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|---|--|---|
| <b>Form 5500</b><br><br>Department of the Treasury<br>Internal Revenue Service<br><br>Department of Labor<br>Employee Benefits Security<br>Administration<br><br>Pension Benefit Guaranty Corporation | <b>Annual Return/Report of Employee Benefit Plan</b><br><br>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).<br><br><b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b> | OMB Nos. 1210-0110<br>1210-0089<br><br><div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div><br><br><b>This Form is Open to Public Inspection</b> |
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|               |   |
|---------------|---|
| <b>Part I</b> | <b>Annual Report Identification Information</b> |
|---------------|---|

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

**A** This return/report is for:  a multiemployer plan  a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan  a DFE (specify) \_\_\_\_\_

**B** This return/report is:  the first return/report  the final return/report

an amended return/report  a short plan year return/report (less than 12 months)

**C** If the plan is a collectively-bargained plan, check here. . . . .

**D** Check box if filing under:  Form 5558  automatic extension  the DFVC program

special extension (enter description)

**E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . .

|                |   |
|----------------|---|
| <b>Part II</b> | <b>Basic Plan Information—enter all requested information</b> |
|----------------|---|

|   |   |
|---|---|
| <b>1a</b> Name of plan<br><u>THE RIVERBAY CORPORATION RETIREMENT PLAN</u>   | <b>1b</b> Three-digit plan number (PN) ▶ <u>001</u>   |
| <b>2a</b> Plan sponsor's name (employer, if for a single-employer plan)<br>Mailing address (include room, apt., suite no. and street, or P.O. Box)<br>City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)<br><u>RIVERBAY CORPORATION</u><br><br><u>2049 BARTOW AVENUE</u><br><u>BRONX, NY 10475</u> | <b>1c</b> Effective date of plan<br><u>01/01/1993</u><br><br><b>2b</b> Employer Identification Number (EIN)<br><u>13-2571433</u><br><br><b>2c</b> Plan Sponsor's telephone number<br><u>718-320-3300</u><br><br><b>2d</b> Business code (see instructions)<br><u>531310</u> |

**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.

|                  |   |            |  |
|------------------|---|------------|--|
| <b>SIGN HERE</b> | Filed with authorized/valid electronic signature. | 10/15/2025 | AVERIL JAMES-BONNETTE  |
|                  | Signature of plan administrator                   | Date       | Enter name of individual signing as plan administrator       |
| <b>SIGN HERE</b> |   |            |  |
|                  | Signature of employer/plan sponsor                | Date       | Enter name of individual signing as employer or plan sponsor |
| <b>SIGN HERE</b> |   |            |  |
|                  | Signature of DFE                                  | Date       | Enter name of individual signing as DFE                      |

|   |  |     |
|---|--|-----|
| <b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor  | <b>3b</b> Administrator's EIN              |     |
|   | <b>3c</b> Administrator's telephone number |     |
| <b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:<br><b>a</b> Sponsor's name<br><b>c</b> Plan Name  | <b>4b</b> EIN                              |     |
|   | <b>4d</b> PN                               |     |
| <b>5</b> Total number of participants at the beginning of the plan year   | <b>5</b>                                   | 272 |
| <b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).<br><b>a(1)</b> Total number of active participants at the beginning of the plan year .....<br><b>a(2)</b> Total number of active participants at the end of the plan year .....<br><b>b</b> Retired or separated participants receiving benefits.....<br><b>c</b> Other retired or separated participants entitled to future benefits .....<br><b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....<br><b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....<br><b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....<br><b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....<br><b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....<br><b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested..... | <b>6a(1)</b>                               | 171 |
|   | <b>6a(2)</b>                               | 182 |
|   | <b>6b</b>                                  | 42  |
|   | <b>6c</b>                                  | 53  |
|   | <b>6d</b>                                  | 277 |
|   | <b>6e</b>                                  | 10  |
|   | <b>6f</b>                                  | 287 |
|   | <b>6g(1)</b>                               |     |
| <b>6g(2)</b>  |  |     |
| <b>6h</b>   |  | 2   |
| <b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....  | <b>7</b>                                   |     |

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
1A

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

|   |   |
|---|---|
| <b>9a</b> Plan funding arrangement (check all that apply)               | <b>9b</b> Plan benefit arrangement (check all that apply)               |
| (1) <input 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 checked="" type="checkbox"/> Trust                           | (3) <input checked="" type="checkbox"/> Trust                           |
| (4) <input type="checkbox"/> General assets of the sponsor              | (4) <input type="checkbox"/> General assets of the sponsor              |

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

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

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

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

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

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

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

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

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

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

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

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

|   |   |            |
|---|---|------------|
| <b>A</b> Name of plan<br><u>THE RIVERBAY CORPORATION RETIREMENT PLAN</u>  | <b>B</b> Three-digit plan number (PN) ▶   | <u>001</u> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br><u>RIVERBAY CORPORATION</u>                                   | <b>D</b> Employer Identification Number (EIN)<br><u>13-2571433</u>  |            |
| <b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B | <b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500 |            |

| <b>Part I</b> | <b>Basic Information</b>  |                            |                                |
|---------------|---|----------------------------|--------------------------------|
| <b>1</b>      | Enter the valuation date:   | Month <u>01</u>            | Day <u>01</u> Year <u>2024</u> |
| <b>2</b>      | Assets:   |                            |                                |
|               | <b>a</b> Market value .....   | <b>2a</b>                  | <u>34232893</u>                |
|               | <b>b</b> Actuarial value .....  | <b>2b</b>                  | <u>35632130</u>                |
| <b>3</b>      | Funding target/participant count breakdown  | (1) Number of participants | (2) Vested Funding Target      |
|               | <b>a</b> For retired participants and beneficiaries receiving payment .....   | <u>50</u>                  | <u>10143625</u>                |
|               | <b>b</b> For terminated vested participants .....   | <u>51</u>                  | <u>4798003</u>                 |
|               | <b>c</b> For active participants .....  | <u>171</u>                 | <u>26655968</u>                |
|               | <b>d</b> Total .....  | <u>272</u>                 | <u>41597596</u>                |
| <b>4</b>      | If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>  |                            |                                |
|               | <b>a</b> Funding target disregarding prescribed at-risk assumptions .....   | <b>4a</b>                  |                                |
|               | <b>b</b> Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor ..... | <b>4b</b>                  |                                |
| <b>5</b>      | Effective interest rate .....   | <b>5</b>                   | <u>5.26 %</u>                  |
| <b>6</b>      | Target normal cost  |                            |                                |
|               | <b>a</b> Present value of current plan year accruals .....  | <b>6a</b>                  | <u>1833336</u>                 |
|               | <b>b</b> Expected plan-related expenses .....   | <b>6b</b>                  | <u>278992</u>                  |
|               | <b>c</b> Target normal cost .....   | <b>6c</b>                  | <u>2112328</u>                 |

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

|  |  |
|--|--|
| <b>SIGN HERE</b>   |  |
| Signature of actuary   | <u>09/02/2025</u>                      |
| <u>DANIEL DRISCOLL, ASA, EA, MAAA</u>                          | Date                                   |
| Type or print name of actuary                                  | <u>23-08902</u>                        |
| <u>BPAS ACTUARIAL &amp; PENSION SERVICES</u>                   | Most recent enrollment number          |
| Firm name  | <u>315-703-8946</u>                    |
| <u>706 N. CLINTON ST.<br/>SUITE 200<br/>SYRACUSE, NY 13204</u> | Telephone number (including area code) |
| Address of the firm  |  |

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

| <b>Part II Beginning of Year Carryover and Prefunding Balances</b> |  | (a) Carryover balance | (b) Prefunding balance |
|--|--|-----------------------|------------------------|
| <b>7</b>   | Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....  | 0                     | 427910                 |
| <b>8</b>   | Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....   | 0                     | 0                      |
| <b>9</b>   | Amount remaining (line 7 minus line 8) .....   | 0                     | 427910                 |
| <b>10</b>  | Interest on line 9 using prior year's actual return of <u>14.18</u> % .....  | 0                     | 60678                  |
| <b>11</b>  | Prior year's excess contributions to be added to prefunding balance:   |                       |                        |
| <b>a</b>   | Present value of excess contributions (line 38a from prior year) .....   |                       | 2110                   |
| <b>b(1)</b>  | Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.36</u> % ..... |                       | 113                    |
| <b>b(2)</b>  | Interest on line 38b from prior year Schedule SB, using prior year's actual return .....   |                       | 0                      |
| <b>c</b>   | Total available at beginning of current plan year to add to prefunding balance .....   |                       | 2223                   |
| <b>d</b>   | Portion of (c) to be added to prefunding balance .....   |                       | 0                      |
| <b>12</b>  | Other reductions in balances due to elections or deemed elections .....  | 0                     | 0                      |
| <b>13</b>  | Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....   | 0                     | 488588                 |

| <b>Part III Funding Percentages</b> |  |           |         |
|-------------------------------------|--|-----------|---------|
| <b>14</b>                           | Funding target attainment percentage .....   | <b>14</b> | 83.49 % |
| <b>15</b>                           | Adjusted funding target attainment percentage .....  | <b>15</b> | 83.49 % |
| <b>16</b>                           | Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement ..... | <b>16</b> | 80.00 % |
| <b>17</b>                           | If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....  | <b>17</b> | %       |

| <b>Part IV Contributions and Liquidity Shortfalls</b> |                                | <b>18 Contributions made to the plan for the plan year by employer(s) and employees:</b> |                       |                                |                              |              |   |
|---|--------------------------------|--|-----------------------|--------------------------------|------------------------------|--------------|---|
| (a) Date (MM-DD-YYYY)                                 | (b) Amount paid by employer(s) | (c) Amount paid by employees   | (a) Date (MM-DD-YYYY) | (b) Amount paid by employer(s) | (c) Amount paid by employees |              |   |
| 04/15/2024  | 793007                         | 0  |                       |                                |                              |              |   |
| 07/11/2024  | 793007                         | 0  |                       |                                |                              |              |   |
| 10/11/2024  | 630171                         | 0  |                       |                                |                              |              |   |
| 01/10/2025  | 630171                         | 0  |                       |                                |                              |              |   |
| 08/19/2025  | 48407                          | 0  |                       |                                |                              |              |   |
|   |                                |  | <b>Totals ▶</b>       | <b>18(b)</b>                   | 2894763                      | <b>18(c)</b> | 0 |

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

|          |  |            |         |
|----------|--|------------|---------|
| <b>a</b> | Contributions allocated toward unpaid minimum required contributions from prior years .....                    | <b>19a</b> | 0       |
| <b>b</b> | Contributions made to avoid restrictions adjusted to valuation date .....                                      | <b>19b</b> | 0       |
| <b>c</b> | Contributions allocated toward minimum required contribution for current year adjusted to valuation date ..... | <b>19c</b> | 2800854 |

**20** Quarterly contributions and liquidity shortfalls:

**a** Did the plan have a "funding shortfall" for the prior year?  Yes  No

**b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?  Yes  No

**c** If line 20a is "Yes," see instructions and complete the following table as applicable:

| Liquidity shortfall as of end of quarter of this plan year |         |         |         |
|--|---------|---------|---------|
| (1) 1st  | (2) 2nd | (3) 3rd | (4) 4th |
| 0  | 0       | 0       | 0       |

|   |  |   |                                     |   |
|---|--|---|-------------------------------------|---|
| <b>Part V Assumptions Used to Determine Funding Target and Target Normal Cost</b> |  |   |                                     |   |
| <b>21</b> Discount rate:  |  |   |                                     |   |
| <b>a</b> Segment rates:   | 1st segment:<br>4.75 %                         | 2nd segment:<br>4.96 %                                    | 3rd segment:<br>5.59 %              | <input type="checkbox"/> N/A, full yield curve used |
| <b>b</b> Applicable month (enter code) .....                                      |  |   |                                     | <b>21b</b> 0  |
| <b>22</b> Weighted average retirement age .....                                   |  |   |                                     | <b>22</b> 65  |
| <b>23</b> Mortality table(s) (see instructions)                                   | <input type="checkbox"/> Prescribed - combined | <input checked="" type="checkbox"/> Prescribed - separate | <input type="checkbox"/> Substitute |   |

|   |  |  |  |           |
|---|--|--|--|-----------|
| <b>Part VI Miscellaneous Items</b>  |  |  |  |           |
| <b>24</b> Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |  |  |  |           |
| <b>25</b> Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                                      |  |  |  |           |
| <b>26</b> Demographic and benefit information   |  |  |  |           |
| <b>a</b> Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. .... <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No                            |  |  |  |           |
| <b>b</b> Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No                      |  |  |  |           |
| <b>27</b> If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....   |  |  |  | <b>27</b> |

|   |  |  |  |             |
|---|--|--|--|-------------|
| <b>Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years</b>   |  |  |  |             |
| <b>28</b> Unpaid minimum required contributions for all prior years .....   |  |  |  | <b>28</b> 0 |
| <b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... |  |  |  | <b>29</b> 0 |
| <b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....                                    |  |  |  | <b>30</b> 0 |

|  |  |                     |                    |                    |
|--|--|---------------------|--------------------|--------------------|
| <b>Part VIII Minimum Required Contribution For Current Year</b>  |  |                     |                    |                    |
| <b>31</b> Target normal cost and excess assets (see instructions):   |  |                     |                    |                    |
| <b>a</b> Target normal cost (line 6c) .....  |  |                     |                    | <b>31a</b> 2112328 |
| <b>b</b> Excess assets, if applicable, but not greater than line 31a .....   |  |                     |                    | <b>31b</b> 0       |
| <b>32</b> Amortization installments:   |  | Outstanding Balance | Installment        |                    |
| <b>a</b> Net shortfall amortization installment .....  |  | 6944726             | 688431             |                    |
| <b>b</b> Waiver amortization installment.....  |  | 0                   | 0                  |                    |
| <b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount ..... |  |                     |                    | <b>33</b>          |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....  |  |                     |                    | <b>34</b> 2800759  |
|  |  | Carryover balance   | Prefunding balance | Total balance      |
| <b>35</b> Balances elected for use to offset funding requirement .....   |  | 0                   | 0                  | 0                  |
| <b>36</b> Additional cash requirement (line 34 minus line 35) .....  |  |                     |                    | <b>36</b> 2800759  |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....  |  |                     |                    | <b>37</b> 2800854  |
| <b>38</b> Present value of excess contributions for current year (see instructions)  |  |                     |                    |                    |
| <b>a</b> Total (excess, if any, of line 37 over line 36)   |  |                     |                    | <b>38a</b> 95      |
| <b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....  |  |                     |                    | <b>38b</b> 0       |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....  |  |                     |                    | <b>39</b> 0        |
| <b>40</b> Unpaid minimum required contributions for all years .....  |  |                     |                    | <b>40</b> 0        |

|  |  |  |  |  |
|--|--|--|--|--|
| <b>Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)</b>  |  |  |  |  |
| <b>41</b> If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021 |  |  |  |  |

|  |  |   |
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| <b>SCHEDULE C</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Service Provider Information</b><br><br>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).<br><br><b>▶ File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection.</b> |
|--|--|---|

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

|  |  |            |
|--|--|------------|
| <b>A</b> Name of plan<br><b>THE RIVERBAY CORPORATION RETIREMENT PLAN</b>                     | <b>B</b> Three-digit plan number (PN) ▶                            | <b>001</b> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>RIVERBAY CORPORATION</b> | <b>D</b> Employer Identification Number (EIN)<br><b>13-2571433</b> |            |

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

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

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

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

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

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

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

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

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

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**(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)

MORGAN STANLEY SMITH BARNEY

26-4310632

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 27 28 50               | NONE  | 170092   | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>   |   | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

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

BPAS ACTUARIAL AND PENSION SERVICES

30-0192194

| (b)<br>Service Code(s)     | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|----------------------------|---|--|--|--|---|--|
| 11 15 17<br>38 50 64<br>70 | NONE  | 34281  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>   |   | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

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

NOTTINGHAM TRUST

16-1213679

| (b)<br>Service Code(s) | (c)<br>Relationship to employer, employee organization, or person known to be a party-in-interest | (d)<br>Enter direct compensation paid by the plan. If none, enter -0-. | (e)<br>Did service provider receive indirect compensation? (sources other than plan or plan sponsor) | (f)<br>Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures? | (g)<br>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)<br>Did the service provider give you a formula instead of an amount or estimated amount? |
|------------------------|---|--|--|--|---|--|
| 19 21 50               | NONE  | 14969  | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>                                  | Yes <input type="checkbox"/> No <input type="checkbox"/>   |   | Yes <input type="checkbox"/> No <input type="checkbox"/>                                     |

**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.

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

**Part II Service Providers Who Fail or Refuse to Provide Information**

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

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

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

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

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

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

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

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

|  |                                  |
|--|----------------------------------|
| <b>a</b> Name: MICHAEL HENDERSON   | <b>b</b> EIN: 30-0192194         |
| <b>c</b> Position: ENROLLED ACTUARY  |                                  |
| <b>d</b> Address: ONE GRAND CENTRAL PLACE<br>60 EAST 42ND STREET, SUITE 1062<br>NEW YORK, NY 10165 | <b>e</b> Telephone: 212-284-9005 |

Explanation: THE CHANGE IN ACTUARY WAS DUE TO INTERNAL RE-ALIGNMENT OF STAFFING ON THE ENGAGEMENT.

