ASSURANCE, LLP

(2) EIN: 30-0840934

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		1227
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		500000
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.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

SCHEDULE R (Form 5500) <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.	<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 <u>THE CHILDREN'S COLLECTIVE, INC. 403(B) PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THE CHILDREN'S COLLECTIVE, INC.</u>	D Employer Identification Number (EIN) <u>23-7068446</u>	

Part I	Distributions
---------------	----------------------

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 13-5570651

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....

3	
---	--

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? Yes No N/A
If the plan is a defined benefit plan, go to line 8.

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

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

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

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

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

Part III	Amendments
-----------------	-------------------

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

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 03 / 31 / 2017 (MM/DD/YYYY) and the Opinion Letter serial number J500814A.

The Children's Collective Inc. 403(b) Plan

Financial Statements with Auditor's Report
As of December 31, 2024 and 2023

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Note: Schedules other than those listed above have been omitted because the information is otherwise disclosed, not applicable or is not required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.



INDEPENDENT AUDITOR'S REPORT

To the plan administrator and participants of
The Children's Collective Inc. 403(b) Plan:

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

We have performed audits of the financial statements of The Children's Collective Inc. 403(b) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, the related Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 6 to the financial statements, is complete and accurate.

Disclaimer of Opinion

We do not express an opinion on the accompanying financial statements of the Plan. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, we have not been able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on the financial statements.

Basis for Disclaimer of Opinion

The Plan has not maintained sufficient accounting records and supporting documents relating to certain annuity contracts or custodial accounts issued to current or former employees prior to January 1, 2009. Accordingly, we were unable to apply auditing procedures sufficient to determine the extent to which the accompanying financial statements may have been affected by these conditions.

Further, as described in Note 2 to the financial statements, the Plan has excluded from investments in the accompanying statement of net assets available for benefits certain annuity contracts or custodial accounts issued to current or former employees prior to January 1, 2009, as permitted by the Department of Labor's Field Assistance Bulletin No. 2009-02, *Annual Reporting Requirements for 403(b) Plans*. The investment income and distributions related to such accounts have also been excluded in the accompanying statement of changes in net assets available for benefits. The amount of these excluded annuity contracts or custodial accounts and the related income and distributions are not reasonably determinable. Accounting principles generally accepted in the United States of America require that these accounts and the related income and distributions be included in the accompanying financial statements.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our responsibility is to conduct an audit of the Plan's financial statements in accordance with auditing standards generally accepted in the United States of America and to issue an auditor's report. However, because of the matters described in the Basis for Disclaimer of Opinion section of our report, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion on these financial statements.

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.

Other Matter—Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4i—Schedule of Assets (Held at End of Year) as of December 31, 2024, and Schedule H, line 4a—Schedule of Delinquent Participant Contributions for the Year Ended December 31, 2024, are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. Because of the significance of the matters described in the Basis for Disclaimer of Opinion section of our report, it is inappropriate to and we do not express an opinion on these supplemental schedules.

PENSION ASSURANCE LLP

Agoura Hills, California
October 13, 2025

**The Children's Collective Inc. 403(b) Plan
Statements of Net Assets Available for Benefits
As of December 31, 2024 and 2023**

	<u>2024</u>	<u>2023</u>
Assets:		
Investments, at fair value:		
Pooled separate accounts	\$ 3,187,107	\$ 4,083,393
Non-benefit-responsive investment contract	<u>2,906,941</u>	<u>1,445,773</u>
	6,094,048	5,529,166
Receivables:		
Notes receivable from participants	<u>73,648</u>	<u>76,264</u>
	73,648	76,264
Total assets	<u>6,167,696</u>	<u>5,605,430</u>
Liabilities	<u>-</u>	<u>-</u>
Net assets available for benefits	<u>\$ 6,167,696</u>	<u>\$ 5,605,430</u>

See accompanying notes.

The Children's Collective Inc. 403(b) Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2024

Additions to net assets attributable to:	
Contributions:	
Participant	\$ 169,598
Employer	136,898
	306,496
Interest income on notes receivable from participants	6,068
Investment income:	
Net realized and unrealized appreciation in fair value of investments	348,821
Interest	79,931
	428,752
Total additions	741,316
Deductions from net assets attributable to:	
Benefits paid to participants	175,737
Plan expenses	3,313
Total deductions	179,050
Net increase	562,266
Net assets available for benefits:	
Beginning of year	5,605,430
End of year	\$ 6,167,696

See accompanying notes.

The Children's Collective Inc. 403(b) Plan

Notes to Financial Statements
For the Year Ended December 31, 2024

1. Plan Description

The following description of The Children's Collective Inc. 403(b) Plan (the Plan) provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

a. General

The Plan, originally effective April 1, 1989, and restated October 1, 2024, is a defined contribution plan organized under Section 403(b) of the Internal Revenue Code (IRC) covering all employees of The Children's Collective Inc. (the Employer). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

b. Contributions

Participants may contribute up to 100 percent of annual compensation in pre-tax deferrals, as defined in the plan document and allowed by law. Participants may also roll over amounts representing distributions from other qualified plans. The Plan permits catch-up contributions for participants who have attained age 50 by the end of the plan year. In addition, the Plan permits special IRC Section 403(b) catch-up contributions for employees who have completed 15 years of service with the Employer.

Participants who have attained age 21 and completed 12 months of service are eligible to receive employer matching contributions. The Employer matches 100 percent of participant deferrals up to 10 percent of annual compensation, as defined in the plan document. During 2024, the Employer contributed \$136,898 to the Plan.

c. Participant Accounts

Each participant's account is credited with the participant's contribution, allocations of the Employer's contribution, if applicable, and the Plan's earnings and losses. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants direct the investment of their accounts into various investment options offered by the Plan.

d. Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Employer contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. Participants become 100 percent vested upon completion of three years of service.

e. Distribution of Benefits

Upon termination of employment due to termination of service, death, disability, or retirement, participants may elect to receive the value of their vested account balance in a lump-sum distribution. In-service withdrawal options are available to participants under certain circumstances.

The Children's Collective Inc. 403(b) Plan

Notes to Financial Statements
For the Year Ended December 31, 2024

f. Notes Receivable from Participants

Participants may borrow the lesser of \$50,000 (reduced by the participant's highest outstanding loan balance during the 12-month period ending on the date of the loan) or 50 percent of their vested account balance. Loan terms range up to five years but may be extended if the proceeds are to be used for the purchase of a primary residence. The loans are secured by the balance in the participant's account and bear interest at 4.25 to 9.50 percent. Principal and interest are paid ratably through payroll deductions.

2. Summary of Significant Accounting Policies

a. Basis of Accounting

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

b. Use of Estimates

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

c. Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for discussion of fair value measurements.

Purchases and sales of securities are generally recorded on a trade-date basis. As permitted by Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 962-325, *Plan Accounting—Defined Contribution Plans: Investments—Other*, settlement-date basis may be used when (a) the settlement date is after the financial statement date, (b) the fair value of the securities purchased or sold did not change significantly from the trade date to the financial statement date, and (c) the purchases or sales do not significantly affect the composition of the plan's net assets available for benefits.

Interest income is recorded on the accrual basis. Net realized and unrealized appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

d. Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. These are referred to as participant loans in the Form 5500 and related supplemental schedules. Delinquent loans are treated as distributions based upon the terms of the plan document.

The Children's Collective Inc. 403(b) Plan

Notes to Financial Statements
For the Year Ended December 31, 2024

e. Payment of Benefits

Benefits are recorded when paid.

f. Plan Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Plan expenses include fees for certain participant-initiated transactions that are charged directly to the account of the participant who incurred them. Investment-related expenses are included in net realized and unrealized appreciation in fair value of investments.

g. Excluded Contracts and Accounts

The plan administrator has elected to exclude certain contracts and accounts from plan assets in accordance with the Department of Labor's Field Assistance Bulletin 2009-02, due to the fact that:

- the contract or account was issued to a current or former employee before January 1, 2009;
- the Employer ceased to have any obligation to make contributions (including employee salary reduction contributions) and, in fact, stopped making contributions to the contract or account before January 1, 2009;
- all the rights under the contract or account are legally enforceable against the respective issuers by the individual owner of the contract or account without any involvement by the Employer;
- the individual owner of the contract is fully vested in the contract or account.

The Plan's financial statements were prepared based on available records to the exclusion of the above described contracts. The amounts of the balances and transactions associated with these excluded contracts and, therefore, the effect of their exclusion on these financial statements was indeterminate due to the lack of availability of related records.

h. Subsequent Events

The Plan has evaluated the subsequent events through October 13, 2025, the date the financial statements were available to be issued.

3. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investments, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

The Children's Collective Inc. 403(b) Plan

Notes to Financial Statements
For the Year Ended December 31, 2024

4. Fair Value Measurement

FASB ASC 820, *Fair Value Measurement*, provides the framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1	Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.
Level 2	Inputs to the valuation methodology include <ul style="list-style-type: none">• quoted prices for similar assets or liabilities in active markets;• quoted prices for identical or similar assets or liabilities in inactive markets;• inputs other than quoted prices that are observable for the asset or liability;• inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.
Level 3	Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

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

Non-benefit-responsive investment contract: Valued at fair value by discounting the related cash flows by a risk-adjusted discount rate which correlates closely with the investment contract's historical crediting rates. The fair value calculated using the risk-adjusted discount rate does not differ materially from contract value. As such, the investment contract is reported at contract value, which is considered by plan management to be a reasonable and materially accurate approximation of fair value. Contract value equals the total cash contributions, transfers, and interest credited to the contract, less the total of withdrawals, transfers and administrative expenses deducted from the contract.

Pooled separate accounts: Carried at fair value using net asset value (NAV) as a practical expedient. Valued at the NAV of units held by the Plan at year-end as posted by the fund, which is considered by plan management to be the best approximation of fair value. There are no notable restrictions on the redemption of investments held in the fund.

The Plan has identified the following classes of investment for its pooled separate accounts based on the nature and risks of the underlying investments. The following describes the significant investment strategies of each major class of investment.

The Children's Collective Inc. 403(b) Plan

Notes to Financial Statements
For the Year Ended December 31, 2024

4. Fair Value Measurement (Continued)

- U.S. equity: Funds are invested directly and/or indirectly in a diversified portfolio of domestic stocks to achieve a variety of investment goals including capital appreciation, current income, and/or domestic equity index replication (e.g., the S&P 500 Index).
- International equity: Funds are invested directly and/or indirectly in a diversified portfolio of stocks of companies internationally to achieve a variety of investment goals including capital appreciation, current income, and/or international equity index replication (e.g., the MSCI EAFE Index)
- Balanced: Funds are invested in actively managed portfolios of stocks, bonds, other debt securities, money market instruments, and/or other investments, both domestically and internationally, with the goal of achieving a targeted balance of capital preservation, capital appreciation, and current income.
- Fixed income: Funds in this category invest in a diversified portfolio of fixed income securities and other debt securities of domestic and foreign entities, U.S. government and agency securities, and some preferred stocks with the goal of capital appreciation and preservation.

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

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

Assets at Fair Value as of December 31, 2024				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Non-benefit-responsive investment contract	\$ -	\$ -	\$ 2,906,941	\$ 2,906,941
Total assets in the fair value hierarchy	-	-	2,906,941	2,906,941
Investments measured at NAV as a practical expedient (1)	-	-	-	3,187,107
Investments, at fair value	\$ -	\$ -	\$ 2,906,941	\$ 6,094,048

Assets at Fair Value as of December 31, 2023				
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Non-benefit-responsive investment contract	\$ -	\$ -	\$ 1,445,773	\$ 1,445,773
Total assets in the fair value hierarchy	-	-	1,445,773	1,445,773
Investments measured at NAV as a practical expedient (1)	-	-	-	4,083,393
Investments, at fair value	\$ -	\$ -	\$ 1,445,773	\$ 5,529,166

The Children's Collective Inc. 403(b) Plan

Notes to Financial Statements
For the Year Ended December 31, 2024

4. Fair Value Measurement (Continued)

(1) In accordance with FASB ASC 820, certain investments that were measured at NAV per share (or its equivalent) as a practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in the tables above are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

The following table sets forth a summary of changes in the fair value of the Plan's level 3 assets for the year ended December 31, 2024.

	Non-benefit- responsive investment contract
Balance, beginning of year	\$ 1,445,773
Purchases	1,493,595
Sales	<u>(32,427)</u>
Balance, end of year	<u>\$ 2,906,941</u>

The following tables present information about significant unobservable inputs related to the Plan's investment in assets categorized as level 3 in the FASB ASC 820 fair value hierarchy at December 31, 2024 and 2023.

Significant Unobservable Inputs Related to Level 3 Assets at December 31, 2024

Type	Fair value	Valuation technique	Significant unobservable inputs	Range
Non-benefit- responsive investment contract	\$2,906,941	Discounted cash flow	Risk-adjusted discount rate	1.50% to 3.00%
			Current rate	3.00%

Significant Unobservable Inputs Related to Level 3 Assets at December 31, 2023

Type	Fair value	Valuation technique	Significant unobservable inputs	Range
Non-benefit- responsive investment contract	\$1,445,773	Discounted cash flow	Risk-adjusted discount rate	1.50% to 3.00%
			Current rate	3.00%

The Children's Collective Inc. 403(b) Plan

Notes to Financial Statements
For the Year Ended December 31, 2024

5. Tax Exempt Status

The Company has adopted a pre-approved plan document that received a favorable opinion letter from the Internal Revenue Service (IRS) dated March 31, 2017, and the plan administrator believes the Plan has been operated in accordance with the applicable provisions of the IRC. The Company routinely self-reviews the administration of the Plan and self-corrects any compliance issues in accordance with the Employee Plan Compliance Resolution System. Accordingly, the plan administrator believes that the Plan and related trust are designed in accordance with applicable sections of the IRC and, accordingly, are exempt from income taxes.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS or other applicable taxing authorities. 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 asset) 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.

6. Certified Investment Information

Management has elected to have the audits of the Plan performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Equitable Financial Life Insurance Company, the Insurer of the Plan, has certified that the following investment information is complete and accurate:

- Fair value of investments and the carrying amount of notes receivable from participants as reflected in the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023.
- Investment income and interest income on notes receivable from participants as reflected in the Statement of Changes in Net Assets Available for Benefits for the Year Ended December 31, 2024.
- Investment information as reflected in Note 4 to these financial statements.
- Investment information reflected in the Schedule H, line 4i—Schedule of Assets (Held at End of Year) as of December 31, 2024.

As permitted by ERISA Section 103(a)(3)(C), the audit need not extend to any statements or information related to the certified investment information.

The Children's Collective Inc. 403(b) Plan

Notes to Financial Statements
For the Year Ended December 31, 2024

7. Party-in-Interest Transactions

The following table presents exempt transactions with parties-in-interest, as defined by ERISA.

Party-in-interest	Relationship	ERISA Sec. 408(a) exemption
Equitable Financial Life Insurance Company	Insurer	Deposits, investment transactions, distributions in accordance with plan provisions, reasonable compensation for necessary services
Equitable Financial Life Insurance Company	Recordkeeper	Reasonable compensation for necessary services
Classic Plan USA	Third-party administrator	Reasonable compensation for necessary services
Plan Sponsor employees and their beneficiaries	Plan participants and beneficiaries	Loans in accordance with plan provisions

In addition, the Plan compensates investment advisors for such qualified services as fiduciary advice and support, plan design, compliance support, and investment selection.

8. Plan Termination

The Company has the right under the plan document to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100 percent vested in their accounts.

9. Non-Exempt Transactions

Certain participant contributions were not remitted within the maximum period of time permitted by the Department of Labor's Rules and Regulations and, therefore, constitute the lending of monies from the Plan to the Company. These non-exempt transactions are detailed in the attached supplemental schedule, Schedule H, line 4a—Schedule of Delinquent Participant Contributions for the Year Ended December 31, 2024.

The Children's Collective Inc. 403(b) Plan

Notes to Financial Statements
For the Year Ended December 31, 2024

10. Reconciliation to the Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 at December 31, 2024 and 2023 .

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$ 6,167,696	\$ 5,605,430
Benefit claims payable per Form 5500	(178,820)	(103,146)
Other	-	(1)
Net assets available for benefits per the Form 5500	<u>\$ 5,988,876</u>	<u>\$ 5,502,283</u>

The following is a reconciliation of the change in net assets available for benefits per the financial statements to the Form 5500 for the year ended December 31, 2024.

