

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <h1 style="margin: 0;">2024</h1> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
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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.

Part II	Basic Plan Information—enter all requested information
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1a Name of plan <u>JARDON & HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>JARDON & HOWARD TECHNOLOGIES, INC.</u> <u>12501 RESEARCH PARKWAY</u> <u>ORLANDO, FL 32826</u>	1c Effective date of plan <u>01/01/1995</u> 2b Employer Identification Number (EIN) <u>59-3033129</u> 2c Plan Sponsor's telephone number <u>407-381-7797</u> 2d Business code (see instructions) <u>541990</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.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2025	CHRISTINA PAYNE
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	271
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	150
	6a(2)	92
	6b	13
	6c	58
	6d	163
	6e	1
	6f	164
	6g(1)	183
	6g(2)	80
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2E 2F 2G 2A 2T 3D

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

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input 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	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input checked="" type="checkbox"/> A (Insurance Information) – Number Attached <u>1</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

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

<p>A Name of plan JARDON & HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN</p>	<p>B Three-digit plan number (PN) ▶ 001</p>	
<p>C Plan sponsor's name as shown on line 2a of Form 5500 JARDON & HOWARD TECHNOLOGIES, INC.</p>	<p>D Employer Identification Number (EIN) 59-3033129</p>	

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

1 Coverage Information:

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	ZH9927	164	01/01/2024	12/31/2024

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

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

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

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

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

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

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

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

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

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

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

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
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(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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

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

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

Part II Investment and Annuity Contract Information
 Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	410665
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	1537057

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) individual policies (2) group deferred annuity
 (3) other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) deposit administration (2) immediate participation guarantee
 (3) guaranteed investment (4) other ▶ GROUP PENSION FUNDING

b Balance at the end of the previous year **7b** 1133925

c Additions: (1) Contributions deposited during the year	7c(1)	53863
	7c(2)	
	7c(3)	10380
	7c(4)	
	7c(5)	2097
▶ *		

(6) Total additions **7c(6)** 66340

d Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 1200265

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	743712
(2) Administration charge made by carrier.....	7e(2)	578
(3) Transferred to separate account	7e(3)	2323
(4) Other (specify below)	7e(4)	
▶		

(5) Total deductions **7e(5)** 746613

f Balance at the end of the current year (subtract line **7e(5)** from line **7d**)..... **7f** 453652

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

A Name of plan JARDON & HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 JARDON & HOWARD TECHNOLOGIES, INC.	D Employer Identification Number (EIN) 59-3033129	

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

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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)

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64	SERVICE PROVIDER	6785	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

RAYMOND JAMES FINANCIAL SERVICES AD

59-2937883

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
99	SERVICE PROVIDER	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	7737	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
RAYMOND JAMES FINANCIAL SERVICES AD	99	7737
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
VOYA RETIREMENT INSURANCE AND ANNUI 71-0294708	OTHER FEES	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

A Name of plan <u>JARDON & HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>JARDON & HOWARD TECHNOLOGIES, INC.</u>	D Employer Identification Number (EIN) <u>59-3033129</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VARIABLE ANNUITY ACCOUNT D</u>		
b Name of sponsor of entity listed in (a): <u>VOYA RETIREMENT INSURANCE & ANNUITY CO</u>		
c EIN-PN <u>71-0294708-000</u>	d Entity code <u>P</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1537057</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
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C Plan sponsor's name as shown on line 2a of Form 5500 JARDON & HOWARD TECHNOLOGIES, INC.	D Employer Identification Number (EIN) 59-3033129

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

Assets	(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	27551
(9) Value of interest in common/collective trusts	1c(9)	
(10) Value of interest in pooled separate accounts	1c(10)	
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	8021374
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1537057
(15) Other.....	1c(15)	1133925
		453652

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	9182850	1990709
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	9182850	1990709

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	80383	
(B) Participants.....	2a(1)(B)	106516	
(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)		186899
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)	362	
(F) Other.....	2b(1)(F)	10380	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		10742
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		527689
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		6304
d Total income. Add all income amounts in column (b) and enter total	2d		731634

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	7916990	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		7916990
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	5450	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	547	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	788	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		6785
j Total expenses. Add all expense amounts in column (b) and enter total	2j		7923775

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-7192141
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **PURVIS, GRAY & COMPANY, LLP**

(2) EIN: **59-0548468**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	17128
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.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
e Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
l Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	<input type="checkbox"/>	<input type="checkbox"/>	

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? Yes No
 If "Yes," enter the amount of any plan assets that reverted to the employer this year 0.

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

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

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

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

A Name of plan <u>JARDON & HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>JARDON & HOWARD TECHNOLOGIES, INC.</u>	D Employer Identification Number (EIN) <u>59-3033129</u>	

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

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

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

1	
---	--

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): 71-0294708

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

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

3	
---	--

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

a Name of contributing employer _____

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702844A.

2024

Jardon and Howard Technologies, Inc.
Retirement Plan

Financial Statements and
Independent Auditor's Report

As of December 31, 2024 and 2023, and for
the Year Ended December 31, 2024

PURVIS GRAY
CERTIFIED PUBLIC ACCOUNTANTS

**JARDON AND HOWARD TECHNOLOGIES, INC.
RETIREMENT PLAN**

**FINANCIAL STATEMENTS
AND
INDEPENDENT AUDITOR'S REPORT**

**AS OF DECEMBER 31, 2024 AND 2023, AND FOR THE
YEAR ENDED DECEMBER 31, 2024**

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
Jardon and Howard Technologies, Inc. Retirement Plan
Orlando, Florida

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

We have performed audits of the accompanying financial statements of Jardon and Howard Technologies, Inc. Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 (in liquidation) and 2023 (ongoing), and the related statement of changes in net assets in liquidation available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

CERTIFIED PUBLIC ACCOUNTANTS

Gainesville | Ocala | Tallahassee | Sarasota | Orlando | Tampa

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Members of American and Florida Institutes of Certified Public Accountants

To the Plan Administrator and Participants
Jardon and Howard Technologies, Inc. Retirement Plan
Orlando, Florida