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

|  |  |  |
|--|--|--|
| <b>SCHEDULE H</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Financial Information</b><br><br>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).<br><br><b>▶ File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection</b> |
|--|--|--|

|  |  |
|--|--|
| For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b> |  |
| <b>A</b> Name of plan<br><b>THE RIVERBAY CORPORATION RETIREMENT PLAN</b>                                 | <b>B</b> Three-digit plan number (PN) ▶ <b>001</b>                 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><b>RIVERBAY CORPORATION</b>             | <b>D</b> Employer Identification Number (EIN)<br><b>13-2571433</b> |

|               |                                      |
|---------------|--------------------------------------|
| <b>Part I</b> | <b>Asset and Liability Statement</b> |
|---------------|--------------------------------------|

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

|  |                 | (a) Beginning of Year | (b) End of Year |
|--|-----------------|-----------------------|-----------------|
| <b>Assets</b>  |                 |                       |                 |
| <b>a</b> Total noninterest-bearing cash .....  | <b>1a</b>       | 595118                | 804946          |
| <b>b</b> Receivables (less allowance for doubtful accounts):                                       |                 |                       |                 |
| <b>(1)</b> Employer contributions .....  | <b>1b(1)</b>    | 0                     | 0               |
| <b>(2)</b> Participant contributions .....   | <b>1b(2)</b>    |                       |                 |
| <b>(3)</b> Other .....   | <b>1b(3)</b>    |                       |                 |
| <b>c</b> General investments:  |                 |                       |                 |
| <b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....   | <b>1c(1)</b>    |                       |                 |
| <b>(2)</b> U.S. Government securities .....  | <b>1c(2)</b>    | 989264                | 1420008         |
| <b>(3)</b> Corporate debt instruments (other than employer securities):                            |                 |                       |                 |
| <b>(A)</b> Preferred .....   | <b>1c(3)(A)</b> |                       |                 |
| <b>(B)</b> All other .....   | <b>1c(3)(B)</b> | 771230                | 961233          |
| <b>(4)</b> Corporate stocks (other than employer securities):                                      |                 |                       |                 |
| <b>(A)</b> Preferred .....   | <b>1c(4)(A)</b> |                       |                 |
| <b>(B)</b> Common .....  | <b>1c(4)(B)</b> | 10672614              | 10475670        |
| <b>(5)</b> Partnership/joint venture interests .....   | <b>1c(5)</b>    |                       |                 |
| <b>(6)</b> Real estate (other than employer real property) .....                                   | <b>1c(6)</b>    |                       |                 |
| <b>(7)</b> Loans (other than to participants) .....  | <b>1c(7)</b>    |                       |                 |
| <b>(8)</b> Participant loans .....   | <b>1c(8)</b>    |                       |                 |
| <b>(9)</b> Value of interest in common/collective trusts .....                                     | <b>1c(9)</b>    |                       |                 |
| <b>(10)</b> Value of interest in pooled separate accounts .....                                    | <b>1c(10)</b>   | 0                     | 0               |
| <b>(11)</b> Value of interest in master trust investment accounts .....                            | <b>1c(11)</b>   |                       |                 |
| <b>(12)</b> Value of interest in 103-12 investment entities .....                                  | <b>1c(12)</b>   |                       |                 |
| <b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....        | <b>1c(13)</b>   | 19752327              | 23640294        |
| <b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) ..... | <b>1c(14)</b>   |                       |                 |
| <b>(15)</b> Other .....  | <b>1c(15)</b>   | 0                     | 0               |

| 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    | 32780553              | 37302151        |
| <b>Liabilities</b>  |       |                       |                 |
| g Benefit claims payable.....                                     | 1g    |                       |                 |
| h Operating payables.....   | 1h    |                       |                 |
| i Acquisition indebtedness.....                                   | 1i    |                       |                 |
| j Other liabilities.....  | 1j    |                       |                 |
| k Total liabilities (add all amounts in lines 1g through 1j)..... | 1k    | 0                     | 0               |
| <b>Net Assets</b>   |       |                       |                 |
| l Net assets (subtract line 1k from line 1f).....                 | 1l    | 32780553              | 37302151        |

**Part II Income and Expense Statement**

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

| <b>Income</b>  |          | (a) Amount | (b) Total |
|--|----------|------------|-----------|
| <b>a Contributions:</b>  |          |            |           |
| (1) Received or receivable in cash from: (A) Employers.....                                  | 2a(1)(A) | 3700064    |           |
| (B) Participants.....  | 2a(1)(B) |            |           |
| (C) Others (including rollovers).....  | 2a(1)(C) |            |           |
| (2) Noncash contributions.....   | 2a(2)    |            |           |
| (3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....                   | 2a(3)    |            | 3700064   |
| <b>b Earnings on investments:</b>  |          |            |           |
| (1) Interest:  |          |            |           |
| (A) Interest-bearing cash (including money market accounts and certificates of deposit)..... | 2b(1)(A) | 95408      |           |
| (B) U.S. Government securities.....  | 2b(1)(B) |            |           |
| (C) Corporate debt instruments.....  | 2b(1)(C) |            |           |
| (D) Loans (other than to participants).....  | 2b(1)(D) |            |           |
| (E) Participant loans.....   | 2b(1)(E) |            |           |
| (F) Other.....   | 2b(1)(F) |            |           |
| (G) Total interest. Add lines 2b(1)(A) through (F).....                                      | 2b(1)(G) |            | 95408     |
| (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) | 843958     |           |
| (D) Total dividends. Add lines 2b(2)(A), (B), and (C).....                                   | 2b(2)(D) |            | 843958    |
| (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 .....                              | <b>2b(6)</b>  |            |           |
| (7) Net investment gain (loss) from pooled separate accounts .....                              | <b>2b(7)</b>  |            |           |
| (8) Net investment gain (loss) from master trust investment accounts .....                      | <b>2b(8)</b>  |            |           |
| (9) Net investment gain (loss) from 103-12 investment entities .....                            | <b>2b(9)</b>  |            |           |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) ..... | <b>2b(10)</b> |            | 2377279   |
| <b>c</b> Other income .....   | <b>2c</b>     |            |           |
| <b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....         | <b>2d</b>     |            | 7016709   |

**Expenses**

|  |               |         |         |
|--|---------------|---------|---------|
| <b>e</b> Benefit payment and payments to provide benefits:                                 |               |         |         |
| (1) Directly to participants or beneficiaries, including direct rollovers.....             | <b>2e(1)</b>  | 2271942 |         |
| (2) To insurance carriers for the provision of benefits .....                              | <b>2e(2)</b>  |         |         |
| (3) Other.....   | <b>2e(3)</b>  |         |         |
| (4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....                | <b>2e(4)</b>  |         | 2271942 |
| <b>f</b> Corrective distributions (see instructions) .....                                 | <b>2f</b>     |         |         |
| <b>g</b> Certain deemed distributions of participant loans (see instructions).....         | <b>2g</b>     |         |         |
| <b>h</b> Interest expense.....   | <b>2h</b>     |         |         |
| <b>i</b> Administrative expenses:  |               |         |         |
| (1) Salaries and allowances .....  | <b>2i(1)</b>  |         |         |
| (2) Contract administrator fees .....  | <b>2i(2)</b>  |         |         |
| (3) Recordkeeping fees .....   | <b>2i(3)</b>  |         |         |
| (4) IQPA audit fees .....  | <b>2i(4)</b>  |         |         |
| (5) Investment advisory and investment management fees .....                               | <b>2i(5)</b>  | 173919  |         |
| (6) Bank or trust company trustee/custodial fees .....                                     | <b>2i(6)</b>  | 14969   |         |
| (7) Actuarial fees .....   | <b>2i(7)</b>  | 34281   |         |
| (8) Legal fees .....   | <b>2i(8)</b>  |         |         |
| (9) Valuation/appraisal fees .....   | <b>2i(9)</b>  |         |         |
| (10) Other trustee fees and expenses .....   | <b>2i(10)</b> |         |         |
| (11) Other expenses.....   | <b>2i(11)</b> |         |         |
| (12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....       | <b>2i(12)</b> |         | 223169  |
| <b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total..... | <b>2j</b>     |         | 2495111 |

**Net Income and Reconciliation**

|   |              |  |         |
|---|--------------|--|---------|
| <b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> ..... | <b>2k</b>    |  | 4521598 |
| <b>l</b> Transfers of assets:   |              |  |         |
| (1) To this plan.....   | <b>2l(1)</b> |  |         |
| (2) From this plan .....  | <b>2l(2)</b> |  |         |

**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: PKF OCONNOR DAVIES LLP

(2) EIN: 27-1728945

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

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

**Part IV Compliance Questions**

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

During the plan year:

|  | Yes | No | Amount   |
|--|-----|----|----------|
| <b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)                 |     | X  |          |
| <b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.) |     | X  |          |
| <b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)   |     | X  |          |
| <b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)  |     | X  |          |
| <b>e</b> Was this plan covered by a fidelity bond?   | X   |    | 10000000 |
| <b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?  |     | X  |          |
| <b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?   |     | X  |          |
| <b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?   |     | X  |          |
| <b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)   | X   |    |          |
| <b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)   | X   |    |          |
| <b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?  |     | X  |          |
| <b>l</b> Has the plan failed to provide any benefit when due under the plan?   |     | X  |          |
| <b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)   |     |    |          |
| <b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.  |     |    |          |

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 551703.

|  |   |   |
|--|---|---|
| <b>SCHEDULE R</b><br><b>(Form 5500)</b><br><br><small>Department of the Treasury<br/>Internal Revenue Service</small><br><br><small>Department of Labor<br/>Employee Benefits Security Administration</small><br><br><small>Pension Benefit Guaranty Corporation</small> | <b>Retirement Plan Information</b><br><br>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).<br><br><b>▶ File as an attachment to Form 5500.</b> | <small>OMB No. 1210-0110</small><br><br><b>2024</b><br><br><b>This Form is Open to Public Inspection.</b> |
|--|---|---|

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

|  |  |            |
|--|--|------------|
| <b>A</b> Name of plan<br><u>THE RIVERBAY CORPORATION RETIREMENT PLAN</u>                     | <b>B</b> Three-digit plan number (PN) ▶                            | <u>001</u> |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500<br><u>RIVERBAY CORPORATION</u> | <b>D</b> Employer Identification Number (EIN)<br><u>13-2571433</u> |            |

|               |                      |
|---------------|----------------------|
| <b>Part I</b> | <b>Distributions</b> |
|---------------|----------------------|

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

|   |   |   |
|---|---|---|
| <b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions..... | 1 | 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): 16-1213679

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

|  |   |   |
|--|---|---|
| <b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year ..... | 3 | 6 |
|--|---|---|

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

**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.**

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

**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

|                 |                   |
|-----------------|-------------------|
| <b>Part III</b> | <b>Amendments</b> |
|-----------------|-------------------|

**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

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

**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:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

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

**Riverbay Corporation Retirement Plan**

Financial Statements  
December 31, 2024

## **Independent Auditors' Report**

### **The Plan Administrator of Riverbay Corporation Retirement Plan**

#### **Opinion**

We have audited the accompanying financial statements of Riverbay Corporation Retirement Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits and statements of accumulated plan benefits as of December 31, 2024 and 2023, and the related statements of changes in net assets available for benefits and changes in accumulated plan benefits for the year ended December 31, 2024, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits and accumulated plan benefits as of December 31, 2024 and 2023, and the changes in its net assets available for benefits and its accumulated plan benefits for the year ended December 31, 2024, in accordance with accounting principles generally accepted in the United States of America.

#### **Basis for Opinion**

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

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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 Riverbay Corporation Retirement Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

## **Responsibilities of Management for the Financial Statements** (continued)

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

## **Auditors' Responsibilities for the Audit of the Financial Statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Riverbay Corporation Retirement Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Riverbay Corporation Retirement Plan's ability to continue as a going concern for a reasonable period of time.

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

## Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of (1) Schedule H, Part IV, Line 4i – Schedule of Assets (Held at End of Year) as of December 31, 2024 and (2) Schedule H, Part IV, Line 4j – Schedule of Reportable Transactions for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

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

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

*PKF O'Connor Davies, LLP*

New York, NY  
October 14, 2025

## Riverbay Corporation Retirement Plan

### Statements of Net Assets Available For Benefits

|                                   | December 31,         |                      |
|-----------------------------------|----------------------|----------------------|
|                                   | <u>2024</u>          | <u>2023</u>          |
| <b>ASSETS</b>                     |                      |                      |
| Investments, at fair value        | \$ 37,146,846        | \$ 32,569,544        |
| Employer contribution receivable  | 678,578              | 1,452,340            |
| Non-interest bearing cash         | <u>155,305</u>       | <u>211,009</u>       |
| Total Assets                      | 37,980,729           | 34,232,893           |
| <b>LIABILITIES</b>                | <u>-</u>             | <u>-</u>             |
| Net Assets Available for Benefits | <u>\$ 37,980,729</u> | <u>\$ 34,232,893</u> |

See Notes to Financial Statements.

## Riverbay Corporation Retirement Plan

### Statement of Changes in Net Assets Available For Benefits Year Ended December 31, 2024

#### **ADDITIONS**

|   |                  |
|---|------------------|
| Employer contributions                        | \$ 2,926,302     |
| Net appreciation in fair value of investments | 2,377,279        |
| Interest and dividend income                  | <u>939,366</u>   |
| Total Additions                               | <u>6,242,947</u> |

#### **DEDUCTIONS**

|                               |                  |
|-------------------------------|------------------|
| Benefits paid to participants | 2,271,942        |
| Administrative expenses       | <u>223,169</u>   |
| Total Deductions              | <u>2,495,111</u> |
| Net Increase                  | 3,747,836        |

#### **NET ASSETS AVAILABLE FOR BENEFITS**

|                   |                      |
|-------------------|----------------------|
| Beginning of year | <u>34,232,893</u>    |
| End of year       | <u>\$ 37,980,729</u> |

See Notes to Financial Statements.

## Riverbay Corporation Retirement Plan

### Statements of Accumulated Plan Benefits

|  | December 31,         |                      |
|--|----------------------|----------------------|
|  | 2024                 | 2023                 |
| Actuarial Present Value of Accumulated Plan Benefits       |                      |                      |
| Vested Benefits  |                      |                      |
| Participants currently receiving payments                  | \$ 9,649,686         | \$ 9,063,420         |
| Terminated vested participants                             | 5,383,391            | 4,072,970            |
| Other vested participants                                  | <u>24,345,952</u>    | <u>23,059,612</u>    |
|  | 39,379,029           | 36,196,002           |
| Non-vested benefits  | <u>359,129</u>       | <u>400,617</u>       |
| <br>   |                      |                      |
| Total Actuarial Present Value of Accumulated Plan Benefits | <u>\$ 39,738,158</u> | <u>\$ 36,596,619</u> |

### Statement of Changes in Accumulated Plan Benefits Year Ended December 31, 2024

|  |                      |
|--|----------------------|
| Actuarial Present Value of Accumulated Plan Benefits as of December 31, 2023 | <u>\$ 36,596,619</u> |
| Increase (decrease) during the year attributable to:                         |                      |
| Interest   | 2,482,245            |
| Benefits paid  | (2,271,942)          |
| Benefits accumulated and actuarial gains and losses                          | 1,913,509            |
| Effect of change in assumptions  | <u>1,017,727</u>     |
| Net Increase   | <u>3,141,539</u>     |
| <br>   |                      |
| Actuarial Present Value of Accumulated Plan Benefits as of December 31, 2024 | <u>\$ 39,738,158</u> |

See Notes to Financial Statements.

# Riverbay Corporation Retirement Plan

Notes to Financial Statements  
December 31, 2024

## 1. Plan Description

The following description of the Riverbay Corporation Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

### **General**

The Plan is a defined benefit pension plan covering substantially all management employees of the Riverbay Corporation (the "Company" or "Sponsor") who have completed one year of service. The Plan is designed to provide retirement, death and disability benefits. Morgan Stanley, and Community Bank Trust Services are the custodians of the Plan ("Custodians"). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

### **Pension Benefits**

Employees with five or more years of service are entitled to annual pension benefits beginning at age 65 (normal retirement age) equal to (a) the sum of 1.5% of average annual earnings multiplied by the sum of past years of service and other credited service, as defined, plus one year for a total of ten years plus (b) 1.2% of average annual earnings multiplied by the sum of past years of service and other credited service, as defined. Average annual earnings are defined as the compensation earned by a participant averaged over the five full consecutive twelve-month periods during continuous employment which will yield the highest such average. The Plan permits early retirement for participants who have attained the age of 55 and completed five years of service. Employees will receive their pension benefits in the form of a joint and survivor annuity as monthly payments, a single sum cash payment or other annuity form that satisfies Internal Revenue Service incidental benefit rules. Benefits are payable monthly over the lifetime of the employee or surviving spouse.

### **Death and Disability Benefits**

The normal form of payment for married participants is a qualified joint survivor annuity whereas the vested plan benefit is reduced to provide a lifetime income to a spouse if the participant dies after the annuity start date. Under the qualified joint and survivor annuity, the participant will receive reduced monthly payments for life. After the participant's death, a spouse will continue to receive monthly payments for life amounting to 50% of the reduced plan benefit amount the participant was receiving. A participant may also elect to have 100% or 75% of the plan benefit amount continued to a spouse resulting in a reduction of the participant's monthly plan benefit. If a participant dies prior to retirement date, the spouse will receive the same payments he or she would have received under a 50% qualified joint and survivor annuity had the date of death been the date the participant retired.

Participants who become disabled after completing fifteen years of credited service will receive monthly disability benefits equal to the normal retirement benefits they have accumulated at the time they become disabled.

## Riverbay Corporation Retirement Plan

Notes to Financial Statements  
December 31, 2024

### 1. Plan Description *(continued)*

#### ***Vesting***

A participant is one hundred (100%) percent vested in his or her account after five years of credited service.

### 2. Summary of Significant Accounting Policies

#### ***Basis of Accounting and Use of Estimates***

The accompanying financial statements have been prepared in accordance with accounting principles generally accepted in the United States of America ("US GAAP"), which requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements, the actuarial present value of accumulated plan benefits as of the benefit information date and the reported amounts of additions and deductions during the reporting period. Accordingly, actual results could differ from those estimates.

#### ***Investment Valuation and Income Recognition***

The Plan follows US GAAP guidance on *Fair Value Measurements* which defines fair value and establishes a fair value hierarchy organized into three levels based upon the input assumptions used in pricing assets. Level 1 inputs have the highest reliability and are related to assets with unadjusted quoted prices in active markets. Level 2 inputs relate to assets with other than quoted prices in active markets which may include quoted prices for similar assets or liabilities or other inputs which can be corroborated by observable market data. Level 3 inputs are unobservable inputs and are used to the extent that observable inputs do not exist.

#### **Mutual Funds, Exchange-Traded and Closed-End Funds**

Investments in mutual funds, exchange-traded and closed-end funds are valued based on quoted market prices in active markets.

#### **Common Stock**

Investments in common stock are valued based on quoted market prices in active markets.

#### **Corporate Fixed Income, Government Securities, and Sovereign Securities**

Fair value estimates for corporate fixed income and government securities are made at a specific point in time, based on available market information and judgments about the financial asset, including estimates of timing, amount of expected future cash flows, and the credit standing of the issuer. In some cases, the fair value estimates cannot be substantiated by comparison to independent markets.

In addition, the disclosed fair value may not be realized in the immediate settlement of the financial asset and does not reflect any premium or discount that could result from offering for sale at one time an entire holding of a particular financial asset.

#### **Bank Sweep Accounts**

The bank sweep accounts are interest-bearing demand deposit accounts which are valued at amortized cost, which approximates fair value.

## Riverbay Corporation Retirement Plan

Notes to Financial Statements  
December 31, 2024

### 2. Summary of Significant Accounting Policies *(continued)*

#### ***Investment Valuation and Income Recognition (continued)***

The classification of investments in the fair value hierarchy is not necessarily an indication of the risk, liquidity, or degree of difficulty in estimating the fair value of each investment underlying assets and liabilities.

Purchases and sales of securities are recorded on a trade-date basis. Gains or losses on sales of securities are calculated on the average cost basis. Interest income is recorded as earned. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

#### ***Payment of Benefits***

Benefit payments to participants are recorded upon distribution.

#### ***Expenses***

Certain expenses related to maintaining the Plan are paid by the Company and are excluded from these financial statements. Administrative expenses consist primarily of investment advisory and Pension Benefit Guaranty Corporation fees. Investment related expenses are included in net appreciation in fair value of investments.

#### ***Subsequent Events Evaluation by Management***

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

### 3. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump sum distributions, which are attributable under the Plan's provisions for the services employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on an average of total compensation earned during the highest five consecutive years of credited service. Benefits payable under all circumstances - retirement, death, disability and termination of employment - are included, to the extent that they are deemed attributable to employee service rendered to the valuation date.

## Riverbay Corporation Retirement Plan

Notes to Financial Statements  
December 31, 2024

### 3. Actuarial Present Value of Accumulated Plan Benefits *(continued)*

The actuarial present value of accumulated plan benefits is determined by BPAS, the actuary for the Plan, and is an amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuation as of December 31, 2024 were (a) Pri-2012 Mortality Tables for Annuitants and Non-Annuitants, White Collar, Fully Generational with Scale MP-2021; For beneficiaries of deceased participants, the Pri-2012 mortality tables for contingent annuitants, projected fully generationally using Scale MP-2021; For active and term vested participants, the post-retirement mortality table is the 2021 IRS Applicable Table, (b) assumed retirement age of 65 and five years of credited service, (c) salary scale increase of 3.00% (d) interest rate assumption of 7.00% using the November 2024 417(e) segment rates (4.66%, 5.25% and 5.57%) to convert annuities to actuarially equivalent lump sum amounts.

When compared to the prior year valuation, all assumptions remained unchanged except for the rates used to convert annuities to actuarially equivalent lump sum amounts from the November 2023 417(e) segment rates (5.50%, 5.76% and 5.83%) to the November 2024 417(e) segment rates (4.66%, 5.25% and 5.57%).