Net increase per the financial statements	\$ 562,266
Net change in benefit claims payable per Form 5500	(75,674)
Other	1
Net increase per the Form 5500	<u>\$ 486,593</u>

The Children's Collective Inc. 403(b) Plan
EIN: 23-7068446 PLAN: 001
Schedule H, line 4i—Schedule of Assets (Held at End of Year)
As of December 31, 2024

a)	b)	c)	d)	e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment	Cost	Current Value
	Non-Benefit-Responsive Investment Contract:			
*	Equitable Financial Life Insurance Company	Guaranteed Interest Option	** \$	2,906,941
	Pooled Separate Accounts:			
*	Equitable Financial Life Insurance Company	EQ/Aggressive Growth Strategy	**	15,534
*	Equitable Financial Life Insurance Company	EQ/Common Stock Index	**	360,993
*	Equitable Financial Life Insurance Company	AXA Moderate-Plus Allocation	**	412,548
*	Equitable Financial Life Insurance Company	EQ/Equity 500 Index	**	19,338
*	Equitable Financial Life Insurance Company	AXA Large Cap Value Managed Volatility	**	129,435
*	Equitable Financial Life Insurance Company	AXA Mid Cap Value Managed Volatility	**	52,448
*	Equitable Financial Life Insurance Company	AXA Global Equity Managed Volatility	**	78,564
*	Equitable Financial Life Insurance Company	EQ/VT GAMCO Small Company Value	**	62,673
*	Equitable Financial Life Insurance Company	EQ/International Equity Index	**	50,460
*	Equitable Financial Life Insurance Company	EQ/IVY Mid Cap Growth	**	14,496
*	Equitable Financial Life Insurance Company	Multimanager Aggressive Equity	**	209,277
*	Equitable Financial Life Insurance Company	AXA Large Cap Growth Managed Volatility	**	18,705
*	Equitable Financial Life Insurance Company	EQ/JPMorgan Value Opportunities	**	8,659
*	Equitable Financial Life Insurance Company	AXA/AB Small Cap Growth	**	51,631
*	Equitable Financial Life Insurance Company	AXA Moderate Allocation	**	684,944
*	Equitable Financial Life Insurance Company	AXA International Value Managed Volatility	**	3,214
*	Equitable Financial Life Insurance Company	EQ/Core Bond Index	**	2,593
*	Equitable Financial Life Insurance Company	EQ/Large Cap Value Index	**	44,225
*	Equitable Financial Life Insurance Company	AXA Conservative-Plus Allocation	**	275,999
*	Equitable Financial Life Insurance Company	EQ/JP Morgan Growth Stock	**	21,958
*	Equitable Financial Life Insurance Company	EQ/Janus Enterprise	**	56,776
*	Equitable Financial Life Insurance Company	EQ/Oppenheimer Global	**	9,718
*	Equitable Financial Life Insurance Company	EQ/MFS International Value	**	9,086
*	Equitable Financial Life Insurance Company	AXA International Core Managed Volatility	**	678
*	Equitable Financial Life Insurance Company	Charter Multi-Sector Bond	**	784
*	Equitable Financial Life Insurance Company	Multimanager Core Bond	**	666
*	Equitable Financial Life Insurance Company	EQ/American Century Mid Cap Val	**	28,997
*	Equitable Financial Life Insurance Company	AXA/Horizon Small Cap Value	**	21,512
*	Equitable Financial Life Insurance Company	AXA Aggressive Allocation	**	477,165
*	Equitable Financial Life Insurance Company	EQ/Large Cap Growth Index	**	8
*	Equitable Financial Life Insurance Company	EQ/MFS International Growth	**	9
*	Equitable Financial Life Insurance Company	AXA/AB Dynamic Moderate Growth	**	21,781
*	Equitable Financial Life Insurance Company	AXA Balanced Strategy	**	22,010
*	Equitable Financial Life Insurance Company	Fidelity VIP Mid Cap	**	6,451
*	Equitable Financial Life Insurance Company	EQ/Fidelity Institutional AM Large Cap Portfolio Class K	**	7,547
*	Equitable Financial Life Insurance Company	EQ/Mid Cap Index	**	2,741
*	Equitable Financial Life Insurance Company	EQ/Boston Advisors Equity Income	**	3,484
		Total pooled separate accounts		<u>3,187,107</u>
*	Participant Loans	Loans to participants, bearing interest from 4.25% to 9.50%	**	73,648
			\$	<u><u>6,167,696</u></u>

* Represents a party-in-interest as defined by ERISA

** Not applicable for participant-directed plans

See independent auditor's report and accompanying notes.

The Children's Collective Inc. 403(b) Plan
EIN: 23-7068446 PLAN: 001
Schedule H, line 4a—Schedule of Delinquent Participant Contributions
For the Year Ended December 31, 2024

<u>Participant Contributions Transferred Late to the Plan</u>		<u>Total that Constitute Non-Exempt Prohibited Transactions</u>				
<u>Plan Year</u>	<u>Amount Transferred Late</u>	<u>Check Here if Late Participant Loan Repayments are Included</u>	<u>Contributions Not Corrected</u>	<u>Contributions Corrected Outside VFCP</u>	<u>Contributions Pending Correction in VFCP</u>	<u>Total Fully Corrected Under VFCP and PTE 2002-51</u>
2023	\$ 1,227	✓	\$ 1,227	\$ -	\$ -	\$ -

* See Note 9 to the financial statements.

See independent auditor's report and accompanying notes.

INDIVIDUAL ANNUITY CENTER
EMPLOYER PLAN REPORT

JAN. 1, 2024 - DEC. 31, 2024

UNIT NAME: THE CHILDRENS COLLECTIVE, INC.
C(3): 725667-0001
ADDRESS: 8616 LA TIJERA BLVD
AGENT: 0085589-J SMITH
SUITE 100
ASU: 103-LAM
LOS ANGELES
CODE: 053 DISTRICT CODE: 00

TSA 501

KEY

AGENCY

EQ/Core Bond Index	2,593.20
EQ/Conserv-Plus Allocation	275,998.63
EQ/Int Core Managed Vol	678.29
EQ/Core Plus Bond	783.59
<hr/>	
Guaranteed Interest Account	2,906,940.70
EQ/Com Stck Index	360,992.58
EQ/Lg Cap Val Managed Vol	129,435.40
EQ/Mid Cap Val Managed Vol	52,448.21
EQ/Glb Eqty Managed Vol	78,564.10
Loan Balance	73,647.49
1290 VT GAMCO Small Co Val	62,673.30
EQ/International Equity Index	50,460.35
EQ/MFS Mid Cap Focused Grwth	14,495.70
EQ/Moderate-Plus Allocation	412,548.40
Multimanager Aggressive Equity	209,276.86
EQ/Lg Cap Grw Managed Vol	18,705.31
EQ/Equity 500 Index	19,338.00
EQ/JPMorgan Val Opportunities	8,658.87
EQ/AB Small Cap Growth	51,631.08
EQ/Moderate Allocation	684,943.78
EQ/Int Val Managed Vol	3,213.92
Multimanager Core Bond	666.23
EQ/American Centry Mid Cap Val	28,996.68
EQ/Janus Enterprise	56,776.06
EQ/Large Cap Value Index	44,224.42
1290 VT Small Cap Value	21,511.98
EQ/Aggressive Allocation	477,165.09
EQ/Large Cap Growth Index	7.88
EQ/MFS International Growth	8.91
EQ/AB Dyn Moderate Growth	21,781.42
EQ/Balanced Strategy	22,009.60
EQ/Aggressive Growth Strategy	15,534.14
EQ/JPMorgan Growth Stock	21,957.90
EQ/Invesco Global	9,717.84
Fidelity VIP Mid Cap	6,450.93
EQ/FIDELITY INSTITUTINL AM LgC	7,546.64
EQ/MFS Intrntnl Intrinsic Val	9,086.46
1290 VT Equity Income	3,484.37
EQ/Mid Cap Index	2,741.13

Multimanager Core Bond	666.23
EQ/American Centry Mid Cap Val	28,996.68
EQ/Janus Enterprise	56,776.06
EQ/Large Cap Value Index	44,224.42
1290 VT Small Cap Value	21,511.98
EQ/Aggressive Allocation	477,165.09
EQ/Large Cap Growth Index	7.88
EQ/MFS International Growth	8.91
EQ/AB Dyn Moderate Growth	21,781.42
EQ/Balanced Strategy	22,009.60
EQ/Aggressive Growth Strategy	15,534.14
EQ/JPMorgan Growth Stock	21,957.90
EQ/Invesco Global	9,717.84
Fidelity VIP Mid Cap	6,450.93
EQ/FIDELITY INSTITUTINL AM LgC	7,546.64
EQ/MFS Intrntnl Intrinsic Val	9,086.46
1290 VT Equity Income	3,484.37
EQ/Mid Cap Index	2.741.13

