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| <p>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>Annual Return/Report of Employee Benefit Plan</p> <p>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).</p> <p>▶ Complete all entries in accordance with the instructions to the Form 5500.</p> | <p>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p>This Form is Open to Public Inspection</p> |
|---|---|--|

Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

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

a single-employer plan a DFE (specify) _____

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

| | |
|--|--|
| <p>1a Name of plan <u>STERN & EISENBERG, PC 401(K) PROFIT SHARING PLAN AND TRUST</u></p> | <p>1b Three-digit plan number (PN) ▶ <u>001</u></p> |
| <p>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>STERN & EISENBERG, PC</u></p> <p><u>1581 MAIN STREET</u> <u>SUITE 200</u> <u>WARRINGTON, PA 18976</u></p> | <p>1c Effective date of plan <u>10/29/2002</u></p> <p>2b Employer Identification Number (EIN) <u>45-1578526</u></p> <p>2c Plan Sponsor's telephone number <u>215-557-2811</u></p> <p>2d Business code (see instructions) <u>541110</u></p> |

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 | STEVEN EISENBERG |
| | Signature of plan administrator | Date | Enter name of individual signing as plan administrator |
| SIGN HERE | Filed with authorized/valid electronic signature. | 10/15/2025 | STEVEN EISENBERG |
| | 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 | 160 |
| 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) | 112 |
| | 6a(2) | 98 |
| | 6b | 0 |
| | 6c | 45 |
| | 6d | 143 |
| | 6e | 0 |
| | 6f | 143 |
| | 6g(1) | 115 |
| 6g(2) | 98 | |
| 6h | 6 | |
| 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 2J 2K 2T 3D 3H

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

| | |
|---|---|
| 9a Plan funding arrangement (check all that apply) | 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> |
|---|--|--|

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

| | | |
|---|--|-------------------|
| <p>A Name of plan STERN & EISENBERG, PC 401(K) PROFIT SHARING PLAN AND TRUST</p> | <p>B Three-digit plan number (PN) ▶</p> | <p>001</p> |
| <p>C Plan sponsor's name as shown on line 2a of Form 5500 STERN & EISENBERG, PC</p> | <p>D Employer Identification Number (EIN) 45-1578526</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
NATIONWIDE LIFE INSURANCE COMPANY

| (b) EIN | (c) NAIC code | (d) Contract or identification number | (e) Approximate number of persons covered at end of policy or contract year | Policy or contract year | |
|------------|---------------|---------------------------------------|---|-------------------------|------------|
| | | | | (f) From | (g) To |
| 31-4156830 | 66869 | GAP-CP-HU3M | 101 | 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 | (b) Total amount of fees paid |
|--------------------------------------|-------------------------------|

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
DEFINITI, LLC **3 HOLLAND ST.**
ERIE, PA 16507

| (b) Amount of sales and base commissions paid | Fees and other commissions paid | | (e) Organization code |
|---|---------------------------------|-------------|-----------------------|
| | (c) Amount | (d) Purpose | |
| | | | 5 |

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

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

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

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

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

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

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

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

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

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

(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 | 296885 |
| 5 | Current value of plan's interest under this contract in separate accounts at year end..... | 0 |
| 6 | Contracts With Allocated Funds: | |
| a | State the basis of premium rates ▶ | |
| b | Premiums paid to carrier | 6b |
| c | Premiums due but unpaid at the end of the year | 6c |
| d | If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶ | 6d |
| e | Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶ | |
| f | If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/> | |
| 7 | Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts) | |
| a | Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input checked="" type="checkbox"/> guaranteed investment (4) <input type="checkbox"/> other ▶ | |
| b | Balance at the end of the previous year | 7b 225297 |
| c | Additions: (1) Contributions deposited during the year | 7c(1) 10185 |
| | (2) Dividends and credits..... | 7c(2) 29 |
| | (3) Interest credited during the year..... | 7c(3) 4789 |
| | (4) Transferred from separate account | 7c(4) 989748 |
| | (5) Other (specify below)..... ▶ | 7c(5) |
| | (6) Total additions | 7c(6) 1004751 |
| d | Total of balance and additions (add lines 7b and 7c(6)) | 7d 1230048 |
| e | Deductions: | |
| | (1) Disbursed from fund to pay benefits or purchase annuities during year | 7e(1) 12299 |
| | (2) Administration charge made by carrier..... | 7e(2) 1125 |
| | (3) Transferred to separate account | 7e(3) 919739 |
| | (4) Other (specify below)..... ▶ | 7e(4) |
| (5) Total deductions | 7e(5) 933163 | |
| f | Balance at the end of the current year (subtract line 7e(5) from line 7d)..... | 7f 296885 |

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

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

| | | |
|---|--|------------|
| A Name of plan STERN & EISENBERG, PC 401(K) PROFIT SHARING PLAN AND TRUST | B Three-digit plan number (PN) ▶ | 001 |
| C Plan sponsor's name as shown on line 2a of Form 5500 STERN & EISENBERG, PC | D Employer Identification Number (EIN) 45-1578526 | |

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

CETERA ADVISORS LLC C/O RETIREMENT

200 N PACIFIC COAST HWY STE 1200
EL SEGUNDO, CA 90245

| (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? |
|------------------------|---|--|--|--|---|--|
| 26 64 | INVESTMENT MANAGER | 22504 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | | Yes <input type="checkbox"/> No <input type="checkbox"/> |

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

NATIONWIDE

ONE NATIONWIDE PLAZA
COLUMBUS, OH 43215

| (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? |
|------------------------|---|--|--|--|---|--|
| 15 21 25 37 64 99 | RECORDKEEPER | 4114 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> | | Yes <input type="checkbox"/> No <input type="checkbox"/> |

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

DEFINITI, LLC

3 HOLLAND STREET
ERIE, PA 16507

| (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 | TPA | 266 | Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | 570 | Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> |

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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| 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. |
|---|--|---|

