

<p style="text-align: center;"><b>Form 5500</b></p> <p style="font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="font-size: x-small;">Pension Benefit Guaranty Corporation</p>	<p><b>Annual Return/Report of Employee Benefit Plan</b></p> <p style="font-size: x-small;">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>▶ <b>Complete all entries in accordance with the instructions to the Form 5500.</b></p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; font-weight: bold;">2024</p> <hr/> <p style="font-weight: bold;">This Form is Open to Public Inspection</p>
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**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><b>1a</b> Name of plan <u>WISEBAKER BUILDER SERVICES, INC.</u></p>	<p><b>1b</b> Three-digit plan number (PN) ▶ <u>001</u></p>
<p><b>2a</b> 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>WISEBAKER BUILDER SERVICES, INC. 4</u></p> <p><u>1703 WESTFIELD LOOP ROAD</u> <u>HOUSTON, TX 77073</u></p>	<p><b>1c</b> Effective date of plan <u>07/01/1976</u></p> <p><b>2b</b> Employer Identification Number (EIN) <u>74-1761404</u></p> <p><b>2c</b> Plan Sponsor's telephone number <u>281-220-3965</u></p> <p><b>2d</b> Business code (see instructions) <u>423300</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.

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

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	1211
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	1122
	<b>6a(2)</b>	1061
	<b>6b</b>	1
	<b>6c</b>	92
	<b>6d</b>	1154
	<b>6e</b>	1
	<b>6f</b>	1155
	<b>6g(1)</b>	1037
<b>6g(2)</b>	1066	
<b>6h</b>	20	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

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

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

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

**a Pension Schedules**

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

**b General Schedules**

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

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

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

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

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

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

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

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

<b>A</b> Name of plan <b>WISEBAKER BUILDER SERVICES, INC.</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WISEBAKER BUILDER SERVICES, INC. 4</b>	<b>D</b> Employer Identification Number (EIN) <b>74-1761404</b>	

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

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

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

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

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

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

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**71-0294708**

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

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

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

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

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71-0294708

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64	SERVICE PROVIDER	52	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

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

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

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

**Part I Service Provider Information (continued)**

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

<b>A</b> Name of plan <u>WISEBAKER BUILDER SERVICES, INC.</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>WISEBAKER BUILDER SERVICES, INC. 4</u>	<b>D</b> Employer Identification Number (EIN) <u>74-1761404</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>LARGE CAP GROWTH FUND III - FEE CLA</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>WILMINGTON TRUST FUNDS</u>		
<b>c</b> EIN-PN <u>38-7275327-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>241455</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>LARGE CAP VALUE FUND - FEE CLASS R1</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>WILMINGTON TRUST, N.A.</u>		
<b>c</b> EIN-PN <u>38-4065329-426</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>5266</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>PUTNAM STABLE VALUE FUND 25 CIT</u>		
<b>b</b> Name of sponsor of entity listed in (a): <u>PUTNAM FUNDS</u>		
<b>c</b> EIN-PN <u>04-3159710-202</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>109825</u>
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

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

**c** EIN-PN

**d** Entity code

**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

**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)



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  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).  ▶ <b>File as an attachment to Form 5500.</b>	OMB No. 1210-0110  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>WISEBAKER BUILDER SERVICES, INC.</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WISEBAKER BUILDER SERVICES, INC. 4</b>	<b>D</b> Employer Identification Number (EIN) <b>74-1761404</b>

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>		
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	1363830	1817564
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	63777	0
<b>(3)</b> Other .....	<b>1b(3)</b>		
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>		
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	431893	584912
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	74416	356546
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	12886073	16812594
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	14819989	19571616
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	14819989	19571616

**Part II Income and Expense Statement**

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

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	1817564	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	1972912	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	381158	
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		4171634
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	37730	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		37730
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	615963	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		-1852
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		1035901
<b>c</b> Other income .....	<b>2c</b>		50658
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	<b>2d</b>		5910034

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	<b>2e(1)</b>	1007308	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other.....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		1007308
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions).....	<b>2g</b>		41029
<b>h</b> Interest expense.....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>	110070	
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>		
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses.....	<b>2i(11)</b>		
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		110070
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	<b>2j</b>		1158407

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		4751627
<b>l</b> Transfers of assets:			
(1) To this plan.....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name: **DESROCHES PARTNERS**

(2) EIN: **45-5494185**

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	333
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>e</b> Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	1000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	<input type="checkbox"/>	<input type="checkbox"/>	

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

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

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

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

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

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

<b>A</b> Name of plan <b>WISEBAKER BUILDER SERVICES, INC.</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>WISEBAKER BUILDER SERVICES, INC. 4</b>	<b>D</b> Employer Identification Number (EIN) <b>74-1761404</b>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	<b>1</b>	<b>0</b>
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**2** Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):  
EIN(s): \_\_\_\_\_

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

<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	<b>3</b>	
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<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

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

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

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

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

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

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

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

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

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

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

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

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

# WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN

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FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES  
DECEMBER 31, 2024 AND 2023

DESROCHES | **PARTNERS**

CERTIFIED PUBLIC ACCOUNTANTS

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator  
Wisembaker Builder Services, Inc. 401(k) Plan  
Houston, Texas

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

We have performed audits of the accompanying financial statements of Wisembaker Builder Services, Inc. 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, 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.

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

Management has obtained certifications from Voya Institutional Trust Company as of December 31, 2024, and for the period from December 3, 2024 through December 31, 2024, and Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company as of December 31, 2023 and for the period from January 1, 2024 to December 2, 2024, stating that the certified investment information, as described in Note 7 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 accompanying financial statements, 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 accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



## **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our 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 Management for the Financial Statements**

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

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

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

## **Auditor's Responsibilities for the Audit of the Financial Statements**

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

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

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



- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, 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.

#### **Supplemental Schedules Required by ERISA**

The supplemental schedules (1) Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions and (2) Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion -

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

*Desroches Partners, LLP*

Houston, Texas  
October 10, 2025



WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
 DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS:		
Investments at Fair Value:		
Mutual Funds	\$ 16,812,594	\$ 12,886,073
Common Collective Trusts Funds	<u>356,546</u>	<u>74,416</u>
Total Investments, at Fair Value	17,169,140	12,960,489
Receivables:		
Participant Contributions Receivable	-	63,777
Employer Contributions Receivable	1,817,564	1,363,830
Notes Receivable from Participants	<u>625,941</u>	<u>431,893</u>
Total Receivables	<u>2,443,505</u>	<u>1,859,500</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 19,612,645</u>	<u>\$ 14,819,989</u>

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

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
FOR THE YEAR ENDED DECEMBER 31, 2024

CHANGES TO NET ASSETS AVAILABLE FOR BENEFITS ATTRIBUTED TO:

Investment Activities:	
Net Appreciation in Fair Value of Investments	\$ 1,031,073
Interest and Dividends	618,939
Other Income	<u>50,658</u>
Total Investment Activities	1,700,670
Interest Income on Notes Receivable from Participants	37,730
Contributions:	
Participant	1,972,912
Employer	1,817,564
Rollover	<u>381,158</u>
Total Contributions	4,171,634
Benefits Paid to Participants	(1,007,308)
Administrative Fees and Other Expenses	<u>(110,070)</u>
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	4,792,656
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	<u>14,819,989</u>
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	<u><u>\$ 19,612,645</u></u>

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

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 – PLAN DESCRIPTION

The following description of the Wisenbaker Builder Services, Inc. 401(k) Plan (the “Plan”) is provided for general information purposes only. Participants should refer to the Plan Document for a more complete description of the Plan’s provisions.

General

The Plan was established on July 1, 1976 for the benefit of substantially all employees of Wisenbaker Builder Services, Inc. The Plan Sponsor is Wisenbaker Builder Services, Inc. and the other adopting employer is American Heritage Group, LLC, both of which are collectively hereafter referred to as the “Employer” or “Company”.

The Plan was established on July 1, 1976 and recently amended and restated on November 22, 2024, to adopt a new prototype plan sponsored by Voya Retirement Insurance and Annuity Company (“Voya”). The Plan is a defined contribution plan subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). As defined in the Plan Document, employees become eligible to make salary deferral contributions upon the completion of 60 days of service. Once a participant becomes eligible to participate in the Plan, the participant is automatically enrolled into the Plan effective on the first day of the month following the day the employee becomes eligible unless the Company is notified otherwise by the employee. All highly compensated employees are excluded from the Plan.

Contributions

Each year, participants may elect to defer 1% to 100% of their pretax annual compensation, as defined in the Plan, through salary deductions; however, annual contributions may not exceed the maximum allowed under the Internal Revenue Code. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (“rollover”). The Plan also includes an auto-enrollment provision, whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at an initial rate of 3% of eligible pretax annual compensation with an annual increase of 1% per year not to exceed 10%. Automatically enrolled participant contributions are invested in a designated Fund until changed by the participant.

The Plan includes a Roth 401(k) feature which allows Participants to contribute funds on a post-tax elective deferral basis, in addition to, or instead of pre-tax elective deferrals. The Roth 401(k) feature allows for tax-free growth and distributions provided that the post-tax contributions have been vested for at least five years and the Participant has reached the age of 59 ½.

The Company may elect to contribute to the Plan on a discretionary basis but is not required to do so. For the year ended December 31, 2024, the Company accrued a discretionary nonelective contributions receivable totaling \$1,817,564, which was paid into the Plan in April 2025.