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
Guaranteed Interest Account	\$ 80,959.87	466.0675	0
Guaranteed Interest Account	\$ 80,594.85	486.6344	0
	\$ 161,554.72	952.7019	
Guaranteed Interest Account	\$ 1,098,069.14	9432.2418	0
Guaranteed Interest Account	\$ 768,136.13	6430.5901	0
EQ/Com Stck Index	\$ 169,856.95	119.8492	1417.25557
EQ/Com Stck Index	\$ 122,673.39	86.557	1417.25557
	\$ 2,158,735.61	16069.238	
Guaranteed Interest Account	\$ 8,010.22	26.2617	0
Guaranteed Interest Account	\$ 6,990.87	23.1573	0
	\$ 15,001.09	49.419	
Guaranteed Interest Account	\$ 32,484.23	127.3669	0
Guaranteed Interest Account	\$ 32,877.06	128.8175	0
	\$ 65,361.29	256.1844	
Guaranteed Interest Account	\$ 13,434.15	73.3896	0
Guaranteed Interest Account	\$ 13,404.02	73.2636	0
EQ/Glb Eqty Managed Vol	\$ 1,333.53	3.4765	383.584355
EQ/Glb Eqty Managed Vol	\$ 1,330.73	3.4692	383.584355
EQ/Mid Cap Val Managed Vol	\$ 3,223.60	7.3812	436.731755
EQ/Mid Cap Val Managed Vol	\$ 3,217.49	7.3672	436.731755
EQ/Lg Cap Val Managed Vol	\$ 4,479.52	15.263	293.488721
EQ/Lg Cap Val Managed Vol	\$ 4,471.36	15.2352	293.488721
	\$ 44,894.40	198.8455	
Loan Balance	\$ 426.21	0	0
Loan Balance	\$ 7,717.33	0	0
Guaranteed Interest Account	\$ 35,532.34	177.2883	0
Guaranteed Interest Account	\$ 30,631.65	153.7817	0
	\$ 74,307.53	331.07	
Loan Balance	\$ 2,927.65	0	0
Loan Balance	\$ 5,997.90	0	0
Guaranteed Interest Account	\$ 55,418.71	417.185	0
Guaranteed Interest Account	\$ 52,391.82	397.8621	0
EQ/International Equity Index	\$ 3,304.16	16.9164	195.323035

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
EQ/International Equity Index	\$ 3,298.34	16.8866	195.323035
EQ/Com Stck Index	\$ 18,459.19	13.0246	1417.25557
EQ/Com Stck Index	\$ 18,424.61	13.0002	1417.25557
1290 VT GAMCO Small Co Val	\$ 3,510.79	6.0804	577.394787
1290 VT GAMCO Small Co Val	\$ 3,503.46	6.0677	577.394787
EQ/Lg Cap Val Managed Vol	\$ 12,296.62	41.8981	293.488721
EQ/Lg Cap Val Managed Vol	\$ 12,273.14	41.8181	293.488721
EQ/MFS Mid Cap Focused Grwth	\$ 7,253.49	22.2571	325.895413
EQ/MFS Mid Cap Focused Grwth	\$ 7,242.21	22.2225	325.895413
	\$ 206,302.09	1015.2188	
Guaranteed Interest Account	\$ 1,968.91	14.698	0
EQ/Moderate-Plus Allocation	\$ 2,595.28	9.7053	267.408638
EQ/Moderate-Plus Allocation	\$ 3,062.79	11.4536	267.408638
	\$ 7,626.98	35.8569	
Guaranteed Interest Account	\$ 1,890.18	10.3449	0
Guaranteed Interest Account	\$ 1,890.18	10.3449	0
EQ/Equity 500 Index	\$ 5,537.28	4.2211	1311.8104
EQ/Equity 500 Index	\$ 5,537.28	4.2211	1311.8104
EQ/International Equity Index	\$ 1,737.01	8.893	195.323035
EQ/International Equity Index	\$ 1,737.01	8.893	195.323035
EQ/AB Small Cap Growth	\$ 4,801.43	7.2748	660.008373
EQ/AB Small Cap Growth	\$ 4,801.43	7.2748	660.008373
EQ/Com Stck Index	\$ 10,357.16	7.3079	1417.25557
EQ/Com Stck Index	\$ 10,356.88	7.3077	1417.25557
Multimanager Aggressive Equity	\$ 6,726.34	16.0163	419.968323
Multimanager Aggressive Equity	\$ 6,726.25	16.0161	419.968323
EQ/Moderate Allocation	\$ 2,229.90	19.7581	112.860166
EQ/Moderate Allocation	\$ 2,229.91	19.7582	112.860166
EQ/JPMorgan Val Opportunities	\$ 4,329.51	8.5801	504.598819
EQ/JPMorgan Val Opportunities	\$ 4,329.36	8.5798	504.598819
EQ/Lg Cap Grw Managed Vol	\$ 6,642.57	8.1386	816.180458
EQ/Lg Cap Grw Managed Vol	\$ 6,642.65	8.1387	816.180458
	\$ 88,502.33	181.0691	
Guaranteed Interest Account	\$ 43,447.75	326.492	0
Guaranteed Interest Account	\$ 43,048.29	322.99	0
	\$ 86,496.04	649.482	
Guaranteed Interest Account	\$ 3,659.72	18.7819	0

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
Guaranteed Interest Account	\$ 3,659.72	18.7819	0
	\$ 7,319.44	37.5638	
Guaranteed Interest Account	\$ 4.73	0.0446	0
Guaranteed Interest Account	\$ 4.39	0.0414	0
EQ/Int Val Managed Vol	\$ 1,212.09	7.1448	169.646947
EQ/Int Val Managed Vol	\$ 1,124.28	6.6272	169.646947
EQ/Lg Cap Grw Managed Vol	\$ 2,811.90	3.4452	816.180458
EQ/Lg Cap Grw Managed Vol	\$ 2,608.19	3.1956	816.180458
EQ/Glb Eqty Managed Vol	\$ 1,272.85	3.3183	383.584355
EQ/Glb Eqty Managed Vol	\$ 1,180.63	3.0779	383.584355
EQ/Mid Cap Val Managed Vol	\$ 3,906.09	8.9439	436.731755
EQ/Mid Cap Val Managed Vol	\$ 3,623.13	8.296	436.731755
EQ/Lg Cap Val Managed Vol	\$ 2,583.38	8.8023	293.488721
EQ/Lg Cap Val Managed Vol	\$ 2,396.22	8.1646	293.488721
EQ/Core Bond Index	\$ 1,283.31	11.357	112.9973
EQ/Core Bond Index	\$ 1,190.34	10.5342	112.9973
	\$ 25,201.53	82.993	
Guaranteed Interest Account	\$ 2,427.20	12.508	0
Guaranteed Interest Account	\$ 2,427.20	12.508	0
EQ/International Equity Index	\$ 1,076.93	5.5136	195.323035
EQ/International Equity Index	\$ 1,076.93	5.5136	195.323035
EQ/Com Stck Index	\$ 3,005.43	2.1206	1417.25557
EQ/Com Stck Index	\$ 3,005.57	2.1207	1417.25557
Multimanager Aggressive Equity	\$ 1,878.90	4.4739	419.968323
Multimanager Aggressive Equity	\$ 1,878.94	4.474	419.968323
	\$ 16,777.10	49.2324	
Loan Balance	\$ 2,606.12	0	0
Guaranteed Interest Account	\$ 12,725.78	103.7875	0
EQ/International Equity Index	\$ 1,944.83	9.957	195.323035
EQ/International Equity Index	\$ 1,413.22	7.2353	195.323035
EQ/AB Small Cap Growth	\$ 2,741.21	4.1533	660.008373
EQ/AB Small Cap Growth	\$ 1,489.04	2.2561	660.008373
EQ/Com Stck Index	\$ 3,221.71	2.2732	1417.25557
EQ/Com Stck Index	\$ 1,631.69	1.1513	1417.25557
Multimanager Aggressive Equity	\$ 3,800.38	9.0492	419.968323
Multimanager Aggressive Equity	\$ 1,765.63	4.2042	419.968323
	\$ 33,339.61	144.0671	