INDEPENDENT AUDITOR'S REPORT

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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Emphasis of Matter—Basis of Accounting

As discussed in Note 1 to the financial statements, in February 2024, the Plan sponsor elected to terminate the Plan effective February 15, 2024, and management determined liquidation is imminent. As a result, the Plan has changed its basis of accounting from the going concern basis used in presenting the 2023 financial statements to the liquidation basis used in presenting the 2024 financial statements. Our opinion is not modified with respect to that matter.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with 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

To the Plan Administrator and Participants
Jardon and Howard Technologies, Inc. Retirement Plan
Orlando, Florida

INDEPENDENT AUDITOR'S REPORT

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

To the Plan Administrator and Participants
Jardon and Howard Technologies, Inc. Retirement Plan
Orlando, Florida

INDEPENDENT AUDITOR'S REPORT

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4a - Schedule of Delinquent Participant Contributions for the year ended December 31, 2024, and supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of 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 included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements, or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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



October 14, 2025
Winter Park, Florida

FINANCIAL STATEMENTS

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 (IN LIQUIDATION) AND 2023 (ONGOING)

	2024	2023
	(In Liquidation)	(Ongoing)
Investments		
Investments, at Fair Value:		
Pooled Separate Accounts	\$ 1,537,057	\$ 8,021,374
Investments, at Contract Value:		
Guaranteed Investment Contract	453,652	1,133,925
Total Investments	1,990,709	9,155,299
Receivables		
Employer Contributions	-	48,795
Notes Receivable from Participants	-	27,551
Total Receivables	-	76,346
Net Assets Available for Benefits	\$ 1,990,709	\$ 9,231,645

See accompanying notes to financial statements.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS IN LIQUIDATION AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2024

	<u>2024</u> <u>(In Liquidation)</u>
Additions to Net Assets Attributed to	
Investment Income:	
Net Appreciation in Fair Value of Investments	\$ 527,689
Interest on Guaranteed Investment Contract	10,380
Total Investment Income	<u>538,069</u>
Other Income:	
Other Income	6,304
Interest Income on Notes Receivables from Participants	362
Total Other Income	<u>6,666</u>
Contributions:	
Participants	106,516
Employer	31,588
Total Contributions	<u>138,104</u>
Total Additions	<u>682,839</u>
Deductions from Net Assets Attributed to	
Benefits Paid to Participants	7,916,990
Administrative Expenses	6,785
Total Deductions	<u>7,923,775</u>
Net Decrease in Net Assets Available for Benefits	(7,240,936)
Net Assets Available for Benefits, Beginning of Year (Ongoing)	<u>9,231,645</u>
Net Assets Available for Benefits, End of Year (In Liquidation)	<u><u>\$ 1,990,709</u></u>

See accompanying notes to financial statements.

**JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

Note 1 - Plan Description

The following description of the Jardon and Howard Technologies, Inc. Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan document and adoption agreement for a more comprehensive description of the Plan's provisions.

Plan Termination

In February 2024, the Plan Sponsor elected to terminate the Plan effective February 15, 2024, and to distribute the Plan assets as soon as administratively practicable. Contributions to the Plan ceased and participants became 100% vested in their accounts as of the Plan termination date.

General

The Plan, originally effective January 1, 1995, and most recently amended and restated January 1, 2021, is a defined contribution plan covering all eligible employees, as defined, of Jardon and Howard Technologies, Inc. (the Company, Plan Sponsor, or Employer). The Plan is intended to satisfy all of the requirements for a qualified retirement plan under the provisions of the Internal Revenue Code (IRC). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Prior to February 15, 2024, participants became eligible to make elective salary deferrals and receive Company matching contributions on the first day of the calendar month following, or coinciding with, their completion of 90 days of service and attaining age 21. In order for participants to be eligible to receive Company non-elective profit-sharing contributions, they must also have completed 1,000 hours of service during the Plan year and be employed on the last day of the Plan year. If the participant died, became disabled, or terminated employment due to retirement or early retirement, as defined, the participant was still eligible to receive an allocation of the Company's profit-sharing contributions. For purposes of receiving Company prevailing wage contributions, participants working under a prevailing wage contract, as determined by the Company, were eligible to participate on the date the participant's employment was covered under the contract.

Contributions

Prior to February 15, 2024, employees participating in the Plan could elect to contribute either pre-tax or after-tax Roth deferrals up to the maximum of \$23,000 allowed under the Internal Revenue Service (IRS) limitation for calendar year 2024. Participants who had attained age 50 before the end of the Plan year were eligible to make catch-up contributions to the Plan, up to \$7,500 for calendar year 2024. Participants could also contribute amounts representing distributions from other qualified retirement plans (rollovers). Participants could change their elective deferral percentage rate or amount at any time.

Additionally, prior to February 15, 2024, the Company could contribute a discretionary matching contribution based on a uniform percentage, as determined annually by the Employer, of each eligible participant's applicable contributions. Additional non-elective profit-sharing contributions, including prevailing wage contributions, could be made at the discretion of the Company. The Company made a discretionary match of 100% of employee deferrals up to 3% of compensation, as defined, for the period from January 1, 2024 through February 15, 2024. The Company did not make any additional non-elective contributions during 2024.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

Participant Accounts

Each participant's account is credited with the participant's contributions and Company contributions and allocations of Plan earnings and charged with benefit payments and an allocation of Plan losses and administrative expenses. Plan earnings and losses are allocated based on account balances while contributions are credited based upon elective deferrals and compensation, as defined. Participant transaction fees are charged directly to the accounts of the participants who incur those fees. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Options

Participants directed the investment of their accounts into various options offered by the Plan. Participants could change their investment elections periodically, as permitted by the Plan Sponsor.

Vesting

Participants were immediately vested in elective contributions, rollover contributions, Company prevailing wage contributions, and earnings thereon. Prior to February 15, 2024, vesting in Employer matching and profit-sharing contributions was based upon years of service with the Plan Sponsor. Participants vested at a rate of 20% per year and were fully vested after five years of service. Upon death or disability, or participant reaching early retirement date, as defined, Company contributions vested immediately. Participants became 100% vested in their accounts upon termination of the Plan on February 15, 2024.