Participant Accounts

Separate accounts are maintained for each participant. Participant accounts are credited with the participant contributions, rollover contributions, allocations of Company’s contributions, and investment earnings and losses, and charged with withdrawals and administrative fees. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 – PLAN DESCRIPTION – CONTINUED

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contributions plus actual earnings thereon is based on years of continuous service. For each plan year in which the participant has 1,000 or more hours of service, the participant will receive credit for a year of service. A participant is 20% vested after two years of credited service, increasing 20% each year thereafter until becoming fully vested six years of credited service as defined in the Plan Document. However, if a participant dies, or becomes disabled prior to attaining the normal retirement age, or attains normal retirement age as defined by the Plan, the participant's account becomes 100% vested if still employed by the Company as of such date.

Investment Options

Upon enrollment in the Plan, participants may direct the investment of their individual accounts among alternative investment funds provided under the Plan. Participants may change their investment elections at any time, as well as transfer existing balances between investment funds.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of the vested account balance. Loan transactions are treated as a transfer between investment funds and the loan fund. Loan terms range from 1-5 years or longer for the purchase of a primary residence. Loans are secured by the vested balance in the participant's account and bear interest at 0% over prime rate. Each participant may only have two loans outstanding at any time. Loan repayments are made by check or payroll deduction.

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant or their beneficiary may elect to receive an amount equal to the value of the participant's full account balance, regardless of years of credited service. For termination due to other reasons, participants may receive the sum of their contributions any earnings thereon, plus the vested portion of Company contributions. Payments of benefits are made in the form of a lump sum distribution.

Withdrawals

A hardship withdrawal, if approved can be made on employee deferral and all vested employer contributions to satisfy certain immediate and heavy financial needs, as defined, up to the amount of the participant's vested balance. An unrestricted withdrawal can be made at the age of 59 ½ or upon normal retirement age of 65 on all or a portion of the participants' vested account. At the age of 73 a participant is required to receive minimum required distributions from their account annually.

Forfeitures

At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$85,677 and \$39,069, respectively. These accounts may be used to reduce administrative expenses. For the year ended December 31, 2024, \$25,340 of forfeitures were used to reduce administrative expenses. Accumulated forfeitures will be applied to reduce administrative expenses in 2025.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

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

Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The net change in the fair value of investments is reported in the statement of changes in net assets available for benefits in the period of the change.

Purchases and sales of securities are recorded on a trade-date basis. Expenses related to the purchase or sale of investments are added to cost or deducted from proceeds. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan Document.

Payment of Benefits

Benefit payments to participants are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Investment-related expenses are included in net appreciation of fair value of investments.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 3 – FAIR VALUE MEASUREMENTS

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs were not available. There are no plan assets requiring the use of Level 2 or 3 inputs for the periods presented.

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

*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 Securities and Exchange Commission. The funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

*Common Collective Trust Funds:* Investments in common collective trust funds are represented by a “unit of account” and per unit values whose value is the result of the accumulated values of the underlying investments. These underlying investments are public investment vehicles valued using the NAV provided by the administrator of the mutual fund investments. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. As the common collective trust funds are valued using NAV as a practical expedient, disclosure of fair value level is not required. Due to the nature of these investments, there are no unfunded commitments or redemption restrictions.

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

The following table sets forth by level, within the fair value hierarchy, the Plan’s investments at fair value as of December 31, 2024 and 2023:

	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>	<u>Total</u>
December 31, 2024				
Investments, at Fair Value				
Mutual Funds	\$ 16,812,594	\$ -	\$ -	\$ 16,812,594
Investments Measured at NAV				<u>356,546</u>
Total Investments				<u>\$ 17,169,140</u>

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 3 – FAIR VALUE MEASUREMENTS – CONTINUED

	(Level 1)	(Level 2)	(Level 3)	Total
<u>December 31, 2023</u>				
Investments, at Fair Value				
Mutual Funds	\$ 12,886,073	\$ -	\$ -	\$ 12,886,073
Investments Measured at NAV				74,416
Total Investments				\$ 12,960,489

NOTE 4 – ADMINISTRATION OF PLAN ASSETS

For the year ended December 31, 2023, the Plan’s assets were held and certified by Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company (“Principal”).

For the period from January 1, 2024, through December 2, 2024, the Plan’s assets were held and certified by Principal. For the period from December 3, 2024, through December 31, 2024, the Plan’s assets were held and certified by Voya Institutional Trust Company (“VITC”).

Principal and VITC are collectively hereafter referred to as the “Custodians”.

For the period January 1, 2024 through November 21, 2024 administrative functions were performed by Principal. For the period November 22, 2024, through December 31, 2024 administrative functions were performed by Voya. Certain administrative expenses, including loan administration fees, are paid by the participants. Other administrative expenses, such as accounting and legal fees, are paid by the Company.

NOTE 5 – PARTY-IN-INTEREST TRANSACTIONS

The Plan has notes receivable from participants at December 31, 2024 and 2023. As a result, these notes and all transactions relating to these notes qualify as party-in-interest transactions. These transactions are exempt from being prohibited transactions by ERISA.

The Plan’s investments are managed by the Custodians and, therefore, these transactions qualify as party-in-interest transactions. These transactions are exempt from being prohibited transactions by ERISA.

The Plan incurs expenses related to general administration, recordkeeping and investment advisory services. Fees paid by the Plan for these services totaled \$110,070 for the year ended December 31, 2024. These transactions are exempt from being prohibited transactions by ERISA.

NOTE 6 – FEDERAL INCOME TAX STATUS

For the period from January 1, 2024, through November 21, 2024, the Plan was a Prototype Plan sponsored by Principal Life Insurance Company (“PLIC”). For the period from November 22, 2024 through December 31, 2024, the Plan is a Prototype Plan sponsored by Voya. PLIC and Voya have individually received a determination letter from the Internal Revenue Service (“IRS”), dated June 30, 2020, which states that the prototype document satisfies the applicable provisions of the Internal Revenue Code.

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 6 – FEDERAL INCOME TAX STATUS – CONTINUED

Each Prototype Plan has been amended since receiving its respective determination letter. The Plan itself had not received a determination letter from the IRS. However, the Plan’s management and tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income tax has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America (“U.S. GAAP”) requires the Plan’s management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan’s management believes it is no longer subject to income tax examinations for years prior to 2021.

NOTE 7 – INFORMATION CERTIFIED BY THE CUSTODIANS (UNAUDITED)

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been prepared and certified to as complete and accurate by the Custodians.

	<u>2024</u>	<u>2023</u>
Investments, at Fair Value:		
Mutual Funds	\$ 16,812,594	\$ 12,886,073
Common Collective Trust Funds	356,546	74,416
Notes Receivable from Participants	625,941	431,893
Net Appreciation in Fair Value of Investments	1,031,073	1,412,242
Interest and Dividends	618,939	317,571
Other Income (Loss)	50,658	(14,369)
Interest Income on Notes Receivable from Participants	37,730	25,810

NOTE 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, participants would become fully vested in their employer contributions.

NOTE 9 – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities for 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.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 10 – DELINQUENT CONTRIBUTIONS

The Department of Labor (DOL Reg. 2510.3-102) requires an employer to segregate participant contributions from its general assets as soon as practicable, but in no event later than the 15<sup>th</sup> business day following the end of the month in which amounts are contributed by participants or withheld from their wages.

For the year ended December 31, 2023, the Company did not remit participant contributions totaling \$333 in a timely manner. Delinquent participant contributions were remitted to the Plan in 2023. The Company intends to remit lost earnings to the Plan on or before December 31, 2025.

NOTE 11 – DIFFERENCES BETWEEN FINANCIAL STATEMENTS AND FORM 5500

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

	2024	2023
Net Assets Available for Benefits per the Financial Statements	\$ 19,612,645	\$ 14,819,989
Add: Investments	625,941	431,893
Less: Notes Receivable from Participants	(625,941)	(431,893)
Less: Current Year Deemed Participant Loans	(41,029)	-
Net Assets Available for Benefits per the Form 5500, Schedule H	\$ 19,571,616	\$ 14,819,989

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

Benefits Paid to Participants per the Financial Statements	\$ 1,007,308
Add: Current Year Deemed Participant Loans	41,029
Benefits Paid to Participants per the Form 5500	\$ 1,048,337

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

Change in Net Assets Available for Benefits per the Financial Statements	\$ 4,792,656
Less: Current Year Deemed Participant Loans	(41,029)
Change in Net Assets Available for Benefits per the Form 5500, Schedule H	\$ 4,751,627

NOTE 12 – SUBSEQUENT EVENTS

The Plan's management has evaluated subsequent events through October 10, 2025, the date which the financial statements were available to be issued. Except as previously disclosed, no other matters were identified affecting the Plan's financial statements or related disclosures.

SUPPLEMENTAL SCHEDULES

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN 74-1761404; PLAN NUMBER - 001  
 SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
 DECEMBER 31, 2024

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: <input type="checkbox"/>	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

Plan Year 2023    \$           333    \$           -    \$           -    \$           -

\* 2023 Participant Contributions totaling \$333 were contributed to the Plan in 2023. Lost earnings thereon will be contributed to the Plan on or before December 31, 2025 and as such, the total of \$333 is considered to not be fully corrected as of December 31, 2024.