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
Guaranteed Interest Account	\$ 12,248.75	69.968	0
Guaranteed Interest Account	\$ 12,248.75	69.968	0
	\$ 24,497.50	139.936	
Loan Balance	\$ 3,130.36	0	0
Loan Balance	\$ 1,869.64	0	0
Guaranteed Interest Account	\$ 4,384.16	35.2943	0
Guaranteed Interest Account	\$ 2,861.49	27.8363	0
	\$ 12,245.65	63.1306	
Guaranteed Interest Account	\$ 15,628.42	111.5264	0
Guaranteed Interest Account	\$ 14,827.37	113.307	0
EQ/Conserv-Plus Allocation	\$ 9,015.60	50.088	179.995191
EQ/Conserv-Plus Allocation	\$ 8,838.38	49.1034	179.995191
	\$ 48,309.77	324.0248	
Loan Balance	\$ 6,398.62	0	0
Loan Balance	\$ 7,251.55	0	0
Guaranteed Interest Account	\$ 8,605.81	61.9516	0
Guaranteed Interest Account	\$ 6,841.09	53.3408	0
EQ/Core Plus Bond	\$ 276.06	1.658	166.50114
EQ/Core Plus Bond	\$ 260.47	1.5644	166.50114
Multimanager Core Bond	\$ 188.24	1.328	141.744197
Multimanager Core Bond	\$ 177.56	1.2527	141.744197
EQ/Int Core Managed Vol	\$ 350.17	2.1219	165.024458
EQ/Int Core Managed Vol	\$ 328.12	1.9883	165.024458
EQ/Lg Cap Val Managed Vol	\$ 1,019.52	3.4738	293.488721
EQ/Lg Cap Val Managed Vol	\$ 949.05	3.2337	293.488721
EQ/American Centry Mid Cap Val	\$ 431.52	2.5893	166.654742
EQ/American Centry Mid Cap Val	\$ 402.95	2.4179	166.654742
	\$ 33,480.73	136.9204	
Guaranteed Interest Account	\$ 115.57	0.6418	0
Guaranteed Interest Account	\$ 97.36	0.5407	0
EQ/Core Plus Bond	\$ 134.22	0.8061	166.50114
EQ/Core Plus Bond	\$ 112.84	0.6777	166.50114
EQ/Janus Enterprise	\$ 1,522.86	3.2819	464.016316
EQ/Janus Enterprise	\$ 1,276.04	2.75	464.016316
Multimanager Core Bond	\$ 163.02	1.1501	141.744197
Multimanager Core Bond	\$ 137.41	0.9694	141.744197
EQ/Int Val Managed Vol	\$ 476.76	2.8103	169.646947

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
EQ/Int Val Managed Vol	\$ 400.79	2.3625	169.646947
EQ/American Centry Mid Cap Val	\$ 725.15	4.3512	166.654742
EQ/American Centry Mid Cap Val	\$ 608.02	3.6484	166.654742
EQ/Core Bond Index	\$ 64.88	0.5742	112.9973
EQ/Core Bond Index	\$ 54.67	0.4838	112.9973
	\$ 5,889.59	25.0481	
Guaranteed Interest Account	\$ 15,578.94	141.0439	0
Guaranteed Interest Account	\$ 11,896.66	106.424	0
EQ/International Equity Index	\$ 18,461.05	94.5155	195.323035
EQ/International Equity Index	\$ 16,410.87	84.0191	195.323035
EQ/AB Small Cap Growth	\$ 17,262.52	26.155	660.008373
EQ/AB Small Cap Growth	\$ 14,490.22	21.9546	660.008373
Multimanager Aggressive Equity	\$ 97,314.98	231.7198	419.968323
Multimanager Aggressive Equity	\$ 89,185.44	212.3623	419.968323
EQ/Janus Enterprise	\$ 28,405.92	61.2175	464.016316
EQ/Janus Enterprise	\$ 25,571.24	55.1085	464.016316
	\$ 334,577.84	1034.5202	
Guaranteed Interest Account	\$ 1,715.31	10.2749	0
Guaranteed Interest Account	\$ 1,626.92	10.1239	0
1290 VT GAMCO Small Co Val	\$ 1,405.15	2.4336	577.394787
1290 VT GAMCO Small Co Val	\$ 1,375.53	2.3823	577.394787
EQ/Glb Eqty Managed Vol	\$ 912.24	2.3782	383.584355
EQ/Glb Eqty Managed Vol	\$ 896.09	2.3361	383.584355
EQ/Lg Cap Val Managed Vol	\$ 1,153.76	3.9312	293.488721
EQ/Lg Cap Val Managed Vol	\$ 1,135.36	3.8685	293.488721
	\$ 10,220.36	37.7287	
Guaranteed Interest Account	\$ 7,632.89	58.1288	0
Guaranteed Interest Account	\$ 6,823.31	53.1793	0
1290 VT GAMCO Small Co Val	\$ 4,225.66	7.3185	577.394787
1290 VT GAMCO Small Co Val	\$ 4,193.39	7.2626	577.394787
EQ/Glb Eqty Managed Vol	\$ 6,934.48	18.0781	383.584355
EQ/Glb Eqty Managed Vol	\$ 6,892.97	17.9699	383.584355
EQ/Mid Cap Val Managed Vol	\$ 3,687.06	8.4424	436.731755
EQ/Mid Cap Val Managed Vol	\$ 3,665.18	8.3923	436.731755
EQ/Lg Cap Val Managed Vol	\$ 15,550.59	52.9853	293.488721
EQ/Lg Cap Val Managed Vol	\$ 15,463.45	52.6884	293.488721
	\$ 75,068.98	284.4456	

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
Guaranteed Interest Account	\$ 20,778.43	163.0567	0
Guaranteed Interest Account	\$ 20,261.74	159.2376	0
1290 VT GAMCO Small Co Val	\$ 514.00	0.8902	577.394787
1290 VT GAMCO Small Co Val	\$ 316.82	0.5487	577.394787
EQ/Large Cap Value Index	\$ 10,343.49	58.1655	177.828625
EQ/Large Cap Value Index	\$ 10,108.38	56.8434	177.828625
EQ/Glb Eqty Managed Vol	\$ 17,960.15	46.8219	383.584355
EQ/Glb Eqty Managed Vol	\$ 17,535.52	45.7149	383.584355
EQ/Lg Cap Val Managed Vol	\$ 15,413.53	52.5183	293.488721
EQ/Lg Cap Val Managed Vol	\$ 15,080.42	51.3833	293.488721
1290 VT Small Cap Value	\$ 10,819.16	51.4102	210.44766
1290 VT Small Cap Value	\$ 10,692.82	50.8099	210.44766
EQ/American Centry Mid Cap Val	\$ 13,574.61	81.4535	166.654742
EQ/American Centry Mid Cap Val	\$ 13,254.43	79.5323	166.654742
	\$ 176,653.50	898.3864	
Guaranteed Interest Account	\$ 5,524.89	40.3652	0
Guaranteed Interest Account	\$ 5,363.79	40.3311	0
1290 VT GAMCO Small Co Val	\$ 4,667.49	8.0837	577.394787
1290 VT GAMCO Small Co Val	\$ 4,537.51	7.8586	577.394787
EQ/Glb Eqty Managed Vol	\$ 1,705.53	4.4463	383.584355
EQ/Glb Eqty Managed Vol	\$ 1,671.09	4.3565	383.584355
EQ/Lg Cap Val Managed Vol	\$ 7,880.05	26.8496	293.488721
EQ/Lg Cap Val Managed Vol	\$ 7,732.55	26.347	293.488721
	\$ 39,082.90	158.638	
Guaranteed Interest Account	\$ 11,815.48	87.7877	0
Guaranteed Interest Account	\$ 11,562.89	86.0603	0
1290 VT GAMCO Small Co Val	\$ 7,979.88	13.8205	577.394787
1290 VT GAMCO Small Co Val	\$ 7,782.07	13.4779	577.394787
EQ/Large Cap Value Index	\$ 6,981.46	39.2595	177.828625
EQ/Large Cap Value Index	\$ 6,845.35	38.4941	177.828625
EQ/Glb Eqty Managed Vol	\$ 6,041.38	15.7498	383.584355
EQ/Glb Eqty Managed Vol	\$ 5,922.04	15.4387	383.584355
EQ/Mid Cap Val Managed Vol	\$ 6,545.30	14.987	436.731755
EQ/Mid Cap Val Managed Vol	\$ 6,418.65	14.697	436.731755
	\$ 77,894.50	339.7725	
Guaranteed Interest Account	\$ 16,735.54	99.2048	0
Guaranteed Interest Account	\$ 9,659.98	57.0064	0