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

| | | |
|--|--|------------|
| A Name of plan <u>STERN & EISENBERG, PC 401(K) PROFIT SHARING PLAN AND TRUST</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>STERN & EISENBERG, PC</u> | D Employer Identification Number (EIN) <u>45-1578526</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) |
|---------------|--|

| | | |
|--|-------------------------------|---|
| a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WILMTRBR EAFE EQ INDX R</u> | | |
| b Name of sponsor of entity listed in (a): <u>CIT GREAT GRAY TRUST</u> | | |
| c EIN-PN <u>31-4156830-009</u> | d Entity code <u>C</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>19766</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WILMTRBR RSL 2000 INDX R</u> | | |
| b Name of sponsor of entity listed in (a): <u>CIT GREAT GRAY TRUST</u> | | |
| c EIN-PN <u>31-4156830-009</u> | d Entity code <u>C</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>6239</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WILMNTRMYWAYTMT COR BOND R</u> | | |
| b Name of sponsor of entity listed in (a): <u>CIT GREAT GRAY TRUST</u> | | |
| c EIN-PN <u>31-4156830-009</u> | d Entity code <u>C</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>1342</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WILMNTRMYWAYTMT INTL GR R</u> | | |
| b Name of sponsor of entity listed in (a): <u>CIT GREAT GRAY TRUST</u> | | |
| c EIN-PN <u>31-4156830-009</u> | d Entity code <u>C</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>101521</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WILMNTRMYWAYTMT LGCAPGR R</u> | | |
| b Name of sponsor of entity listed in (a): <u>CIT GREAT GRAY TRUST</u> | | |
| c EIN-PN <u>31-4156830-009</u> | d Entity code <u>C</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>497920</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WILMNTRMYWAYTMT MDCAPGR R</u> | | |
| b Name of sponsor of entity listed in (a): <u>CIT GREAT GRAY TRUST</u> | | |
| c EIN-PN <u>31-4156830-009</u> | d Entity code <u>C</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>256504</u> |
| a Name of MTIA, CCT, PSA, or 103-12 IE: <u>WILMNTRMYWAYRTMTMLTCTBD R</u> | | |
| b Name of sponsor of entity listed in (a): <u>CIT GREAT GRAY TRUST</u> | | |
| c EIN-PN <u>31-4156830-009</u> | d Entity code <u>C</u> | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>120205</u> |

a Name of MTIA, CCT, PSA, or 103-12 IE: **SMCAPSGR TR**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUST**

| | | | |
|---------------------------------------|-------------------------------|---|---------------|
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 230456 |
|---------------------------------------|-------------------------------|---|---------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: **INDX2050 R**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUST**

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|---------------------------------------|-------------------------------|---|---------------|
| c EIN-PN 31-4153830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 537801 |
|---------------------------------------|-------------------------------|---|---------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: **INDX2055 R**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUST**

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|---------------------------------------|-------------------------------|---|---------------|
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 475783 |
|---------------------------------------|-------------------------------|---|---------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: **INDX2060 R**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUST**

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|---------------------------------------|-------------------------------|---|---------------|
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 269451 |
|---------------------------------------|-------------------------------|---|---------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: **WLMNTRBR EQ INDX 1**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUS**

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|---------------------------------------|-------------------------------|---|--------------|
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 97826 |
|---------------------------------------|-------------------------------|---|--------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: **WLMNTRBR US DB INDX 1**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUST**

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|---------------------------------------|-------------------------------|---|-------------|
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 1494 |
|---------------------------------------|-------------------------------|---|-------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: **INTL VAL**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUST**

| | | | |
|---------------------------------------|-------------------------------|---|--------------|
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 11774 |
|---------------------------------------|-------------------------------|---|--------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: **WLMNTRBR US TIPS INDX 1**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUST**

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|---------------------------------------|-------------------------------|---|--------------|
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 22582 |
|---------------------------------------|-------------------------------|---|--------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: **WLMNTRBR MDCAP EQ INDX 1**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUST**

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|---------------------------------------|-------------------------------|---|---------------|
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 242834 |
|---------------------------------------|-------------------------------|---|---------------|

a Name of MTIA, CCT, PSA, or 103-12 IE: **WLMNTRMYWAYRTMT INDX 2065 R**

b Name of sponsor of entity listed in (a): **CIT GREAT GRAY TRUST**

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|---------------------------------------|-------------------------------|---|-------------|
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) | 6849 |
|---------------------------------------|-------------------------------|---|-------------|

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| a Name of MTIA, CCT, PSA, or 103-12 IE: WLMNTRMYWAYTRRMT LGCPVAL R | | |
| b Name of sponsor of entity listed in (a): CIT GREAT GRAY TRUST | | |
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10430 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: WILMNTRMYWAYTRRMT MDCPVAL R | | |
| b Name of sponsor of entity listed in (a): WLMNTRMYWAYTRRMT MDCOVAL R | | |
| c EIN-PN 31-4156830-000 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1648 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: WLMNTRMYWAYTRRMT EMRGMKT R | | |
| b Name of sponsor of entity listed in (a): CIT GREAT GRAY TRUST | | |
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16450 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: WLMNTRMYWAYTRRMT GLBL BD R | | |
| b Name of sponsor of entity listed in (a): CIT GREAT GRAY TRUST | | |
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 36276 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: WLMNTRMYWAYTRRMT INDRTRMT | | |
| b Name of sponsor of entity listed in (a): CIT GREAT GRAY TRUST | | |
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 316455 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: WLMNTRMYWAYTRRMT INDX2030 R | | |
| b Name of sponsor of entity listed in (a): CIT GREAT GRAY TRUST | | |
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 151573 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: WLMNTRMYWAYTRRMT INDX 2035 R | | |
| b Name of sponsor of entity listed in (a): CIT GREAT GRAY TRUST | | |
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 170165 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: WILMNTRMYWAYTRRMT INDX 2040 R | | |
| b Name of sponsor of entity listed in (a): CIT GREAT GRAY TRUST | | |
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 270337 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: INDX2045 R | | |
| b Name of sponsor of entity listed in (a): CIT GREAT GRAY TRUST | | |
| c EIN-PN 31-4156830-009 | d Entity code C | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 259712 |
| a Name of MTIA, CCT, PSA, or 103-12 IE: | | |
| b Name of sponsor of entity listed in (a): | | |
| c EIN-PN | d Entity code | e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) |

| | | |
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| SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small> | Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500. | OMB No. 1210-0110 2024 This Form is Open to Public Inspection |
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| | |
|--|--|
| For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024 | |
| A Name of plan STERN & EISENBERG, PC 401(K) PROFIT SHARING PLAN AND TRUST | B Three-digit plan number (PN) ▶ 001 |
| C Plan sponsor's name as shown on line 2a of Form 5500 STERN & EISENBERG, PC | D Employer Identification Number (EIN) 45-1578526 |