Payment of Benefits

On termination of service due to death, disability, retirement, or termination of employment, a participant with a vested balance greater than \$5,000 may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or a series of installments over time. If the amount of the participant's vested balance is less than or equal to \$5,000, a single lump-sum payment will be made to the participant. Prior to February 15, 2024, hardship withdrawals could be requested and were paid in one lump-sum upon approval.

Notes Receivable from Participants

Prior to February 15, 2024, participants could borrow from their accounts a minimum of \$1,000, up to a maximum equal to the lesser of \$50,000 or 50% of the participant's vested account balance. The \$50,000 maximum loan amount was reduced by the highest loan balance during the past 12 months minus the loan balance on the date the new loan was made. Interest rates were at the prime rate plus 1%. A participant could have one loan outstanding at any given time. Loans had a maximum term of five years unless the loan was for the purchase of a primary residence, in which case the Plan Sponsor may have permitted a longer repayment term. The loans were collateralized by a security interest in the participant's vested account balance and were repayable via payroll deductions.

Forfeitures

Any non-vested amounts of Company contributions that remained after the distribution of a terminated participant's vested account balance were forfeited. If a participant was rehired within five years, he or she could restore his or her non-vested account by repaying vested matching contributions previously paid to the participant. Amounts forfeited by participants who terminated their employment or withdrew from the Plan may be used to reduce Company matching contributions or pay Plan expenses. The balance of the forfeiture account was approximately \$3,400 at December 31, 2023. During 2024, \$12,081 of forfeitures were used to reduce Company contributions and \$188 of forfeitures were used to pay Plan expenses. There were no unallocated forfeitures at December 31, 2024.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

In February 2024, the Plan Sponsor approved the termination of the Plan effective February 15, 2024 and determined liquidation of the Plan is imminent. As a result, the Plan changed its basis of accounting from the ongoing accrual basis to the liquidation basis. Under the liquidation basis of accounting, assets are stated at their net realizable value, which approximates fair value, and liabilities, including estimated costs associated with terminating the Plan, are stated at their net settlement amounts. There were no material changes to the financial statements as a result of this change in accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's investments in pooled separate accounts are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See additional discussion on fair value measurements at Note 3.

The Plan invests in the Voya Fixed Account, which is considered to be fully benefit-responsive. The primary objective of the fixed account is stability of principal. Voya Retirement Insurance and Annuity Company (Voya) maintains the contributions governed by the contract in a general account that is managed by Voya. Voya may impose restrictions on the ability to move Plan assets into or out of this investment option or among investment options in general under the contract.

The contract meets the fully benefit-responsive contract criteria and, therefore, is reported at contract value. Contract value is the relevant measurement attribute for that portion of net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Voya, represents contributions made to the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

Certain events may limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (i) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (ii) changes to Plan's prohibition on competing investment options or deletion of equity wash provisions, or (iii) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan termination did not impact the Plan's ability to transact at contract value and all participant account balances invested in the Voya Fixed Account were distributed at contract value. Plan management does not believe that any events that would limit the Plan's ability to transact at contract value with Plan participants or the issuer are probable of occurring.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

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

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received primarily through payroll deductions and the notes are collateralized by the participants' account balances. Delinquent notes receivable from participants are recorded as distributions based on terms of the Plan document.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Plan's administrative expenses are paid by either the Plan or the Company, as provided by the Plan document. Expenses paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan are included in administrative expenses and certain investment-related expenses are included in net appreciation in fair value of investments in the accompanying statement of changes in net assets in liquidation available for benefits. Transaction fees for loan issuances and distributions are charged directly to the accounts of the participants who incur those fees. Any costs associated with the investment of a participant's account are charged to that participant.

Subsequent Events

The Plan has evaluated events and transactions occurring subsequent to December 31, 2024, as of October 14, 2025, which is the date the financial statements were available to be issued. No material events have occurred since December 31, 2024, that require recognition or disclosure in the financial statements.

Note 3 - Fair Value Measurements

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

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

Level 2—Inputs to the valuation methodology include:

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

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

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

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

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

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

Pooled Separate Accounts (PSAs): Invest directly in designated actively traded mutual funds which are valued daily at their net asset values (NAV). The Plan holds units of participation in the PSAs, which are valued daily at their accumulation unit value. Accumulation unit value is determined based on the NAV of the shares of the underlying mutual funds, the funds’ dividends, and the contract’s separate account charges. There are no redemption restrictions or unfunded commitments on these investments. The underlying mutual funds include: (i) bond funds, which invest primarily in securities issued by the U.S. Treasury and certain U.S. Government agencies that provide fixed income with the goal of income growth; (ii) asset allocation funds, which invest in a combination of assets, such as aggressive stocks, international stocks, large-company stocks, government bonds, foreign bonds, or money markets and seek to provide capital appreciation and income consistent with asset allocation; (iii) balanced funds which seek to balance growth of principal and current income by investing in a combination of stocks and bonds; (iv) equity funds, which invest in common stocks and consist of various investment options for various levels of risk tolerance; and (v) stability of principal funds, which invest in conservative investment options that seek to hold the principal value of the investment stable through all market conditions.

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

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

<u>December 31, 2024</u>	<u>Fair Value</u>	<u>Fair Value Measurements at Reporting Date Using</u>		
		<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Pooled Separate Accounts	\$ 1,537,057	\$ -	\$ 1,537,057	\$ -
Total Investments, at				
Fair Value	<u>\$ 1,537,057</u>	<u>\$ -</u>	<u>\$ 1,537,057</u>	<u>\$ -</u>

<u>December 31, 2023</u>	<u>Fair Value</u>	<u>Fair Value Measurements at Reporting Date Using</u>		
		<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Pooled Separate Accounts	\$ 8,021,374	\$ -	\$ 8,021,374	\$ -
Total Investments, at				
Fair Value	<u>\$ 8,021,374</u>	<u>\$ -</u>	<u>\$ 8,021,374</u>	<u>\$ -</u>

**JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

Note 4 - Information Certified by Voya

The following is a summary of the Plan’s financial information and data included in the Plan’s financial statements and supplemental schedule of assets (held at end of year), which was certified by Voya as of December 31, 2024 and 2023, and for the year ended December 31, 2024, as complete and accurate, as permitted by 29 CFR 2520.103 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. The Plan’s independent accountants did not perform auditing procedures with respect to the information certified by Voya, except for comparing such information to the related information included in the financial statements and supplemental schedule of assets (held at end of year).