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

### 4. Investments

The following are major categories of investments measured at fair value grouped by the fair value hierarchy as of December 31:

|  | 2024                 |                     | Total                |
|--|----------------------|---------------------|----------------------|
|  | Level 1              | Level 2             |                      |
| Common stocks                            | \$ 10,475,670        | \$ -                | \$ 10,475,670        |
| Corporate fixed income securities        | -                    | 961,233             | 961,233              |
| Government securities                    | -                    | 1,376,963           | 1,376,963            |
| Sovereign securities                     | -                    | 43,045              | 43,045               |
| Exchange-traded and closed-end funds     | 18,436,610           | -                   | 18,436,610           |
| Mutual funds                             | 5,203,684            | -                   | 5,203,684            |
| Bank sweep accounts                      | 649,641              | -                   | 649,641              |
| Total investments measured at fair value | <u>\$ 34,115,964</u> | <u>\$ 2,381,241</u> | 37,146,846           |
| Non-interest bearing cash, at cost       |                      |                     | 155,305              |
| Total investments                        |                      |                     | <u>\$ 37,302,151</u> |

## Riverbay Corporation Retirement Plan

Notes to Financial Statements  
December 31, 2024

### 4. Investments *(continued)*

|  | 2023          |              |               |
|--|---------------|--------------|---------------|
|  | Level 1       | Level 2      | Total         |
| Common stocks                            | \$ 10,672,614 | \$ -         | \$ 10,672,614 |
| Corporate fixed income securities        | -             | 771,230      | 771,230       |
| Government securities                    | -             | 989,264      | 989,264       |
| Exchange-traded and closed-end funds     | 14,764,432    | -            | 14,764,432    |
| Mutual funds                             | 4,987,895     | -            | 4,987,895     |
| Bank sweep accounts                      | 384,109       | -            | 384,109       |
| Total investments measured at fair value | \$ 30,809,050 | \$ 1,760,494 | 32,569,544    |
| Non-interest bearing cash, at cost       |               |              | 211,009       |
| Total investments                        |               |              | \$ 32,780,553 |

### 5. Funding Policy

The contribution required each year is actuarially determined. The Company contributes such amounts as are necessary to provide assets sufficient to meet the benefits to be paid to Plan participants. Contributions by the Company are made in amounts sufficient to fund the Plan's current service costs on a current basis plus prior service costs and interest thereon over a period of 10 years. The Plan has met the ERISA minimum funding requirements for the 2024 and 2023 Plan years.

### 6. Plan Termination

Although it has not expressed any intention to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions set forth in ERISA. In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated below:

- a. Pension benefits which former employees or their beneficiaries have been receiving benefits for at least three years, or that employees eligible to retire during that three-year period would have been receiving had they retired with such benefits.
- b. Other vested benefits insured by the Pension Benefit Guaranty Corporation, a U.S. governmental agency, up to the applicable limitation.
- c. All other uninsured vested benefits.
- d. All other benefits.
- e. Return of any excess funds to the Company.

## Riverbay Corporation Retirement Plan

Notes to Financial Statements  
December 31, 2024

### 7. Party-In-Interest Transactions

Certain employees of the Company, who may also be participants of the Plan, perform administrative services for the Plan at no cost to the Plan.

### 8. Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated March 8, 2021, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). The Plan has been amended since receiving the determination letter. However, the Plan administrator believes that the Plan is designed and currently being operated in compliance with the applicable requirements of the IRC.

The Plan recognizes the effect of income tax positions only if those positions are more likely than not to be sustained. Management has determined that the Plan had no uncertain tax positions that would require financial statement recognition and/or disclosure. The Plan is subject to routine examinations by taxing jurisdictions; however, there are currently no examinations for any tax periods in progress.

### 9. Risk and Uncertainties

Investment securities, in general, are exposed to various risks, such as interest rate, credit, and overall market volatility. Due to the level of risk associated with certain investment securities, it is 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.

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

### 10. Reconciliation of Financial Statements to Form 5500

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

|  | <u>2024</u>          | <u>2023</u>          |
|--|----------------------|----------------------|
| Net assets available for benefits per financial statements | \$ 37,980,729        | \$ 34,232,893        |
| Employer's contribution receivable                         | <u>(678,578)</u>     | <u>(1,452,340)</u>   |
| Net assets available for benefits per Form 5500            | <u>\$ 37,302,151</u> | <u>\$ 32,780,553</u> |

## Riverbay Corporation Retirement Plan

Notes to Financial Statements  
December 31, 2024

### 10. Reconciliation of Financial Statements to Form 5500 *(continued)*

The following is a reconciliation of employer contributions per the financial statements to the Form 5500 for the year ended December 31, 2024:

|  | <u>2024</u>         |
|--|---------------------|
| Employer contributions per the financial statements  | \$ 2,926,302        |
| Add: prior year employer contributions receivable    | 1,452,340           |
| Less: current year employer contributions receivable | <u>(678,578)</u>    |
| Employer contributions per Form 5500                 | <u>\$ 3,700,064</u> |

\* \* \* \* \*

**Riverbay Corporation Retirement Plan**

Supplemental Schedules  
December 31, 2024

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                        | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost         | (e) Current<br>Value |
|----------------------------|--|--|------------------|----------------------|
| <b>MUTUAL FUNDS</b>        |  |  |                  |                      |
|                            | DOUBLELINE TOTAL RETURN I                                | 119,016  | \$ 1,192,597     | \$ 1,031,870         |
|                            | FEDERATED HERMES CORP BD STRGY                           | 10,267   | 100,039          | 102,362              |
|                            | FEDERATED HERMES HI YLD STRGY                            | 1,721  | 19,330           | 20,050               |
|                            | FEDERATED HERMES INTL BD STRGY                           | 3,192  | 38,951           | 38,559               |
|                            | FEDERATED HERMES MTG STRATEGY                            | 83,899   | 690,843          | 693,006              |
|                            | GQG PARTNERS EMRG MKTS EQ INS                            | 65,592   | 932,286          | 1,084,885            |
|                            | JPMORGAN MORTGAGE-BACKED SEC I                           | 172,020  | 1,759,450        | 1,728,806            |
|                            | LOOMIS SAYLES HI INC OPP INST                            | 22,100   | 193,710          | 196,029              |
|                            | LOOMIS SAYLES SECRZD ASSC INST                           | 40,435   | 310,129          | 308,117              |
|                            |  |  | <u>5,237,335</u> | <u>5,203,684</u>     |
| <b>BANK SWEEP ACCOUNTS</b> |  |  | <u>649,641</u>   | <u>649,641</u>       |
| <b>COMMON STOCKS</b>       |  |  |                  |                      |
|                            | A O SMITH CORP   | 359  | 25,538           | 24,487               |
|                            | ABBOTT LABORATORIES                                      | 510  | 52,843           | 57,686               |
|                            | ABBVIE INC COM   | 492  | 70,556           | 87,428               |
|                            | ACCENTURE PLC IRELAND CL A                               | 106  | 37,955           | 37,290               |
|                            | AGILENT TECHNOLOGIES                                     | 122  | 15,268           | 16,389               |
|                            | AIA GROUP LTD SPON ADR                                   | 1,933  | 63,494           | 56,040               |
|                            | AIB GROUP PLC-UNSP ADR                                   | 2,432  | 27,615           | 26,844               |
|                            | AIR LIQUIDE ADR  | 3,063  | 95,419           | 99,541               |
|                            | AIRBNB INC CL A  | 201  | 26,277           | 26,413               |
|                            | AKAMAI TECHNOLOGIES INC                                  | 204  | 21,472           | 19,513               |
|                            | ALBANY INTL A NEW  | 170  | 14,643           | 13,595               |
|                            | ALBEMARLE CORPORATION                                    | 154  | 29,025           | 13,256               |
|                            | ALIBABA GROUP HLDG LTD                                   | 38   | 3,623            | 3,248                |
|                            | ALLEGION PUB LTD CO                                      | 74   | 8,371            | 9,657                |
|                            | ALPHABET INC CL A  | 543  | 66,237           | 102,790              |
|                            | ALPHABET INC CL C  | 382  | 42,528           | 72,748               |
|                            | AMADEUS IT GROUP S.A ADR                                 | 800  | 54,592           | 56,497               |
|                            | AMAZON COM INC   | 853  | 97,115           | 187,140              |
|                            | AMEREN CORP  | 153  | 13,111           | 13,638               |
|                            | AMERICAN ELEC PWR CO INC                                 | 146  | 12,503           | 13,466               |
|                            | AMERICAN EXPRESS CO                                      | 115  | 19,305           | 34,131               |
|                            | AMGEN INC  | 88   | 21,020           | 23,008               |
|                            | AMPHENOL CORP NEW CL A                                   | 94   | 3,565            | 6,524                |
|                            | ANALOG DEVICES INC                                       | 160  | 26,273           | 33,994               |
|                            | ANSYS INC  | 71   | 20,934           | 23,989               |
|                            | AON PLC CL A   | 76   | 23,195           | 27,270               |
|                            | APPLE INC  | 509  | 88,871           | 127,464              |
|                            | APPLIED MATERIALS INC                                    | 163  | 12,960           | 16,588               |
|                            | APPLOVIN CORP  | 20   | 5,609            | 6,375                |
|                            | ARCHROCK INC   | 1,471  | 12,407           | 36,613               |
|                            | ARES MANAGEMENT CORP CL A                                | 157  | 22,014           | 27,794               |
|                            | ARISTA NETWORKS INC                                      | 130  | 6,931            | 14,369               |
|                            | ARROW ELECTRONICS  | 165  | 20,386           | 18,665               |
|                            | ASTRAZENECA PLC ADR                                      | 253  | 16,750           | 16,577               |
|                            | AT&T INC   | 1,325  | 20,243           | 30,170               |
|                            | AUTOMATIC DATA PROCESSING INC                            | 102  | 24,606           | 29,858               |
|                            | AUTONATION INC   | 98   | 14,588           | 16,687               |
|                            | AUTOZONE INC   | 10   | 20,416           | 32,926               |
|                            | AVALONBAY COMM INC                                       | 46   | 11,179           | 10,083               |
|                            | AVERY DENNISON CORPORATION                               | 52   | 9,734            | 9,643                |
|                            | BANK OF AMERICA CORP                                     | 972  | 38,929           | 42,719               |
|                            | CARRIED FORWARD  |  | <u>1,218,100</u> | <u>1,523,113</u>     |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                  | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost         | (e) Current<br>Value |
|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 1,218,100     | \$ 1,523,113         |
|                      | BANK OF NEW YORK MELLON CORP                             | 346  | 16,712           | 26,583               |
|                      | BECTON DICKINSON & CO                                    | 46   | 11,234           | 10,542               |
|                      | BERKSHIRE HATHAWAY CL-B NEW                              | 30   | 8,743            | 13,506               |
|                      | BIO RAD LAB A  | 70   | 28,517           | 23,157               |
|                      | BLACKROCK INC  | 30   | 17,932           | 30,242               |
|                      | BLACKSTONE INC   | 145  | 12,746           | 25,001               |
|                      | BLOCK INC CL A   | 38   | 3,313            | 3,207                |
|                      | BLUE OWL CAPITAL INC                                     | 1,022  | 17,487           | 23,772               |
|                      | BOOKING HOLDINGS INC                                     | 3  | 6,771            | 16,480               |
|                      | BOOZ ALLEN HAMILTON HLDG CL-A                            | 73   | 6,752            | 9,401                |
|                      | BORG WARNER INC  | 500  | 17,506           | 15,895               |
|                      | BOX,INC. CL A  | 733  | 19,029           | 23,163               |
|                      | BRISTOL MYERS SQUIBB CO                                  | 473  | 25,872           | 26,753               |
|                      | BROADCOM INC   | 375  | 19,627           | 86,940               |
|                      | BUILDERS FIRSTSOURCE INC                                 | 67   | 10,416           | 9,573                |
|                      | BXP INC  | 292  | 23,842           | 21,713               |
|                      | CABOT CORP   | 227  | 13,542           | 20,727               |
|                      | CADENCE DESIGN SYSTEM                                    | 102  | 16,440           | 30,647               |
|                      | CANADIAN NATL RAILWAY CO                                 | 583  | 62,224           | 59,180               |
|                      | CANADIAN NATURAL RESOURCES LTD                           | 534  | 10,639           | 16,485               |
|                      | CAPGEMINI S E UNSPONSORED ADR                            | 1,950  | 65,648           | 63,297               |
|                      | CARLSBERG AS   | 2,320  | 48,070           | 44,456               |
|                      | CARRIER GLOBAL CORPORATION                               | 146  | 10,143           | 9,966                |
|                      | CBRE GROUP INC CL A                                      | 305  | 30,614           | 40,043               |
|                      | CENCORA INC  | 159  | 21,254           | 35,724               |
|                      | CENOVUS ENERGY INC COM                                   | 1,362  | 18,452           | 20,634               |
|                      | CENTENE CORPORATION                                      | 307  | 20,501           | 18,598               |
|                      | CENTERPOINT ENERGY INC                                   | 666  | 18,151           | 21,132               |
|                      | CF INDUSTRIES HOLDINGS,INC                               | 362  | 25,377           | 30,886               |
|                      | CHARLES RIVER LABS INTL INC                              | 122  | 24,796           | 22,521               |
|                      | CHECK POINT SOFTWARE TECH LTD                            | 204  | 38,189           | 38,087               |
|                      | CHEVRON CORP   | 286  | 33,326           | 41,424               |
|                      | CHIPOTLE MEXICAN GRILL INC COM                           | 424  | 12,695           | 25,567               |
|                      | CHUBB LTD  | 176  | 33,064           | 48,629               |
|                      | CIRRUS LOGIC INC   | 212  | 19,216           | 21,111               |
|                      | CISCO SYS INC  | 708  | 39,484           | 41,914               |
|                      | CME GROUP INC  | 117  | 24,904           | 27,171               |
|                      | CMS ENERGY CP  | 103  | 6,392            | 6,865                |
|                      | COCA COLA CO   | 669  | 40,503           | 41,652               |
|                      | COCA-COLA EUROPACIFIC PARTNERS                           | 133  | 6,828            | 10,216               |
|                      | COMCAST CORP (NEW) CLASS A                               | 965  | 41,988           | 36,216               |
|                      | COMPAGNIE DE ST GOBAIN UNSP                              | 2,929  | 55,025           | 51,984               |
|                      | COMPAGNIE FIN RICHEMONTAG ADR                            | 5,242  | 78,692           | 79,768               |
|                      | COMPASS GROUP PLC SPD ADR                                | 3,179  | 93,843           | 105,985              |
|                      | CONMED CORP  | 235  | 20,052           | 16,083               |
|                      | CONOCOPHILLIPS   | 470  | 33,997           | 46,610               |
|                      | COPT DEFENSE PROPERTIES SH BEN                           | 517  | 13,995           | 16,001               |
|                      | CORPAY INC   | 77   | 16,328           | 25,989               |
|                      | CRH PLC  | 350  | 14,841           | 32,382               |
|                      | CSX CORP   | 309  | 10,186           | 9,971                |
|                      | CUMMINS INC  | 38   | 8,344            | 13,130               |
|                      | D R HORTON INC   | 264  | 28,223           | 36,912               |
|                      | DAIKIN INDS LTD UNSPON ADR                               | 3,969  | 48,032           | 47,124               |
|                      | CARRIED FORWARD  |  | <u>2,568,597</u> | <u>3,144,128</u>     |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                  | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost         | (e) Current<br>Value |
|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 2,568,597     | \$ 3,144,128         |
|                      | DANAHER CORPORATION                                      | 147  | 36,704           | 33,744               |
|                      | DARDEN RESTAURANTS                                       | 124  | 16,724           | 23,150               |
|                      | DATADOG INC CL A   | 111  | 13,607           | 15,861               |
|                      | DBS GROUP HOLDINGS LTD SP                                | 331  | 43,361           | 42,432               |
|                      | DEERE & CO   | 31   | 10,759           | 13,187               |
|                      | DELL TECHNOLOGIES INC CL C                               | 171  | 7,391            | 19,706               |
|                      | DELTA AIR LINES INC NEW                                  | 329  | 19,109           | 19,905               |
|                      | DENSO CORP LTD ADR                                       | 3,148  | 42,948           | 44,358               |
|                      | DEUTSCHE BOERSE AG UNSPON ADR                            | 4,010  | 93,152           | 92,346               |
|                      | DIAMONDBACK ENERGY INC                                   | 207  | 36,308           | 33,913               |
|                      | DIODES INC   | 171  | 14,730           | 10,546               |
|                      | DISCOVER FINCL SVCS                                      | 195  | 26,242           | 33,780               |
|                      | DOORDASH INC CL A  | 77   | 8,130            | 12,973               |
|                      | DTE ENERGY COMPANY                                       | 57   | 6,666            | 6,893                |
|                      | DYNATRACE INC  | 477  | 19,454           | 25,925               |
|                      | EASTMAN CHEMICAL COMPANY                                 | 217  | 21,163           | 19,816               |
|                      | EATON CORP PLC SHS                                       | 20   | 2,907            | 6,570                |
|                      | EBAY INC   | 166  | 8,928            | 10,284               |
|                      | ECOLAB INC   | 69   | 13,689           | 16,284               |
|                      | EDWARD LIFESCIENCES CORP                                 | 47   | 3,173            | 3,490                |
|                      | ELI LILLY & CO   | 39   | 10,341           | 30,351               |
|                      | EMERSON ELECTRIC CO                                      | 188  | 20,456           | 23,299               |
|                      | ENGIE SPONS ADR  | 3,236  | 44,986           | 51,304               |
|                      | ENI SPA AMER DEP RCPT                                    | 1,465  | 41,229           | 40,082               |
|                      | ENTERGY CORP NEW   | 280  | 15,084           | 21,230               |
|                      | EOG RESOURCES INC  | 169  | 14,592           | 20,716               |
|                      | ESSILORLUXOTTICA ADR                                     | 403  | 40,057           | 49,159               |
|                      | EXPERIAN GP LTD ADR                                      | 1,911  | 88,852           | 82,450               |
|                      | EXXON MOBIL CORP   | 430  | 28,479           | 46,255               |
|                      | FAIR ISAAC & CO INC                                      | 4  | 5,252            | 9,222                |
|                      | FIDELITY NATL INFORMATION SE                             | 411  | 28,976           | 33,196               |
|                      | FIRSTCASH HLDGS INC                                      | 158  | 12,261           | 16,369               |
|                      | FIRSTENERGY CORP   | 598  | 23,518           | 23,788               |
|                      | FLEXTRONICS INTL LTD                                     | 721  | 19,956           | 27,679               |
|                      | FORMFACTOR INC   | 346  | 14,520           | 15,224               |
|                      | FORTIVE CORP   | 452  | 28,201           | 33,900               |
|                      | GALLAGHER ARTHUR J & CO                                  | 157  | 33,174           | 44,564               |
|                      | GATX CORP  | 223  | 23,113           | 34,556               |
|                      | GE AEROSPACE NEW   | 101  | 17,957           | 16,846               |
|                      | GENERAL MILLS INC  | 257  | 16,808           | 16,389               |
|                      | GENL DYNAMICS CORP                                       | 77   | 15,645           | 20,276               |
|                      | GENUINE PARTS CO   | 56   | 8,826            | 6,510                |
|                      | GOLDMAN SACHS GRP INC                                    | 59   | 21,495           | 33,850               |
|                      | HDFC BANK LTD ADR  | 559  | 37,797           | 35,698               |
|                      | HEWLETT PACKARD ENTERPRISE                               | 618  | 12,889           | 13,194               |
|                      | HEXCEL CORP NEW  | 331  | 17,355           | 20,754               |
|                      | HITACHI 10 COM NEW ADR                                   | 1,976  | 103,526          | 99,002               |
|                      | HOLOGIC INC  | 559  | 43,159           | 40,298               |
|                      | HOME DEPOT INC   | 195  | 65,570           | 75,853               |
|                      | HONEYWELL INTL INC                                       | 366  | 72,687           | 82,676               |
|                      | HOULIHAN LOKEY INC CL A                                  | 195  | 18,912           | 33,864               |
|                      | HUBSPOT INC  | 9  | 3,173            | 6,513                |
|                      | HUMANA INC   | 13   | 3,361            | 3,347                |
|                      | CARRIED FORWARD  |  | <u>3,965,949</u> | <u>4,737,705</u>     |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                  | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost         | (e) Current<br>Value |
|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 3,965,949     | \$ 4,737,705         |
|                      | HUNTINGTON BANCSHARES                                    | 1,790  | 22,998           | 29,123               |
|                      | HUNTINGTON INGALLS INDUSTRIES                            | 73   | 13,950           | 13,881               |
|                      | ILL TOOL WORKS INC                                       | 76   | 18,774           | 19,291               |
|                      | ING GROEP NV ADR   | 3,028  | 34,613           | 47,449               |
|                      | INSPERITY INC COM  | 222  | 24,730           | 17,207               |
|                      | INTERCONTINENTAL EXCHANGE INC                            | 88   | 8,907            | 13,087               |
|                      | INTESA SANPALO S.P.A. ADR                                | 1,989  | 48,250           | 47,738               |
|                      | INTL BUSINESS MACHINES CORP                              | 211  | 27,067           | 46,384               |
|                      | INTUIT INC   | 94   | 51,443           | 59,348               |
|                      | INTUITIVE SURGICAL INC                                   | 89   | 35,835           | 46,543               |
|                      | JACOBS SOLUTIONS INC                                     | 153  | 16,968           | 20,444               |
|                      | JOHNSON & JOHNSON  | 422  | 68,502           | 61,030               |
|                      | JPMORGAN CHASE & CO                                      | 776  | 113,948          | 186,015              |
|                      | KBR INC  | 231  | 14,611           | 13,382               |
|                      | KENVUE INC   | 1,218  | 25,513           | 26,004               |
|                      | KEYSIGHT TECHNOLOGIES INC                                | 122  | 18,478           | 19,597               |
|                      | KINROSS GOLD CORP NEW                                    | 1,365  | 11,085           | 12,654               |
|                      | KKR & CO INC CL A  | 463  | 43,178           | 68,482               |
|                      | KLA CORPORATION  | 58   | 22,589           | 36,766               |
|                      | KYOCERA CP ADR   | 1,345  | 13,746           | 13,484               |
|                      | LAM RESEARCH CORPORATION                                 | 271  | 13,042           | 19,574               |
|                      | LEIDOS HLDGS INC   | 150  | 13,461           | 21,609               |
|                      | LENNAR CORPORATION                                       | 121  | 18,640           | 16,501               |
|                      | LINDE PLC  | 140  | 53,367           | 58,614               |
|                      | LOCKHEED MARTIN CORP                                     | 40   | 13,772           | 19,670               |
|                      | LONDON STK EXCHANGE GROUP ADR                            | 1,145  | 41,535           | 40,456               |
|                      | LPL FINL HLDGS INC COM                                   | 119  | 29,479           | 38,855               |
|                      | LVMH MOET HENNESSY LOUIS VUITT                           | 255  | 34,223           | 33,561               |
|                      | MARATHON PETROLEUM CORP                                  | 161  | 10,210           | 22,460               |
|                      | MARSH & MCLENNAN COS INC                                 | 174  | 30,173           | 36,959               |
|                      | MARVELL TECHNOLOGY GROUP LTD                             | 449  | 23,139           | 49,592               |
|                      | MASCO CORP   | 174  | 8,796            | 12,627               |
|                      | MASTERCARD INC CL A                                      | 77   | 30,079           | 40,456               |
|                      | MC DONALDS CORP  | 162  | 41,267           | 46,962               |
|                      | MCKESSON CORP  | 70   | 16,540           | 39,926               |
|                      | MEDTRONIC PLC SHS  | 248  | 21,185           | 19,810               |
|                      | MERCADOLIBRE INC   | 6  | 5,363            | 9,424                |
|                      | MERCK & CO INC NEW COM                                   | 203  | 15,347           | 20,194               |
|                      | MERCK KGAA SPD ADR                                       | 1,811  | 54,933           | 52,470               |
|                      | META PLATFORMS INC CL A                                  | 133  | 23,563           | 77,873               |
|                      | MGM RESORTS INTERNATIONAL                                | 188  | 7,471            | 6,514                |
|                      | MICHELIN COMPAGNIE GENERALE DE                           | 2,028  | 34,633           | 33,389               |
|                      | MICROCHIP TECHNOLOGY INC                                 | 293  | 18,585           | 16,804               |
|                      | MICRON TECH INC  | 304  | 24,440           | 25,585               |
|                      | MICROSOFT CORP   | 561  | 171,613          | 236,462              |
|                      | MIDDLEBY CORP DEL  | 170  | 22,549           | 23,027               |
|                      | MITSUBISHI ELECTRIC ADR                                  | 1,399  | 33,166           | 47,839               |
|                      | MONDELEZ INTL INC COM                                    | 398  | 25,718           | 23,773               |
|                      | MONOLITHIC PWR SYSTEMS INC                               | 73   | 33,669           | 42,974               |
|                      | MOOG INC CL A  | 175  | 14,697           | 34,447               |
|                      | MORGAN STANLEY   | 485  | 41,663           | 60,974               |
|                      | MSCI INC COM   | 33   | 16,922           | 19,874               |
|                      | MTU AERO ENGINES AG                                      | 286  | 48,017           | 47,680               |
|                      | CARRIED FORWARD  |  | <u>5,592,391</u> | <u>6,832,549</u>     |