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

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

| Assets | (a) Beginning of Year | (b) End of Year |
|--|-----------------------|-----------------|
| a Total noninterest-bearing cash | 1a 0 | 0 |
| b Receivables (less allowance for doubtful accounts): | | |
| (1) Employer contributions | 1b(1) 0 | 0 |
| (2) Participant contributions | 1b(2) 15161 | 0 |
| (3) Other | 1b(3) 155 | 0 |
| 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) 48613 | 118662 |
| (9) Value of interest in common/collective trusts | 1c(9) 3628805 | 4133483 |
| (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) 1096057 | 1136889 |
| (14) Value of funds held in insurance company general account (unallocated contracts) | 1c(14) 225297 | 296885 |
| (15) Other | 1c(15) | |

| 1d Employer-related investments: | | (a) Beginning of Year | (b) End of Year |
|--|--------------|-----------------------|-----------------|
| (1) Employer securities..... | 1d(1) | | |
| (2) Employer real property..... | 1d(2) | | |
| e Buildings and other property used in plan operation..... | 1e | | |
| f Total assets (add all amounts in lines 1a through 1e)..... | 1f | 5014088 | 5685919 |
| 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 | 5014088 | 5685919 |

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) | 200732 | |
| (B) Participants..... | 2a(1)(B) | 389091 | |
| (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) | | 589823 |
| 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) | 5374 | |
| (F) Other..... | 2b(1)(F) | 4818 | |
| (G) Total interest. Add lines 2b(1)(A) through (F) | 2b(1)(G) | | 10192 |
| (2) Dividends: | | | |
| (A) Preferred stock..... | 2b(2)(A) | | |
| (B) Common stock..... | 2b(2)(B) | | |
| (C) Registered investment company shares (e.g. mutual funds)..... | 2b(2)(C) | | |
| (D) Total dividends. Add lines 2b(2)(A) , (B) , and (C) | 2b(2)(D) | | 0 |
| (3) Rents..... | 2b(3) | | |
| (4) Net gain (loss) on sale of assets: | | | |
| (A) Aggregate proceeds..... | 2b(4)(A) | | |
| (B) Aggregate carrying amount (see instructions)..... | 2b(4)(B) | | |
| (C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result..... | 2b(4)(C) | | |
| (5) Unrealized appreciation (depreciation) of assets: | | | |
| (A) Real estate..... | 2b(5)(A) | | |
| (B) Other..... | 2b(5)(B) | | |
| (C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B) | 2b(5)(C) | | |

| | | (a) Amount | (b) Total |
|---|---------------|------------|-----------|
| (6) Net investment gain (loss) from common/collective trusts | 2b(6) | | |
| (7) Net investment gain (loss) from pooled separate accounts | 2b(7) | | |
| (8) Net investment gain (loss) from master trust investment accounts | 2b(8) | | |
| (9) Net investment gain (loss) from 103-12 investment entities | 2b(9) | | |
| (10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) | 2b(10) | | 771756 |
| c Other income | 2c | | |
| d Total income. Add all income amounts in column (b) and enter total..... | 2d | | 1371771 |

Expenses

| | | | |
|--|---------------|--------|--------|
| e Benefit payment and payments to provide benefits: | | | |
| (1) Directly to participants or beneficiaries, including direct rollovers..... | 2e(1) | 673056 | |
| (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) | | 673056 |
| f Corrective distributions (see instructions) | 2f | | |
| g Certain deemed distributions of participant loans (see instructions)..... | 2g | | |
| h Interest expense..... | 2h | | |
| i Administrative expenses: | | | |
| (1) Salaries and allowances | 2i(1) | | |
| (2) Contract administrator fees | 2i(2) | | |
| (3) Recordkeeping fees | 2i(3) | 4380 | |
| (4) IQPA audit fees | 2i(4) | | |
| (5) Investment advisory and investment management fees | 2i(5) | 22504 | |
| (6) Bank or trust company trustee/custodial fees | 2i(6) | | |
| (7) Actuarial fees | 2i(7) | | |
| (8) Legal fees | 2i(8) | | |
| (9) Valuation/appraisal fees | 2i(9) | | |
| (10) Other trustee fees and expenses | 2i(10) | | |
| (11) Other expenses..... | 2i(11) | | |
| (12) Total administrative expenses. Add lines 2i(1) through (11) | 2i(12) | | 26884 |
| j Total expenses. Add all expense amounts in column (b) and enter total..... | 2j | | 699940 |

Net Income and Reconciliation

| | | | |
|---|--------------|--|--------|
| k Net income (loss). Subtract line 2j from line 2d | 2k | | 671831 |
| l Transfers of assets: | | | |
| (1) To this plan..... | 2l(1) | | 0 |
| (2) From this plan | 2l(2) | | 0 |

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: **TORRILLO & ASSOCIATES, LLC**

(2) EIN: **83-0414789**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

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

| | | |
|---|--|------------|
| A Name of plan <u>STERN & EISENBERG, PC 401(K) PROFIT SHARING PLAN AND TRUST</u> | B Three-digit plan number (PN) ▶ | <u>001</u> |
| C Plan sponsor's name as shown on line 2a of Form 5500 <u>STERN & EISENBERG, PC</u> | D Employer Identification Number (EIN) <u>45-1578526</u> | |

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

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

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

| | | |
|---|--|---|
| 1 | | 0 |
|---|--|---|

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
 EIN(s): 31-4156830

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 Q702920A.

STERN & EISENBERG, PC 401(K) PROFIT SHARING PLAN AND TRUST

**Financial Statements
As of December 31, 2024 and 2023
And
For the Year Ended December 31, 2024
And
Supplemental Schedule
As of December 31, 2024**

**Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Index**

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Supplemental Schedule:

| | |
|--|-----------|
| Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) | S.1 – S.2 |
|--|-----------|

- The supplemental schedule included is presented for purposes of additional analysis and is not a required part of the financial statements but is required by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). Other schedules required by section 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.

INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator of the Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust

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

We have performed audits of the accompanying financial statements of the Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

Plan management, having determined it is permissible in the circumstances, has elected to have the audits of the financial statements of the Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust 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").

Plan 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 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the 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 Plan management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are required to be independent of the Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Plan Management for the Financial Statements

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

In preparing the financial statements, Plan management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the ability of the Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the *Scope and Nature of the ERISA Section 103(a)(3)(C) Audit* section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control of the Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by Plan 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 ability of the Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust 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.

Other Matter – Supplemental Schedule Required by ERISA

The supplemental Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of December 31, 2024 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of Plan 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- the form and content of the supplemental schedule, other than the information in the supplemental schedule 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 schedule 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 Plan management determined meets the requirements of ERISA Section 103(a)(3)(C).

Torillo & Associates, LLC

October 15, 2025

Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Statements of Net Assets Available for Benefits
As of December 31, 2024 and 2023

| | <u>2024</u> | <u>2023</u> |
|---|---------------------|---------------------|
| Assets: | | |
| Investments, at fair value | \$ 5,270,372 | \$ 4,724,862 |
| Fully benefit-responsive investment contract, at contract value | 296,885 | 225,297 |
| Receivables: | | |
| Employee contributions | - | 15,161 |
| Accrued income | - | 155 |
| Notes receivable from participants | 118,662 | 48,613 |
| Total receivables | <u>118,662</u> | <u>63,929</u> |
| Net assets available for benefits | <u>\$ 5,685,919</u> | <u>\$ 5,014,088</u> |

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

**Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2024**

| | <u>2024</u> |
|---|---------------------|
| Additions: | |
| Net appreciation in fair value of investments | \$ 771,756 |
| Interest income | 4,818 |
| Investment Income | <u>776,574</u> |
| Interest income on notes receivable from participants | 5,374 |
| Contributions: | |
| Employer's | 200,732 |
| Participants' | 389,091 |
| Total contributions | <u>589,823</u> |
| Total additions | 1,371,771 |
| Deductions: | |
| Benefits paid to participants | 673,056 |
| Administrative expenses | 26,884 |
| Total deductions | <u>699,940</u> |
| Net increase | 671,831 |
| Net assets available for benefits – beginning of year | <u>5,014,088</u> |
| Net assets available for benefits – end of year | <u>\$ 5,685,919</u> |

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

Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
As of December 31, 2024 and 2023 and for the Year Ended December 31, 2024

1. Description of Plan

The following description of the Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust (the “Plan”) provides only general information. The Plan was originally effective October 29, 2002 and was most recently amended and restated effective January 1, 2022. Participants should refer to the Plan document for a more complete description of the Plan’s provisions.

General

The Plan is a defined contribution plan covering all employees of Stern & Eisenberg, PC (the “Plan Sponsor” or “Company”) who have attained the age of twenty-one and have three months of service. Union employees, nonresident aliens, and leased employees are not eligible to participate in the Plan. Terra Abstract, Inc., and Stern & Eisenberg Mid Atlantic, PC are related employers who have also adopted the terms of the Plan. Eligible employees can enter the Plan on the first day of the month coinciding with or next following the date eligibility requirements are met. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Contributions

Each year, participants may contribute a portion of their pre-tax compensation, as defined in the Plan document, subject to certain Internal Revenue Code (“IRC”) limitations. Contributions may also be designated as Roth 401(k) contributions. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers).

The Plan provides for a discretionary matching employer contribution which is calculated each payroll period. For the year ended December 31, 2024, the discretionary employer match was 100% of the first 3% of an active participant’s eligible compensation contributed to the Plan, plus 50% of the next 2% of an active participant’s eligible compensation contributed to the Plan.

The Plan also provides for a discretionary profit sharing contribution. For the year ended December 31, 2024, the Plan Sponsor made no discretionary profit sharing contributions.

Participants direct the investment of their deferral contributions and employer matching contributions into various investment options offered by the Plan. Participants may change their investment options at any time.

Participant Accounts

Each participant’s account is credited with the participant’s contribution and any discretionary matching contributions, as well as allocations of the Plan Sponsor’s discretionary profit sharing contribution, if any, and Plan earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined in the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

Notes Receivable from Participants

Participants may borrow from their fund accounts at a maximum amount equal to the lesser of \$50,000 or 50 percent of their vested account balances. The loans are secured by the balance in the participant’s account and bear interest at 1.5 percentage points above the prime rate. Principal and interest may be paid through payroll deductions or directly by the participant. Loan terms shall not extend beyond five years from the date of the loan, unless the loan is for the purchase of a participant’s primary residence. A participant may have only one loan outstanding at any given time.

Vesting

A participant, at all times, has a fully vested (100%) interest in their own contributions, safe harbor contributions and rollover contributions, including actual earnings thereon.

Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
As of December 31, 2024 and 2023 and for the Year Ended December 31, 2024

Effective January 1, 2020, discretionary matching contributions and discretionary profit sharing contributions vest according to the following schedule:

| <u>Years of Vesting Service</u> | <u>Percentage</u> |
|---------------------------------|-------------------|
| 0 years | 0% |
| 1 year | 20% |
| 2 years | 40% |
| 3 years | 60% |
| 4 years | 80% |
| 5 years | 100% |

Prior to January 1, 2020, discretionary matching contributions and discretionary profit sharing contributions were vested at a 6 year graded schedule.

Participants prior to January 1, 2016 are 100% vested in their matching contributions. Participants also become fully vested upon death or disability or normal retirement age (65).

Forfeited Accounts

Forfeitures are generally used to offset employer contributions and pay administrative expenses. Forfeited nonvested accounts as of December 31, 2024 and 2023 totaled \$14,147 and \$17,229, respectively. For the year ended December 31, 2024, forfeitures of \$8,935 were used to offset employer contributions and no forfeitures were used to pay administrative expenses.