	2024	2023
	<u>(In Liquidation)</u>	<u>(Ongoing)</u>
Investments, at Fair Value	\$ 1,537,057	\$ 8,021,374
Investments, at Contract Value	\$ 453,652	\$ 1,133,925
Notes Receivable from Participants	\$ -	\$ 27,551
		2024
		<u>(In Liquidation)</u>
Net Appreciation in Fair Value of Investments		\$ 527,689
Interest on Guaranteed Investment Contract		\$ 10,380
Interest Income on Notes Receivable from Participants		\$ 362

Note 5 - Tax Status

The Plan adopted a non-standardized defined contribution pre-approved Plan, which received a favorable opinion letter from the IRS dated June 30, 2020, in which the IRS stated that the pre-approved plan, as designed, was in compliance with applicable requirements of the IRC. The Plan has been amended since receiving the opinion letter; however, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC, and the related trust is tax exempt. Accordingly, no provision for taxes has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 6 - Related Party and Party-in-Interest Transactions

All Plan investments are held and managed by Voya as of December 31, 2024 and 2023. These transactions qualify as party-in-interest transactions. Administrative fees paid to Voya totaled \$6,785 for the year ended December 31, 2024. Notes receivable from participants also qualify as exempt party-in-interest transactions.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

Note 7 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities 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, changes in the values of investment securities could occur in the near-term, and such changes could materially affect participant account balances and the amounts reported in the statements of net assets available for benefits.

Note 8 - Reconciliation of Financial Statements to Form 5500

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

	2024 (In Liquidation)	2023 (Ongoing)
Net Assets Available for Benefits		
Per the Financial Statements	\$ 1,990,709	\$ 9,231,645
Employer Contributions Receivable	-	(48,795)
Net Assets Available for Benefits		
Per Form 5500	\$ 1,990,709	\$ 9,182,850

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

	2024 (In Liquidation)
Net Decrease in Net Assets Available for Benefits	
Per the Financial Statements	\$ (7,240,936)
2023 Employer Contributions Receivable	48,795
Net Decrease in Net Assets Available for Benefits	
Per Form 5500	\$ (7,192,141)

Note 9 - Non-Exempt Transactions

During the 2023 Plan year, the Company did not remit certain employee deferrals and loan payments within the appropriate time period prescribed by the Department of Labor. These transactions constitute prohibited transactions as defined by ERISA. The Company corrected these late remittances during 2024.

SUPPLEMENTAL SCHEDULES

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
EIN: 59-3033129; PLAN NUMBER: 001
YEAR ENDED DECEMBER 31, 2024

Check Here If Late Participant Loan Repayments are Included: <input checked="" type="checkbox"/>	Participant Contributions Transferred Late to Plan	Total That Constitutes Non-Exempt Prohibited Transactions			Total Fully Corrected Under VFCP* and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP*	Contributions Pending Correction in VFCP*	
2023	\$ 17,128	\$ -	\$ 17,128	\$ -	\$ -

* Voluntary Fiduciary Correction Program (DOL)

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EIN: 59-3033129; PLAN NUMBER: 001
DECEMBER 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		<u>Pooled Separate Accounts:</u>		
*	Voya Retirement Insurance and Annuity Company	Amer Bcn Small Cap Value Fund Inst	a	\$ 87,082
*	Voya Retirement Insurance and Annuity Company	Amer Cent Mid Cap Value Fund R6	a	24,686
*	Voya Retirement Insurance and Annuity Company	Amer Cent Shor Dur In Pr Bnd Fd R6	a	343
*	Voya Retirement Insurance and Annuity Company	Amer Cent Ultra Fund R6	a	280,612
*	Voya Retirement Insurance and Annuity Company	American Funds New Perspective R6	a	12,021
*	Voya Retirement Insurance and Annuity Company	American Funds Wash Mutual Inv R6	a	1,914
*	Voya Retirement Insurance and Annuity Company	ClrBrgSm Cp Growth Fnd IS	a	48,887
*	Voya Retirement Insurance and Annuity Company	Columbia High Yield Bond Fund I3	a	1,321
*	Voya Retirement Insurance and Annuity Company	DFA Global Real Estate Sec Port Inst	a	21,513
*	Voya Retirement Insurance and Annuity Company	DFA Intl Core Equity Port Inst	a	175,053
*	Voya Retirement Insurance and Annuity Company	DFA U.S. Small Cap Porfolio Inst	a	12,883
*	Voya Retirement Insurance and Annuity Company	Invesco Diversified Dividend Fund R6	a	203,124
*	Voya Retirement Insurance and Annuity Company	Neuberger Berman Md Cp Grw Fnd R6	a	176,618
*	Voya Retirement Insurance and Annuity Company	Vanguard 500 Index Fund Adm	a	409,305
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrat Mod Growth Fd Inv	a	3,699
*	Voya Retirement Insurance and Annuity Company	Vanguard Mid-Cap Index Fund Adm	a	7,689
*	Voya Retirement Insurance and Annuity Company	Vanguard Total Bnd Mrkt Ind F Adm	a	8,063
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2020 Fnd Inv	a	259
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2025 Fnd Inv	a	256
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2030 Fnd Inv	a	239
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2035 Fnd Inv	a	4,656
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2045 Fnd Inv	a	198
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2050 Fnd Inv	a	7,950
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2055 Fnd Inv	a	6,683
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2060 Fnd Inv	a	30,475
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2065 Fnd Inv	a	701
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire Income Fnd Inv	a	10,827
				<u>1,537,057</u>
		<u>Guaranteed Investment Contract:</u>		
*	Voya Retirement Insurance and Annuity Company	Voya Fixed Account	a	453,652
		Total		<u>\$ 1,990,709</u>

* Transaction with party-in-interest

a - The cost of participant-directed investments is not required to be disclosed.