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**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

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|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 5,592,391     | \$ 6,832,549         |
|                      | MYRIAD GENETIC INC                                       | 694  | 17,743           | 9,515                |
|                      | NATERA INC COM   | 21   | 3,447            | 3,253                |
|                      | NESTLE SPON ADR REP REG SHR                              | 813  | 95,091           | 67,175               |
|                      | NETFLIX INC  | 49   | 17,247           | 43,483               |
|                      | NEXTERA ENERGY INC                                       | 371  | 27,712           | 26,597               |
|                      | NICE LTD ADR   | 74   | 12,785           | 12,597               |
|                      | NORFOLK SOUTHERN CORP                                    | 122  | 30,720           | 28,633               |
|                      | NORTHROP GRUMMAN CP                                      | 51   | 19,207           | 23,795               |
|                      | NOVARTIS AG ADR  | 410  | 33,103           | 39,897               |
|                      | NOVO NORDISK A/S ADR                                     | 527  | 50,824           | 45,333               |
|                      | NVIDIA CORPORATION                                       | 1,679  | 32,051           | 225,473              |
|                      | NXP SEMICONDUCTORS NV                                    | 47   | 7,895            | 9,832                |
|                      | OMNICOM GROUP  | 224  | 20,366           | 19,273               |
|                      | ON SEMICONDUCTOR CORP                                    | 292  | 17,665           | 18,411               |
|                      | ORACLE CORP  | 441  | 43,345           | 73,488               |
|                      | PACKAGING CORP AMER                                      | 58   | 7,684            | 13,071               |
|                      | PALO ALTO NETWORKS INC                                   | 52   | 7,377            | 9,489                |
|                      | PAPA JOHNS INTL INC                                      | 421  | 28,129           | 17,290               |
|                      | PARKER HANNIFIN CORP                                     | 55   | 16,073           | 35,249               |
|                      | PAYPAL HLDGS INC COM                                     | 116  | 9,232            | 9,901                |
|                      | PENN ENTERTAINMENT INC                                   | 351  | 8,120            | 6,957                |
|                      | PEPSICO INC NC   | 87   | 14,501           | 13,274               |
|                      | PERNOD RICARD SA ADR                                     | 1,890  | 44,842           | 42,665               |
|                      | PHILIP MORRIS INTL INC                                   | 376  | 35,103           | 45,252               |
|                      | PHILLIPS 66 COM  | 61   | 7,605            | 6,930                |
|                      | PNC FINL SVCS GP   | 135  | 25,140           | 26,035               |
|                      | PPG INDUSTRIES INC                                       | 111  | 14,774           | 13,259               |
|                      | PPL CORPORATION  | 634  | 21,864           | 20,580               |
|                      | PROCTER & GAMBLE   | 262  | 39,649           | 43,924               |
|                      | PROGRESSIVE CORP OHIO                                    | 167  | 33,188           | 40,015               |
|                      | PROLOGIS INC COM   | 91   | 10,838           | 9,664                |
|                      | PUBLIC SERVICE ENTERPRISE GP                             | 120  | 8,039            | 10,139               |
|                      | PUBLIC STORAGE   | 31   | 8,930            | 9,300                |
|                      | QIAGEN NV NEW  | 1,055  | 48,343           | 46,979               |
|                      | QUALCOMM INC   | 65   | 10,082           | 9,969                |
|                      | QUANTA SERVICES INC                                      | 32   | 6,802            | 10,153               |
|                      | RAYMOND JAMES FINCL INC                                  | 204  | 20,127           | 31,687               |
|                      | REGENERON PHARMACEUTICALS INC                            | 5  | 2,599            | 3,318                |
|                      | REINSURANCE GROUP OF AMERICA                             | 161  | 17,240           | 34,394               |
|                      | RELX PLC SPONSORED ADR                                   | 1,094  | 51,582           | 49,689               |
|                      | REPUBLIC SERVICES INC                                    | 117  | 16,102           | 23,538               |
|                      | RIO TINTO PLC SPON ADR                                   | 582  | 37,859           | 34,227               |
|                      | ROBERT HALF INC  | 232  | 15,486           | 16,347               |
|                      | ROCHE HOLDINGS ADR                                       | 2,482  | 104,091          | 86,572               |
|                      | RYANAIR HLDGS PLC ADR                                    | 1,117  | 51,962           | 48,690               |
|                      | RYDER SYSTEMS INC  | 207  | 16,179           | 32,470               |
|                      | SALESFORCE INC   | 38   | 13,177           | 12,696               |
|                      | SANOFI ADR   | 70   | 3,376            | 3,373                |
|                      | SAP AG   | 447  | 80,260           | 110,056              |
|                      | SBA COMMUNICATNS CORP NEW CL A                           | 99   | 28,385           | 20,153               |
|                      | SCHLUMBERGER LTD   | 762  | 27,056           | 29,215               |
|                      | SCHNEIDER ELEC SA UNSL ADR                               | 2,463  | 125,923          | 122,879              |
|                      | SERVICENOW INC   | 73   | 46,581           | 77,706               |
|                      | CARRIED FORWARD  |  | <u>7,085,892</u> | <u>8,656,409</u>     |

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**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
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|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 7,085,892     | \$ 8,656,409         |
|                      | SEVEN & I HLDGS CO LTD ADR                               | 2,097  | 28,982           | 33,185               |
|                      | SHIN ETSU CHEM CO LTD ADR                                | 2,468  | 44,631           | 41,583               |
|                      | SHOIFY INC   | 89   | 5,823            | 9,429                |
|                      | SMC CORP JAPAN SPONSORED ADR                             | 1,660  | 34,374           | 32,838               |
|                      | SMURFIT WESTROCK LTD                                     | 324  | 14,371           | 17,451               |
|                      | SNAP-ON INC  | 84   | 17,731           | 28,482               |
|                      | SONOCO PRODUCTS CO                                       | 328  | 18,827           | 16,023               |
|                      | SONY GROUP CORPORATION ADR                               | 2,063  | 31,964           | 43,653               |
|                      | SOUTHERN CO  | 247  | 16,987           | 20,333               |
|                      | SPOTIFY TECHNOLOGY SA                                    | 35   | 6,678            | 15,823               |
|                      | STARBUCKS CORP WASHINGTON                                | 76   | 5,859            | 6,971                |
|                      | SUMITOMO CORP SPON ADR                                   | 2,991  | 44,798           | 43,340               |
|                      | SUNCOR ENERGY INC  | 997  | 37,986           | 35,573               |
|                      | SYNOPSIS INC   | 7  | 2,187            | 3,249                |
|                      | SYSCO CORP   | 472  | 36,063           | 36,089               |
|                      | T-MOBILE US INC COM                                      | 104  | 11,853           | 22,956               |
|                      | TAIWAN SMCNDCR MFG CO LTD ADR                            | 436  | 50,635           | 86,106               |
|                      | TECK RESOURCES LTD                                       | 450  | 18,402           | 18,239               |
|                      | TELEDYNE TECH INC  | 65   | 27,491           | 30,383               |
|                      | TENCENT HLDGS LTD UNSPON ADR                             | 585  | 30,996           | 31,110               |
|                      | TERUMO CORP ADR UNSPONS ADR                              | 2,415  | 48,059           | 47,051               |
|                      | TESCO PLC ADR  | 2,430  | 34,445           | 33,626               |
|                      | TESLA INC  | 120  | 25,142           | 48,461               |
|                      | TEXAS INSTRUMENTS  | 90   | 16,420           | 16,848               |
|                      | THE CIGNA GROUP  | 12   | 3,358            | 3,311                |
|                      | THERMO FISHER SCIENTIFIC                                 | 45   | 25,925           | 23,653               |
|                      | TJX COS INC NEW  | 165  | 15,888           | 19,934               |
|                      | TORONTO DOM BK NEW                                       | 587  | 31,234           | 31,252               |
|                      | TRADE DESK INC CLASS A                                   | 103  | 8,279            | 12,106               |
|                      | TRANE TECHNOLOGIES PLC                                   | 86   | 14,983           | 31,937               |
|                      | TRANSDIGM GROUP INC                                      | 11   | 8,972            | 13,879               |
|                      | TRIMBLE INC  | 185  | 11,192           | 13,072               |
|                      | UBER TECHNOLOGIES INC                                    | 880  | 40,554           | 53,082               |
|                      | UBS GROUP AG SHS   | 2,462  | 78,346           | 74,648               |
|                      | UNION PACIFIC CORP                                       | 133  | 31,343           | 30,329               |
|                      | UNITED AIRLINES HLDGS INC                                | 213  | 17,133           | 20,682               |
|                      | UNITED RENTALS INC                                       | 19   | 6,135            | 13,142               |
|                      | UNITEDHEALTH GP INC                                      | 184  | 89,515           | 93,078               |
|                      | US FOODS HOLDING CORP                                    | 494  | 16,297           | 33,325               |
|                      | VALERO ENERGY CP DELA NEW                                | 157  | 12,801           | 19,247               |
|                      | VALMONT INDUSTRIES                                       | 71   | 19,238           | 21,652               |
|                      | VERALTO CORP   | 229  | 18,556           | 23,324               |
|                      | VERISK ANALYTICS INC COM                                 | 85   | 16,847           | 23,296               |
|                      | VERTIV HOLDINGS LLC CL A                                 | 55   | 4,943            | 6,198                |
|                      | VISA INC CL A  | 224  | 47,737           | 70,793               |
|                      | W W GRAINGER INC   | 6  | 4,244            | 6,284                |
|                      | WABTEC CORP  | 120  | 10,684           | 22,751               |
|                      | WALMART INC  | 746  | 39,761           | 67,401               |
|                      | WALT DISNEY CO HLDG CO                                   | 389  | 42,587           | 43,315               |
|                      | WASTE MGMT INC (DELA)                                    | 99   | 16,563           | 19,960               |
|                      | WEBSTER FINCL CORP                                       | 402  | 20,686           | 22,198               |
|                      | WEC ENERGY GROUP INC COM                                 | 324  | 29,535           | 30,469               |
|                      | WELLS FARGO & CO NEW                                     | 948  | 42,740           | 66,588               |
|                      | CARRIED FORWARD  |  | <u>8,422,672</u> | <u>10,286,117</u>    |

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**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

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|---|--|--|-------------------|----------------------|
| <b>COMMON STOCKS</b>                        |  |  |                   |                      |
|   | BROUGHT FORWARD  |  | \$ 8,422,672      | \$ 10,286,117        |
|   | WEST PHARMACEUTICAL SVCS INC                                 | 85   | 27,383            | 27,899               |
|   | WEX INC COM  | 114  | 22,810            | 19,986               |
|   | WINTRUST FIN CORP  | 156  | 20,357            | 19,455               |
|   | WOODWARD INC COM   | 164  | 17,839            | 27,292               |
|   | WORKDAY INC CL A   | 100  | 22,680            | 25,802               |
|   | ZURICH INSURANCE GRP LTD ADR                                 | 1,976  | 50,839            | 58,740               |
|   | 3M CO  | 129  | 10,148            | 10,379               |
|   |  |  | <u>8,594,728</u>  | <u>10,475,670</u>    |
| <b>EXCHANGE-TRADED AND CLOSED-END FUNDS</b> |  |  |                   |                      |
|   | ISHARES CORE MSCI EMERGING                                   | 33,616   | 1,817,716         | 1,755,428            |
|   | ISHARES CORE MSCI INT DEVP MAR                               | 43,063   | 2,351,923         | 2,776,272            |
|   | ISHARES 20+ YR TREASU BOND ETF                               | 29,221   | 3,214,352         | 2,551,870            |
|   | ISHARES 7-10 YR TREASRY BD ETF                               | 7,293  | 718,739           | 674,238              |
|   | VANGUARD GROWTH ETF  | 14,493   | 4,809,297         | 5,948,507            |
|   | VANGUARD TOTAL BOND MARKET                                   | 28,879   | 2,093,153         | 2,076,689            |
|   | VANGUARD VALUE ETF INDEX                                     | 15,674   | 2,508,891         | 2,653,607            |
|   |  |  | <u>17,514,071</u> | <u>18,436,611</u>    |
| <b>CORPORATE FIXED INCOME</b>               |  |  |                   |                      |
|   | ACCENTURE CAPITAL INC  | 4.050%   | 28,970            | 28,442               |
|   | AIR LEASE CORP   | 2.875%   | 15,286            | 15,591               |
|   | AMGEN INC  | 2.450%   | 14,648            | 15,178               |
|   | ARES CAPITAL CORP  | 2.150%   | 19,647            | 20,286               |
|   | ASTRAZENECA FIANCE LLC                                       | 4.850%   | 15,036            | 15,284               |
|   | ASTRAZENECA PLC  | 1.375%   | 20,172            | 20,956               |
|   | AT&T INC   | 2.250%   | 8,681             | 9,203                |
|   | AT&T INC   | 1.700%   | 29,413            | 31,011               |
|   | BANK OF AMERICA CORP FXD TO 102025 VAR THRAFTR               | 1.197%   | 29,314            | 31,159               |
|   | BANK OF AMERICA CORP FXD TO 032026 VAR THRAFTR               | 1.658%   | 29,172            | 30,996               |
|   | BIOGEN INC   | 3.150%   | 12,443            | 12,089               |
|   | BIOGEN INC   | 2.250%   | 18,973            | 19,086               |
|   | BLACKROCK INC  | 1.900%   | 18,990            | 19,577               |
|   | BLACKSTONE PRIVATE CREDIT FUND                               | 2.625%   | 19,079            | 19,079               |
|   | BLUE OWL CAPITAL CORP  | 3.400%   | 21,110            | 21,671               |
|   | BOEING CO/THE  | 5.805%   | 16,425            | 16,968               |
|   | BP CAPITL MARKETS PLC  | 3.588%   | 11,502            | 11,825               |
|   | BP CAPITAL MARKETS AMERICA INC                               | 5.227%   | 23,976            | 23,803               |
|   | BROADCOM INC   | 3.150%   | 19,615            | 19,821               |
|   | CAPITAL ONE FINANCIAL CORP FXD TO 072025 VAR THRAFTR         | 4.985%   | 14,930            | 15,315               |
|   | CELANESE US HOLDINGS LLC                                     | 6.379%   | 11,484            | 11,497               |
|   | CHARTER COMM OPERATING LLC / CHARTER COMM OPERATING CAPITAL  | 5.050%   | 15,559            | 15,858               |
|   | CHARTER COMMUNICATIONS OPERATING LLC / CHARTER COMMUNICATIOI | 5.500%   | 6,221             | 6,487                |
|   | CITIGROUP INC FXD TO 112031 VAR THRAFTR                      | 2.520%   | 13,681            | 14,243               |
|   | CITIGROUP INC FXD TO 062026 VAR THRAFTR                      | 1.462%   | 39,580            | 41,932               |
|   | COMCAST CORP   | 5.300%   | 10,024            | 10,043               |
|   | CVS HEALTH CORP  | 5.250%   | 17,875            | 17,596               |
|   | CVS HEALTH CORP  | 5.400%   | 13,039            | 13,075               |
|   | DICK'S SPORTING GOODS INC                                    | 4.100%   | 17,330            | 18,017               |
|   | EQUINOR ASA  | 3.125%   | 5,452             | 5,579                |
|   | EQUINOR ASA  | 2.375%   | 20,870            | 21,371               |
|   | EXELON CORP  | 4.700%   | 10,351            | 10,254               |
|   | FS KKR CAPITAL CORP  | 3.400%   | 14,429            | 14,949               |
|   | CARRIED FORWARD  |  | <u>583,277</u>    | <u>598,241</u>       |