See Independent Auditor's Report.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN - 74-1761404; PLAN NO. - 001  
 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
 DECEMBER 31, 2024

The following details assets held for investment purposes at December 31, 2024, as required by Section 2520.103-11 of the Department of Labor's Rules for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(e) Current Value
Common Collective Trusts Funds:			
	Wilmington Trust Funds	Large Cap Growth Fund III R1	\$ 241,454
	Putnam Funds	Putnam Stable Value Fund 25 CIT	109,825
	Wilmington Trust, N.A.	Large Cap Value Fund R1	<u>5,267</u>
	Total Common Collective Trust Funds		356,546
Mutual Funds:			
	Vanguard Group	Vanguard Tgt Rmt Inc Inv Fund	2,666,751
	Vanguard Group	Vanguard Tgt Rmt 2030 Inv Fund	2,146,488
	Vanguard Group	Vanguard Tgt Rmt 2050 Inv Fund	1,667,853
	Vanguard Group	Vanguard Tgt Rmt 2055 Inv Fund	1,657,383
	Vanguard Group	Vanguard Tgt Rmt 2045 Inv Fund	1,563,406
	Vanguard Group	Vanguard Tgt Rmt 2040 Inv Fund	1,481,055
	Vanguard Group	Vanguard Tgt Rmt 2035 Inv Fund	1,385,515
	Vanguard Group	Vanguard Tgt Rmt 2025 Inv Fund	1,343,774
	Vanguard Group	Vanguard Tgt Rmt 2060 Inv Fund	1,337,915
	Vanguard Group	Vanguard Tgt Rmt 2020 Inv Fund	618,072
	Vanguard Group	Vanguard Tgt Rmt 2065 Inv Fund	372,733
	Fidelity Investments	Fidelity Mid Cap Index Fund	212,270
	American Funds	American Funds High-Income Trust R6	105,793
	BlackRock	Blackrock Total Return Fund	84,381
	Vanguard Group	Vanguard Tgt Rmt 2070 Inv Fund	52,879
	Fidelity Investments	Fidelity 500 Index Fund	51,271
	Fidelity Investments	Fidelity Total Int Index Fund	34,826
	Fidelity Investments	Fidelity Small Cap Index Fund	17,515
	MFS Investment Management	MFS Intl Diversification Fund	6,898
	Fidelity Investments	Fidelity US Bond Index Fund	3,035
*	Voya Insitutional	Voya Gov Money Market Fund A	1,331
	Fidelity Investments	Fidelity Inflation Protected Bond Index Fund	1,007
	PIMCO Funds	PIMCO Intl Bond Index Fund I	<u>443</u>
	Total Mutual Funds		16,812,594

See Independent Auditor's Report.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN - 74-1761404; PLAN NO. - 001  
 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR) – CONTINUED  
 DECEMBER 31, 2024

The following details assets held for investment purposes at December 31, 2024, as required by Section 2520.103-11 of the Department of Labor's Rules for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(e) Current Value
*	Participant Loans	Interest Rate: 4.25% to 9.50%	<u>625,941</u>
	Total Investments		<u>\$ 17,795,081</u>

See Independent Auditor's Report.

# WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN

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FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES  
DECEMBER 31, 2024 AND 2023

DESROCHES | **PARTNERS**

CERTIFIED PUBLIC ACCOUNTANTS

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator  
Wisembaker Builder Services, Inc. 401(k) Plan  
Houston, Texas

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

We have performed audits of the accompanying financial statements of Wisembaker Builder Services, Inc. 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, 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.

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

Management has obtained certifications from Voya Institutional Trust Company as of December 31, 2024, and for the period from December 3, 2024 through December 31, 2024, and Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company as of December 31, 2023 and for the period from January 1, 2024 to December 2, 2024, stating that the certified investment information, as described in Note 7 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 accompanying financial statements, 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 accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



## **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our 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 Management for the Financial Statements**

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

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

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

## **Auditor's Responsibilities for the Audit of the Financial Statements**

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

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

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



- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, 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.

#### **Supplemental Schedules Required by ERISA**

The supplemental schedules (1) Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions and (2) Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion -

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

*Desroches Partners, LLP*

Houston, Texas  
October 10, 2025



WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
 DECEMBER 31, 2024 AND 2023

	2024	2023
ASSETS:		
Investments at Fair Value:		
Mutual Funds	\$ 16,812,594	\$ 12,886,073
Common Collective Trusts Funds	356,546	74,416
Total Investments, at Fair Value	17,169,140	12,960,489
Receivables:		
Participant Contributions Receivable	-	63,777
Employer Contributions Receivable	1,817,564	1,363,830
Notes Receivable from Participants	625,941	431,893
Total Receivables	2,443,505	1,859,500
NET ASSETS AVAILABLE FOR BENEFITS	\$ 19,612,645	\$ 14,819,989

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

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
FOR THE YEAR ENDED DECEMBER 31, 2024

CHANGES TO NET ASSETS AVAILABLE FOR BENEFITS ATTRIBUTED TO:

Investment Activities:	
Net Appreciation in Fair Value of Investments	\$ 1,031,073
Interest and Dividends	618,939
Other Income	<u>50,658</u>
Total Investment Activities	1,700,670
Interest Income on Notes Receivable from Participants	37,730
Contributions:	
Participant	1,972,912
Employer	1,817,564
Rollover	<u>381,158</u>
Total Contributions	4,171,634
Benefits Paid to Participants	(1,007,308)
Administrative Fees and Other Expenses	<u>(110,070)</u>
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	4,792,656
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	<u>14,819,989</u>
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	<u><u>\$ 19,612,645</u></u>

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

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 – PLAN DESCRIPTION

The following description of the Wisenbaker Builder Services, Inc. 401(k) Plan (the “Plan”) is provided for general information purposes only. Participants should refer to the Plan Document for a more complete description of the Plan’s provisions.

General

The Plan was established on July 1, 1976 for the benefit of substantially all employees of Wisenbaker Builder Services, Inc. The Plan Sponsor is Wisenbaker Builder Services, Inc. and the other adopting employer is American Heritage Group, LLC, both of which are collectively hereafter referred to as the “Employer” or “Company”.

The Plan was established on July 1, 1976 and recently amended and restated on November 22, 2024, to adopt a new prototype plan sponsored by Voya Retirement Insurance and Annuity Company (“Voya”). The Plan is a defined contribution plan subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). As defined in the Plan Document, employees become eligible to make salary deferral contributions upon the completion of 60 days of service. Once a participant becomes eligible to participate in the Plan, the participant is automatically enrolled into the Plan effective on the first day of the month following the day the employee becomes eligible unless the Company is notified otherwise by the employee. All highly compensated employees are excluded from the Plan.

Contributions

Each year, participants may elect to defer 1% to 100% of their pretax annual compensation, as defined in the Plan, through salary deductions; however, annual contributions may not exceed the maximum allowed under the Internal Revenue Code. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (“rollover”). The Plan also includes an auto-enrollment provision, whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at an initial rate of 3% of eligible pretax annual compensation with an annual increase of 1% per year not to exceed 10%. Automatically enrolled participant contributions are invested in a designated Fund until changed by the participant.

The Plan includes a Roth 401(k) feature which allows Participants to contribute funds on a post-tax elective deferral basis, in addition to, or instead of pre-tax elective deferrals. The Roth 401(k) feature allows for tax-free growth and distributions provided that the post-tax contributions have been vested for at least five years and the Participant has reached the age of 59 ½.

The Company may elect to contribute to the Plan on a discretionary basis but is not required to do so. For the year ended December 31, 2024, the Company accrued a discretionary nonelective contributions receivable totaling \$1,817,564, which was paid into the Plan in April 2025.

Participant Accounts

Separate accounts are maintained for each participant. Participant accounts are credited with the participant contributions, rollover contributions, allocations of Company’s contributions, and investment earnings and losses, and charged with withdrawals and administrative fees. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 – PLAN DESCRIPTION – CONTINUED

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contributions plus actual earnings thereon is based on years of continuous service. For each plan year in which the participant has 1,000 or more hours of service, the participant will receive credit for a year of service. A participant is 20% vested after two years of credited service, increasing 20% each year thereafter until becoming fully vested six years of credited service as defined in the Plan Document. However, if a participant dies, or becomes disabled prior to attaining the normal retirement age, or attains normal retirement age as defined by the Plan, the participant's account becomes 100% vested if still employed by the Company as of such date.

Investment Options

Upon enrollment in the Plan, participants may direct the investment of their individual accounts among alternative investment funds provided under the Plan. Participants may change their investment elections at any time, as well as transfer existing balances between investment funds.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of the vested account balance. Loan transactions are treated as a transfer between investment funds and the loan fund. Loan terms range from 1-5 years or longer for the purchase of a primary residence. Loans are secured by the vested balance in the participant's account and bear interest at 0% over prime rate. Each participant may only have two loans outstanding at any time. Loan repayments are made by check or payroll deduction.

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant or their beneficiary may elect to receive an amount equal to the value of the participant's full account balance, regardless of years of credited service. For termination due to other reasons, participants may receive the sum of their contributions any earnings thereon, plus the vested portion of Company contributions. Payments of benefits are made in the form of a lump sum distribution.

Withdrawals

A hardship withdrawal, if approved can be made on employee deferral and all vested employer contributions to satisfy certain immediate and heavy financial needs, as defined, up to the amount of the participant's vested balance. An unrestricted withdrawal can be made at the age of 59 ½ or upon normal retirement age of 65 on all or a portion of the participants' vested account. At the age of 73 a participant is required to receive minimum required distributions from their account annually.

Forfeitures

At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$85,677 and \$39,069, respectively. These accounts may be used to reduce administrative expenses. For the year ended December 31, 2024, \$25,340 of forfeitures were used to reduce administrative expenses. Accumulated forfeitures will be applied to reduce administrative expenses in 2025.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

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

Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The net change in the fair value of investments is reported in the statement of changes in net assets available for benefits in the period of the change.

Purchases and sales of securities are recorded on a trade-date basis. Expenses related to the purchase or sale of investments are added to cost or deducted from proceeds. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan Document.

Payment of Benefits

Benefit payments to participants are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Investment-related expenses are included in net appreciation of fair value of investments.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 3 – FAIR VALUE MEASUREMENTS

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs were not available. There are no plan assets requiring the use of Level 2 or 3 inputs for the periods presented.