Payment of Benefits

On termination of service, death, disability or retirement, a participant may elect to receive a lump sum amount equal to the value of the participant's vested interest in his or her account or partial withdrawals. In circumstances when a terminated participant has a vested account balance less than \$7,000 (\$5,000 prior to modification allowed by the Setting Every Community Up for Retirement Enhancement 2.0 Act of 2022, "SECURE Act 2.0"), the participant's vested account balance shall be distributed in a lump sum. In the event of a mandatory distribution greater than \$1,000, if the participant does not elect to have such distribution paid directly to an eligible retirement plan specified by the participant in a direct rollover or to receive the distribution directly, then the Plan administrator will pay the distribution in a direct rollover to an individual retirement account designated by the Plan administrator. Hardship and in-service distributions are also permitted from participant accounts, based on the terms of the Plan document.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared using the accrual basis of accounting.

Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined-contribution plan attributable to fully benefit-responsive investment contracts because the contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The financial statements include the fully benefit-responsive investment contract and its related activity on a contract value basis (see Note 5).

Use of Estimates

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

Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
As of December 31, 2024 and 2023 and for the Year Ended December 31, 2024

Investment Valuation and Income Recognition

Investments are reported at fair value (except for fully benefit-responsive investment contracts, which are reported at contract 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. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the custodian, insurance company and investment advisors. See Note 4 for discussion of fair value measurements.

Purchases and sales of investments 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.

Contributions

Contributions from Plan participants and the discretionary matching contributions from the Company are recorded in the year in which the employee contributions are withheld from compensation. Discretionary profit sharing contributions, if any, are recorded in the year in which the related compensation is earned.

Notes Receivable from Participants

Notes receivable from participants (participant loans for Form 5500 reporting purposes) are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Payments of Benefits

Benefits are recorded when paid.

Administrative Expenses

All reasonable administrative expenses, including custodial and third-party administration fees necessary to operate and administer the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses of maintaining the Plan that are paid directly by the Company are excluded from these financial statements. A participant's account may be charged for expenses associated with a specific optional feature, including administration of participant loans, elected by that participant, and are included in administrative expenses. Certain investment related expenses are included in the net appreciation in fair value of investments.

Subsequent Events

Management evaluated subsequent events for the Plan through October 15, 2025, the date the financial statements were available to be issued.

3. Information Certified by a Qualified Institution

The Plan administrator having determined that it is permissible in the circumstances elected to have the audits of the Plan performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the following information included in the accompanying financial statements and ERISA-required supplemental schedule of assets (held at end of year) was obtained or derived from information obtained by the Plan administrator and certified as complete and accurate by Nationwide Trust Company, FSB, a qualified institution, in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA:

- Investments, at fair value, and fully benefit-responsive investment contract, at contract value, as shown in the statements of net assets available for benefits as of December 31, 2024 and 2023.
- Investment activity, including net appreciation in fair value of investments and interest income, as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2024.

Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
As of December 31, 2024 and 2023 and for the Year Ended December 31, 2024

- The information for all mutual funds, collective investment trusts, and the guaranteed investment contract listed in the schedule of assets (held at end of year) as of December 31, 2024, as shown in the ERISA-required supplemental schedule.

4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements). 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.
- If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.
- Level 3: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

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

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Collective investment trusts: Collective investment trusts are valued at the NAV of units held. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are 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.

Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
As of December 31, 2024 and 2023 and for the Year Ended December 31, 2024

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements as of December 31, 2024:

| | <u>Total</u> | <u>Level 1</u> | <u>Level 2</u> | <u>Level 3</u> |
|----------------------------------|---------------------|---------------------|----------------|----------------|
| Investments, at fair value: | | | | |
| Mutual funds | \$ 1,136,889 | \$ 1,136,889 | \$ - | \$ - |
| Collective investment trusts (*) | 4,133,483 | - | - | - |
| Total | <u>\$ 5,270,372</u> | <u>\$ 1,136,889</u> | <u>\$ -</u> | <u>\$ -</u> |

The following table sets forth by level, within the fair value hierarchy, the Plan's fair value measurements as of December 31, 2023:

| | <u>Total</u> | <u>Level 1</u> | <u>Level 2</u> | <u>Level 3</u> |
|----------------------------------|---------------------|---------------------|----------------|----------------|
| Investments, at fair value: | | | | |
| Mutual funds | \$ 1,096,057 | \$ 1,096,057 | \$ - | \$ - |
| Collective investment trusts (*) | 3,628,805 | - | - | - |
| Total | <u>\$ 4,724,862</u> | <u>\$ 1,096,057</u> | <u>\$ -</u> | <u>\$ -</u> |

(*) In accordance with fair value measurement guidance, certain investments that were measured at net asset value per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented as investments in the statements of net assets available for benefits.

The following table sets forth additional disclosures for the fair value measurement of investments in certain entities that calculate net asset value per share (or its equivalent) as of December 31, 2024 and 2023.

| <u>Investment Type</u> | <u>Fair Value</u> <u>December</u> <u>31, 2024</u> | <u>Fair Value</u> <u>December</u> <u>31, 2023</u> | <u>Unfunded</u> <u>Commitments</u> | <u>Redemption</u> <u>Frequency</u> | <u>Redemption</u> <u>Notice Period</u> |
|------------------------------|---|---|---------------------------------------|---------------------------------------|---|
| Collective investment trusts | \$ 4,133,483 | \$ 3,628,805 | \$ - | Daily | Daily |

The Plan's collective investment trusts are invested in a variety of funds designed to mirror the investment strategies of similar registered investment companies (mutual funds), including equity style funds, fixed income style funds, and target date funds. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of a collective investment trust, the custodian reserves the right to temporarily delay withdrawal from the account in order to ensure that securities liquidations will be carried out in an orderly business manner.

5. Fully Benefit-Responsive Investment Contract

The Plan holds a traditional investment contract. More specifically, the Nationwide Fixed Select contract is a stable value investment with a guaranteed rate of return and a guaranteed principal that is backed by Nationwide. This contract meets the fully benefit-responsive investment contract criteria and therefore is reported at contract value. Contract value is the relevant measure for fully benefit-responsive investment contracts because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value represents contributions made under each contract, plus earnings less participant withdrawals, and administrative expenses. As of December 31, 2024 and 2023, the contract value amount of the fully benefit-responsive investment contract was \$296,885 and \$225,297, respectively.