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|-------------------------------|--|--|----------------|----------------------|
| <b>CORPORATE FIXED INCOME</b> |  |  |                |                      |
|                               | BROUGHT FORWARD  |  | \$ 583,277     | \$ 598,241           |
|                               | GENERAL MOTORS FINANCIAL CO INC                          | 4.300%   | 13,469         | 13,650               |
|                               | GOLDMAN SACHS GROUP INC/TH FX D TO 102026 VAR THRAFTR    | 1.948%   | 28,801         | 30,481               |
|                               | GOLDMAN SACHS GROUP INC/TH FX D TO 072031 VAR THRAFTR    | 2.383%   | 7,995          | 8,451                |
|                               | GOLDMAN SACH GROUP INC /THE FX D TO 032026 VAR THRAFTR   | 1.431%   | 28,994         | 30,861               |
|                               | JPMORGAN CHASE & CO FXD TO 022026 VAR THRAFTR            | 1.040%   | 21,644         | 22,196               |
|                               | JPMORGAN CHASE & CO FXD TO 112031 VAR THRAFTR            | 2.545%   | 17,174         | 17,797               |
|                               | JPMORGAN CHASE & CO FXD TO 092026 VAR THRAFTR            | 1.470%   | 18,784         | 19,952               |
|                               | JPMORGAN CHASE & CO FXD TO 042026 VAR THRAFTR            | 1.578%   | 19,073         | 20,221               |
|                               | KINDER MORGAN INC  | 4.300%   | 15,698         | 15,943               |
|                               | ORACLE CORP  | 2.950%   | 9,631          | 10,022               |
|                               | ORACLE CORP  | 1.650%   | 21,149         | 22,276               |
|                               | PHILIP MORRIS INTERNATIONAL INC                          | 5.250%   | 22,679         | 23,234               |
|                               | PHILIP MORRIS INTERNATIONAL INC                          | 4.875%   | 22,875         | 23,423               |
|                               | SHELL FINANCE US INC                                     | 2.750%   | 29,484         | 29,080               |
|                               | SOUTHERN COPPER CORP                                     | 6.750%   | 16,506         | 16,320               |
|                               | STARBUCKS CORP   | 3.500%   | 7,125          | 6,969                |
|                               | TELEFONICA EMISIONES SA                                  | 7.045%   | 6,641          | 6,606                |
|                               | US BANCORP FXD TO 012032 VAR THRAFTR                     | 2.677%   | 30,498         | 32,513               |
|                               | WHIRLPOOL CORP   | 4.600%   | 13,664         | 12,997               |
|                               |  |  | <u>935,161</u> | <u>961,233</u>       |
| <b>GOVERNMENT SECURITIES</b>  |  |  |                |                      |
|                               | UNITED STATES TREASURY NOTE                              | 0.250%-matures 07/31/2025  | 19,489         | 20,548               |
|                               | UNITED STATES TREASURY NOTE                              | 4.125%-matures 11/15/2027  | 11,001         | 11,012               |
|                               | UNITED STATES TREASURY NOTE                              | 4.250%-matures 02/28/2029  | 35,137         | 35,356               |
|                               | UNITED STATES TREASURY NOTE                              | 3.625%-matures 08/31/2029  | 58,241         | 56,861               |
|                               | UNITED STATES TREASURY NOTE                              | 3.875%-matures 09/30/2029  | 40,436         | 40,523               |
|                               | UNITED STATES TREASURY NOTE                              | 4.125%-matures 10/31/2029  | 5,989          | 5,974                |
|                               | UNITED STATES TREASURY NOTE                              | 4.125%-matures 11/30/2029  | 7,906          | 7,939                |
|                               | UNITED STATES TREASURY NOTE                              | 3.500%-matures 01/31/2030  | 85,189         | 85,744               |
|                               | UNITED STATES TREASURY NOTE                              | 2.875%-matures 05/15/2032  | 9,114          | 9,025                |
|                               | UNITED STATES TREASURY NOTE                              | 1.625%-matures 05/15/2031  | 12,821         | 12,692               |
|                               | UNITED STATES TREASURY NOTE                              | 4.125%-matures 11/15/2032  | 33,786         | 33,360               |
|                               | UNITED STATES TREASURY NOTE                              | 3.500%-matures 02/15/2033  | 84,355         | 84,021               |
|                               | UNITED STATES TREASURY NOTE                              | 3.375%-matures 05/15/2033  | 5,733          | 5,543                |
|                               | UNITED STATES TREASURY NOTE                              | 3.875%-matures 08/15/2033  | 25,290         | 25,141               |
|                               | UNITED STATES TREASURY NOTE                              | 4.000%-matures 02/15/2034  | 46,343         | 45,737               |
|                               | UNITED STATES TREASURY NOTE                              | 4.375%-matures 05/15/2034  | 50,116         | 47,573               |
|                               | UNITED STATES TREASURY NOTE                              | 3.875%-matures 08/15/2034  | 190,292        | 184,485              |
|                               | UNITED STATES TREASURY NOTE                              | 4.250%-matures 11/15/2034  | 29,850         | 29,400               |
|                               | TENN VALLEY AUTH   | 5.880%-matures 04/01/2036  | 12,300         | 12,097               |
|                               | UNITED STATES TREASURY BOND                              | 1.750%-matures 08/15/2041  | 58,290         | 56,992               |
|                               | UNITED STATES TREASURY BOND                              | 2.000%-matures 11/15/2041  | 4,171          | 4,050                |
|                               | UNITED STATES TREASURY BOND                              | 2.375%-matures 02/15/2042  | 16,214         | 15,874               |
|                               | UNITED STATES TREASURY BOND                              | 3.250%-matures 05/15/2042  | 9,255          | 9,003                |
|                               | UNITED STATES TREASURY BOND                              | 3.375%-matures 08/15/2042  | 46,988         | 46,140               |
|                               | UNITED STATES TREASURY BOND                              | 3.875%-matures 02/15/2043  | 6,398          | 6,285                |
|                               | UNITED STATES TREASURY BOND                              | 3.875%-matures 05/15/2043  | 35,584         | 34,555               |
|                               | UNITED STATES TREASURY BOND                              | 3.125%-matures 05/15/2048  | 3,927          | 3,772                |
|                               | UNITED STATES TREASURY BOND                              | 3.000%-matures 02/15/2049  | 3,786          | 3,700                |
|                               | UNITED STATES TREASURY BOND                              | 2.250%-matures 08/15/2049  | 2,611          | 2,515                |
|                               | UNITED STATES TREASURY BOND                              | 2.375%-matures 05/15/2051  | 18,219         | 16,456               |
|                               | FEDERAL NATIONAL MTG ASSN POOL MA4438                    | 2.500%-matures 10/01/2051  | 81,078         | 67,905               |
|                               | CARRIED FORWARD  |  | 1,049,909      | 1,020,278            |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                          | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost             | (e) Current<br>Value |
|------------------------------|--|--|----------------------|----------------------|
| <b>GOVERNMENT SECURITIES</b> |  |  |                      |                      |
|                              | BROUGHT FORWARD  |  | \$ 1,049,909         | \$ 1,020,278         |
|                              | UNITED STATES TREASURY BOND                              | 1.875%-matures 11/15/2051  | 17,744               | 17,204               |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4547                    | 2.000%-matures 02/01/2052  | 23,322               | 21,444               |
|                              | FHLMC 30 YR GOLD SD8199                                  | 2.000%-matures 03/01/2052  | 24,984               | 23,455               |
|                              | FEDERAL NATIONAL MTG ASSN POOL FS4377                    | 3.000%-matures 04/01/2052  | 17,721               | 16,289               |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4600                    | 3.500%-matures 05/01/2052  | 49,385               | 43,260               |
|                              | FEDERAL NATIONAL MTG ASSN POOL FS6943                    | 3.000%-matures 06/01/2052  | 7,466                | 7,223                |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4656                    | 4.500%-matures 07/01/2052  | 39,340               | 34,258               |
|                              | FHLMC 30 YR GOLD SD8243                                  | 3.500%-matures 08/01/2052  | 12,617               | 11,841               |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4732                    | 4.000%-matures 09/01/2052  | 38,958               | 33,502               |
|                              | UNITED STATES TREASURY BOND                              | 4.000%-matures 11/15/2052  | 13,865               | 13,162               |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4512                    | 2.500%-matures 12/01/2052  | 10,802               | 10,033               |
|                              | UNITED STATES TREASURY BOND                              | 3.625%-matures 05/15/2053  | 49,602               | 46,691               |
|                              | UNITED STATES TREASURY BOND                              | 4.750%-matures 11/15/2053  | 31,348               | 29,906               |
|                              | UNITED STATES TREASURY BOND                              | 4.250%-matures 08/15/2054  | 50,577               | 48,416               |
|                              |  |  | <u>1,437,640</u>     | <u>1,376,962</u>     |
| <b>SOVEREIGN SECURITIES</b>  |  |  |                      |                      |
|                              | URUGUAY GOVERNMENT INTERNATIONAL BOND                    | 4.375%-matures 01/23/2031  | 27,543               | 27,722               |
|                              | MEXICO GOVERNMENT INTERNATIONAL BOND                     | 6.050%-matures 01/11/2040  | 15,639               | 15,323               |
|                              |  |  | <u>43,182</u>        | <u>43,045</u>        |
|                              |  |  | <u>\$ 34,411,758</u> | <u>\$ 37,146,846</u> |

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
Year Ended December 31, 2024

**Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions**

**EIN #: 13-2571433  
Plan #: 001**

| (a) Identity<br>of Party<br>Involved   | (b) Description of Asset | (c) Purchase<br>Price | (d) Selling<br>Price | (g) Cost of<br>Asset | (h) Current Value<br>of Asset on<br>Transaction Date | (i) Net Gain/<br>(loss) |
|--|--------------------------|-----------------------|----------------------|----------------------|--|-------------------------|
| <b>Category (iii) - Series of Transactions of the Same Security, in Aggregate, in Excess of 5% of the Current Value of the Plan Assets</b> |                          |                       |                      |                      |  |                         |
| Morgan Stanley   | VANGUARD VALUE ETF       | \$ 91,878             | \$ -                 | \$ 91,878            | \$ 91,878  | \$ -                    |
| Morgan Stanley   | VANGUARD VALUE ETF       | 1,417                 | -                    | 1,417                | 1,417  | -                       |
| Morgan Stanley   | VANGUARD VALUE ETF       | -                     | 49,556               | 43,266               | 43,266   | 6,290                   |
| Morgan Stanley   | VANGUARD VALUE ETF       | 1,559,993             | -                    | 1,559,993            | 1,559,993  | -                       |
| Morgan Stanley   | VANGUARD GROWTH ETF      | -                     | 151,022              | 140,573              | 140,573  | 10,449                  |
| Morgan Stanley   | VANGUARD GROWTH ETF      | 671,410               | -                    | 671,410              | 671,410  | -                       |
| Morgan Stanley   | VANGUARD GROWTH ETF      | 132,849               | -                    | 132,849              | 132,849  | -                       |
| Morgan Stanley   | VANGUARD GROWTH ETF      | -                     | 89,231               | 87,352               | 87,352   | 1,879                   |
| Morgan Stanley   | VANGUARD GROWTH ETF      | 197,829               | -                    | 197,829              | 197,829  | -                       |
| Morgan Stanley   | VANGUARD GROWTH ETF      | -                     | 248,903              | 221,415              | 221,415  | 27,488                  |
| Morgan Stanley   | VANGUARD GROWTH ETF      | -                     | 62,237               | 48,430               | 48,430   | 13,807                  |
| Morgan Stanley   | VANGUARD GROWTH ETF      | 1,567,930             | -                    | 1,567,930            | 1,567,930  | -                       |

See Independent Auditors' Report

The Riverbay Corporation Retirement Plan  
 Schedule SB, Line 26 - Schedule of Active Participant Data  
 EIN/PN: 13-2571433/001

| Completed Years of Service on January 1, 2024 |           |           |           |           |           |           |          |          |          |          |            |
|---|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|----------|------------|
| Attained Age                                  | Under 1   | 1 - 4     | 5 - 9     | 10 - 14   | 15 - 19   | 20 - 24   | 25 - 29  | 30 - 34  | 35 - 39  | 40+      | Total      |
| Under 25                                      | 0         | 0         | 0         | 0         | 0         | 0         | 0        | 0        | 0        | 0        | 0          |
| 25-29   | 0         | 2         | 1         | 0         | 0         | 0         | 0        | 0        | 0        | 0        | 3          |
| 30-34   | 4         | 7         | 0         | 0         | 0         | 0         | 0        | 0        | 0        | 0        | 11         |
| 35-39   | 3         | 8         | 6         | 1         | 0         | 0         | 0        | 0        | 0        | 0        | 18         |
| 40-44   | 2         | 10        | 6         | 2         | 1         | 1         | 0        | 0        | 0        | 0        | 22         |
| 45-49   | 1         | 5         | 2         | 7         | 0         | 2         | 1        | 0        | 0        | 0        | 18         |
| 50-54   | 2         | 4         | 4         | 3         | 12        | 1         | 2        | 0        | 0        | 0        | 28         |
| 55-59   | 1         | 4         | 8         | 6         | 7         | 4         | 0        | 0        | 2        | 0        | 32         |
| 60-64   | 1         | 2         | 4         | 4         | 3         | 0         | 4        | 1        | 2        | 0        | 21         |
| 65-70   | 0         | 3         | 4         | 2         | 1         | 2         | 1        | 1        | 0        | 0        | 14         |
| 70 & up                                       | 0         | 1         | 2         | 1         | 0         | 0         | 0        | 0        | 0        | 0        | 4          |
| <b>Total</b>                                  | <b>14</b> | <b>46</b> | <b>37</b> | <b>26</b> | <b>24</b> | <b>10</b> | <b>8</b> | <b>2</b> | <b>4</b> | <b>0</b> | <b>171</b> |

## Actuarial Assumptions and Methods

The valuation of a defined benefit pension plan involves estimates and assumptions about the probability of events occurring far into the future. Examples include assumptions about future employment, mortality, and retirement. Below is a description of the actuarial assumptions and methods used in the valuation.

### Funding Target Liability

**Valuation Date:** January 1, 2024

**Demographic Information:** The demographic information was provided as of January 1, 2024 by Riverbay Corporation. Although we did not audit the data, we did review the data for reasonableness.

**Actuarial Cost Method:** As required by PPA, the Traditional Unit Credit Cost Method was used.

**Asset Valuation Method:** The actuarial value of assets is determined by averaging the fair market value of assets as of the valuation date and the adjusted fair market values as of the preceding two valuation dates. This methodology is consistent with that provided in IRS Notice 2009-22.

**Anticipated Rate of Return on Plan Assets:** 7.00%, based on a review of the Plan’s asset allocation, investment policy (as shown in the annual funding notice), and expected returns using recent capital market assumptions published by leading financial organizations. For the prior year, a rate of 6.50% was assumed.

**Actuarial Valuation Software:** For purposes of developing the projected future benefit payments as well as determining attributed liabilities and normal costs as of the valuation date, we utilized the ProVal software platform developed by Winklevoss Technologies. We believe this externally developed valuation system is appropriate, was used for its intended purpose, and did not produce unreasonable results.

**Interest Rates for Minimum Required Contribution:** The January 2024 funding segment rates were utilized as prescribed by IRC Section 430(h) and elected by Riverbay Corporation. Below, please find the segment rates after reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv).

| Segment   | Interest Rate |
|-----------|---------------|
| Segment 1 | 4.75%         |
| Segment 2 | 4.96%         |
| Segment 3 | 5.59%         |

| Effective Interest Rate |
|-------------------------|
| 5.26%                   |

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

## ACTUARIAL ASSUMPTIONS AND METHODS

**Interest Rates used to determine Maximum Recommended Contribution:** Below, please find the segment rates without reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv). These rates were utilized to determine the low-default risk obligation measurement (“LDRM”) of the accrued benefits as of the Valuation Date.

| Segment   | Interest Rate |
|-----------|---------------|
| Segment 1 | 4.37%         |
| Segment 2 | 4.96%         |
| Segment 3 | 4.95%         |

| Effective Interest Rate |
|-------------------------|
| 3.76%                   |

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

**Rate of Compensation Increase:** 3.00%, based on Riverbay Corporation’s expectation of future salary increases. The selected salary increase assumption does not significantly conflict with what we believe is reasonable for the assumption and purpose of the measurement based on a review of historical experience and Riverbay Corporation’s assessment.

**Mortality for Healthy Lives:** The sex-distinct Amount-Weighted Pri-2012 Mortality Tables for employees and healthy annuitants with mortality improvements projected using IRS 2024 Adjusted Scale MP-2021 on a generational basis.

**Retirement Incidence:** Age 65 and 5 years of Credited Service. Due to a small number of retirements, there was insufficient data to develop plan specific retirement rates. Instead, retirement rates were based on general market trends, while also taking into account plan specific features and general observations from the participant data.

**Turnover:** T-1 Less 51GATM

**Disability:** Rates of decrement due to disability are assumed to be 100% x UAW Table.

**Assumptions used to Convert Annuities to Actuarially Equivalent Lump Sum Amounts:** In accordance with IRS Regulation 1.430(d)-1(f)(5)(ii)(B), present values are determined using the current applicable mortality table under IRC Section 417(e)(3) that would apply to a distribution with an annuity starting date occurring on the valuation date and the underlying valuation interest rates under IRC Section 430(h)(2).

**Administrative Expenses:** Actual plan expenses, not including investment advisory fees, paid out of the trust during the previous plan year, (net of PBGC premium paid) plus current year PBGC premium.

**Spouse Assumptions:** 80% of participants not currently collecting benefits are assumed to be married, with male spouses assumed to be three years older and female spouses assumed to be three years younger than the participant. This assumption was based on national averages.

## ACTUARIAL ASSUMPTIONS AND METHODS

**Compensation and Benefit Limitation:** The IRC Section 401(a)(17) compensation limit and the IRC Section 415 benefit limitation for years following the plan year end were assumed to increase annually by 3.00%.

**Social Security Wage Base:** The Social Security Wage Base is assumed to increase 3.00% per year.

**Form of Benefit:** Participants are assumed to elect a lump sum upon retirement, termination, disability, or death prior to retirement. The assumed form of benefit was based on the Plan provisions and client expectations.

### Actuarial Present Value of Accumulated Plan Benefits (ASC 960)

**Interest Rate:** 7.00%, based on a review of the Plan's asset allocation, investment policy (as shown in the annual funding notice), and expected returns using recent capital market assumptions published by leading financial organizations.

**Mortality:** The sex-distinct Amount-Weighted White Collar Pri-2012 Mortality Tables for employees and healthy annuitants with mortality improvements projected using Scale MP-2021 on a generational basis. For contingent survivors the sex-distinct Amount-Weighted Pri-2012 Mortality Tables with mortality improvements projected using Scale MP-2021 on a generational basis was used. This assumption was based on a review of published mortality tables and the demographics and industry of the Plan.

**Mortality for Disabled Lives:** The sex-distinct Amount-Weighted Pri-2012 Disability Mortality Tables with projected mortality improvements using Scale MP-2021 on a generational basis. This assumption was based on a review of published mortality tables and the demographics and industry of the Plan.