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

*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 Securities and Exchange Commission. The funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

*Common Collective Trust Funds:* Investments in common collective trust funds are represented by a “unit of account” and per unit values whose value is the result of the accumulated values of the underlying investments. These underlying investments are public investment vehicles valued using the NAV provided by the administrator of the mutual fund investments. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. As the common collective trust funds are valued using NAV as a practical expedient, disclosure of fair value level is not required. Due to the nature of these investments, there are no unfunded commitments or redemption restrictions.

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

The following table sets forth by level, within the fair value hierarchy, the Plan’s investments at fair value as of December 31, 2024 and 2023:

	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>	<u>Total</u>
December 31, 2024				
Investments, at Fair Value				
Mutual Funds	\$ 16,812,594	\$ -	\$ -	\$ 16,812,594
Investments Measured at NAV				<u>356,546</u>
Total Investments				<u>\$ 17,169,140</u>

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 3 – FAIR VALUE MEASUREMENTS – CONTINUED

	(Level 1)	(Level 2)	(Level 3)	Total
<u>December 31, 2023</u>				
Investments, at Fair Value				
Mutual Funds	\$ 12,886,073	\$ -	\$ -	\$ 12,886,073
Investments Measured at NAV				74,416
Total Investments				\$ 12,960,489

NOTE 4 – ADMINISTRATION OF PLAN ASSETS

For the year ended December 31, 2023, the Plan’s assets were held and certified by Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company (“Principal”).

For the period from January 1, 2024, through December 2, 2024, the Plan’s assets were held and certified by Principal. For the period from December 3, 2024, through December 31, 2024, the Plan’s assets were held and certified by Voya Institutional Trust Company (“VITC”).

Principal and VITC are collectively hereafter referred to as the “Custodians”.

For the period January 1, 2024 through November 21, 2024 administrative functions were performed by Principal. For the period November 22, 2024, through December 31, 2024 administrative functions were performed by Voya. Certain administrative expenses, including loan administration fees, are paid by the participants. Other administrative expenses, such as accounting and legal fees, are paid by the Company.

NOTE 5 – PARTY-IN-INTEREST TRANSACTIONS

The Plan has notes receivable from participants at December 31, 2024 and 2023. As a result, these notes and all transactions relating to these notes qualify as party-in-interest transactions. These transactions are exempt from being prohibited transactions by ERISA.

The Plan’s investments are managed by the Custodians and, therefore, these transactions qualify as party-in-interest transactions. These transactions are exempt from being prohibited transactions by ERISA.

The Plan incurs expenses related to general administration, recordkeeping and investment advisory services. Fees paid by the Plan for these services totaled \$110,070 for the year ended December 31, 2024. These transactions are exempt from being prohibited transactions by ERISA.

NOTE 6 – FEDERAL INCOME TAX STATUS

For the period from January 1, 2024, through November 21, 2024, the Plan was a Prototype Plan sponsored by Principal Life Insurance Company (“PLIC”). For the period from November 22, 2024 through December 31, 2024, the Plan is a Prototype Plan sponsored by Voya. PLIC and Voya have individually received a determination letter from the Internal Revenue Service (“IRS”), dated June 30, 2020, which states that the prototype document satisfies the applicable provisions of the Internal Revenue Code.

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 6 – FEDERAL INCOME TAX STATUS – CONTINUED

Each Prototype Plan has been amended since receiving its respective determination letter. The Plan itself had not received a determination letter from the IRS. However, the Plan’s management and tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income tax has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America (“U.S. GAAP”) requires the Plan’s management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan’s management believes it is no longer subject to income tax examinations for years prior to 2021.

NOTE 7 – INFORMATION CERTIFIED BY THE CUSTODIANS (UNAUDITED)

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been prepared and certified to as complete and accurate by the Custodians.

	2024	2023
Investments, at Fair Value:		
Mutual Funds	\$ 16,812,594	\$ 12,886,073
Common Collective Trust Funds	356,546	74,416
Notes Receivable from Participants	625,941	431,893
Net Appreciation in Fair Value of Investments	1,031,073	1,412,242
Interest and Dividends	618,939	317,571
Other Income (Loss)	50,658	(14,369)
Interest Income on Notes Receivable from Participants	37,730	25,810

NOTE 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, participants would become fully vested in their employer contributions.

NOTE 9 – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities for 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.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 10 – DELINQUENT CONTRIBUTIONS

The Department of Labor (DOL Reg. 2510.3-102) requires an employer to segregate participant contributions from its general assets as soon as practicable, but in no event later than the 15<sup>th</sup> business day following the end of the month in which amounts are contributed by participants or withheld from their wages.

For the year ended December 31, 2023, the Company did not remit participant contributions totaling \$333 in a timely manner. Delinquent participant contributions were remitted to the Plan in 2023. The Company intends to remit lost earnings to the Plan on or before December 31, 2025.

NOTE 11 – DIFFERENCES BETWEEN FINANCIAL STATEMENTS AND FORM 5500

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

	2024	2023
Net Assets Available for Benefits per the Financial Statements	\$ 19,612,645	\$ 14,819,989
Add: Investments	625,941	431,893
Less: Notes Receivable from Participants	(625,941)	(431,893)
Less: Current Year Deemed Participant Loans	(41,029)	-
Net Assets Available for Benefits per the Form 5500, Schedule H	\$ 19,571,616	\$ 14,819,989

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

Benefits Paid to Participants per the Financial Statements	\$ 1,007,308
Add: Current Year Deemed Participant Loans	41,029
Benefits Paid to Participants per the Form 5500	\$ 1,048,337

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

Change in Net Assets Available for Benefits per the Financial Statements	\$ 4,792,656
Less: Current Year Deemed Participant Loans	(41,029)
Change in Net Assets Available for Benefits per the Form 5500, Schedule H	\$ 4,751,627

NOTE 12 – SUBSEQUENT EVENTS

The Plan’s management has evaluated subsequent events through October 10, 2025, the date which the financial statements were available to be issued. Except as previously disclosed, no other matters were identified affecting the Plan’s financial statements or related disclosures.

SUPPLEMENTAL SCHEDULES

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN 74-1761404; PLAN NUMBER - 001  
 SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
 DECEMBER 31, 2024

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: <input type="checkbox"/>	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

Plan Year 2023    \$           333    \$           -    \$           -    \$           -

\* 2023 Participant Contributions totaling \$333 were contributed to the Plan in 2023. Lost earnings thereon will be contributed to the Plan on or before December 31, 2025 and as such, the total of \$333 is considered to not be fully corrected as of December 31, 2024.

See Independent Auditor's Report.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN - 74-1761404; PLAN NO. - 001  
 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
 DECEMBER 31, 2024

The following details assets held for investment purposes at December 31, 2024, as required by Section 2520.103-11 of the Department of Labor's Rules for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(e) Current Value
Common Collective Trusts Funds:			
	Wilmington Trust Funds	Large Cap Growth Fund III R1	\$ 241,454
	Putnam Funds	Putnam Stable Value Fund 25 CIT	109,825
	Wilmington Trust, N.A.	Large Cap Value Fund R1	<u>5,267</u>
	Total Common Collective Trust Funds		356,546
Mutual Funds:			
	Vanguard Group	Vanguard Tgt Rmt Inc Inv Fund	2,666,751
	Vanguard Group	Vanguard Tgt Rmt 2030 Inv Fund	2,146,488
	Vanguard Group	Vanguard Tgt Rmt 2050 Inv Fund	1,667,853
	Vanguard Group	Vanguard Tgt Rmt 2055 Inv Fund	1,657,383
	Vanguard Group	Vanguard Tgt Rmt 2045 Inv Fund	1,563,406
	Vanguard Group	Vanguard Tgt Rmt 2040 Inv Fund	1,481,055
	Vanguard Group	Vanguard Tgt Rmt 2035 Inv Fund	1,385,515
	Vanguard Group	Vanguard Tgt Rmt 2025 Inv Fund	1,343,774
	Vanguard Group	Vanguard Tgt Rmt 2060 Inv Fund	1,337,915
	Vanguard Group	Vanguard Tgt Rmt 2020 Inv Fund	618,072
	Vanguard Group	Vanguard Tgt Rmt 2065 Inv Fund	372,733
	Fidelity Investments	Fidelity Mid Cap Index Fund	212,270
	American Funds	American Funds High-Income Trust R6	105,793
	BlackRock	Blackrock Total Return Fund	84,381
	Vanguard Group	Vanguard Tgt Rmt 2070 Inv Fund	52,879
	Fidelity Investments	Fidelity 500 Index Fund	51,271
	Fidelity Investments	Fidelity Total Int Index Fund	34,826
	Fidelity Investments	Fidelity Small Cap Index Fund	17,515
	MFS Investment Management	MFS Intl Diversification Fund	6,898
	Fidelity Investments	Fidelity US Bond Index Fund	3,035
*	Voya Institutional	Voya Gov Money Market Fund A	1,331
	Fidelity Investments	Fidelity Inflation Protected Bond Index Fund	1,007
	PIMCO Funds	PIMCO Intl Bond Index Fund I	<u>443</u>
	Total Mutual Funds		16,812,594

See Independent Auditor's Report.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN - 74-1761404; PLAN NO. - 001  
 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR) – CONTINUED  
 DECEMBER 31, 2024

The following details assets held for investment purposes at December 31, 2024, as required by Section 2520.103-11 of the Department of Labor's Rules for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(e) Current Value
*	Participant Loans	Interest Rate: 4.25% to 9.50%	<u>625,941</u>
	Total Investments		<u>\$ 17,795,081</u>

See Independent Auditor's Report.