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
1290 VT GAMCO Small Co Val	\$ 10,088.88	17.4731	577.394787
1290 VT GAMCO Small Co Val	\$ 5,806.69	10.0567	577.394787
EQ/Large Cap Value Index	\$ 6,332.99	35.6129	177.828625
EQ/Large Cap Value Index	\$ 3,612.75	20.3159	177.828625
EQ/Glb Eqty Managed Vol	\$ 4,366.07	11.3823	383.584355
EQ/Glb Eqty Managed Vol	\$ 2,608.80	6.8011	383.584355
EQ/Mid Cap Val Managed Vol	\$ 11,654.67	26.6861	436.731755
EQ/Mid Cap Val Managed Vol	\$ 6,507.04	14.8994	436.731755
EQ/Lg Cap Val Managed Vol	\$ 6,081.12	20.7201	293.488721
EQ/Lg Cap Val Managed Vol	\$ 3,475.76	11.8429	293.488721
	\$ 86,930.29	332.0017	
Guaranteed Interest Account	\$ 14,161.18	97.9971	0
Guaranteed Interest Account	\$ 9,014.73	66.2325	0
EQ/Aggressive Allocation	\$ 142,434.22	435.2313	327.260987
EQ/Aggressive Allocation	\$ 69,756.40	213.1522	327.260987
EQ/Aggressive Allocation	\$ 4,575.04	13.9798	327.260987
	\$ 239,941.57	826.5929	
Guaranteed Interest Account	\$ 54,135.20	488.2869	0
Guaranteed Interest Account	\$ 53,974.68	486.833	0
	\$ 108,109.88	975.1199	
Guaranteed Interest Account	\$ 3,503.49	25.8771	0
Guaranteed Interest Account	\$ 3,521.65	27.5431	0
EQ/Moderate-Plus Allocation	\$ 52,604.01	196.7177	267.408638
EQ/Moderate-Plus Allocation	\$ 52,578.31	196.6216	267.408638
	\$ 112,207.46	446.7595	
EQ/Moderate Allocation	\$ 33,645.00	298.1123	112.860166
EQ/Moderate Allocation	\$ 29,646.09	262.6798	112.860166
EQ/Moderate Allocation	\$ 15,448.80	136.8844	112.860166
	\$ 78,739.89	697.6765	
Loan Balance	\$ 2,368.37	0	0
Loan Balance	\$ 7,360.35	0	0
Guaranteed Interest Account	\$ 11,597.12	110.8195	0
Guaranteed Interest Account	\$ 6,242.43	59.4963	0
EQ/Aggressive Allocation	\$ 41,556.71	126.9834	327.260987
EQ/Aggressive Allocation	\$ 40,012.11	122.2636	327.260987
	\$ 109,137.09	419.5628	
Guaranteed Interest Account	\$ 3,713.93	30.006	0

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
Guaranteed Interest Account	\$ 3,713.93	30.006	0
	\$ 7,427.86	60.012	
Loan Balance	\$ 506.19	0	0
Guaranteed Interest Account	\$ 408.99	3.9349	0
Guaranteed Interest Account	\$ 1,500.54	14.6604	0
EQ/Moderate Allocation	\$ 32,116.55	284.5694	112.860166
EQ/Moderate Allocation	\$ 29,686.83	263.0408	112.860166
	\$ 64,219.10	566.2055	
Guaranteed Interest Account	\$ 726.41	6.0621	0
Guaranteed Interest Account	\$ 177.16	1.4742	0
EQ/Aggressive Allocation	\$ 7,848.34	23.9819	327.260987
EQ/Aggressive Allocation	\$ 7,845.89	23.9744	327.260987
	\$ 16,597.80	55.4926	
Guaranteed Interest Account	\$ 4,287.18	37.2622	0
Guaranteed Interest Account	\$ 4,066.45	37.5339	0
Guaranteed Interest Account	\$ 5,059.78	44.1429	0
EQ/Conserv-Plus Allocation	\$ 475.19	2.64	179.995191
EQ/Conserv-Plus Allocation	\$ 413.75	2.2987	179.995191
EQ/Conserv-Plus Allocation	\$ 560.56	3.1143	179.995191
	\$ 14,862.91	126.992	
EQ/Aggressive Allocation	\$ 6,738.89	20.5918	327.260987
EQ/Aggressive Allocation	\$ 6,325.63	19.329	327.260987
	\$ 13,064.52	39.9208	
Guaranteed Interest Account	\$ 3,053.13	30.0771	0
Guaranteed Interest Account	\$ 11,844.13	101.8993	0
	\$ 14,897.26	131.9764	
Guaranteed Interest Account	\$ 862.37	8.0778	0
Guaranteed Interest Account	\$ 4,442.20	39.5647	0
EQ/Moderate-Plus Allocation	\$ 5,387.54	20.1472	267.408638
EQ/Moderate-Plus Allocation	\$ 10,960.79	40.9889	267.408638
	\$ 21,652.90	108.7786	
EQ/Conserv-Plus Allocation	\$ 14,388.63	77.5691	185.494345
EQ/Conserv-Plus Allocation	\$ 14,367.20	77.4536	185.494345
	\$ 28,755.83	155.0227	
Loan Balance	\$ 580.26	0	0
Guaranteed Interest Account	\$ 3,464.95	31.8401	0
Guaranteed Interest Account	\$ 2,644.07	25.1015	0

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
EQ/Moderate Allocation	\$ 8,299.44	37.2126	223.027662
EQ/Moderate Allocation	\$ 8,241.94	36.9548	223.027662
	\$ 23,230.66	131.109	
EQ/Conserv-Plus Allocation	\$ 57,514.21	310.0591	185.494345
EQ/Conserv-Plus Allocation	\$ 56,643.74	305.3664	185.494345
EQ/Conserv-Plus Allocation	\$ 40,673.90	219.273	185.494345
	\$ 154,831.85	834.6985	
EQ/Moderate Allocation	\$ 2,412.18	10.8156	223.027662
EQ/Moderate Allocation	\$ 7,862.35	35.2528	223.027662
	\$ 10,274.53	46.0684	
Guaranteed Interest Account	\$ 1,167.38	10.2404	0
Guaranteed Interest Account	\$ 767.23	6.8063	0
EQ/Moderate Allocation	\$ 419.63	1.8815	223.027662
EQ/Moderate Allocation	\$ 3,073.05	13.7788	223.027662
	\$ 5,427.29	32.707	
Guaranteed Interest Account	\$ 168.72	1.5524	0
Guaranteed Interest Account	\$ 1,224.30	11.1104	0
EQ/Moderate Allocation	\$ 5,529.21	24.7916	223.027662
EQ/Moderate Allocation	\$ 7,304.78	32.7528	223.027662
	\$ 14,227.01	70.2072	
EQ/Conserv-Plus Allocation	\$ 12,780.12	68.8976	185.494345
EQ/Aggressive Allocation	\$ 9.58	0.0284	337.259537
EQ/MFS International Growth	\$ 8.91	0.0296	300.957053
EQ/Large Cap Growth Index	\$ 7.88	0.016	492.32236
	\$ 12,806.49	68.9716	
EQ/AB Dyn Moderate Growth	\$ 11,506.13	66.6449	172.648366
EQ/AB Dyn Moderate Growth	\$ 10,275.29	59.5157	172.648366
	\$ 21,781.42	126.1606	
EQ/Moderate Allocation	\$ 4,686.35	21.0124	223.027662
EQ/Moderate Allocation	\$ 4,686.35	21.0124	223.027662
	\$ 9,372.70	42.0248	
EQ/Moderate Allocation	\$ 3,068.97	13.7605	223.027662
EQ/Moderate Allocation	\$ 3,046.98	13.6619	223.027662
	\$ 6,115.95	27.4224	
EQ/Moderate-Plus Allocation	\$ 21,662.56	78.6076	275.578467
EQ/Moderate-Plus Allocation	\$ 21,660.85	78.6014	275.578467
	\$ 43,323.41	157.209	

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
Loan Balance	\$ 2,860.47	0	0
Loan Balance	\$ 5,853.30	0	0
Guaranteed Interest Account	\$ 7,007.91	66.1528	0
Guaranteed Interest Account	\$ 4,237.06	40.1517	0
EQ/Moderate-Plus Allocation	\$ 3,818.75	13.8572	275.578467
EQ/Moderate-Plus Allocation	\$ 3,801.25	13.7937	275.578467
	\$ 27,578.74	133.9554	
Guaranteed Interest Account	\$ 1,844.69	16.7713	0
Guaranteed Interest Account	\$ 1,708.55	16.1279	0
EQ/Balanced Strategy	\$ 5,531.52	32.0046	172.835143
EQ/Balanced Strategy	\$ 5,336.48	30.8761	172.835143
	\$ 14,421.24	95.7799	
Guaranteed Interest Account	\$ 100.96	0.8841	0
Guaranteed Interest Account	\$ 64.25	0.5624	0
EQ/Moderate-Plus Allocation	\$ 18,806.49	68.2437	275.578467
EQ/Moderate-Plus Allocation	\$ 18,774.58	68.1279	275.578467
	\$ 37,746.28	137.8181	
Guaranteed Interest Account	\$ 1.65	0.0143	0
Guaranteed Interest Account	\$ 19.61	0.1704	0
EQ/Aggressive Allocation	\$ 4,612.19	13.6755	337.259537
EQ/Aggressive Allocation	\$ 24,049.84	71.3096	337.259537
	\$ 28,683.29	85.1698	
Guaranteed Interest Account	\$ 533.65	4.9758	0
Guaranteed Interest Account	\$ 514.70	4.8902	0
EQ/Aggressive Growth Strategy	\$ 6,927.11	45.4729	152.335005
EQ/Aggressive Growth Strategy	\$ 6,669.74	43.7834	152.335005
	\$ 14,645.20	99.1223	
Guaranteed Interest Account	\$ 156.76	1.4273	0
Guaranteed Interest Account	\$ 311.43	2.8487	0
EQ/Moderate-Plus Allocation	\$ 28,704.61	104.1613	275.578467
EQ/Moderate-Plus Allocation	\$ 24,334.52	88.3034	275.578467
	\$ 53,507.32	196.7407	
Guaranteed Interest Account	\$ 883.78	7.9377	0
Guaranteed Interest Account	\$ 817.96	7.362	0
Guaranteed Interest Account	\$ 1,764.95	15.339	0
EQ/Equity 500 Index	\$ 1,783.12	3.5411	503.54858
EQ/Equity 500 Index	\$ 1,619.36	3.2159	503.54858