**Assumptions used to Convert Annuities to Actuarially Equivalent Lump Sum Amounts:** The IRC Section 417(e) segment rates as of November 2023 (5.50%, 5.76%, and 5.83%) were utilized, which are the current segment rates as of the valuation date.

Unless specifically mentioned, all remaining assumptions for the Actuarial Present Value of Accumulated Plan Benefits remain the same as described for the Funding Target Liability above.

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
Year Ended December 31, 2024

**Schedule H, Part IV, Line 4j - Schedule of Reportable Transactions**

**EIN #: 13-2571433  
Plan #: 001**

| (a) Identity of Party Involved   | (b) Description of Asset | (c) Purchase Price | (d) Selling Price | (g) Cost of Asset | (h) Current Value of Asset on Transaction Date | (i) Net Gain/ (loss) |
|--|--------------------------|--------------------|-------------------|-------------------|--|----------------------|
| <b>Category (iii) - Series of Transactions of the Same Security, in Aggregate, in Excess of 5% of the Current Value of the Plan Assets</b> |                          |                    |                   |                   |  |                      |
| Morgan Stanley   | VANGUARD VALUE ETF       | \$ 91,878          | \$ -              | \$ 91,878         | \$ 91,878                                      | \$ -                 |
| Morgan Stanley   | VANGUARD VALUE ETF       | 1,417              | -                 | 1,417             | 1,417  | -                    |
| Morgan Stanley   | VANGUARD VALUE ETF       | -                  | 49,556            | 43,266            | 43,266   | 6,290                |
| Morgan Stanley   | VANGUARD VALUE ETF       | 1,559,993          | -                 | 1,559,993         | 1,559,993                                      | -                    |
| Morgan Stanley   | VANGUARD GROWTH ETF      | -                  | 151,022           | 140,573           | 140,573  | 10,449               |
| Morgan Stanley   | VANGUARD GROWTH ETF      | 671,410            | -                 | 671,410           | 671,410  | -                    |
| Morgan Stanley   | VANGUARD GROWTH ETF      | 132,849            | -                 | 132,849           | 132,849  | -                    |
| Morgan Stanley   | VANGUARD GROWTH ETF      | -                  | 89,231            | 87,352            | 87,352   | 1,879                |
| Morgan Stanley   | VANGUARD GROWTH ETF      | 197,829            | -                 | 197,829           | 197,829  | -                    |
| Morgan Stanley   | VANGUARD GROWTH ETF      | -                  | 248,903           | 221,415           | 221,415  | 27,488               |
| Morgan Stanley   | VANGUARD GROWTH ETF      | -                  | 62,237            | 48,430            | 48,430   | 13,807               |
| Morgan Stanley   | VANGUARD GROWTH ETF      | 1,567,930          | -                 | 1,567,930         | 1,567,930                                      | -                    |

See Independent Auditors' Report

**SCHEDULE SB  
(Form 5500)**

Department of the Treasury  
Internal Revenue Service

Department of Labor  
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan  
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

**2024**

**This Form is Open to Public Inspection**

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

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

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

|   |  |   |     |
|---|--|---|-----|
| <b>A</b> Name of plan<br>The Riverbay Corporation Retirement Plan   |  | <b>B</b> Three-digit plan number (PN) ▶   | 001 |
| <b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF<br>Riverbay Corporation  |  | <b>D</b> Employer Identification Number (EIN)<br>13-2571433   |     |
| <b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B |  | <b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500 |     |

|  |                            |                           |                          |
|--|----------------------------|---------------------------|--------------------------|
| <b>Part I Basic Information</b>  |                            |                           |                          |
| 1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>   |                            |                           |                          |
| 2 Assets:  |                            |                           |                          |
| a Market value .....   | <b>2a</b>                  |                           | 34,232,893               |
| b Actuarial value .....  | <b>2b</b>                  |                           | 35,632,130               |
| 3 Funding target/participant count breakdown   |                            |                           |                          |
|  | (1) Number of participants | (2) Vested Funding Target | (3) Total Funding Target |
| a For retired participants and beneficiaries receiving payment .....   | 50                         | 10,143,625                | 10,143,625               |
| b For terminated vested participants .....   | 51                         | 4,798,003                 | 4,798,003                |
| c For active participants .....  | 171                        | 26,655,968                | 27,146,640               |
| d Total .....  | 272                        | 41,597,596                | 42,088,268               |
| 4 If the plan is in at-risk status, check the box and complete lines (a) and (b) <input type="checkbox"/>  |                            |                           |                          |
| a Funding target disregarding prescribed at-risk assumptions .....   | <b>4a</b>                  |                           |                          |
| b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor ..... | <b>4b</b>                  |                           |                          |
| 5 Effective interest rate .....  | <b>5</b>                   |                           | 5.26%                    |
| 6 Target normal cost   |                            |                           |                          |
| a Present value of current plan year accruals .....  | <b>6a</b>                  |                           | 1,833,336                |
| b Expected plan-related expenses .....   | <b>6b</b>                  |                           | 278,992                  |
| c Target normal cost .....   | <b>6c</b>                  |                           | 2,112,328                |

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

|                  |  |  |  |
|------------------|--|--|--|
| <b>SIGN HERE</b> | Daniel Driscoll <u>DD</u>                            |  | <u>9/2/2025</u>                        |
|                  | Signature of actuary                                 |  | Date                                   |
|                  | Daniel Driscoll, ASA, EA, MAAA                       |  | 2308902                                |
|                  | Type or print name of actuary                        |  | Most recent enrollment number          |
|                  | BPAS Actuarial & Pension Services                    |  | 315-703-8946                           |
|                  | Firm name  |  | Telephone number (including area code) |
|                  | 706 N. Clinton St.<br>Suite 200<br>Syracuse NY 13204 |  |  |
|                  | Address of the firm                                  |  |  |

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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF. Schedule SB (Form 5500) 2024 v. 240311



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

|   |  |                        |                        |   |
|---|--|------------------------|------------------------|---|
| <b>21</b> Discount rate:                        |  |                        |                        |   |
| <b>a</b> Segment rates:                         | 1st segment:<br>4.75 %   | 2nd segment:<br>4.96 % | 3rd segment:<br>5.59 % | <input type="checkbox"/> N/A, full yield curve used |
| <b>b</b> Applicable month (enter code).....     |  |                        |                        | <b>21b</b> 0  |
| <b>22</b> Weighted average retirement age ..... |  |                        |                        | <b>22</b> 65  |
| <b>23</b> Mortality table(s) (see instructions) | <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute |                        |                        |   |

**Part VI Miscellaneous Items**

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

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

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

**Part VIII Minimum Required Contribution For Current Year**

|  |                     |                   |                    |
|--|---------------------|-------------------|--------------------|
| <b>31</b> Target normal cost and excess assets (see instructions):   |                     |                   |                    |
| <b>a</b> Target normal cost (line 6c).....   | <b>31a</b>          | 2,112,328         |                    |
| <b>b</b> Excess assets, if applicable, but not greater than line 31a .....   | <b>31b</b>          | 0                 |                    |
| <b>32</b> Amortization installments:   | Outstanding Balance |                   | Installment        |
| <b>a</b> Net shortfall amortization installment .....  | 6,944,726           |                   | 688,431            |
| <b>b</b> Waiver amortization installment .....   | 0                   |                   | 0                  |
| <b>33</b> If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount ..... | <b>33</b>           |                   |                    |
| <b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....   | <b>34</b>           | 2,800,759         |                    |
|  |                     | Carryover balance | Prefunding balance |
| <b>35</b> Balances elected for use to offset funding requirement .....   |                     | 0                 | 0                  |
| <b>36</b> Additional cash requirement (line 34 minus line 35).....   | <b>36</b>           | 2,800,759         |                    |
| <b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....   | <b>37</b>           | 2,800,854         |                    |
| <b>38</b> Present value of excess contributions for current year (see instructions)  |                     |                   |                    |
| <b>a</b> Total (excess, if any, of line 37 over line 36)   | <b>38a</b>          | 95                |                    |
| <b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....  | <b>38b</b>          | 0                 |                    |
| <b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....   | <b>39</b>           | 0                 |                    |
| <b>40</b> Unpaid minimum required contributions for all years .....  | <b>40</b>           | 0                 |                    |

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

|  |
|--|
| <b>41</b> If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021 |
|--|

The Riverbay Corporation Retirement Plan  
Schedule SB, Line 22 - Description of Weighted Average Retirement Age  
EIN/PN: 13-2571433/001

The weighted average retirement age is equal to the normal retirement age of 65.

## Plan Provisions

This summary is intended as an outline of plan provisions and does not alter the intent or meaning of the provisions contained in the plan document.

**Plan Sponsor:** Riverbay Corporation  
**EIN/PN:** 13-2571433/001

**Plan Year:** January 1 through December 31

**Effective Date:** January 1, 1993

**Employer:** The Riverbay Corporation

**Employee:** Any person who is employed by the Employer, but excludes any person who is employed as an independent contractor, and also excludes any person whose employment is governed by the terms of a collected bargaining agreement between Employee representatives and the Employer under which retirement benefits were the subject of good faith bargaining between the parties, unless such agreement expressly provides for such coverage in this Plan. Any individual who is a Leased, Payroll Service or Agency Employee shall not be treated as an Employee for purposes of this Plan.

**Participation:** An Employee will be eligible for Participation on the first day of the month coincident with or next following the date on which such Employee has completed a Year of Service.

**Service:** The period of an Employee's employment with the Employer, as determined by the Employer from its personnel records.

**Vesting Service:** A Plan Year during which a Participant has at least 1,000 hours of service.

**Benefit Service:** Year of Service during which an Employee is a Participant and completes at least 1500 Hours of Service. Fractional years of service shall be credited when a participant's Hours of Service are applied to the following schedule:

| Hours                                  | Years of Service |
|--|------------------|
| At least 80 hrs. a calendar month      | 1/12             |
| At least 1000 hrs., but less than 1500 | 3/4              |

**Normal Retirement Date:** The first day of the calendar month coincident with or next following the later of age 65 and the fifth anniversary of the effective date of participation.

**Early Retirement Date:** After attaining age 55 and completing 5 years of Vesting Service, any Participant who has a non-forfeitable right to a benefit may elect early retirement on the first day of any calendar month following the termination of Service.

**Disability Retirement Date:** The first day of the month coincident with or next following the event of a Participant's Total and Permanent Disability after completing 15 or more Years of Service.

**Compensation:** The forms of income reported by the Employer to the Internal Revenue Service for federal income tax purposes, including amounts contributed by the Employer pursuant to a salary reduction agreement which are includable in the gross income of the Participant under Sections 125, 402(e)(3), 402(h) or 403(b) of the Internal Revenue Code. Please refer to the Plan Document for more details.

**Earnings:** Total compensation paid by the Employer, including regular salary and wages, overtime including overtime, bonuses, and commissions, but excluding amounts contributed by the Employer under the Plan and excluding any non-taxable fringe benefits. Please refer to Plan Document for more details.

**Average Annual Earnings:** Twelve times his highest average monthly Earnings received for any 60 consecutive Earnings Computation Periods (or the Participant's period of employment, if shorter) during his period of employment with his Employer.

**Normal Retirement Benefit:** Monthly amount shall be equal to 1/12 of the sum of (a) and (b) below:

- a) 1.5% of Participant's Average Annual Earnings multiplied by the smaller of (i) and (ii):
  - i. the sum of the Participant's Past Years of Service and the Participant's other Credited Service, plus one year;
  - ii. ten years.
- b) 1.2% of the Participant's Average Annual Earnings multiplied by the Participant's Benefit Service

**Termination Benefit:** A Participant who has at least 5 years of Service is entitled to 100% of his accrued benefit.

**Early Retirement Benefit:** Normal Retirement Benefit reduced by 5/9 of 1% times the number of monthly payments to be paid between his 60th and 65th birthdays and by 5/18 of 1% times the number of monthly payments to be paid prior to his 60th birthday and the Normal Annuity Commencement Date.

**Disability Retirement Benefit:** Equal an eligible Participant's Accrued Benefit on his Disability Retirement Date.

**Normal Form:** Annuity payable for life.

**Optional Forms:** Joint and Survivor Annuity, Life Annuity with 60 monthly payments guaranteed, Life Annuity with 120 monthly payments guaranteed, and Cash.

### **Death Benefits:**

Pre-retirement: If the Participant is not vested, no death benefits are payable. If the participant is vested, then the death benefit is 50% of the amount that would have been payable to the Participant under the 50% Joint and Survivor option.

Post-Retirement: None except as provided by the annuity form elected.