October 10, 2025

Desroches Partners, LLP  
840 Gessner, Suite 350  
Houston, TX 77024

This representation letter is provided in connection with your audit of the financial statements and supplemental schedules of (1) Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions and (2) Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) (collectively, the “Schedules”) of Wisenbaker Builder Services, Inc. 401(k) Plan (“the Plan”), an employee benefit Plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits 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 (collectively, the “financial statements”).

We elected to have the audit of the Plan’s financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor’s (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 (ERISA). We acknowledge that the audit did 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, a qualified institution, that prepared and certified the investment information in accordance with 29 CFR 2520.103-5 of the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA. We have determined that an ERISA Section 103(a)(3)(C) audit is permissible under the circumstances. We have also determined that the investment information is prepared and certified by a qualified institution as described by 29 CFR 2520.103-8, that the certification meets the requirements in 29 CFR 2520.103-5, and that the certified investment information is appropriately measured, presented, and disclosed in accordance with accounting principles generally accepted in the United States of America.

The purpose of an ERISA Section 103(a)(3)(C) audit is to express an opinion on whether the amounts and disclosures in the financial statements, 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 (U.S. GAAP) and that the information regarding assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the certified investment information.

Certain representations in this letter are described as being limited to matters that are material. Items are considered to be material, regardless of size, if they involve an omission or misstatement of accounting information that, in light of surrounding circumstances, makes it probable that the judgment of a reasonable person relying on the information would be changed

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or influenced by the omission or misstatement. An omission or misstatement that is monetarily small in amount could be considered material as a result of qualitative factors.

We confirm, to the best of our knowledge and belief, the following representations made to you during your audit.

### **Financial Statements**

- 1) We have fulfilled our responsibilities, as set out in the terms of the audit engagement letter, including our responsibility for the preparation and fair presentation of the financial statements.
- 2) The financial statements referred to above are fairly presented in conformity with U.S. GAAP, the notes include all disclosures required by laws and regulations to which the Plan is subject, including the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- 3) We believe the form and content of the Schedules are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- 4) We acknowledge our responsibility for 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.
- 5) We acknowledge our election to have an ERISA Section 103(a)(3)(C) audit does not affect our responsibility for the financial statements and for determining the following:
  - a) The circumstances permit an ERISA Section 103(a)(3)(C) audit.
  - b) A qualified institution has prepared and certified the investment information as described in 29 CFR 2520.103-8.
  - c) The certification meets the 29 CFR 2520.103-5 requirements.
  - d) The certified investment information is appropriately measured, presented, and disclosed in accordance with U.S. GAAP.
- 6) We acknowledge our responsibility 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.
- 7) We acknowledge our responsibility for the design, implementation, and maintenance of internal control to prevent and detect fraud.



- 8) The methods, significant assumptions, and data used in making accounting estimates and their related disclosures are appropriate to achieve recognition, measurement, or disclosure that is reasonable in accordance with U.S. GAAP.
- 9) Related-party relationships and transactions and relationships and transactions with parties-in-interest, as defined in ERISA Section 3(14) and regulations thereunder, have been appropriately accounted for and disclosed in accordance with U.S. GAAP and ERISA Section 3(14) and regulations thereunder.
- 10) All events subsequent to the date of the financial statements and for which U.S. GAAP requires adjustment or disclosure have been adjusted or disclosed.
- 11) We are in agreement with the adjusting journal entries you have proposed, and they have been posted to the Plan's accounts.
- 12) We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.
- 13) Other matters (e.g., breach of fiduciary responsibilities, nonexempt transactions, loans or leases in default, or events that may jeopardize the tax status) that legal counsel have advised us that must be disclosed have been properly disclosed.
- 14) Material concentrations have been properly disclosed in accordance with U.S. GAAP.
- 15) Financial instruments with concentrations of credit risk have been properly recorded or disclosed in the financial statements.
- 16) Guarantees, whether written or oral, under which the Plan is contingently liable, have been properly recorded or disclosed in accordance with U.S. GAAP.
- 17) The Schedules or financial statements disclose the following:
  - a) All non-exempt party-in-interest transactions [as defined in ERISA Section 3(14) and regulations thereunder].
  - b) Investments or loans in default or considered to be uncollectible.
  - c) Reportable transactions [as defined in ERISA Section 103(b)(3)(H) and regulations thereunder].



## Information Provided

18) We have provided you with:

- a) Access to all information, of which we are aware, that is relevant to the preparation and fair presentation of the financial statements, such as records, documentation, and other matters.
- b) A substantially complete draft of Form 5500.
- c) Additional information that you have requested from us for the purpose of the audit.
- d) Unrestricted access to persons within the Plan from whom you determined it necessary to obtain audit evidence.
- e) Current Plan instruments, trust agreements, insurance contracts, or investment contracts and amendments to such documents entered into during the year, including amendments to comply with applicable laws.

19) All material transactions have been recorded in the accounting records and are reflected in the financial statements.

20) We have disclosed to you the results of our assessment of the risk that the financial statements may be materially misstated as a result of fraud.

21) We have no knowledge of any fraud or suspected fraud that affects the Plan and involves:

- 1) Management,
- 2) Employees who have significant roles in internal control, or
- 3) Others where the fraud could have a material effect on the financial statements.

22) We have no knowledge of any allegations of fraud or suspected fraud affecting the Plan's financial statements communicated by employees, former employees, participants, regulators, beneficiaries, service providers, third-party administrators, or others.

23) We have no knowledge of any instances of noncompliance or suspected noncompliance with laws and regulations (including ERISA, DOL, and IRS regulations) whose effects should be considered when preparing financial statements.

24) We are not aware of any pending or threatened litigation, claims, or assessments or unasserted claims or assessments that are required to be accrued or disclosed in the financial statements



in accordance with U.S. GAAP, and we have not consulted a lawyer concerning litigation, claims, or assessments.

- 25) We have disclosed to you the names of all of the Plan's related parties and parties in interest and all the related-party and party-in-interest relationships and transactions, including any side agreements.
- 26) The Plan has satisfactory title to all owned assets, which are recorded at fair value and all liens, encumbrances, or security interests requiring disclosure in the financial statements have been properly disclosed.
- 27) We have no—
  - 1) Plans or intentions that may materially affect the carrying value or classification of assets and liabilities.
  - 2) Intentions to terminate the Plan.
- 28) Amendments to the Plan instrument, if any, have been properly recorded or disclosed in the financial statements.
- 29) The Plan has complied with all aspects of contractual agreements that would have a material effect on the financial statements in the event of noncompliance.
- 30) The methods and significant assumptions used result in a measure of fair value appropriate for financial measurement and disclosure purposes.
- 31) We are responsible for the estimation methods and assumptions used in measuring assets and liabilities reported or disclosed at fair value, including information obtained from brokers, pricing services, or other third parties. Our valuation methodologies have been consistently applied from period to period. The fair value measurements reported or disclosed represent our best estimate of fair value as of the measurement date in accordance with the requirements of Financial Accounting Standards Board (*FASB Accounting Standards Codification (ASC) 820, Fair Value Measurement*). In addition, our disclosures related to fair value measurements are consistent with the objectives outlined in FASB ASC 820.
- 32) The Plan is a Prototype Plan sponsored by Principal Life Insurance Company ("PLIC") for the year ended December 31, 2023 and for the period from January 1, 2024 through November 21, 2024, and Voya Retirement Insurance and Annuity Company ("Voya") for the period from November 22, 2024, through December 31, 2024. PLIC and Voya have individually obtained their latest determination letter on June 30, 2020, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the



determination letter. However the Plan administrator and the Plan's tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, they believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

- 33) The Plan (and the trust established under the Plan) is qualified under the appropriate section of the Internal Revenue Code and we intend to continue them as a qualified plan (and trust). The Plan Sponsor has operated the Plan (and trust) in a manner that did not jeopardize this tax status.
- 34) To the best of our knowledge, we are not aware of any reason why the Plan would not pass the Required nondiscrimination testing related to Code Section 401(k) and 401(m) arrangements for the year ended December 31, 2024. Furthermore, and to the extent necessary, any refund of excess contributions or possible QNECs are considered to be insignificant to the accompanying financial statements.
- 35) Except as disclosed in Note 10 of the footnotes to the financial statements, the Plan has complied with the DOL's regulations concerning the timely remittance of participant contributions to trusts containing assets for the Plan.
- 36) The Plan has complied with the fidelity bonding requirements of ERISA.
- 37) We have apprised you of all communications, whether written or oral, with regulatory agencies concerning the operation of the Plan.
- 38) We have obtained appropriate fee disclosures from covered service providers and have concluded the fees are reasonable. The Plan is in compliance with DOL regulations regarding ERISA Section 408(b)(2).
- 39) We acknowledge our responsibility for presenting the Schedules, in accordance with U.S. GAAP and in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. We believe the form and content of the Schedules are fairly presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. The methods of measurement and presentation of the Schedules have not changed from those used in the prior period, and we have disclosed to you any significant assumptions or interpretations underlying the measurement and presentation of the Schedules.
- 40) In regard to the services performed by you, we have –
  - 1) Assumed all management responsibilities.
  - 2) Designated David Jones who has suitable skill, knowledge, or experience to oversee the services.