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Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets

(Held at End of Year)

JARDON AND HOWARD TECHNOLOGIES , INC. RETIREMENT PLAN

EIN#59-3033129

Plan# 001

As of December 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
	AmCen Mid Cap Value Fund R6	Registered Investment Company		\$24,686
	AmCen Shrt Dur In Pr Bd Fd R6	Registered Investment Company		\$343
	AmCen Ultra Fund R6	Registered Investment Company		\$280,612
	Amer Bcn Small Cap Value R5	Registered Investment Company		\$87,082
	American Funds Nw Prspctv R6	Registered Investment Company		\$12,021
	American Funds Wash Mutual R6	Registered Investment Company		\$1,914
	ClrBrg SmCp Grw Fd IS	Registered Investment Company		\$48,887
	Columbia High Yield Bond Fd I3	Registered Investment Company		\$1,321
	DFA Global Real Est Sec Pt Ins	Registered Investment Company		\$21,513
	DFA Intl Core Equity Port Ins	Registered Investment Company		\$175,053
	DFA US Small Cap Portfolio Ins	Registered Investment Company		\$12,883
	Invesco Divrsd Dividend Fd R6	Registered Investment Company		\$203,124
	Neuberg Berm MdCp Grw Fnd R6	Registered Investment Company		\$176,618
	Vangrd 500 Index Fund Adm	Registered Investment Company		\$409,305
	Vangrd LifeStrat Md Grw Fd Inv	Registered Investment Company		\$3,699
	Vangrd Mid-Cap Index Fund Adm	Registered Investment Company		\$7,689
	Vangrd Tot Bd Mkt Ind Fd Adm	Registered Investment Company		\$8,063
	Vangrd Trgt Retire 2020 Fd	Registered Investment Company		\$259
	Vangrd Trgt Retire 2025 Fd	Registered Investment Company		\$256
	Vangrd Trgt Retire 2030 Fd	Registered Investment Company		\$239
	Vangrd Trgt Retire 2035 Fd	Registered Investment Company		\$4,656
	Vangrd Trgt Retire 2045 Fd	Registered Investment Company		\$198



Attachment to 2024 Form 5500

**Schedule H, line 4i - Schedule of Assets
 (Held at End of Year)
 JARDON AND HOWARD TECHNOLOGIES , INC. RETIREMENT PLAN
 EIN#59-3033129
 Plan# 001**

	Vangrd Trgt Retire 2050 Fd	Registered Investment Company		\$7,950
	Vangrd Trgt Retire 2055 Fd	Registered Investment Company		\$6,683
	Vangrd Trgt Retire 2060 Fd	Registered Investment Company		\$30,475
	Vangrd Trgt Retire 2065 Fd	Registered Investment Company		\$701
	Vangrd Trgt Retire Inc Fd	Registered Investment Company		\$10,826
*	Voya Fixed Account (4062)	Insurance Company General Account		\$453,652
		TOTAL		\$1,990,709

*** denotes party-in-interest**
Column (d) is not required as the Plan investments are totally participant directed.

2024

Jardon and Howard Technologies, Inc.
Retirement Plan

Financial Statements and
Independent Auditor's Report

As of December 31, 2024 and 2023, and for
the Year Ended December 31, 2024

PURVIS GRAY
CERTIFIED PUBLIC ACCOUNTANTS

**JARDON AND HOWARD TECHNOLOGIES, INC.
RETIREMENT PLAN**

**FINANCIAL STATEMENTS
AND
INDEPENDENT AUDITOR'S REPORT**

**AS OF DECEMBER 31, 2024 AND 2023, AND FOR THE
YEAR ENDED DECEMBER 31, 2024**

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator and Participants
Jardon and Howard Technologies, Inc. Retirement Plan
Orlando, Florida

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

We have performed audits of the accompanying financial statements of Jardon and Howard Technologies, Inc. Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 (in liquidation) and 2023 (ongoing), and the related statement of changes in net assets in liquidation available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

CERTIFIED PUBLIC ACCOUNTANTS

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Members of American and Florida Institutes of Certified Public Accountants

To the Plan Administrator and Participants
Jardon and Howard Technologies, Inc. Retirement Plan
Orlando, Florida

INDEPENDENT AUDITOR'S REPORT

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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Emphasis of Matter—Basis of Accounting

As discussed in Note 1 to the financial statements, in February 2024, the Plan sponsor elected to terminate the Plan effective February 15, 2024, and management determined liquidation is imminent. As a result, the Plan has changed its basis of accounting from the going concern basis used in presenting the 2023 financial statements to the liquidation basis used in presenting the 2024 financial statements. Our opinion is not modified with respect to that matter.

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and, therefore, is not a guarantee that an audit conducted in accordance with 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

To the Plan Administrator and Participants
Jardon and Howard Technologies, Inc. Retirement Plan
Orlando, Florida

INDEPENDENT AUDITOR'S REPORT

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

Our audits did not extend to the certified investment information, except for obtaining and reading the certifications, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

To the Plan Administrator and Participants
Jardon and Howard Technologies, Inc. Retirement Plan
Orlando, Florida

INDEPENDENT AUDITOR'S REPORT

Other Matter - Supplemental Schedules Required by ERISA

The supplemental Schedule H, Line 4a - Schedule of Delinquent Participant Contributions for the year ended December 31, 2024, and supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of 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 included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements, or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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



October 14, 2025
Winter Park, Florida

FINANCIAL STATEMENTS

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 (IN LIQUIDATION) AND 2023 (ONGOING)