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                        | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost         | (e) Current<br>Value |
|----------------------------|--|--|------------------|----------------------|
| <b>MUTUAL FUNDS</b>        |  |  |                  |                      |
|                            | DOUBLELINE TOTAL RETURN I                                | 119,016  | \$ 1,192,597     | \$ 1,031,870         |
|                            | FEDERATED HERMES CORP BD STRGY                           | 10,267   | 100,039          | 102,362              |
|                            | FEDERATED HERMES HI YLD STRGY                            | 1,721  | 19,330           | 20,050               |
|                            | FEDERATED HERMES INTL BD STRGY                           | 3,192  | 38,951           | 38,559               |
|                            | FEDERATED HERMES MTG STRATEGY                            | 83,899   | 690,843          | 693,006              |
|                            | GQG PARTNERS EMRG MKTS EQ INS                            | 65,592   | 932,286          | 1,084,885            |
|                            | JPMORGAN MORTGAGE-BACKED SEC I                           | 172,020  | 1,759,450        | 1,728,806            |
|                            | LOOMIS SAYLES HI INC OPP INST                            | 22,100   | 193,710          | 196,029              |
|                            | LOOMIS SAYLES SECRZD ASSC INST                           | 40,435   | 310,129          | 308,117              |
|                            |  |  | <u>5,237,335</u> | <u>5,203,684</u>     |
| <b>BANK SWEEP ACCOUNTS</b> |  |  | <u>649,641</u>   | <u>649,641</u>       |
| <b>COMMON STOCKS</b>       |  |  |                  |                      |
|                            | A O SMITH CORP   | 359  | 25,538           | 24,487               |
|                            | ABBOTT LABORATORIES                                      | 510  | 52,843           | 57,686               |
|                            | ABBVIE INC COM   | 492  | 70,556           | 87,428               |
|                            | ACCENTURE PLC IRELAND CL A                               | 106  | 37,955           | 37,290               |
|                            | AGILENT TECHNOLOGIES                                     | 122  | 15,268           | 16,389               |
|                            | AIA GROUP LTD SPON ADR                                   | 1,933  | 63,494           | 56,040               |
|                            | AIB GROUP PLC-UNSP ADR                                   | 2,432  | 27,615           | 26,844               |
|                            | AIR LIQUIDE ADR  | 3,063  | 95,419           | 99,541               |
|                            | AIRBNB INC CL A  | 201  | 26,277           | 26,413               |
|                            | AKAMAI TECHNOLOGIES INC                                  | 204  | 21,472           | 19,513               |
|                            | ALBANY INTL A NEW  | 170  | 14,643           | 13,595               |
|                            | ALBEMARLE CORPORATION                                    | 154  | 29,025           | 13,256               |
|                            | ALIBABA GROUP HLDG LTD                                   | 38   | 3,623            | 3,248                |
|                            | ALLEGION PUB LTD CO                                      | 74   | 8,371            | 9,657                |
|                            | ALPHABET INC CL A  | 543  | 66,237           | 102,790              |
|                            | ALPHABET INC CL C  | 382  | 42,528           | 72,748               |
|                            | AMADEUS IT GROUP S.A ADR                                 | 800  | 54,592           | 56,497               |
|                            | AMAZON COM INC   | 853  | 97,115           | 187,140              |
|                            | AMEREN CORP  | 153  | 13,111           | 13,638               |
|                            | AMERICAN ELEC PWR CO INC                                 | 146  | 12,503           | 13,466               |
|                            | AMERICAN EXPRESS CO                                      | 115  | 19,305           | 34,131               |
|                            | AMGEN INC  | 88   | 21,020           | 23,008               |
|                            | AMPHENOL CORP NEW CL A                                   | 94   | 3,565            | 6,524                |
|                            | ANALOG DEVICES INC                                       | 160  | 26,273           | 33,994               |
|                            | ANSYS INC  | 71   | 20,934           | 23,989               |
|                            | AON PLC CL A   | 76   | 23,195           | 27,270               |
|                            | APPLE INC  | 509  | 88,871           | 127,464              |
|                            | APPLIED MATERIALS INC                                    | 163  | 12,960           | 16,588               |
|                            | APPLOVIN CORP  | 20   | 5,609            | 6,375                |
|                            | ARCHROCK INC   | 1,471  | 12,407           | 36,613               |
|                            | ARES MANAGEMENT CORP CL A                                | 157  | 22,014           | 27,794               |
|                            | ARISTA NETWORKS INC                                      | 130  | 6,931            | 14,369               |
|                            | ARROW ELECTRONICS  | 165  | 20,386           | 18,665               |
|                            | ASTRAZENECA PLC ADR                                      | 253  | 16,750           | 16,577               |
|                            | AT&T INC   | 1,325  | 20,243           | 30,170               |
|                            | AUTOMATIC DATA PROCESSING INC                            | 102  | 24,606           | 29,858               |
|                            | AUTONATION INC   | 98   | 14,588           | 16,687               |
|                            | AUTOZONE INC   | 10   | 20,416           | 32,926               |
|                            | AVALONBAY COMM INC                                       | 46   | 11,179           | 10,083               |
|                            | AVERY DENNISON CORPORATION                               | 52   | 9,734            | 9,643                |
|                            | BANK OF AMERICA CORP                                     | 972  | 38,929           | 42,719               |
|                            | CARRIED FORWARD  |  | <u>1,218,100</u> | <u>1,523,113</u>     |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                  | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost         | (e) Current<br>Value |
|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 1,218,100     | \$ 1,523,113         |
|                      | BANK OF NEW YORK MELLON CORP                             | 346  | 16,712           | 26,583               |
|                      | BECTON DICKINSON & CO                                    | 46   | 11,234           | 10,542               |
|                      | BERKSHIRE HATHAWAY CL-B NEW                              | 30   | 8,743            | 13,506               |
|                      | BIO RAD LAB A  | 70   | 28,517           | 23,157               |
|                      | BLACKROCK INC  | 30   | 17,932           | 30,242               |
|                      | BLACKSTONE INC   | 145  | 12,746           | 25,001               |
|                      | BLOCK INC CL A   | 38   | 3,313            | 3,207                |
|                      | BLUE OWL CAPITAL INC                                     | 1,022  | 17,487           | 23,772               |
|                      | BOOKING HOLDINGS INC                                     | 3  | 6,771            | 16,480               |
|                      | BOOZ ALLEN HAMILTON HLDG CL-A                            | 73   | 6,752            | 9,401                |
|                      | BORG WARNER INC  | 500  | 17,506           | 15,895               |
|                      | BOX,INC. CL A  | 733  | 19,029           | 23,163               |
|                      | BRISTOL MYERS SQUIBB CO                                  | 473  | 25,872           | 26,753               |
|                      | BROADCOM INC   | 375  | 19,627           | 86,940               |
|                      | BUILDERS FIRSTSOURCE INC                                 | 67   | 10,416           | 9,573                |
|                      | BXP INC  | 292  | 23,842           | 21,713               |
|                      | CABOT CORP   | 227  | 13,542           | 20,727               |
|                      | CADENCE DESIGN SYSTEM                                    | 102  | 16,440           | 30,647               |
|                      | CANADIAN NATL RAILWAY CO                                 | 583  | 62,224           | 59,180               |
|                      | CANADIAN NATURAL RESOURCES LTD                           | 534  | 10,639           | 16,485               |
|                      | CAPGEMINI S E UNSPONSORED ADR                            | 1,950  | 65,648           | 63,297               |
|                      | CARLSBERG AS   | 2,320  | 48,070           | 44,456               |
|                      | CARRIER GLOBAL CORPORATION                               | 146  | 10,143           | 9,966                |
|                      | CBRE GROUP INC CL A                                      | 305  | 30,614           | 40,043               |
|                      | CENCORA INC  | 159  | 21,254           | 35,724               |
|                      | CENOVUS ENERGY INC COM                                   | 1,362  | 18,452           | 20,634               |
|                      | CENTENE CORPORATION                                      | 307  | 20,501           | 18,598               |
|                      | CENTERPOINT ENERGY INC                                   | 666  | 18,151           | 21,132               |
|                      | CF INDUSTRIES HOLDINGS,INC                               | 362  | 25,377           | 30,886               |
|                      | CHARLES RIVER LABS INTL INC                              | 122  | 24,796           | 22,521               |
|                      | CHECK POINT SOFTWARE TECH LTD                            | 204  | 38,189           | 38,087               |
|                      | CHEVRON CORP   | 286  | 33,326           | 41,424               |
|                      | CHIPOTLE MEXICAN GRILL INC COM                           | 424  | 12,695           | 25,567               |
|                      | CHUBB LTD  | 176  | 33,064           | 48,629               |
|                      | CIRRUS LOGIC INC   | 212  | 19,216           | 21,111               |
|                      | CISCO SYS INC  | 708  | 39,484           | 41,914               |
|                      | CME GROUP INC  | 117  | 24,904           | 27,171               |
|                      | CMS ENERGY CP  | 103  | 6,392            | 6,865                |
|                      | COCA COLA CO   | 669  | 40,503           | 41,652               |
|                      | COCA-COLA EUROPACIFIC PARTNERS                           | 133  | 6,828            | 10,216               |
|                      | COMCAST CORP (NEW) CLASS A                               | 965  | 41,988           | 36,216               |
|                      | COMPAGNIE DE ST GOBAIN UNSP                              | 2,929  | 55,025           | 51,984               |
|                      | COMPAGNIE FIN RICHEMONTAG ADR                            | 5,242  | 78,692           | 79,768               |
|                      | COMPASS GROUP PLC SPD ADR                                | 3,179  | 93,843           | 105,985              |
|                      | CONMED CORP  | 235  | 20,052           | 16,083               |
|                      | CONOCOPHILLIPS   | 470  | 33,997           | 46,610               |
|                      | COPT DEFENSE PROPERTIES SH BEN                           | 517  | 13,995           | 16,001               |
|                      | CORPAY INC   | 77   | 16,328           | 25,989               |
|                      | CRH PLC  | 350  | 14,841           | 32,382               |
|                      | CSX CORP   | 309  | 10,186           | 9,971                |
|                      | CUMMINS INC  | 38   | 8,344            | 13,130               |
|                      | D R HORTON INC   | 264  | 28,223           | 36,912               |
|                      | DAIKIN INDS LTD UNSPON ADR                               | 3,969  | 48,032           | 47,124               |
|                      | CARRIED FORWARD  |  | <u>2,568,597</u> | <u>3,144,128</u>     |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                  | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost         | (e) Current<br>Value |
|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 2,568,597     | \$ 3,144,128         |
|                      | DANAHER CORPORATION                                      | 147  | 36,704           | 33,744               |
|                      | DARDEN RESTAURANTS                                       | 124  | 16,724           | 23,150               |
|                      | DATADOG INC CL A   | 111  | 13,607           | 15,861               |
|                      | DBS GROUP HOLDINGS LTD SP                                | 331  | 43,361           | 42,432               |
|                      | DEERE & CO   | 31   | 10,759           | 13,187               |
|                      | DELL TECHNOLOGIES INC CL C                               | 171  | 7,391            | 19,706               |
|                      | DELTA AIR LINES INC NEW                                  | 329  | 19,109           | 19,905               |
|                      | DENSO CORP LTD ADR                                       | 3,148  | 42,948           | 44,358               |
|                      | DEUTSCHE BOERSE AG UNSPON ADR                            | 4,010  | 93,152           | 92,346               |
|                      | DIAMONDBACK ENERGY INC                                   | 207  | 36,308           | 33,913               |
|                      | DIODES INC   | 171  | 14,730           | 10,546               |
|                      | DISCOVER FINCL SVCS                                      | 195  | 26,242           | 33,780               |
|                      | DOORDASH INC CL A  | 77   | 8,130            | 12,973               |
|                      | DTE ENERGY COMPANY                                       | 57   | 6,666            | 6,893                |
|                      | DYNATRACE INC  | 477  | 19,454           | 25,925               |
|                      | EASTMAN CHEMICAL COMPANY                                 | 217  | 21,163           | 19,816               |
|                      | EATON CORP PLC SHS                                       | 20   | 2,907            | 6,570                |
|                      | EBAY INC   | 166  | 8,928            | 10,284               |
|                      | ECOLAB INC   | 69   | 13,689           | 16,284               |
|                      | EDWARD LIFESCIENCES CORP                                 | 47   | 3,173            | 3,490                |
|                      | ELI LILLY & CO   | 39   | 10,341           | 30,351               |
|                      | EMERSON ELECTRIC CO                                      | 188  | 20,456           | 23,299               |
|                      | ENGIE SPONS ADR  | 3,236  | 44,986           | 51,304               |
|                      | ENI SPA AMER DEP RCPT                                    | 1,465  | 41,229           | 40,082               |
|                      | ENTERGY CORP NEW   | 280  | 15,084           | 21,230               |
|                      | EOG RESOURCES INC  | 169  | 14,592           | 20,716               |
|                      | ESSILORLUXOTTICA ADR                                     | 403  | 40,057           | 49,159               |
|                      | EXPERIAN GP LTD ADR                                      | 1,911  | 88,852           | 82,450               |
|                      | EXXON MOBIL CORP   | 430  | 28,479           | 46,255               |
|                      | FAIR ISAAC & CO INC                                      | 4  | 5,252            | 9,222                |
|                      | FIDELITY NATL INFORMATION SE                             | 411  | 28,976           | 33,196               |
|                      | FIRSTCASH HLDGS INC                                      | 158  | 12,261           | 16,369               |
|                      | FIRSTENERGY CORP   | 598  | 23,518           | 23,788               |
|                      | FLEXTRONICS INTL LTD                                     | 721  | 19,956           | 27,679               |
|                      | FORMFACTOR INC   | 346  | 14,520           | 15,224               |
|                      | FORTIVE CORP   | 452  | 28,201           | 33,900               |
|                      | GALLAGHER ARTHUR J & CO                                  | 157  | 33,174           | 44,564               |
|                      | GATX CORP  | 223  | 23,113           | 34,556               |
|                      | GE AEROSPACE NEW   | 101  | 17,957           | 16,846               |
|                      | GENERAL MILLS INC  | 257  | 16,808           | 16,389               |
|                      | GENL DYNAMICS CORP                                       | 77   | 15,645           | 20,276               |
|                      | GENUINE PARTS CO   | 56   | 8,826            | 6,510                |
|                      | GOLDMAN SACHS GRP INC                                    | 59   | 21,495           | 33,850               |
|                      | HDFC BANK LTD ADR  | 559  | 37,797           | 35,698               |
|                      | HEWLETT PACKARD ENTERPRISE                               | 618  | 12,889           | 13,194               |
|                      | HEXCEL CORP NEW  | 331  | 17,355           | 20,754               |
|                      | HITACHI 10 COM NEW ADR                                   | 1,976  | 103,526          | 99,002               |
|                      | HOLOGIC INC  | 559  | 43,159           | 40,298               |
|                      | HOME DEPOT INC   | 195  | 65,570           | 75,853               |
|                      | HONEYWELL INTL INC                                       | 366  | 72,687           | 82,676               |
|                      | HOULIHAN LOKEY INC CL A                                  | 195  | 18,912           | 33,864               |
|                      | HUBSPOT INC  | 9  | 3,173            | 6,513                |
|                      | HUMANA INC   | 13   | 3,361            | 3,347                |
|                      | CARRIED FORWARD  |  | <u>3,965,949</u> | <u>4,737,705</u>     |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                  | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost         | (e) Current<br>Value |
|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 3,965,949     | \$ 4,737,705         |
|                      | HUNTINGTON BANCSHARES                                    | 1,790  | 22,998           | 29,123               |
|                      | HUNTINGTON INGALLS INDUSTRIES                            | 73   | 13,950           | 13,881               |
|                      | ILL TOOL WORKS INC                                       | 76   | 18,774           | 19,291               |
|                      | ING GROEP NV ADR   | 3,028  | 34,613           | 47,449               |
|                      | INSPERITY INC COM  | 222  | 24,730           | 17,207               |
|                      | INTERCONTINENTAL EXCHANGE INC                            | 88   | 8,907            | 13,087               |
|                      | INTESA SANPALO S.P.A. ADR                                | 1,989  | 48,250           | 47,738               |
|                      | INTL BUSINESS MACHINES CORP                              | 211  | 27,067           | 46,384               |
|                      | INTUIT INC   | 94   | 51,443           | 59,348               |
|                      | INTUITIVE SURGICAL INC                                   | 89   | 35,835           | 46,543               |
|                      | JACOBS SOLUTIONS INC                                     | 153  | 16,968           | 20,444               |
|                      | JOHNSON & JOHNSON  | 422  | 68,502           | 61,030               |
|                      | JPMORGAN CHASE & CO                                      | 776  | 113,948          | 186,015              |
|                      | KBR INC  | 231  | 14,611           | 13,382               |
|                      | KENVUE INC   | 1,218  | 25,513           | 26,004               |
|                      | KEYSIGHT TECHNOLOGIES INC                                | 122  | 18,478           | 19,597               |
|                      | KINROSS GOLD CORP NEW                                    | 1,365  | 11,085           | 12,654               |
|                      | KKR & CO INC CL A  | 463  | 43,178           | 68,482               |
|                      | KLA CORPORATION  | 58   | 22,589           | 36,766               |
|                      | KYOCERA CP ADR   | 1,345  | 13,746           | 13,484               |
|                      | LAM RESEARCH CORPORATION                                 | 271  | 13,042           | 19,574               |
|                      | LEIDOS HLDGS INC   | 150  | 13,461           | 21,609               |
|                      | LENNAR CORPORATION                                       | 121  | 18,640           | 16,501               |
|                      | LINDE PLC  | 140  | 53,367           | 58,614               |
|                      | LOCKHEED MARTIN CORP                                     | 40   | 13,772           | 19,670               |
|                      | LONDON STK EXCHANGE GROUP ADR                            | 1,145  | 41,535           | 40,456               |
|                      | LPL FINL HLDGS INC COM                                   | 119  | 29,479           | 38,855               |
|                      | LVMH MOET HENNESSY LOUIS VUITT                           | 255  | 34,223           | 33,561               |
|                      | MARATHON PETROLEUM CORP                                  | 161  | 10,210           | 22,460               |
|                      | MARSH & MCLENNAN COS INC                                 | 174  | 30,173           | 36,959               |
|                      | MARVELL TECHNOLOGY GROUP LTD                             | 449  | 23,139           | 49,592               |
|                      | MASCO CORP   | 174  | 8,796            | 12,627               |
|                      | MASTERCARD INC CL A                                      | 77   | 30,079           | 40,456               |
|                      | MC DONALDS CORP  | 162  | 41,267           | 46,962               |
|                      | MCKESSON CORP  | 70   | 16,540           | 39,926               |
|                      | MEDTRONIC PLC SHS  | 248  | 21,185           | 19,810               |
|                      | MERCADOLIBRE INC   | 6  | 5,363            | 9,424                |
|                      | MERCK & CO INC NEW COM                                   | 203  | 15,347           | 20,194               |
|                      | MERCK KGAA SPD ADR                                       | 1,811  | 54,933           | 52,470               |
|                      | META PLATFORMS INC CL A                                  | 133  | 23,563           | 77,873               |
|                      | MGM RESORTS INTERNATIONAL                                | 188  | 7,471            | 6,514                |
|                      | MICHELIN COMPAGNIE GENERALE DE                           | 2,028  | 34,633           | 33,389               |
|                      | MICROCHIP TECHNOLOGY INC                                 | 293  | 18,585           | 16,804               |
|                      | MICRON TECH INC  | 304  | 24,440           | 25,585               |
|                      | MICROSOFT CORP   | 561  | 171,613          | 236,462              |
|                      | MIDDLEBY CORP DEL  | 170  | 22,549           | 23,027               |
|                      | MITSUBISHI ELECTRIC ADR                                  | 1,399  | 33,166           | 47,839               |
|                      | MONDELEZ INTL INC COM                                    | 398  | 25,718           | 23,773               |
|                      | MONOLITHIC PWR SYSTEMS INC                               | 73   | 33,669           | 42,974               |
|                      | MOOG INC CL A  | 175  | 14,697           | 34,447               |
|                      | MORGAN STANLEY   | 485  | 41,663           | 60,974               |
|                      | MSCI INC COM   | 33   | 16,922           | 19,874               |
|                      | MTU AERO ENGINES AG                                      | 286  | 48,017           | 47,680               |
|                      | CARRIED FORWARD  |  | <u>5,592,391</u> | <u>6,832,549</u>     |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                  | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost         | (e) Current<br>Value |
|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 5,592,391     | \$ 6,832,549         |
|                      | MYRIAD GENETIC INC                                       | 694  | 17,743           | 9,515                |
|                      | NATERA INC COM   | 21   | 3,447            | 3,253                |
|                      | NESTLE SPON ADR REP REG SHR                              | 813  | 95,091           | 67,175               |
|                      | NETFLIX INC  | 49   | 17,247           | 43,483               |
|                      | NEXTERA ENERGY INC                                       | 371  | 27,712           | 26,597               |
|                      | NICE LTD ADR   | 74   | 12,785           | 12,597               |
|                      | NORFOLK SOUTHERN CORP                                    | 122  | 30,720           | 28,633               |
|                      | NORTHROP GRUMMAN CP                                      | 51   | 19,207           | 23,795               |
|                      | NOVARTIS AG ADR  | 410  | 33,103           | 39,897               |
|                      | NOVO NORDISK A/S ADR                                     | 527  | 50,824           | 45,333               |
|                      | NVIDIA CORPORATION                                       | 1,679  | 32,051           | 225,473              |
|                      | NXP SEMICONDUCTORS NV                                    | 47   | 7,895            | 9,832                |
|                      | OMNICOM GROUP  | 224  | 20,366           | 19,273               |
|                      | ON SEMICONDUCTOR CORP                                    | 292  | 17,665           | 18,411               |
|                      | ORACLE CORP  | 441  | 43,345           | 73,488               |
|                      | PACKAGING CORP AMER                                      | 58   | 7,684            | 13,071               |
|                      | PALO ALTO NETWORKS INC                                   | 52   | 7,377            | 9,489                |
|                      | PAPA JOHNS INTL INC                                      | 421  | 28,129           | 17,290               |
|                      | PARKER HANNIFIN CORP                                     | 55   | 16,073           | 35,249               |
|                      | PAYPAL HLDGS INC COM                                     | 116  | 9,232            | 9,901                |
|                      | PENN ENTERTAINMENT INC                                   | 351  | 8,120            | 6,957                |
|                      | PEPSICO INC NC   | 87   | 14,501           | 13,274               |
|                      | PERNOD RICARD SA ADR                                     | 1,890  | 44,842           | 42,665               |
|                      | PHILIP MORRIS INTL INC                                   | 376  | 35,103           | 45,252               |
|                      | PHILLIPS 66 COM  | 61   | 7,605            | 6,930                |
|                      | PNC FINL SVCS GP   | 135  | 25,140           | 26,035               |
|                      | PPG INDUSTRIES INC                                       | 111  | 14,774           | 13,259               |
|                      | PPL CORPORATION  | 634  | 21,864           | 20,580               |
|                      | PROCTER & GAMBLE   | 262  | 39,649           | 43,924               |
|                      | PROGRESSIVE CORP OHIO                                    | 167  | 33,188           | 40,015               |
|                      | PROLOGIS INC COM   | 91   | 10,838           | 9,664                |
|                      | PUBLIC SERVICE ENTERPRISE GP                             | 120  | 8,039            | 10,139               |
|                      | PUBLIC STORAGE   | 31   | 8,930            | 9,300                |
|                      | QIAGEN NV NEW  | 1,055  | 48,343           | 46,979               |
|                      | QUALCOMM INC   | 65   | 10,082           | 9,969                |
|                      | QUANTA SERVICES INC                                      | 32   | 6,802            | 10,153               |
|                      | RAYMOND JAMES FINCL INC                                  | 204  | 20,127           | 31,687               |
|                      | REGENERON PHARMACEUTICALS INC                            | 5  | 2,599            | 3,318                |
|                      | REINSURANCE GROUP OF AMERICA                             | 161  | 17,240           | 34,394               |
|                      | RELX PLC SPONSORED ADR                                   | 1,094  | 51,582           | 49,689               |
|                      | REPUBLIC SERVICES INC                                    | 117  | 16,102           | 23,538               |
|                      | RIO TINTO PLC SPON ADR                                   | 582  | 37,859           | 34,227               |
|                      | ROBERT HALF INC  | 232  | 15,486           | 16,347               |
|                      | ROCHE HOLDINGS ADR                                       | 2,482  | 104,091          | 86,572               |
|                      | RYANAIR HLDGS PLC ADR                                    | 1,117  | 51,962           | 48,690               |
|                      | RYDER SYSTEMS INC  | 207  | 16,179           | 32,470               |
|                      | SALESFORCE INC   | 38   | 13,177           | 12,696               |
|                      | SANOFI ADR   | 70   | 3,376            | 3,373                |
|                      | SAP AG   | 447  | 80,260           | 110,056              |
|                      | SBA COMMUNICATNS CORP NEW CL A                           | 99   | 28,385           | 20,153               |
|                      | SCHLUMBERGER LTD   | 762  | 27,056           | 29,215               |
|                      | SCHNEIDER ELEC SA UNSL ADR                               | 2,463  | 125,923          | 122,879              |
|                      | SERVICENOW INC   | 73   | 46,581           | 77,706               |
|                      | CARRIED FORWARD  |  | <u>7,085,892</u> | <u>8,656,409</u>     |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