With a traditional investment contract, the Plan owns only the contract itself. Traditional investment contracts are designed to accrue interest based on crediting rates established by the contract issuers. The contract issuer is

Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
As of December 31, 2024 and 2023 and for the Year Ended December 31, 2024

contractually obligated to repay the principal and interest at a specified rate that is guaranteed to the Plan. The contract is provided through a group annuity contract issued by Nationwide. Under the contract, a guaranteed crediting rate is reset quarterly (with a minimum rate of 1%) and all assets invested in the contract are credited with the rate. Nationwide resets the guaranteed rates quarterly taking into consideration a number of factors including: the investment year method experience of the contract; projected maturity of the underlying investments; and a target spread level. At the expiration of the rate period, a new crediting rate is declared. Nationwide assumes market, credit and interest rate risks for the assets supporting the GIA. There are no reserves against the group fixed annuity contract values for credit risk of the contract issuer or otherwise. The average yield earned, average interest rate and crediting rate credited to participants was approximately 1.99% for the year ended December 31, 2024.

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. Certain events might limit the ability of the Plan to transact at contract value with the contract issuer. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuer and that also would limit the ability of the Plan to transact at contract value with participants.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuer's ability to meet its contractual financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments. In addition, certain events (including but not limited to the complete or partial termination of the Plan; a material change in any Plan investment fund; an amendment to the Plan; a change in the administration or operation of the Plan, including the removal of employees from Plan coverage as a result of the sale or liquidation of a subsidiary or division or as a result of group layoffs or early retirement programs) allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value.

6. Tax Status

Effective January 1, 2022, through the adoption of a Delaware Valley Retirement Inc. non-standardized defined contribution pre-approved plan, the Plan was amended and restated. The Internal Revenue Service ("IRS") issued an opinion letter dated June 30, 2020, stating that the non-standardized pre-approved plan document as then designed was in accordance with applicable IRC requirements. Although the Plan has been amended since receiving the opinion letter, management of the Plan believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, the Plan administrator believes the Plan, as amended, is qualified and the related trust is tax-exempt. Therefore, no provision for income 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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2021.

7. Related-Party and Party-in-Interest Transactions

Plan investments include a guaranteed investment contract managed by Nationwide. Nationwide is the custodian and recordkeeper of the Plan. Therefore, these transactions qualify as party-in-interest transactions, which are exempt from the prohibited transaction rules of ERISA. Fees incurred by the Plan for investment management services are included in the net appreciation in fair value of investments. Fees paid directly from participant accounts, including those for the administration of participant loans, are included in administrative expenses.

Stern & Eisenberg, PC 401(k) Profit Sharing Plan and Trust
Notes to Financial Statements
As of December 31, 2024 and 2023 and for the Year Ended December 31, 2024

Additionally, for participants who have elected to take a participant loan, the loans are secured by the respective participant's account balance.

8. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, the distribution of account balances will be distributed by the custodian and participants will become 100 percent vested in any employer contributions for which they are not already fully vested.

9. Risks and Uncertainties

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

SUPPLEMENTAL SCHEDULE

Stern & Eisenberg PC 401(k) Profit Sharing Plan and Trust
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
As of December 31, 2024

EIN: 45-1578526 Plan #001

| (a) | (b) | (c) | (d) | (e) |
|--|-----------------------------|------|---------------|---------|
| Identity of Issue, Borrower, Lessor or Similar Party | Description of Investment | Cost | Current Value | |
| AB Large Cap Growth Fund | Mutual fund | ** | \$ | 345,234 |
| American Funds New World Fund | Mutual fund | ** | | 6 |
| American Funds American Mutual Fund R6 | Mutual fund | ** | | 7,897 |
| American Funds AMCAP Fund R6 | Mutual fund | ** | | 17,544 |
| American Funds The Growth Fund of America R6 | Mutual fund | ** | | 103,357 |
| DWS RREEF Global Infrastructure Fund | Mutual fund | ** | | 1 |
| Fidelity 500 Index Fund | Mutual fund | ** | | 8,596 |
| Fidelity Advisor Industrials Fund | Mutual fund | ** | | 6,087 |
| Fidelity Mid Cap Index Fund | Mutual fund | ** | | 17,275 |
| Federated Hermes Government Obligations Fund | Mutual fund | ** | | 14,168 |
| Janus Henderson Global Technology and Innovation Fund | Mutual fund | ** | | 30,358 |
| JPMorgan Mid Cap Growth Fund R5 | Mutual fund | ** | | 56,306 |
| JPMorgan U.S. Data Applied Science Value Fund | Mutual fund | ** | | 205,633 |
| Lazard Global Listed Infrastructure Fund | Mutual fund | ** | | 3,864 |
| Loomis Sayles Global Allocation Fund | Mutual fund | ** | | 4,111 |
| Nuveen Small Cap Value Fund | Mutual fund | ** | | 73,388 |
| PIMCO Stocks Plus Short Fund | Mutual fund | ** | | 32,703 |
| Principal Global Emerging Markets Fund | Mutual fund | ** | | 50,342 |
| Putnam Large Cap Value Fund | Mutual fund | ** | | 1,954 |
| T. Rowe Price Blue Chip Growth Fund | Mutual fund | ** | | 12,268 |
| T. Rowe Price Communications & Technology Fund | Mutual fund | ** | | 11,182 |
| T. Rowe Price Health Sciences Fund | Mutual fund | ** | | 8,783 |
| T. Rowe Price Retirement I 2045 Fund | Mutual fund | ** | | 20,344 |
| Vanguard Consumer Staples Index Fund | Mutual fund | ** | | 8,711 |
| Vanguard Energy Fund | Mutual fund | ** | | 3,554 |
| Vanguard Health Care Fund | Mutual fund | ** | | 50,971 |
| Vanguard Inflation-Protected Securities Fund | Mutual fund | ** | | 1,384 |
| Vanguard Information Technology Index Fund | Mutual fund | ** | | 24,023 |
| Vanguard Large Cap Index Fund | Mutual fund | ** | | 12,564 |
| Vanguard Materials Index Fund | Mutual fund | ** | | 4,281 |
| Columbia Overseas Value Fund | Collective investment trust | ** | | 11,774 |
| Wilmington Trust BlackRock EAFE Equity Index Fund | Collective investment trust | ** | | 19,766 |
| Wilmington Trust BlackRock Equity Index Fund | Collective investment trust | ** | | 97,826 |
| Wilmington Trust BlackRock Russell 2000 Index Fund | Collective investment trust | ** | | 6,239 |
| Wilmington Trust BlackRock US Debt Index Fund | Collective investment trust | ** | | 1,494 |
| Wilmington Trust Mid Cap Equity Index | Collective investment trust | ** | | 242,834 |
| Wilmington Trust MyWayRetirement Core Bond Fund | Collective investment trust | ** | | 1,342 |
| Wilmington Trust MyWayRetirement Emerging Market Fund | Collective investment trust | ** | | 16,450 |
| Wilmington Trust MyWayRetirement Global Bond Fund | Collective investment trust | ** | | 36,276 |
| Wilmington Trust MyWayRetirement Index 2030 Fund | Collective investment trust | ** | | 151,573 |
| Wilmington Trust MyWayRetirement Index 2035 Fund | Collective investment trust | ** | | 170,165 |
| Wilmington Trust MyWayRetirement Index 2040 Fund | Collective investment trust | ** | | 270,337 |
| Wilmington Trust MyWayRetirement Index 2045 Fund | Collective investment trust | ** | | 259,712 |
| Wilmington Trust MyWayRetirement Index 2050 Fund | Collective investment trust | ** | | 537,801 |
| Wilmington Trust MyWayRetirement Index 2055 Fund | Collective investment trust | ** | | 475,783 |
| Wilmington Trust MyWayRetirement Index 2060 Fund | Collective investment trust | ** | | 269,451 |
| Wilmington Trust MyWayRetirement Index 2065 Fund | Collective investment trust | ** | | 6,849 |
| Wilmington Trust MyWayRetirement Index Retirement Fund | Collective investment trust | ** | | 316,455 |
| Wilmington Trust MyWayRetirement International Growth Fund | Collective investment trust | ** | | 101,521 |