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
EQ/Equity 500 Index	\$ 4,860.96	9.6534	503.54858
EQ/AB Small Cap Growth	\$ 1,221.43	2.5129	486.064267
EQ/AB Small Cap Growth	\$ 1,104.44	2.2722	486.064267
EQ/AB Small Cap Growth	\$ 3,719.36	7.652	486.064267
EQ/JPMorgan Growth Stock	\$ 3,559.33	6.3268	562.580332
EQ/JPMorgan Growth Stock	\$ 3,211.94	5.7093	562.580332
EQ/JPMorgan Growth Stock	\$ 10,789.17	19.178	562.580332
EQ/Invesco Global	\$ 2,083.41	6.743	308.97358
EQ/Invesco Global	\$ 1,890.89	6.1199	308.97358
EQ/Invesco Global	\$ 5,743.54	18.5891	308.97358
Fidelity VIP Mid Cap	\$ 1,391.26	4.2328	328.684748
Fidelity VIP Mid Cap	\$ 1,266.42	3.853	328.684748
Fidelity VIP Mid Cap	\$ 3,793.25	11.5407	328.684748
EQ/FIDELITY INSTITUTINL AM LgC	\$ 1,667.44	3.5095	475.121038
EQ/FIDELITY INSTITUTINL AM LgC	\$ 1,518.82	3.1967	475.121038
EQ/FIDELITY INSTITUTINL AM LgC	\$ 4,360.38	9.1774	475.121038
EQ/MFS Intrntnl Intrinsic Val	\$ 1,676.73	6.3341	264.715139
EQ/MFS Intrntnl Intrinsic Val	\$ 1,531.62	5.7859	264.715139
EQ/MFS Intrntnl Intrinsic Val	\$ 4,154.84	15.6955	264.715139
	\$ 66,414.40	185.4779	
Guaranteed Interest Account	\$ 3,483.09	32.6125	0
Guaranteed Interest Account	\$ 2,959.35	27.9733	0
Guaranteed Interest Account	\$ 1,321.63	12.0953	0
EQ/Moderate Allocation	\$ 15,033.29	67.4055	223.027662
EQ/Moderate Allocation	\$ 14,715.03	65.9785	223.027662
EQ/Moderate Allocation	\$ 533.44	2.3918	223.027662
	\$ 38,045.83	208.4569	
Guaranteed Interest Account	\$ 2,644.19	24.7055	0
Guaranteed Interest Account	\$ 2,670.47	25.1253	0
EQ/Moderate-Plus Allocation	\$ 4,120.95	14.9538	275.578467
EQ/Moderate-Plus Allocation	\$ 4,024.16	14.6026	275.578467
	\$ 13,459.77	79.3872	
EQ/Moderate Allocation	\$ 111,783.78	501.2104	223.027662
EQ/Moderate Allocation	\$ 30,013.39	134.5725	223.027662
EQ/Aggressive Allocation	\$ 25,079.80	74.3635	337.259537
EQ/Aggressive Allocation	\$ 6,555.18	19.4366	337.259537
	\$ 173,432.15	729.583	

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
Loan Balance	\$ 783.57	0	0
Guaranteed Interest Account	\$ 4.75	0.0427	0
Guaranteed Interest Account	\$ 526.37	4.7328	0
EQ/Aggressive Allocation	\$ 4.72	0.014	337.259537
EQ/Aggressive Allocation	\$ 881.70	2.6143	337.259537
	\$ 2,201.11	7.4038	
EQ/Moderate-Plus Allocation	\$ 2,507.57	9.0993	275.578467
EQ/Moderate-Plus Allocation	\$ 2,503.24	9.0836	275.578467
	\$ 5,010.81	18.1829	
Loan Balance	\$ 126.02	0	0
Loan Balance	\$ 2,253.60	0	0
Guaranteed Interest Account	\$ 1,602.31	15.5801	0
Guaranteed Interest Account	\$ 325.61	3.136	0
EQ/Moderate Allocation	\$ 1,669.16	7.4841	223.027662
EQ/Moderate Allocation	\$ 1,486.81	6.6665	223.027662
	\$ 7,463.51	32.8667	
EQ/Balanced Strategy	\$ 2,658.64	15.3825	172.835143
EQ/Balanced Strategy	\$ 1,376.03	7.9615	172.835143
	\$ 4,034.67	23.344	
EQ/Balanced Strategy	\$ 6,204.47	35.8982	172.835143
EQ/Balanced Strategy	\$ 902.46	5.2215	172.835143
	\$ 7,106.93	41.1197	
Loan Balance	\$ 1,880.08	0	0
Loan Balance	\$ 2,505.12	0	0
Guaranteed Interest Account	\$ 2,188.64	20.906	0
Guaranteed Interest Account	\$ 1,616.40	15.4722	0
EQ/Aggressive Allocation	\$ 4,804.53	14.2458	337.259537
EQ/Aggressive Allocation	\$ 4,791.31	14.2066	337.259537
	\$ 17,786.08	64.8306	
EQ/Aggressive Growth Strategy	\$ 1,193.30	7.8334	152.335005
EQ/Aggressive Growth Strategy	\$ 743.99	4.8839	152.335005
	\$ 1,937.29	12.7173	
EQ/Moderate-Plus Allocation	\$ 4,781.95	17.3524	275.578467
EQ/Moderate-Plus Allocation	\$ 4,679.16	16.9794	275.578467
	\$ 9,461.11	34.3318	
EQ/Moderate Allocation	\$ 2,491.24	11.1701	223.027662
EQ/Moderate Allocation	\$ 2,209.91	9.9087	223.027662

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
	\$ 4,701.15	21.0788	
EQ/Moderate Allocation	\$ 17,740.13	79.5423	223.027662
EQ/Moderate Allocation	\$ 17,724.86	79.4738	223.027662
	\$ 35,464.99	159.0161	
EQ/Moderate Allocation	\$ 12,500.32	56.0483	223.027662
EQ/Moderate Allocation	\$ 11,876.87	53.2529	223.027662
	\$ 24,377.19	109.3012	
Guaranteed Interest Account	\$ 1,004.31	9.57	0
Guaranteed Interest Account	\$ 321.26	3.0608	0
EQ/Moderate Allocation	\$ 3,446.78	15.4545	223.027662
EQ/Moderate Allocation	\$ 3,437.41	15.4125	223.027662
	\$ 8,209.76	43.4978	
EQ/Moderate-Plus Allocation	\$ 6,041.04	21.9213	275.578467
EQ/Moderate-Plus Allocation	\$ 5,995.68	21.7567	275.578467
	\$ 12,036.72	43.678	
EQ/Moderate Allocation	\$ 6,232.00	27.9427	223.027662
EQ/Moderate Allocation	\$ 6,224.39	27.9086	223.027662
	\$ 12,456.39	55.8513	
EQ/Moderate Allocation	\$ 4,248.90	19.051	223.027662
EQ/Moderate Allocation	\$ 4,245.11	19.034	223.027662
	\$ 8,494.01	38.085	
EQ/Moderate Allocation	\$ 9,337.41	41.8666	223.027662
EQ/Moderate Allocation	\$ 9,329.80	41.8325	223.027662
	\$ 18,667.21	83.6991	
EQ/Conserv-Plus Allocation	\$ 29,992.64	161.6903	185.494345
EQ/Conserv-Plus Allocation	\$ 29,623.08	159.698	185.494345
	\$ 59,615.72	321.3883	
EQ/Moderate-Plus Allocation	\$ 17,146.63	62.2205	275.578467
EQ/Moderate-Plus Allocation	\$ 17,130.70	62.1627	275.578467
	\$ 34,277.33	124.3832	
EQ/Moderate-Plus Allocation	\$ 1,928.47	6.9979	275.578467
EQ/Moderate-Plus Allocation	\$ 714.24	2.5918	275.578467
	\$ 2,642.71	9.5897	
EQ/Aggressive Allocation	\$ 17,860.59	52.958	337.259537
EQ/Aggressive Allocation	\$ 17,843.96	52.9087	337.259537
	\$ 35,704.55	105.8667	
EQ/Moderate-Plus Allocation	\$ 7,639.42	27.7214	275.578467