	2024	2023
	(In Liquidation)	(Ongoing)
Investments		
Investments, at Fair Value:		
Pooled Separate Accounts	\$ 1,537,057	\$ 8,021,374
Investments, at Contract Value:		
Guaranteed Investment Contract	453,652	1,133,925
Total Investments	1,990,709	9,155,299
Receivables		
Employer Contributions	-	48,795
Notes Receivable from Participants	-	27,551
Total Receivables	-	76,346
Net Assets Available for Benefits	\$ 1,990,709	\$ 9,231,645

See accompanying notes to financial statements.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS IN LIQUIDATION AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2024

	<u>2024</u> <u>(In Liquidation)</u>
Additions to Net Assets Attributed to	
Investment Income:	
Net Appreciation in Fair Value of Investments	\$ 527,689
Interest on Guaranteed Investment Contract	10,380
Total Investment Income	<u>538,069</u>
Other Income:	
Other Income	6,304
Interest Income on Notes Receivables from Participants	362
Total Other Income	<u>6,666</u>
Contributions:	
Participants	106,516
Employer	31,588
Total Contributions	<u>138,104</u>
Total Additions	<u>682,839</u>
Deductions from Net Assets Attributed to	
Benefits Paid to Participants	7,916,990
Administrative Expenses	6,785
Total Deductions	<u>7,923,775</u>
Net Decrease in Net Assets Available for Benefits	(7,240,936)
Net Assets Available for Benefits, Beginning of Year (Ongoing)	<u>9,231,645</u>
Net Assets Available for Benefits, End of Year (In Liquidation)	<u><u>\$ 1,990,709</u></u>

See accompanying notes to financial statements.

**JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

Note 1 - Plan Description

The following description of the Jardon and Howard Technologies, Inc. Retirement Plan (the Plan) provides only general information. Participants should refer to the Plan document and adoption agreement for a more comprehensive description of the Plan's provisions.

Plan Termination

In February 2024, the Plan Sponsor elected to terminate the Plan effective February 15, 2024, and to distribute the Plan assets as soon as administratively practicable. Contributions to the Plan ceased and participants became 100% vested in their accounts as of the Plan termination date.

General

The Plan, originally effective January 1, 1995, and most recently amended and restated January 1, 2021, is a defined contribution plan covering all eligible employees, as defined, of Jardon and Howard Technologies, Inc. (the Company, Plan Sponsor, or Employer). The Plan is intended to satisfy all of the requirements for a qualified retirement plan under the provisions of the Internal Revenue Code (IRC). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Prior to February 15, 2024, participants became eligible to make elective salary deferrals and receive Company matching contributions on the first day of the calendar month following, or coinciding with, their completion of 90 days of service and attaining age 21. In order for participants to be eligible to receive Company non-elective profit-sharing contributions, they must also have completed 1,000 hours of service during the Plan year and be employed on the last day of the Plan year. If the participant died, became disabled, or terminated employment due to retirement or early retirement, as defined, the participant was still eligible to receive an allocation of the Company's profit-sharing contributions. For purposes of receiving Company prevailing wage contributions, participants working under a prevailing wage contract, as determined by the Company, were eligible to participate on the date the participant's employment was covered under the contract.

Contributions

Prior to February 15, 2024, employees participating in the Plan could elect to contribute either pre-tax or after-tax Roth deferrals up to the maximum of \$23,000 allowed under the Internal Revenue Service (IRS) limitation for calendar year 2024. Participants who had attained age 50 before the end of the Plan year were eligible to make catch-up contributions to the Plan, up to \$7,500 for calendar year 2024. Participants could also contribute amounts representing distributions from other qualified retirement plans (rollovers). Participants could change their elective deferral percentage rate or amount at any time.

Additionally, prior to February 15, 2024, the Company could contribute a discretionary matching contribution based on a uniform percentage, as determined annually by the Employer, of each eligible participant's applicable contributions. Additional non-elective profit-sharing contributions, including prevailing wage contributions, could be made at the discretion of the Company. The Company made a discretionary match of 100% of employee deferrals up to 3% of compensation, as defined, for the period from January 1, 2024 through February 15, 2024. The Company did not make any additional non-elective contributions during 2024.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

Participant Accounts

Each participant's account is credited with the participant's contributions and Company contributions and allocations of Plan earnings and charged with benefit payments and an allocation of Plan losses and administrative expenses. Plan earnings and losses are allocated based on account balances while contributions are credited based upon elective deferrals and compensation, as defined. Participant transaction fees are charged directly to the accounts of the participants who incur those fees. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Options

Participants directed the investment of their accounts into various options offered by the Plan. Participants could change their investment elections periodically, as permitted by the Plan Sponsor.

Vesting

Participants were immediately vested in elective contributions, rollover contributions, Company prevailing wage contributions, and earnings thereon. Prior to February 15, 2024, vesting in Employer matching and profit-sharing contributions was based upon years of service with the Plan Sponsor. Participants vested at a rate of 20% per year and were fully vested after five years of service. Upon death or disability, or participant reaching early retirement date, as defined, Company contributions vested immediately. Participants became 100% vested in their accounts upon termination of the Plan on February 15, 2024.

Payment of Benefits

On termination of service due to death, disability, retirement, or termination of employment, a participant with a vested balance greater than \$5,000 may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or a series of installments over time. If the amount of the participant's vested balance is less than or equal to \$5,000, a single lump-sum payment will be made to the participant. Prior to February 15, 2024, hardship withdrawals could be requested and were paid in one lump-sum upon approval.

Notes Receivable from Participants

Prior to February 15, 2024, participants could borrow from their accounts a minimum of \$1,000, up to a maximum equal to the lesser of \$50,000 or 50% of the participant's vested account balance. The \$50,000 maximum loan amount was reduced by the highest loan balance during the past 12 months minus the loan balance on the date the new loan was made. Interest rates were at the prime rate plus 1%. A participant could have one loan outstanding at any given time. Loans had a maximum term of five years unless the loan was for the purchase of a primary residence, in which case the Plan Sponsor may have permitted a longer repayment term. The loans were collateralized by a security interest in the participant's vested account balance and were repayable via payroll deductions.