- 3) Evaluated the adequacy and results of the services performed.
  - 4) Accepted responsibility for the results of the services.
  - 5) Ensured that the data and record are complete and we have sufficient information to verse the services.
- 41) We have obtained a service auditor's report for all significant third-party service providers associated with the Plan for the year ended December 31, 2024. To the extent any service auditor's report covered a period that ended prior to December 31, 2024, we have also obtained and reviewed a gap or bridge letter stating that during the gap period, there have been no significant changes or planned changes in the internal controls described in the service auditor's report. We have reviewed each service auditor's report, including the complementary user controls. We have implemented the relevant user controls, and they were in operation for the year ended December 31, 2024.
- 42) There have been no cybersecurity breaches or other cyber events whose effects should be considered for disclosure in the financial statements, as a basis for recording a loss contingency, or otherwise considered when preparing the financial statements

 / Chief Financial Officer

Officer Signature and Title



# Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets  
 (Held at End of Year)  
**WISEBAKER BUILDER SERVICES, INC401(K) PLAN**  
 EIN#74-1761404  
 Plan# 001  
 As of December 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
	American Funds Hi-Income Tr R6	Registered Investment Company		\$105,792.77
	BlkRck Total Return Fund Ins	Registered Investment Company		\$84,380.97
	Fid Inf Prt Bd Idx Fd	Registered Investment Company		\$1,007.35
	Fid US Bd Id Fd	Registered Investment Company		\$3,035.07
	Fidelity 500 Index Fund	Registered Investment Company		\$51,271.02
	Fidelity Mid Cap Idx Fd	Registered Investment Company		\$212,270.13
	Fidelity Sm Cp Ind Fd	Registered Investment Company		\$17,515.07
	Fidelity Tot Intl Idx Fund	Registered Investment Company		\$34,826.42
	Large Cap Growth Fund III R1	Common Collective Trust		\$241,454.69
	Large Cap Value Fund R1	Common Collective Trust		\$5,266.74
	MFS Intl Diversification Fd R3	Registered Investment Company		\$6,897.52
	PIMCO Intl Bd Fd (US DI-Hdg) I	Registered Investment Company		\$441.56
	Putnam Stable Value Fund 2	Common Collective Trust		\$109,824.74
	Vangrd Trgt Retire 2020 Fd	Registered Investment Company		\$618,071.86
	Vangrd Trgt Retire 2025 Fd	Registered Investment Company		\$1,343,774.04
	Vangrd Trgt Retire 2030 Fd	Registered Investment Company		\$2,146,488.13
	Vangrd Trgt Retire 2035 Fd	Registered Investment Company		\$1,385,515.34
	Vangrd Trgt Retire 2040 Fd	Registered Investment Company		\$1,481,055.08
	Vangrd Trgt Retire 2045 Fd	Registered Investment Company		\$1,563,406.25
	Vangrd Trgt Retire 2050 Fd	Registered Investment Company		\$1,667,853.44
	Vangrd Trgt Retire 2055 Fd	Registered Investment Company		\$1,657,382.76
	Vangrd Trgt Retire 2060 Fd	Registered Investment Company		\$1,337,915.32
	Vangrd Trgt Retire 2065 Fd	Registered Investment Company		\$372,733.43



# Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets  
 (Held at End of Year)  
**WISEBAKER BUILDER SERVICES, INC401(K) PLAN**  
**EIN#74-1761404**

**Plan# 001**

	Vangrd Trgt Retire 2070 Fd	Registered Investment Company	\$52,879.22
	Vangrd Trgt Retire Inc Fd	Registered Investment Company	\$2,666,750.05
*	Voya Gv Mny Mkt F A (Hld Acct)	Registered Investment Company	\$1,331.11
	LOAN FUND	Participant Loans - Rates 4.25% to 9.50%	\$584,911.86
	TOTAL		\$17,754,051.94

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

# WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN

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FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES  
DECEMBER 31, 2024 AND 2023

DESROCHES | **PARTNERS**

CERTIFIED PUBLIC ACCOUNTANTS

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator  
Wisembaker Builder Services, Inc. 401(k) Plan  
Houston, Texas

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

We have performed audits of the accompanying financial statements of Wisembaker Builder Services, Inc. 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, 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.

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

Management has obtained certifications from Voya Institutional Trust Company as of December 31, 2024, and for the period from December 3, 2024 through December 31, 2024, and Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company as of December 31, 2023 and for the period from January 1, 2024 to December 2, 2024, stating that the certified investment information, as described in Note 7 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 accompanying financial statements, 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 accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



## **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our 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 Management for the Financial Statements**

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

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

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

## **Auditor's Responsibilities for the Audit of the Financial Statements**

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

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

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



- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, 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.

#### **Supplemental Schedules Required by ERISA**

The supplemental schedules (1) Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions and (2) Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion -

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

*Desroches Partners, LLP*

Houston, Texas  
October 10, 2025



WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
 DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS:		
Investments at Fair Value:		
Mutual Funds	\$ 16,812,594	\$ 12,886,073
Common Collective Trusts Funds	<u>356,546</u>	<u>74,416</u>
Total Investments, at Fair Value	17,169,140	12,960,489
Receivables:		
Participant Contributions Receivable	-	63,777
Employer Contributions Receivable	1,817,564	1,363,830
Notes Receivable from Participants	<u>625,941</u>	<u>431,893</u>
Total Receivables	<u>2,443,505</u>	<u>1,859,500</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 19,612,645</u>	<u>\$ 14,819,989</u>

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

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
FOR THE YEAR ENDED DECEMBER 31, 2024

CHANGES TO NET ASSETS AVAILABLE FOR BENEFITS ATTRIBUTED TO:

Investment Activities:	
Net Appreciation in Fair Value of Investments	\$ 1,031,073
Interest and Dividends	618,939
Other Income	<u>50,658</u>
Total Investment Activities	1,700,670
Interest Income on Notes Receivable from Participants	37,730
Contributions:	
Participant	1,972,912
Employer	1,817,564
Rollover	<u>381,158</u>
Total Contributions	4,171,634
Benefits Paid to Participants	(1,007,308)
Administrative Fees and Other Expenses	<u>(110,070)</u>
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	4,792,656
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	<u>14,819,989</u>
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	<u><u>\$ 19,612,645</u></u>

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

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 – PLAN DESCRIPTION

The following description of the Wisenbaker Builder Services, Inc. 401(k) Plan (the “Plan”) is provided for general information purposes only. Participants should refer to the Plan Document for a more complete description of the Plan’s provisions.

General

The Plan was established on July 1, 1976 for the benefit of substantially all employees of Wisenbaker Builder Services, Inc. The Plan Sponsor is Wisenbaker Builder Services, Inc. and the other adopting employer is American Heritage Group, LLC, both of which are collectively hereafter referred to as the “Employer” or “Company”.

The Plan was established on July 1, 1976 and recently amended and restated on November 22, 2024, to adopt a new prototype plan sponsored by Voya Retirement Insurance and Annuity Company (“Voya”). The Plan is a defined contribution plan subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). As defined in the Plan Document, employees become eligible to make salary deferral contributions upon the completion of 60 days of service. Once a participant becomes eligible to participate in the Plan, the participant is automatically enrolled into the Plan effective on the first day of the month following the day the employee becomes eligible unless the Company is notified otherwise by the employee. All highly compensated employees are excluded from the Plan.

Contributions

Each year, participants may elect to defer 1% to 100% of their pretax annual compensation, as defined in the Plan, through salary deductions; however, annual contributions may not exceed the maximum allowed under the Internal Revenue Code. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (“rollover”). The Plan also includes an auto-enrollment provision, whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at an initial rate of 3% of eligible pretax annual compensation with an annual increase of 1% per year not to exceed 10%. Automatically enrolled participant contributions are invested in a designated Fund until changed by the participant.

The Plan includes a Roth 401(k) feature which allows Participants to contribute funds on a post-tax elective deferral basis, in addition to, or instead of pre-tax elective deferrals. The Roth 401(k) feature allows for tax-free growth and distributions provided that the post-tax contributions have been vested for at least five years and the Participant has reached the age of 59 ½.

The Company may elect to contribute to the Plan on a discretionary basis but is not required to do so. For the year ended December 31, 2024, the Company accrued a discretionary nonelective contributions receivable totaling \$1,817,564, which was paid into the Plan in April 2025.

Participant Accounts

Separate accounts are maintained for each participant. Participant accounts are credited with the participant contributions, rollover contributions, allocations of Company’s contributions, and investment earnings and losses, and charged with withdrawals and administrative fees. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 – PLAN DESCRIPTION – CONTINUED

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contributions plus actual earnings thereon is based on years of continuous service. For each plan year in which the participant has 1,000 or more hours of service, the participant will receive credit for a year of service. A participant is 20% vested after two years of credited service, increasing 20% each year thereafter until becoming fully vested six years of credited service as defined in the Plan Document. However, if a participant dies, or becomes disabled prior to attaining the normal retirement age, or attains normal retirement age as defined by the Plan, the participant's account becomes 100% vested if still employed by the Company as of such date.

Investment Options

Upon enrollment in the Plan, participants may direct the investment of their individual accounts among alternative investment funds provided under the Plan. Participants may change their investment elections at any time, as well as transfer existing balances between investment funds.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of the vested account balance. Loan transactions are treated as a transfer between investment funds and the loan fund. Loan terms range from 1-5 years or longer for the purchase of a primary residence. Loans are secured by the vested balance in the participant's account and bear interest at 0% over prime rate. Each participant may only have two loans outstanding at any time. Loan repayments are made by check or payroll deduction.

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant or their beneficiary may elect to receive an amount equal to the value of the participant's full account balance, regardless of years of credited service. For termination due to other reasons, participants may receive the sum of their contributions any earnings thereon, plus the vested portion of Company contributions. Payments of benefits are made in the form of a lump sum distribution.