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
EQ/Moderate-Plus Allocation	\$ 7,235.48	26.2556	275.578467
	\$ 14,874.90	53.977	
EQ/Moderate-Plus Allocation	\$ 1,629.36	5.9125	275.578467
EQ/Moderate-Plus Allocation	\$ 1,626.68	5.9028	275.578467
	\$ 3,256.04	11.8153	
EQ/Moderate-Plus Allocation	\$ 3,731.44	13.5404	275.578467
EQ/Moderate-Plus Allocation	\$ 3,708.79	13.4582	275.578467
	\$ 7,440.23	26.9986	
EQ/Moderate-Plus Allocation	\$ 3,808.19	13.8189	275.578467
EQ/Moderate-Plus Allocation	\$ 3,804.86	13.8068	275.578467
	\$ 7,613.05	27.6257	
EQ/Moderate-Plus Allocation	\$ 2,985.23	10.8326	275.578467
EQ/Moderate-Plus Allocation	\$ 2,663.49	9.6651	275.578467
	\$ 5,648.72	20.4977	
EQ/Moderate Allocation	\$ 12,437.47	55.7665	223.027662
EQ/Moderate Allocation	\$ 11,487.00	51.5048	223.027662
	\$ 23,924.47	107.2713	
Loan Balance	\$ 2,533.14	0	0
Loan Balance	\$ 2,986.72	0	0
Guaranteed Interest Account	\$ 307.24	3.0114	0
Guaranteed Interest Account	\$ 304.46	2.9841	0
EQ/Moderate Allocation	\$ 11,050.31	49.5468	223.027662
EQ/Moderate Allocation	\$ 10,500.41	47.0812	223.027662
	\$ 27,682.28	102.6235	
EQ/Moderate Allocation	\$ 7,152.90	32.0718	223.027662
EQ/Moderate Allocation	\$ 7,088.71	31.784	223.027662
	\$ 14,241.61	63.8558	
EQ/Moderate Allocation	\$ 95.75	0.4293	223.027662
	\$ 95.75	0.4293	
EQ/Moderate Allocation	\$ 7,034.18	31.5395	223.027662
EQ/Moderate Allocation	\$ 7,026.55	31.5053	223.027662
	\$ 14,060.73	63.0448	
EQ/Moderate Allocation	\$ 4,189.55	18.7849	223.027662
EQ/Moderate Allocation	\$ 4,185.67	18.7675	223.027662
	\$ 8,375.22	37.5524	
EQ/Moderate Allocation	\$ 5,631.67	25.251	223.027662
EQ/Moderate Allocation	\$ 5,544.85	24.8617	223.027662

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
	\$ 11,176.52	50.1127	
EQ/Moderate Allocation	\$ 6,851.74	30.7215	223.027662
EQ/Moderate Allocation	\$ 6,845.01	30.6913	223.027662
	\$ 13,696.75	61.4128	
Guaranteed Interest Account	\$ 9.73	0.0892	0
Guaranteed Interest Account	\$ 1,904.88	17.4582	0
EQ/Moderate Allocation	\$ 1,134.43	5.0865	223.027662
EQ/Moderate Allocation	\$ 1,007.82	4.5188	223.027662
EQ/Moderate Allocation	\$ 12,690.21	56.8997	223.027662
	\$ 16,747.07	84.0524	
EQ/Aggressive Allocation	\$ 5,937.56	17.6053	337.259537
EQ/Aggressive Allocation	\$ 5,781.88	17.1437	337.259537
	\$ 11,719.44	34.749	
EQ/Aggressive Allocation	\$ 15,936.09	47.2517	337.259537
EQ/Aggressive Allocation	\$ 15,922.93	47.2127	337.259537
	\$ 31,859.02	94.4644	
EQ/Moderate-Plus Allocation	\$ 3,335.93	12.1052	275.578467
EQ/Moderate-Plus Allocation	\$ 3,294.95	11.9565	275.578467
	\$ 6,630.88	24.0617	
EQ/Moderate-Plus Allocation	\$ 10,899.24	39.5504	275.578467
EQ/Moderate-Plus Allocation	\$ 10,888.99	39.5132	275.578467
	\$ 21,788.23	79.0636	
EQ/Moderate Allocation	\$ 2,546.71	11.4188	223.027662
EQ/Moderate Allocation	\$ 2,470.81	11.0785	223.027662
	\$ 5,017.52	22.4973	
Loan Balance	\$ 1,127.68	0	0
Loan Balance	\$ 1,172.26	0	0
Guaranteed Interest Account	\$ 2,103.52	20.3781	0
Guaranteed Interest Account	\$ 1,732.07	16.7802	0
EQ/JPMorgan Growth Stock	\$ 2,315.86	4.1165	562.580332
EQ/JPMorgan Growth Stock	\$ 2,081.60	3.7001	562.580332
1290 VT Equity Income	\$ 1,824.64	5.707	319.720316
1290 VT Equity Income	\$ 1,659.73	5.1912	319.720316
1290 VT GAMCO Small Co Val	\$ 1,450.13	2.4406	594.16942
1290 VT GAMCO Small Co Val	\$ 1,315.85	2.2146	594.16942
EQ/Mid Cap Index	\$ 1,436.30	3.7635	381.640603
EQ/Mid Cap Index	\$ 1,304.83	3.419	381.640603

Funds Name	Total Annuity Account Value as of 12/31/24	Units	Unit Value
EQ/MFS Intrntnl Intrinsic Val	\$ 903.29	3.4123	264.715139
EQ/MFS Intrntnl Intrinsic Val	\$ 819.98	3.0976	264.715139
	\$ 21,247.74	74.2207	
EQ/Moderate Allocation	\$ 2,555.34	11.4575	223.027662
EQ/Moderate Allocation	\$ 2,537.90	11.3793	223.027662
	\$ 5,093.24	22.8368	
EQ/Moderate Allocation	\$ 4,065.91	18.2305	223.027662
EQ/Moderate Allocation	\$ 1,427.78	6.4018	223.027662
	\$ 5,493.69	24.6323	
EQ/Conserv-Plus Allocation	\$ 711.63	3.8364	185.494345
	\$ 711.63	3.8364	
EQ/Moderate Allocation	\$ 5,683.39	25.4829	223.027662
EQ/Moderate Allocation	\$ 2,565.22	11.5018	223.027662
	\$ 8,248.61	36.9847	
EQ/Moderate Allocation	\$ 1,833.73	8.222	223.027662
EQ/Moderate Allocation	\$ 1,833.73	8.222	223.027662
	\$ 3,667.46	16.444	
EQ/Moderate Allocation	\$ 3,365.38	15.0895	223.027662
EQ/Moderate Allocation	\$ 3,365.38	15.0895	223.027662
EQ/Moderate Allocation	\$ 36,829.81	165.1356	223.027662
	\$ 43,560.57	195.3146	
EQ/Moderate-Plus Allocation	\$ 1,696.63	6.1566	275.578467
EQ/Moderate-Plus Allocation	\$ 1,696.63	6.1566	275.578467
	\$ 3,393.26	12.3132	
EQ/Moderate-Plus Allocation	\$ 1,418.93	5.1489	275.578467
EQ/Moderate-Plus Allocation	\$ 158.04	0.5735	275.578467
	\$ 1,576.97	5.7224	
EQ/Moderate Allocation	\$ 858.01	3.8471	223.027662
EQ/Moderate Allocation	\$ 51.41	0.2305	223.027662
	\$ 909.42	4.0776	
EQ/Moderate Allocation	\$ 295.82	1.3264	223.027662
EQ/Moderate Allocation	\$ 295.82	1.3264	223.027662
	\$ 591.64	2.6528	
EQ/Moderate Allocation	\$ 246.53	1.1054	223.027662
EQ/Moderate Allocation	\$ 246.53	1.1054	223.027662
	\$ 493.06	2.2108	