Forfeitures

Any non-vested amounts of Company contributions that remained after the distribution of a terminated participant's vested account balance were forfeited. If a participant was rehired within five years, he or she could restore his or her non-vested account by repaying vested matching contributions previously paid to the participant. Amounts forfeited by participants who terminated their employment or withdrew from the Plan may be used to reduce Company matching contributions or pay Plan expenses. The balance of the forfeiture account was approximately \$3,400 at December 31, 2023. During 2024, \$12,081 of forfeitures were used to reduce Company contributions and \$188 of forfeitures were used to pay Plan expenses. There were no unallocated forfeitures at December 31, 2024.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

In February 2024, the Plan Sponsor approved the termination of the Plan effective February 15, 2024 and determined liquidation of the Plan is imminent. As a result, the Plan changed its basis of accounting from the ongoing accrual basis to the liquidation basis. Under the liquidation basis of accounting, assets are stated at their net realizable value, which approximates fair value, and liabilities, including estimated costs associated with terminating the Plan, are stated at their net settlement amounts. There were no material changes to the financial statements as a result of this change in accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's investments in pooled separate accounts are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See additional discussion on fair value measurements at Note 3.

The Plan invests in the Voya Fixed Account, which is considered to be fully benefit-responsive. The primary objective of the fixed account is stability of principal. Voya Retirement Insurance and Annuity Company (Voya) maintains the contributions governed by the contract in a general account that is managed by Voya. Voya may impose restrictions on the ability to move Plan assets into or out of this investment option or among investment options in general under the contract.

The contract meets the fully benefit-responsive contract criteria and, therefore, is reported at contract value. Contract value is the relevant measurement attribute for that portion of net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Voya, represents contributions made to the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

Certain events may limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (i) amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), (ii) changes to Plan's prohibition on competing investment options or deletion of equity wash provisions, or (iii) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. The Plan termination did not impact the Plan's ability to transact at contract value and all participant account balances invested in the Voya Fixed Account were distributed at contract value. Plan management does not believe that any events that would limit the Plan's ability to transact at contract value with Plan participants or the issuer are probable of occurring.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

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

Notes Receivable from Participants

Notes receivable from participants are reported at their unpaid principal balance plus any accrued but unpaid interest, with no allowance for credit losses, as repayments of principal and interest are received primarily through payroll deductions and the notes are collateralized by the participants' account balances. Delinquent notes receivable from participants are recorded as distributions based on terms of the Plan document.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

The Plan's administrative expenses are paid by either the Plan or the Company, as provided by the Plan document. Expenses paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan are included in administrative expenses and certain investment-related expenses are included in net appreciation in fair value of investments in the accompanying statement of changes in net assets in liquidation available for benefits. Transaction fees for loan issuances and distributions are charged directly to the accounts of the participants who incur those fees. Any costs associated with the investment of a participant's account are charged to that participant.

Subsequent Events

The Plan has evaluated events and transactions occurring subsequent to December 31, 2024, as of October 14, 2025, which is the date the financial statements were available to be issued. No material events have occurred since December 31, 2024, that require recognition or disclosure in the financial statements.

Note 3 - Fair Value Measurements

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

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

Level 2—Inputs to the valuation methodology include:

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

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

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

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

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

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

Pooled Separate Accounts (PSAs): Invest directly in designated actively traded mutual funds which are valued daily at their net asset values (NAV). The Plan holds units of participation in the PSAs, which are valued daily at their accumulation unit value. Accumulation unit value is determined based on the NAV of the shares of the underlying mutual funds, the funds’ dividends, and the contract’s separate account charges. There are no redemption restrictions or unfunded commitments on these investments. The underlying mutual funds include: (i) bond funds, which invest primarily in securities issued by the U.S. Treasury and certain U.S. Government agencies that provide fixed income with the goal of income growth; (ii) asset allocation funds, which invest in a combination of assets, such as aggressive stocks, international stocks, large-company stocks, government bonds, foreign bonds, or money markets and seek to provide capital appreciation and income consistent with asset allocation; (iii) balanced funds which seek to balance growth of principal and current income by investing in a combination of stocks and bonds; (iv) equity funds, which invest in common stocks and consist of various investment options for various levels of risk tolerance; and (v) stability of principal funds, which invest in conservative investment options that seek to hold the principal value of the investment stable through all market conditions.

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

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

<u>December 31, 2024</u>	<u>Fair Value</u>	<u>Fair Value Measurements at Reporting Date Using</u>		
		<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Pooled Separate Accounts	\$ 1,537,057	\$ -	\$ 1,537,057	\$ -
Total Investments, at				
Fair Value	<u>\$ 1,537,057</u>	<u>\$ -</u>	<u>\$ 1,537,057</u>	<u>\$ -</u>

<u>December 31, 2023</u>	<u>Fair Value</u>	<u>Fair Value Measurements at Reporting Date Using</u>		
		<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>
Pooled Separate Accounts	\$ 8,021,374	\$ -	\$ 8,021,374	\$ -
Total Investments, at				
Fair Value	<u>\$ 8,021,374</u>	<u>\$ -</u>	<u>\$ 8,021,374</u>	<u>\$ -</u>

**JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS**

Note 4 - Information Certified by Voya

The following is a summary of the Plan’s financial information and data included in the Plan’s financial statements and supplemental schedule of assets (held at end of year), which was certified by Voya as of December 31, 2024 and 2023, and for the year ended December 31, 2024, as complete and accurate, as permitted by 29 CFR 2520.103 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. The Plan’s independent accountants did not perform auditing procedures with respect to the information certified by Voya, except for comparing such information to the related information included in the financial statements and supplemental schedule of assets (held at end of year).