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|----------------------|--|--|------------------|----------------------|
| <b>COMMON STOCKS</b> |  |  |                  |                      |
|                      | BROUGHT FORWARD  |  | \$ 7,085,892     | \$ 8,656,409         |
|                      | SEVEN & I HLDGS CO LTD ADR                               | 2,097  | 28,982           | 33,185               |
|                      | SHIN ETSU CHEM CO LTD ADR                                | 2,468  | 44,631           | 41,583               |
|                      | SHOIFY INC   | 89   | 5,823            | 9,429                |
|                      | SMC CORP JAPAN SPONSORED ADR                             | 1,660  | 34,374           | 32,838               |
|                      | SMURFIT WESTROCK LTD                                     | 324  | 14,371           | 17,451               |
|                      | SNAP-ON INC  | 84   | 17,731           | 28,482               |
|                      | SONOCO PRODUCTS CO                                       | 328  | 18,827           | 16,023               |
|                      | SONY GROUP CORPORATION ADR                               | 2,063  | 31,964           | 43,653               |
|                      | SOUTHERN CO  | 247  | 16,987           | 20,333               |
|                      | SPOTIFY TECHNOLOGY SA                                    | 35   | 6,678            | 15,823               |
|                      | STARBUCKS CORP WASHINGTON                                | 76   | 5,859            | 6,971                |
|                      | SUMITOMO CORP SPON ADR                                   | 2,991  | 44,798           | 43,340               |
|                      | SUNCOR ENERGY INC  | 997  | 37,986           | 35,573               |
|                      | SYNOPSIS INC   | 7  | 2,187            | 3,249                |
|                      | SYSCO CORP   | 472  | 36,063           | 36,089               |
|                      | T-MOBILE US INC COM                                      | 104  | 11,853           | 22,956               |
|                      | TAIWAN SMCNDCR MFG CO LTD ADR                            | 436  | 50,635           | 86,106               |
|                      | TECK RESOURCES LTD                                       | 450  | 18,402           | 18,239               |
|                      | TELEDYNE TECH INC  | 65   | 27,491           | 30,383               |
|                      | TENCENT HLDGS LTD UNSPON ADR                             | 585  | 30,996           | 31,110               |
|                      | TERUMO CORP ADR UNSPONS ADR                              | 2,415  | 48,059           | 47,051               |
|                      | TESCO PLC ADR  | 2,430  | 34,445           | 33,626               |
|                      | TESLA INC  | 120  | 25,142           | 48,461               |
|                      | TEXAS INSTRUMENTS  | 90   | 16,420           | 16,848               |
|                      | THE CIGNA GROUP  | 12   | 3,358            | 3,311                |
|                      | THERMO FISHER SCIENTIFIC                                 | 45   | 25,925           | 23,653               |
|                      | TJX COS INC NEW  | 165  | 15,888           | 19,934               |
|                      | TORONTO DOM BK NEW                                       | 587  | 31,234           | 31,252               |
|                      | TRADE DESK INC CLASS A                                   | 103  | 8,279            | 12,106               |
|                      | TRANE TECHNOLOGIES PLC                                   | 86   | 14,983           | 31,937               |
|                      | TRANSDIGM GROUP INC                                      | 11   | 8,972            | 13,879               |
|                      | TRIMBLE INC  | 185  | 11,192           | 13,072               |
|                      | UBER TECHNOLOGIES INC                                    | 880  | 40,554           | 53,082               |
|                      | UBS GROUP AG SHS   | 2,462  | 78,346           | 74,648               |
|                      | UNION PACIFIC CORP                                       | 133  | 31,343           | 30,329               |
|                      | UNITED AIRLINES HLDGS INC                                | 213  | 17,133           | 20,682               |
|                      | UNITED RENTALS INC                                       | 19   | 6,135            | 13,142               |
|                      | UNITEDHEALTH GP INC                                      | 184  | 89,515           | 93,078               |
|                      | US FOODS HOLDING CORP                                    | 494  | 16,297           | 33,325               |
|                      | VALERO ENERGY CP DELA NEW                                | 157  | 12,801           | 19,247               |
|                      | VALMONT INDUSTRIES                                       | 71   | 19,238           | 21,652               |
|                      | VERALTO CORP   | 229  | 18,556           | 23,324               |
|                      | VERISK ANALYTICS INC COM                                 | 85   | 16,847           | 23,296               |
|                      | VERTIV HOLDINGS LLC CL A                                 | 55   | 4,943            | 6,198                |
|                      | VISA INC CL A  | 224  | 47,737           | 70,793               |
|                      | W W GRAINGER INC   | 6  | 4,244            | 6,284                |
|                      | WABTEC CORP  | 120  | 10,684           | 22,751               |
|                      | WALMART INC  | 746  | 39,761           | 67,401               |
|                      | WALT DISNEY CO HLDG CO                                   | 389  | 42,587           | 43,315               |
|                      | WASTE MGMT INC (DELA)                                    | 99   | 16,563           | 19,960               |
|                      | WEBSTER FINCL CORP                                       | 402  | 20,686           | 22,198               |
|                      | WEC ENERGY GROUP INC COM                                 | 324  | 29,535           | 30,469               |
|                      | WELLS FARGO & CO NEW                                     | 948  | 42,740           | 66,588               |
|                      | CARRIED FORWARD  |  | <u>8,422,672</u> | <u>10,286,117</u>    |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
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|---|--|--|-------------------|----------------------|
| <b>COMMON STOCKS</b>                        |  |  |                   |                      |
|   | BROUGHT FORWARD  |  | \$ 8,422,672      | \$ 10,286,117        |
|   | WEST PHARMACEUTICAL SVCS INC                                 | 85   | 27,383            | 27,899               |
|   | WEX INC COM  | 114  | 22,810            | 19,986               |
|   | WINTRUST FIN CORP  | 156  | 20,357            | 19,455               |
|   | WOODWARD INC COM   | 164  | 17,839            | 27,292               |
|   | WORKDAY INC CL A   | 100  | 22,680            | 25,802               |
|   | ZURICH INSURANCE GRP LTD ADR                                 | 1,976  | 50,839            | 58,740               |
|   | 3M CO  | 129  | 10,148            | 10,379               |
|   |  |  | <u>8,594,728</u>  | <u>10,475,670</u>    |
| <b>EXCHANGE-TRADED AND CLOSED-END FUNDS</b> |  |  |                   |                      |
|   | ISHARES CORE MSCI EMERGING                                   | 33,616   | 1,817,716         | 1,755,428            |
|   | ISHARES CORE MSCI INT DEVP MAR                               | 43,063   | 2,351,923         | 2,776,272            |
|   | ISHARES 20+ YR TREASU BOND ETF                               | 29,221   | 3,214,352         | 2,551,870            |
|   | ISHARES 7-10 YR TREASRY BD ETF                               | 7,293  | 718,739           | 674,238              |
|   | VANGUARD GROWTH ETF  | 14,493   | 4,809,297         | 5,948,507            |
|   | VANGUARD TOTAL BOND MARKET                                   | 28,879   | 2,093,153         | 2,076,689            |
|   | VANGUARD VALUE ETF INDEX                                     | 15,674   | 2,508,891         | 2,653,607            |
|   |  |  | <u>17,514,071</u> | <u>18,436,611</u>    |
| <b>CORPORATE FIXED INCOME</b>               |  |  |                   |                      |
|   | ACCENTURE CAPITAL INC  | 4.050%   | 28,970            | 28,442               |
|   | AIR LEASE CORP   | 2.875%   | 15,286            | 15,591               |
|   | AMGEN INC  | 2.450%   | 14,648            | 15,178               |
|   | ARES CAPITAL CORP  | 2.150%   | 19,647            | 20,286               |
|   | ASTRAZENECA FIANCE LLC                                       | 4.850%   | 15,036            | 15,284               |
|   | ASTRAZENECA PLC  | 1.375%   | 20,172            | 20,956               |
|   | AT&T INC   | 2.250%   | 8,681             | 9,203                |
|   | AT&T INC   | 1.700%   | 29,413            | 31,011               |
|   | BANK OF AMERICA CORP FXD TO 102025 VAR THRAFTR               | 1.197%   | 29,314            | 31,159               |
|   | BANK OF AMERICA CORP FXD TO 032026 VAR THRAFTR               | 1.658%   | 29,172            | 30,996               |
|   | BIOGEN INC   | 3.150%   | 12,443            | 12,089               |
|   | BIOGEN INC   | 2.250%   | 18,973            | 19,086               |
|   | BLACKROCK INC  | 1.900%   | 18,990            | 19,577               |
|   | BLACKSTONE PRIVATE CREDIT FUND                               | 2.625%   | 19,079            | 19,079               |
|   | BLUE OWL CAPITAL CORP  | 3.400%   | 21,110            | 21,671               |
|   | BOEING CO/THE  | 5.805%   | 16,425            | 16,968               |
|   | BP CAPITL MARKETS PLC  | 3.588%   | 11,502            | 11,825               |
|   | BP CAPITAL MARKETS AMERICA INC                               | 5.227%   | 23,976            | 23,803               |
|   | BROADCOM INC   | 3.150%   | 19,615            | 19,821               |
|   | CAPITAL ONE FINANCIAL CORP FXD TO 072025 VAR THRAFTR         | 4.985%   | 14,930            | 15,315               |
|   | CELANESE US HOLDINGS LLC                                     | 6.379%   | 11,484            | 11,497               |
|   | CHARTER COMM OPERATING LLC / CHARTER COMM OPERATING CAPITAL  | 5.050%   | 15,559            | 15,858               |
|   | CHARTER COMMUNICATIONS OPERATING LLC / CHARTER COMMUNICATIOI | 5.500%   | 6,221             | 6,487                |
|   | CITIGROUP INC FXD TO 112031 VAR THRAFTR                      | 2.520%   | 13,681            | 14,243               |
|   | CITIGROUP INC FXD TO 062026 VAR THRAFTR                      | 1.462%   | 39,580            | 41,932               |
|   | COMCAST CORP   | 5.300%   | 10,024            | 10,043               |
|   | CVS HEALTH CORP  | 5.250%   | 17,875            | 17,596               |
|   | CVS HEALTH CORP  | 5.400%   | 13,039            | 13,075               |
|   | DICK'S SPORTING GOODS INC                                    | 4.100%   | 17,330            | 18,017               |
|   | EQUINOR ASA  | 3.125%   | 5,452             | 5,579                |
|   | EQUINOR ASA  | 2.375%   | 20,870            | 21,371               |
|   | EXELON CORP  | 4.700%   | 10,351            | 10,254               |
|   | FS KKR CAPITAL CORP  | 3.400%   | 14,429            | 14,949               |
|   | CARRIED FORWARD  |  | <u>583,277</u>    | <u>598,241</u>       |

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**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

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|-------------------------------|--|--|----------------|----------------------|
| <b>CORPORATE FIXED INCOME</b> |  |  |                |                      |
|                               | BROUGHT FORWARD  |  | \$ 583,277     | \$ 598,241           |
|                               | GENERAL MOTORS FINANCIAL CO INC                          | 4.300%   | 13,469         | 13,650               |
|                               | GOLDMAN SACHS GROUP INC/TH FX D TO 102026 VAR THRAFTR    | 1.948%   | 28,801         | 30,481               |
|                               | GOLDMAN SACHS GROUP INC/TH FX D TO 072031 VAR THRAFTR    | 2.383%   | 7,995          | 8,451                |
|                               | GOLDMAN SACH GROUP INC /THE FX D TO 032026 VAR THRAFTR   | 1.431%   | 28,994         | 30,861               |
|                               | JPMORGAN CHASE & CO FXD TO 022026 VAR THRAFTR            | 1.040%   | 21,644         | 22,196               |
|                               | JPMORGAN CHASE & CO FXD TO 112031 VAR THRAFTR            | 2.545%   | 17,174         | 17,797               |
|                               | JPMORGAN CHASE & CO FXD TO 092026 VAR THRAFTR            | 1.470%   | 18,784         | 19,952               |
|                               | JPMORGAN CHASE & CO FXD TO 042026 VAR THRAFTR            | 1.578%   | 19,073         | 20,221               |
|                               | KINDER MORGAN INC  | 4.300%   | 15,698         | 15,943               |
|                               | ORACLE CORP  | 2.950%   | 9,631          | 10,022               |
|                               | ORACLE CORP  | 1.650%   | 21,149         | 22,276               |
|                               | PHILIP MORRIS INTERNATIONAL INC                          | 5.250%   | 22,679         | 23,234               |
|                               | PHILIP MORRIS INTERNATIONAL INC                          | 4.875%   | 22,875         | 23,423               |
|                               | SHELL FINANCE US INC                                     | 2.750%   | 29,484         | 29,080               |
|                               | SOUTHERN COPPER CORP                                     | 6.750%   | 16,506         | 16,320               |
|                               | STARBUCKS CORP   | 3.500%   | 7,125          | 6,969                |
|                               | TELEFONICA EMISIONES SA                                  | 7.045%   | 6,641          | 6,606                |
|                               | US BANCORP FXD TO 012032 VAR THRAFTR                     | 2.677%   | 30,498         | 32,513               |
|                               | WHIRLPOOL CORP   | 4.600%   | 13,664         | 12,997               |
|                               |  |  | <u>935,161</u> | <u>961,233</u>       |
| <b>GOVERNMENT SECURITIES</b>  |  |  |                |                      |
|                               | UNITED STATES TREASURY NOTE                              | 0.250%-matures 07/31/2025  | 19,489         | 20,548               |
|                               | UNITED STATES TREASURY NOTE                              | 4.125%-matures 11/15/2027  | 11,001         | 11,012               |
|                               | UNITED STATES TREASURY NOTE                              | 4.250%-matures 02/28/2029  | 35,137         | 35,356               |
|                               | UNITED STATES TREASURY NOTE                              | 3.625%-matures 08/31/2029  | 58,241         | 56,861               |
|                               | UNITED STATES TREASURY NOTE                              | 3.875%-matures 09/30/2029  | 40,436         | 40,523               |
|                               | UNITED STATES TREASURY NOTE                              | 4.125%-matures 10/31/2029  | 5,989          | 5,974                |
|                               | UNITED STATES TREASURY NOTE                              | 4.125%-matures 11/30/2029  | 7,906          | 7,939                |
|                               | UNITED STATES TREASURY NOTE                              | 3.500%-matures 01/31/2030  | 85,189         | 85,744               |
|                               | UNITED STATES TREASURY NOTE                              | 2.875%-matures 05/15/2032  | 9,114          | 9,025                |
|                               | UNITED STATES TREASURY NOTE                              | 1.625%-matures 05/15/2031  | 12,821         | 12,692               |
|                               | UNITED STATES TREASURY NOTE                              | 4.125%-matures 11/15/2032  | 33,786         | 33,360               |
|                               | UNITED STATES TREASURY NOTE                              | 3.500%-matures 02/15/2033  | 84,355         | 84,021               |
|                               | UNITED STATES TREASURY NOTE                              | 3.375%-matures 05/15/2033  | 5,733          | 5,543                |
|                               | UNITED STATES TREASURY NOTE                              | 3.875%-matures 08/15/2033  | 25,290         | 25,141               |
|                               | UNITED STATES TREASURY NOTE                              | 4.000%-matures 02/15/2034  | 46,343         | 45,737               |
|                               | UNITED STATES TREASURY NOTE                              | 4.375%-matures 05/15/2034  | 50,116         | 47,573               |
|                               | UNITED STATES TREASURY NOTE                              | 3.875%-matures 08/15/2034  | 190,292        | 184,485              |
|                               | UNITED STATES TREASURY NOTE                              | 4.250%-matures 11/15/2034  | 29,850         | 29,400               |
|                               | TENN VALLEY AUTH   | 5.880%-matures 04/01/2036  | 12,300         | 12,097               |
|                               | UNITED STATES TREASURY BOND                              | 1.750%-matures 08/15/2041  | 58,290         | 56,992               |
|                               | UNITED STATES TREASURY BOND                              | 2.000%-matures 11/15/2041  | 4,171          | 4,050                |
|                               | UNITED STATES TREASURY BOND                              | 2.375%-matures 02/15/2042  | 16,214         | 15,874               |
|                               | UNITED STATES TREASURY BOND                              | 3.250%-matures 05/15/2042  | 9,255          | 9,003                |
|                               | UNITED STATES TREASURY BOND                              | 3.375%-matures 08/15/2042  | 46,988         | 46,140               |
|                               | UNITED STATES TREASURY BOND                              | 3.875%-matures 02/15/2043  | 6,398          | 6,285                |
|                               | UNITED STATES TREASURY BOND                              | 3.875%-matures 05/15/2043  | 35,584         | 34,555               |
|                               | UNITED STATES TREASURY BOND                              | 3.125%-matures 05/15/2048  | 3,927          | 3,772                |
|                               | UNITED STATES TREASURY BOND                              | 3.000%-matures 02/15/2049  | 3,786          | 3,700                |
|                               | UNITED STATES TREASURY BOND                              | 2.250%-matures 08/15/2049  | 2,611          | 2,515                |
|                               | UNITED STATES TREASURY BOND                              | 2.375%-matures 05/15/2051  | 18,219         | 16,456               |
|                               | FEDERAL NATIONAL MTG ASSN POOL MA4438                    | 2.500%-matures 10/01/2051  | 81,078         | 67,905               |
|                               | CARRIED FORWARD  |  | 1,049,909      | 1,020,278            |

See Independent Auditors' Report

**Riverbay Corporation Retirement Plan**

Schedule Pursuant to Department of Labor Requirements  
December 31, 2024

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

EIN #: 13-2571433  
Plan #: 001

| (a)                          | (b) Identity of Issue, Borrower, Lessor or Similar Party | (c) Description of Investment<br>Including Maturity Date, Rate<br>of Interest, Collateral, Par, or<br>Maturity Value | (d) Cost             | (e) Current<br>Value |
|------------------------------|--|--|----------------------|----------------------|
| <b>GOVERNMENT SECURITIES</b> |  |  |                      |                      |
|                              | BROUGHT FORWARD  |  | \$ 1,049,909         | \$ 1,020,278         |
|                              | UNITED STATES TREASURY BOND                              | 1.875%-matures 11/15/2051  | 17,744               | 17,204               |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4547                    | 2.000%-matures 02/01/2052  | 23,322               | 21,444               |
|                              | FHLMC 30 YR GOLD SD8199                                  | 2.000%-matures 03/01/2052  | 24,984               | 23,455               |
|                              | FEDERAL NATIONAL MTG ASSN POOL FS4377                    | 3.000%-matures 04/01/2052  | 17,721               | 16,289               |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4600                    | 3.500%-matures 05/01/2052  | 49,385               | 43,260               |
|                              | FEDERAL NATIONAL MTG ASSN POOL FS6943                    | 3.000%-matures 06/01/2052  | 7,466                | 7,223                |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4656                    | 4.500%-matures 07/01/2052  | 39,340               | 34,258               |
|                              | FHLMC 30 YR GOLD SD8243                                  | 3.500%-matures 08/01/2052  | 12,617               | 11,841               |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4732                    | 4.000%-matures 09/01/2052  | 38,958               | 33,502               |
|                              | UNITED STATES TREASURY BOND                              | 4.000%-matures 11/15/2052  | 13,865               | 13,162               |
|                              | FEDERAL NATIONAL MTG ASSN POOL MA4512                    | 2.500%-matures 12/01/2052  | 10,802               | 10,033               |
|                              | UNITED STATES TREASURY BOND                              | 3.625%-matures 05/15/2053  | 49,602               | 46,691               |
|                              | UNITED STATES TREASURY BOND                              | 4.750%-matures 11/15/2053  | 31,348               | 29,906               |
|                              | UNITED STATES TREASURY BOND                              | 4.250%-matures 08/15/2054  | 50,577               | 48,416               |
|                              |  |  | <u>1,437,640</u>     | <u>1,376,962</u>     |
| <b>SOVEREIGN SECURITIES</b>  |  |  |                      |                      |
|                              | URUGUAY GOVERNMENT INTERNATIONAL BOND                    | 4.375%-matures 01/23/2031  | 27,543               | 27,722               |
|                              | MEXICO GOVERNMENT INTERNATIONAL BOND                     | 6.050%-matures 01/11/2040  | 15,639               | 15,323               |
|                              |  |  | <u>43,182</u>        | <u>43,045</u>        |
|                              |  |  | <u>\$ 34,411,758</u> | <u>\$ 37,146,846</u> |

The Riverbay Corporation Retirement Plan  
 Schedule SB, Line 32 - Schedule of Amortization Bases  
 EIN/PN: 13-2571433/001

| Amortization Schedule as of January 1, 2024 |                |                |                  |                  |                |
|---|----------------|----------------|------------------|------------------|----------------|
| Year Established                            | Initial Period | Initial Amount | Remaining Period | Remaining Amount | Annual Payment |
| 2024  | 15 Years       | (\$ 693,785)   | 15 Years         | (\$ 693,785)     | (\$ 63,409)    |
| 2023  | 15 Years       | \$ 7,309,550   | 14 Years         | \$ 6,984,419     | \$ 669,416     |
| 2022  | 15 Years       | (\$ 2,241,141) | 13 Years         | (\$ 2,050,504)   | (\$ 207,107)   |
| 2021  | 15 Years       | \$ 3,105,165   | 12 Years         | \$ 2,704,596     | \$ 289,531     |
| Total                                       |                |                |                  | \$ 6,944,726     | \$ 688,431     |

The Riverbay Corporation Retirement Plan  
Schedule SB, Line 24 – Change in Actuarial Assumptions  
EIN/PN: 13-2571433/001

The anticipated rate of return on plan assets was updated to 7.00% as of January 1, 2024 to more accurately reflect current expected long-term investment returns on plan assets based on a review of capital market assumptions developed by financial organizations. This change did not affect the liability or the actuarial value of assets as of January 1, 2024.