Stern & Eisenberg PC 401(k) Profit Sharing Plan and Trust
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
As of December 31, 2024

EIN: 45-1578526 Plan #001

| (a) | (b) | (c) | (d) | (e) |
|--|---|------|---------------|------------------|
| Identity of Issue, Borrower, Lessor or Similar Party | Description of Investment | Cost | Current Value | |
| Wilmington Trust MyWayRetirement Large Cap Growth Fund | Collective investment trust | ** | 497,920 | |
| Wilmington Trust MyWayRetirement Large Cap Value Fund | Collective investment trust | ** | 10,430 | |
| Wilmington Trust MyWayRetirement Mid Cap Growth Fund | Collective investment trust | ** | 256,504 | |
| Wilmington Trust MyWayRetirement Mid Cap Value Fund | Collective investment trust | ** | 1,648 | |
| Wilmington Trust MyWayRetirement Mlt Sct Bond Fund | Collective investment trust | ** | 120,205 | |
| Wilmington Trust MyWayRetirement Small Cap Growth Fund | Collective investment trust | ** | 230,546 | |
| Wilmington Trust US Tips Index | Collective investment trust | ** | 22,582 | |
| * Nationwide Fixed Select Contract | Guaranteed investment contract | ** | 296,885 | |
| * Participant loans | Outstanding participant loans (interest rates from 5.00% - 10.00%); Maturities through 2029 | - | 118,662 | |
| Total: | | | \$ | <u>5,685,919</u> |

* Indicates a party-in-interest to the Plan.

** "Cost" is not required for participant-directed investments.

The information in this schedule pertaining to mutual funds, collective investment trusts, and the guaranteed investment contract has been derived from information certified as to its completeness and accuracy by Nationwide Trust Company, FSB, the custodian of the Plan, a qualified institution.

Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

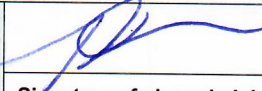
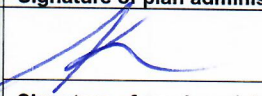
- A** This return/report is for:
 - a multiemployer plan
 - a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
 - a single-employer plan
 - a DFE (specify) _____
- B** This return/report is:
 - the first return/report
 - 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
 - special extension (enter description)
 - the DFVC program
- E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶

Part II Basic Plan Information—enter all requested information

| | |
|--|---|
| 1a Name of plan STERN & EISENBERG, PC 401(K) PROFIT SHARING PLAN AND TRUST | 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) STERN & EISENBERG, PC 1581 MAIN STREET SUITE 200 WARRINGTON PA 18976 | 1c Effective date of plan <u>10/29/2002</u> |
| | 2b Employer Identification Number (EIN) <u>45-1578526</u> |
| | 2c Plan Sponsor's telephone number <u>215-557-2811</u> |
| | 2d Business code (see instructions) <u>541110</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 |  | <u>10/15/25</u> | Steven Eisenberg |
| | Signature of plan administrator | Date | Enter name of individual signing as plan administrator |
| SIGN HERE |  | <u>10/15/25</u> | Steven Eisenberg |
| | 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 |

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

Form 5500 (2024)
v. 240311

| | | |
|---|--|-----|
| 3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor | 3b Administrator's EIN | |
| | 3c Administrator's telephone number | |
| 4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name | 4b EIN | |
| | 4d PN | |
| 5 Total number of participants at the beginning of the plan year | 5 | 160 |
| 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) | 112 |
| | 6a(2) | 98 |
| | 6b | 0 |
| | 6c | 45 |
| | 6d | 143 |
| | 6e | 0 |
| | 6f | 143 |
| | 6g(1) | 115 |
| | 6g(2) | 98 |
| 7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)..... | 7 | 6 |

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 2J 2K 2T 3D 3H

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

| | |
|---|---|
| 9a Plan funding arrangement (check all that apply) | 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 _____

Stern & Eisenberg PC 401(k) Profit Sharing Plan and Trust
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
As of December 31, 2024