	2024	2023
	<u>(In Liquidation)</u>	<u>(Ongoing)</u>
Investments, at Fair Value	\$ 1,537,057	\$ 8,021,374
Investments, at Contract Value	\$ 453,652	\$ 1,133,925
Notes Receivable from Participants	\$ -	\$ 27,551
		2024
		<u>(In Liquidation)</u>
Net Appreciation in Fair Value of Investments		\$ 527,689
Interest on Guaranteed Investment Contract		\$ 10,380
Interest Income on Notes Receivable from Participants		\$ 362

Note 5 - Tax Status

The Plan adopted a non-standardized defined contribution pre-approved Plan, which received a favorable opinion letter from the IRS dated June 30, 2020, in which the IRS stated that the pre-approved plan, as designed, was in compliance with applicable requirements of the IRC. The Plan has been amended since receiving the opinion letter; however, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC, and the related trust is tax exempt. Accordingly, no provision for taxes has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more-likely-than-not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 6 - Related Party and Party-in-Interest Transactions

All Plan investments are held and managed by Voya as of December 31, 2024 and 2023. These transactions qualify as party-in-interest transactions. Administrative fees paid to Voya totaled \$6,785 for the year ended December 31, 2024. Notes receivable from participants also qualify as exempt party-in-interest transactions.

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS

Note 7 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities 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, changes in the values of investment securities could occur in the near-term, and such changes could materially affect participant account balances and the amounts reported in the statements of net assets available for benefits.

Note 8 - Reconciliation of Financial Statements to Form 5500

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

	2024	2023
	<u>(In Liquidation)</u>	<u>(Ongoing)</u>
Net Assets Available for Benefits		
Per the Financial Statements	\$ 1,990,709	\$ 9,231,645
Employer Contributions Receivable	<u>-</u>	<u>(48,795)</u>
Net Assets Available for Benefits		
Per Form 5500	<u>\$ 1,990,709</u>	<u>\$ 9,182,850</u>

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

	2024
	<u>(In Liquidation)</u>
Net Decrease in Net Assets Available for Benefits	
Per the Financial Statements	\$ (7,240,936)
2023 Employer Contributions Receivable	<u>48,795</u>
Net Decrease in Net Assets Available for Benefits	
Per Form 5500	<u>\$ (7,192,141)</u>

Note 9 - Non-Exempt Transactions

During the 2023 Plan year, the Company did not remit certain employee deferrals and loan payments within the appropriate time period prescribed by the Department of Labor. These transactions constitute prohibited transactions as defined by ERISA. The Company corrected these late remittances during 2024.

SUPPLEMENTAL SCHEDULES

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
EIN: 59-3033129; PLAN NUMBER: 001
YEAR ENDED DECEMBER 31, 2024

Check Here If Late Participant Loan Repayments are Included: <input checked="" type="checkbox"/>	Participant Contributions Transferred Late to Plan	Total That Constitutes Non-Exempt Prohibited Transactions			Total Fully Corrected Under VFCP* and PTE 2002-51
		Contributions Not Corrected	Contributions Corrected Outside VFCP*	Contributions Pending Correction in VFCP*	
2023	\$ 17,128	\$ -	\$ 17,128	\$ -	\$ -

* Voluntary Fiduciary Correction Program (DOL)

JARDON AND HOWARD TECHNOLOGIES, INC. RETIREMENT PLAN
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
EIN: 59-3033129; PLAN NUMBER: 001
DECEMBER 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
		<u>Pooled Separate Accounts:</u>		
*	Voya Retirement Insurance and Annuity Company	Amer Bcn Small Cap Value Fund Inst	a	\$ 87,082
*	Voya Retirement Insurance and Annuity Company	Amer Cent Mid Cap Value Fund R6	a	24,686
*	Voya Retirement Insurance and Annuity Company	Amer Cent Shor Dur In Pr Bnd Fd R6	a	343
*	Voya Retirement Insurance and Annuity Company	Amer Cent Ultra Fund R6	a	280,612
*	Voya Retirement Insurance and Annuity Company	American Funds New Perspective R6	a	12,021
*	Voya Retirement Insurance and Annuity Company	American Funds Wash Mutual Inv R6	a	1,914
*	Voya Retirement Insurance and Annuity Company	ClrBrgSm Cp Growth Fnd IS	a	48,887
*	Voya Retirement Insurance and Annuity Company	Columbia High Yield Bond Fund I3	a	1,321
*	Voya Retirement Insurance and Annuity Company	DFA Global Real Estate Sec Port Inst	a	21,513
*	Voya Retirement Insurance and Annuity Company	DFA Intl Core Equity Port Inst	a	175,053
*	Voya Retirement Insurance and Annuity Company	DFA U.S. Small Cap Porfolio Inst	a	12,883
*	Voya Retirement Insurance and Annuity Company	Invesco Diversified Dividend Fund R6	a	203,124
*	Voya Retirement Insurance and Annuity Company	Neuberger Berman Md Cp Grw Fnd R6	a	176,618
*	Voya Retirement Insurance and Annuity Company	Vanguard 500 Index Fund Adm	a	409,305
*	Voya Retirement Insurance and Annuity Company	Vanguard LifeStrat Mod Growth Fd Inv	a	3,699
*	Voya Retirement Insurance and Annuity Company	Vanguard Mid-Cap Index Fund Adm	a	7,689
*	Voya Retirement Insurance and Annuity Company	Vanguard Total Bnd Mrkt Ind F Adm	a	8,063
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2020 Fnd Inv	a	259
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2025 Fnd Inv	a	256
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2030 Fnd Inv	a	239
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2035 Fnd Inv	a	4,656
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2045 Fnd Inv	a	198
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2050 Fnd Inv	a	7,950
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2055 Fnd Inv	a	6,683
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2060 Fnd Inv	a	30,475
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire 2065 Fnd Inv	a	701
*	Voya Retirement Insurance and Annuity Company	Vanguard Trgt Retire Income Fnd Inv	a	10,827
				<u>1,537,057</u>
		<u>Guaranteed Investment Contract:</u>		
*	Voya Retirement Insurance and Annuity Company	Voya Fixed Account	a	453,652
		Total		<u>\$ 1,990,709</u>

* Transaction with party-in-interest

a - The cost of participant-directed investments is not required to be disclosed.

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CERTIFIED PUBLIC ACCOUNTANTS

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