EIN: 45-1578526 Plan #001

| (a) | (b) | (c) | (d) | (e) |
|--|-----------------------------|------|---------------|---------|
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| American Funds New World Fund | Mutual fund | ** | | 6 |
| American Funds American Mutual Fund R6 | Mutual fund | ** | | 7,897 |
| American Funds AMCAP Fund R6 | Mutual fund | ** | | 17,544 |
| American Funds The Growth Fund of America R6 | Mutual fund | ** | | 103,357 |
| DWS RREEF Global Infrastructure Fund | Mutual fund | ** | | 1 |
| Fidelity 500 Index Fund | Mutual fund | ** | | 8,596 |
| Fidelity Advisor Industrials Fund | Mutual fund | ** | | 6,087 |
| Fidelity Mid Cap Index Fund | Mutual fund | ** | | 17,275 |
| Federated Hermes Government Obligations Fund | Mutual fund | ** | | 14,168 |
| Janus Henderson Global Technology and Innovation Fund | Mutual fund | ** | | 30,358 |
| JPMorgan Mid Cap Growth Fund R5 | Mutual fund | ** | | 56,306 |
| JPMorgan U.S. Data Applied Science Value Fund | Mutual fund | ** | | 205,633 |
| Lazard Global Listed Infrastructure Fund | Mutual fund | ** | | 3,864 |
| Loomis Sayles Global Allocation Fund | Mutual fund | ** | | 4,111 |
| Nuveen Small Cap Value Fund | Mutual fund | ** | | 73,388 |
| PIMCO Stocks Plus Short Fund | Mutual fund | ** | | 32,703 |
| Principal Global Emerging Markets Fund | Mutual fund | ** | | 50,342 |
| Putnam Large Cap Value Fund | Mutual fund | ** | | 1,954 |
| T. Rowe Price Blue Chip Growth Fund | Mutual fund | ** | | 12,268 |
| T. Rowe Price Communications & Technology Fund | Mutual fund | ** | | 11,182 |
| T. Rowe Price Health Sciences Fund | Mutual fund | ** | | 8,783 |
| T. Rowe Price Retirement I 2045 Fund | Mutual fund | ** | | 20,344 |
| Vanguard Consumer Staples Index Fund | Mutual fund | ** | | 8,711 |
| Vanguard Energy Fund | Mutual fund | ** | | 3,554 |
| Vanguard Health Care Fund | Mutual fund | ** | | 50,971 |
| Vanguard Inflation-Protected Securities Fund | Mutual fund | ** | | 1,384 |
| Vanguard Information Technology Index Fund | Mutual fund | ** | | 24,023 |
| Vanguard Large Cap Index Fund | Mutual fund | ** | | 12,564 |
| Vanguard Materials Index Fund | Mutual fund | ** | | 4,281 |
| Columbia Overseas Value Fund | Collective investment trust | ** | | 11,774 |
| Wilmington Trust BlackRock EAFE Equity Index Fund | Collective investment trust | ** | | 19,766 |
| Wilmington Trust BlackRock Equity Index Fund | Collective investment trust | ** | | 97,826 |
| Wilmington Trust BlackRock Russell 2000 Index Fund | Collective investment trust | ** | | 6,239 |
| Wilmington Trust BlackRock US Debt Index Fund | Collective investment trust | ** | | 1,494 |
| Wilmington Trust Mid Cap Equity Index | Collective investment trust | ** | | 242,834 |
| Wilmington Trust MyWayRetirement Core Bond Fund | Collective investment trust | ** | | 1,342 |
| Wilmington Trust MyWayRetirement Emerging Market Fund | Collective investment trust | ** | | 16,450 |
| Wilmington Trust MyWayRetirement Global Bond Fund | Collective investment trust | ** | | 36,276 |
| Wilmington Trust MyWayRetirement Index 2030 Fund | Collective investment trust | ** | | 151,573 |
| Wilmington Trust MyWayRetirement Index 2035 Fund | Collective investment trust | ** | | 170,165 |
| Wilmington Trust MyWayRetirement Index 2040 Fund | Collective investment trust | ** | | 270,337 |
| Wilmington Trust MyWayRetirement Index 2045 Fund | Collective investment trust | ** | | 259,712 |
| Wilmington Trust MyWayRetirement Index 2050 Fund | Collective investment trust | ** | | 537,801 |
| Wilmington Trust MyWayRetirement Index 2055 Fund | Collective investment trust | ** | | 475,783 |
| Wilmington Trust MyWayRetirement Index 2060 Fund | Collective investment trust | ** | | 269,451 |
| Wilmington Trust MyWayRetirement Index 2065 Fund | Collective investment trust | ** | | 6,849 |
| Wilmington Trust MyWayRetirement Index Retirement Fund | Collective investment trust | ** | | 316,455 |
| Wilmington Trust MyWayRetirement International Growth Fund | Collective investment trust | ** | | 101,521 |

Stern & Eisenberg PC 401(k) Profit Sharing Plan and Trust
Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)
As of December 31, 2024

EIN: 45-1578526 Plan #001

| (a) | (b) | (c) | (d) | (e) |
|--|---|------|---------------|------------------|
| Identity of Issue, Borrower, Lessor or Similar Party | Description of Investment | Cost | Current Value | |
| Wilmington Trust MyWayRetirement Large Cap Growth Fund | Collective investment trust | ** | 497,920 | |
| Wilmington Trust MyWayRetirement Large Cap Value Fund | Collective investment trust | ** | 10,430 | |
| Wilmington Trust MyWayRetirement Mid Cap Growth Fund | Collective investment trust | ** | 256,504 | |
| Wilmington Trust MyWayRetirement Mid Cap Value Fund | Collective investment trust | ** | 1,648 | |
| Wilmington Trust MyWayRetirement Mlt Sct Bond Fund | Collective investment trust | ** | 120,205 | |
| Wilmington Trust MyWayRetirement Small Cap Growth Fund | Collective investment trust | ** | 230,546 | |
| Wilmington Trust US Tips Index | Collective investment trust | ** | 22,582 | |
| * Nationwide Fixed Select Contract | Guaranteed investment contract | ** | 296,885 | |
| * Participant loans | Outstanding participant loans (interest rates from 5.00% - 10.00%); Maturities through 2029 | - | 118,662 | |
| Total: | | | \$ | <u>5,685,919</u> |

* Indicates a party-in-interest to the Plan.

** "Cost" is not required for participant-directed investments.

The information in this schedule pertaining to mutual funds, collective investment trusts, and the guaranteed investment contract has been derived from information certified as to its completeness and accuracy by Nationwide Trust Company, FSB, the custodian of the Plan, a qualified institution.