Withdrawals

A hardship withdrawal, if approved can be made on employee deferral and all vested employer contributions to satisfy certain immediate and heavy financial needs, as defined, up to the amount of the participant's vested balance. An unrestricted withdrawal can be made at the age of 59 ½ or upon normal retirement age of 65 on all or a portion of the participants' vested account. At the age of 73 a participant is required to receive minimum required distributions from their account annually.

Forfeitures

At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$85,677 and \$39,069, respectively. These accounts may be used to reduce administrative expenses. For the year ended December 31, 2024, \$25,340 of forfeitures were used to reduce administrative expenses. Accumulated forfeitures will be applied to reduce administrative expenses in 2025.

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

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

Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The net change in the fair value of investments is reported in the statement of changes in net assets available for benefits in the period of the change.

Purchases and sales of securities are recorded on a trade-date basis. Expenses related to the purchase or sale of investments are added to cost or deducted from proceeds. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan Document.

Payment of Benefits

Benefit payments to participants are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Investment-related expenses are included in net appreciation of fair value of investments.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 3 – FAIR VALUE MEASUREMENTS

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs were not available. There are no plan assets requiring the use of Level 2 or 3 inputs for the periods presented.

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

*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 Securities and Exchange Commission. The funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

*Common Collective Trust Funds:* Investments in common collective trust funds are represented by a “unit of account” and per unit values whose value is the result of the accumulated values of the underlying investments. These underlying investments are public investment vehicles valued using the NAV provided by the administrator of the mutual fund investments. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. As the common collective trust funds are valued using NAV as a practical expedient, disclosure of fair value level is not required. Due to the nature of these investments, there are no unfunded commitments or redemption restrictions.

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

The following table sets forth by level, within the fair value hierarchy, the Plan’s investments at fair value as of December 31, 2024 and 2023:

	(Level 1)	(Level 2)	(Level 3)	Total
December 31, 2024				
Investments, at Fair Value				
Mutual Funds	\$ 16,812,594	\$ -	\$ -	\$ 16,812,594
Investments Measured at NAV				356,546
Total Investments				\$ 17,169,140

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 3 – FAIR VALUE MEASUREMENTS – CONTINUED

	(Level 1)	(Level 2)	(Level 3)	Total
<u>December 31, 2023</u>				
Investments, at Fair Value				
Mutual Funds	\$ 12,886,073	\$ -	\$ -	\$ 12,886,073
Investments Measured at NAV				74,416
Total Investments				\$ 12,960,489

NOTE 4 – ADMINISTRATION OF PLAN ASSETS

For the year ended December 31, 2023, the Plan’s assets were held and certified by Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company (“Principal”).

For the period from January 1, 2024, through December 2, 2024, the Plan’s assets were held and certified by Principal. For the period from December 3, 2024, through December 31, 2024, the Plan’s assets were held and certified by Voya Institutional Trust Company (“VITC”).

Principal and VITC are collectively hereafter referred to as the “Custodians”.

For the period January 1, 2024 through November 21, 2024 administrative functions were performed by Principal. For the period November 22, 2024, through December 31, 2024 administrative functions were performed by Voya. Certain administrative expenses, including loan administration fees, are paid by the participants. Other administrative expenses, such as accounting and legal fees, are paid by the Company.

NOTE 5 – PARTY-IN-INTEREST TRANSACTIONS

The Plan has notes receivable from participants at December 31, 2024 and 2023. As a result, these notes and all transactions relating to these notes qualify as party-in-interest transactions. These transactions are exempt from being prohibited transactions by ERISA.

The Plan’s investments are managed by the Custodians and, therefore, these transactions qualify as party-in-interest transactions. These transactions are exempt from being prohibited transactions by ERISA.

The Plan incurs expenses related to general administration, recordkeeping and investment advisory services. Fees paid by the Plan for these services totaled \$110,070 for the year ended December 31, 2024. These transactions are exempt from being prohibited transactions by ERISA.

NOTE 6 – FEDERAL INCOME TAX STATUS

For the period from January 1, 2024, through November 21, 2024, the Plan was a Prototype Plan sponsored by Principal Life Insurance Company (“PLIC”). For the period from November 22, 2024 through December 31, 2024, the Plan is a Prototype Plan sponsored by Voya. PLIC and Voya have individually received a determination letter from the Internal Revenue Service (“IRS”), dated June 30, 2020, which states that the prototype document satisfies the applicable provisions of the Internal Revenue Code.

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 6 – FEDERAL INCOME TAX STATUS – CONTINUED

Each Prototype Plan has been amended since receiving its respective determination letter. The Plan itself had not received a determination letter from the IRS. However, the Plan’s management and tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income tax has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America (“U.S. GAAP”) requires the Plan’s management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan’s management believes it is no longer subject to income tax examinations for years prior to 2021.

NOTE 7 – INFORMATION CERTIFIED BY THE CUSTODIANS (UNAUDITED)

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been prepared and certified to as complete and accurate by the Custodians.

	<u>2024</u>	<u>2023</u>
Investments, at Fair Value:		
Mutual Funds	\$ 16,812,594	\$ 12,886,073
Common Collective Trust Funds	356,546	74,416
Notes Receivable from Participants	625,941	431,893
Net Appreciation in Fair Value of Investments	1,031,073	1,412,242
Interest and Dividends	618,939	317,571
Other Income (Loss)	50,658	(14,369)
Interest Income on Notes Receivable from Participants	37,730	25,810

NOTE 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, participants would become fully vested in their employer contributions.

NOTE 9 – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities for 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.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 10 – DELINQUENT CONTRIBUTIONS

The Department of Labor (DOL Reg. 2510.3-102) requires an employer to segregate participant contributions from its general assets as soon as practicable, but in no event later than the 15<sup>th</sup> business day following the end of the month in which amounts are contributed by participants or withheld from their wages.

For the year ended December 31, 2023, the Company did not remit participant contributions totaling \$333 in a timely manner. Delinquent participant contributions were remitted to the Plan in 2023. The Company intends to remit lost earnings to the Plan on or before December 31, 2025.

NOTE 11 – DIFFERENCES BETWEEN FINANCIAL STATEMENTS AND FORM 5500

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

	2024	2023
Net Assets Available for Benefits per the Financial Statements	\$ 19,612,645	\$ 14,819,989
Add: Investments	625,941	431,893
Less: Notes Receivable from Participants	(625,941)	(431,893)
Less: Current Year Deemed Participant Loans	(41,029)	-
Net Assets Available for Benefits per the Form 5500, Schedule H	\$ 19,571,616	\$ 14,819,989

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

Benefits Paid to Participants per the Financial Statements	\$ 1,007,308
Add: Current Year Deemed Participant Loans	41,029
Benefits Paid to Participants per the Form 5500	\$ 1,048,337

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

Change in Net Assets Available for Benefits per the Financial Statements	\$ 4,792,656
Less: Current Year Deemed Participant Loans	(41,029)
Change in Net Assets Available for Benefits per the Form 5500, Schedule H	\$ 4,751,627

NOTE 12 – SUBSEQUENT EVENTS

The Plan’s management has evaluated subsequent events through October 10, 2025, the date which the financial statements were available to be issued. Except as previously disclosed, no other matters were identified affecting the Plan’s financial statements or related disclosures.

SUPPLEMENTAL SCHEDULES

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN 74-1761404; PLAN NUMBER - 001  
 SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
 DECEMBER 31, 2024

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: <input type="checkbox"/>	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

Plan Year 2023    \$           333    \$           -    \$           -    \$           -

\* 2023 Participant Contributions totaling \$333 were contributed to the Plan in 2023. Lost earnings thereon will be contributed to the Plan on or before December 31, 2025 and as such, the total of \$333 is considered to not be fully corrected as of December 31, 2024.

See Independent Auditor's Report.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN - 74-1761404; PLAN NO. - 001  
 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
 DECEMBER 31, 2024

The following details assets held for investment purposes at December 31, 2024, as required by Section 2520.103-11 of the Department of Labor's Rules for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(e) Current Value
Common Collective Trusts Funds:			
	Wilmington Trust Funds	Large Cap Growth Fund III R1	\$ 241,454
	Putnam Funds	Putnam Stable Value Fund 25 CIT	109,825
	Wilmington Trust, N.A.	Large Cap Value Fund R1	<u>5,267</u>
	Total Common Collective Trust Funds		356,546
Mutual Funds:			
	Vanguard Group	Vanguard Tgt Rmt Inc Inv Fund	2,666,751
	Vanguard Group	Vanguard Tgt Rmt 2030 Inv Fund	2,146,488
	Vanguard Group	Vanguard Tgt Rmt 2050 Inv Fund	1,667,853
	Vanguard Group	Vanguard Tgt Rmt 2055 Inv Fund	1,657,383
	Vanguard Group	Vanguard Tgt Rmt 2045 Inv Fund	1,563,406
	Vanguard Group	Vanguard Tgt Rmt 2040 Inv Fund	1,481,055
	Vanguard Group	Vanguard Tgt Rmt 2035 Inv Fund	1,385,515
	Vanguard Group	Vanguard Tgt Rmt 2025 Inv Fund	1,343,774
	Vanguard Group	Vanguard Tgt Rmt 2060 Inv Fund	1,337,915
	Vanguard Group	Vanguard Tgt Rmt 2020 Inv Fund	618,072
	Vanguard Group	Vanguard Tgt Rmt 2065 Inv Fund	372,733
	Fidelity Investments	Fidelity Mid Cap Index Fund	212,270
	American Funds	American Funds High-Income Trust R6	105,793
	BlackRock	Blackrock Total Return Fund	84,381
	Vanguard Group	Vanguard Tgt Rmt 2070 Inv Fund	52,879
	Fidelity Investments	Fidelity 500 Index Fund	51,271
	Fidelity Investments	Fidelity Total Int Index Fund	34,826
	Fidelity Investments	Fidelity Small Cap Index Fund	17,515
	MFS Investment Management	MFS Intl Diversification Fund	6,898
	Fidelity Investments	Fidelity US Bond Index Fund	3,035
*	Voya Institutional	Voya Gov Money Market Fund A	1,331
	Fidelity Investments	Fidelity Inflation Protected Bond Index Fund	1,007
	PIMCO Funds	PIMCO Intl Bond Index Fund I	<u>443</u>
	Total Mutual Funds		16,812,594

See Independent Auditor's Report.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN - 74-1761404; PLAN NO. - 001  
 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR) – CONTINUED  
 DECEMBER 31, 2024

The following details assets held for investment purposes at December 31, 2024, as required by Section 2520.103-11 of the Department of Labor's Rules for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(e) Current Value
*	Participant Loans	Interest Rate: 4.25% to 9.50%	<u>625,941</u>
	Total Investments		<u>\$ 17,795,081</u>

See Independent Auditor's Report.

# WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN

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FINANCIAL STATEMENTS AND SUPPLEMENTAL SCHEDULES  
DECEMBER 31, 2024 AND 2023

DESROCHES | **PARTNERS**

CERTIFIED PUBLIC ACCOUNTANTS

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN

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INDEPENDENT AUDITOR'S REPORT

To the Participants and Plan Administrator  
Wisembaker Builder Services, Inc. 401(k) Plan  
Houston, Texas

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

We have performed audits of the accompanying financial statements of Wisembaker Builder Services, Inc. 401(k) Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, 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.

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

Management has obtained certifications from Voya Institutional Trust Company as of December 31, 2024, and for the period from December 3, 2024 through December 31, 2024, and Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company as of December 31, 2023 and for the period from January 1, 2024 to December 2, 2024, stating that the certified investment information, as described in Note 7 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 accompanying financial statements, 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 accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



## **Basis for Opinion**

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our 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 Management for the Financial Statements**

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

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

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

## **Auditor's Responsibilities for the Audit of the Financial Statements**

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

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

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



- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, 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.

#### **Supplemental Schedules Required by ERISA**

The supplemental schedules (1) Schedule H, Line 4(a) – Schedule of Delinquent Participant Contributions and (2) Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) as of or for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion -

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

*Desroches Partners, LLP*

Houston, Texas  
October 10, 2025



WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS  
 DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
ASSETS:		
Investments at Fair Value:		
Mutual Funds	\$ 16,812,594	\$ 12,886,073
Common Collective Trusts Funds	<u>356,546</u>	<u>74,416</u>
Total Investments, at Fair Value	17,169,140	12,960,489
Receivables:		
Participant Contributions Receivable	-	63,777
Employer Contributions Receivable	1,817,564	1,363,830
Notes Receivable from Participants	<u>625,941</u>	<u>431,893</u>
Total Receivables	<u>2,443,505</u>	<u>1,859,500</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 19,612,645</u>	<u>\$ 14,819,989</u>

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

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS  
FOR THE YEAR ENDED DECEMBER 31, 2024

CHANGES TO NET ASSETS AVAILABLE FOR BENEFITS ATTRIBUTED TO:

Investment Activities:	
Net Appreciation in Fair Value of Investments	\$ 1,031,073
Interest and Dividends	618,939
Other Income	<u>50,658</u>
Total Investment Activities	1,700,670
Interest Income on Notes Receivable from Participants	37,730
Contributions:	
Participant	1,972,912
Employer	1,817,564
Rollover	<u>381,158</u>
Total Contributions	4,171,634
Benefits Paid to Participants	(1,007,308)
Administrative Fees and Other Expenses	<u>(110,070)</u>
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	4,792,656
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	<u>14,819,989</u>
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	<u><u>\$ 19,612,645</u></u>

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

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 – PLAN DESCRIPTION

The following description of the Wisenbaker Builder Services, Inc. 401(k) Plan (the “Plan”) is provided for general information purposes only. Participants should refer to the Plan Document for a more complete description of the Plan’s provisions.

General

The Plan was established on July 1, 1976 for the benefit of substantially all employees of Wisenbaker Builder Services, Inc. The Plan Sponsor is Wisenbaker Builder Services, Inc. and the other adopting employer is American Heritage Group, LLC, both of which are collectively hereafter referred to as the “Employer” or “Company”.

The Plan was established on July 1, 1976 and recently amended and restated on November 22, 2024, to adopt a new prototype plan sponsored by Voya Retirement Insurance and Annuity Company (“Voya”). The Plan is a defined contribution plan subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). As defined in the Plan Document, employees become eligible to make salary deferral contributions upon the completion of 60 days of service. Once a participant becomes eligible to participate in the Plan, the participant is automatically enrolled into the Plan effective on the first day of the month following the day the employee becomes eligible unless the Company is notified otherwise by the employee. All highly compensated employees are excluded from the Plan.

Contributions

Each year, participants may elect to defer 1% to 100% of their pretax annual compensation, as defined in the Plan, through salary deductions; however, annual contributions may not exceed the maximum allowed under the Internal Revenue Code. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may contribute amounts representing distributions from other qualified defined benefit or contribution plans (“rollover”). The Plan also includes an auto-enrollment provision, whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at an initial rate of 3% of eligible pretax annual compensation with an annual increase of 1% per year not to exceed 10%. Automatically enrolled participant contributions are invested in a designated Fund until changed by the participant.

The Plan includes a Roth 401(k) feature which allows Participants to contribute funds on a post-tax elective deferral basis, in addition to, or instead of pre-tax elective deferrals. The Roth 401(k) feature allows for tax-free growth and distributions provided that the post-tax contributions have been vested for at least five years and the Participant has reached the age of 59 ½.

The Company may elect to contribute to the Plan on a discretionary basis but is not required to do so. For the year ended December 31, 2024, the Company accrued a discretionary nonelective contributions receivable totaling \$1,817,564, which was paid into the Plan in April 2025.

Participant Accounts

Separate accounts are maintained for each participant. Participant accounts are credited with the participant contributions, rollover contributions, allocations of Company’s contributions, and investment earnings and losses, and charged with withdrawals and administrative fees. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s vested account.

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 1 – PLAN DESCRIPTION – CONTINUED

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's contributions plus actual earnings thereon is based on years of continuous service. For each plan year in which the participant has 1,000 or more hours of service, the participant will receive credit for a year of service. A participant is 20% vested after two years of credited service, increasing 20% each year thereafter until becoming fully vested six years of credited service as defined in the Plan Document. However, if a participant dies, or becomes disabled prior to attaining the normal retirement age, or attains normal retirement age as defined by the Plan, the participant's account becomes 100% vested if still employed by the Company as of such date.

Investment Options

Upon enrollment in the Plan, participants may direct the investment of their individual accounts among alternative investment funds provided under the Plan. Participants may change their investment elections at any time, as well as transfer existing balances between investment funds.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of the vested account balance. Loan transactions are treated as a transfer between investment funds and the loan fund. Loan terms range from 1-5 years or longer for the purchase of a primary residence. Loans are secured by the vested balance in the participant's account and bear interest at 0% over prime rate. Each participant may only have two loans outstanding at any time. Loan repayments are made by check or payroll deduction.

Payment of Benefits

Upon termination of service due to death, disability or retirement, a participant or their beneficiary may elect to receive an amount equal to the value of the participant's full account balance, regardless of years of credited service. For termination due to other reasons, participants may receive the sum of their contributions any earnings thereon, plus the vested portion of Company contributions. Payments of benefits are made in the form of a lump sum distribution.

Withdrawals

A hardship withdrawal, if approved can be made on employee deferral and all vested employer contributions to satisfy certain immediate and heavy financial needs, as defined, up to the amount of the participant's vested balance. An unrestricted withdrawal can be made at the age of 59 ½ or upon normal retirement age of 65 on all or a portion of the participants' vested account. At the age of 73 a participant is required to receive minimum required distributions from their account annually.

Forfeitures

At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$85,677 and \$39,069, respectively. These accounts may be used to reduce administrative expenses. For the year ended December 31, 2024, \$25,340 of forfeitures were used to reduce administrative expenses. Accumulated forfeitures will be applied to reduce administrative expenses in 2025.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 2 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Presentation

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

Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The net change in the fair value of investments is reported in the statement of changes in net assets available for benefits in the period of the change.

Purchases and sales of securities are recorded on a trade-date basis. Expenses related to the purchase or sale of investments are added to cost or deducted from proceeds. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. If a participant ceases to make loan repayments and the Plan Administrator deems the participant loan to be in default, the participant loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan Document.

Payment of Benefits

Benefit payments to participants are recorded when paid.

Expenses

Certain expenses of maintaining the Plan are paid directly by the Company and are excluded from these financial statements. Investment-related expenses are included in net appreciation of fair value of investments.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 3 – FAIR VALUE MEASUREMENTS

The fair value measurement accounting literature establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels: Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority. Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1). Level 3 inputs are unobservable and have the lowest priority. The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs were not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs were not available. There are no plan assets requiring the use of Level 2 or 3 inputs for the periods presented.

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

*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 Securities and Exchange Commission. The funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

*Common Collective Trust Funds:* Investments in common collective trust funds are represented by a “unit of account” and per unit values whose value is the result of the accumulated values of the underlying investments. These underlying investments are public investment vehicles valued using the NAV provided by the administrator of the mutual fund investments. The NAV is based on the value of the underlying assets owned by the fund, minus its liabilities, and then divided by the number of shares outstanding. As the common collective trust funds are valued using NAV as a practical expedient, disclosure of fair value level is not required. Due to the nature of these investments, there are no unfunded commitments or redemption restrictions.

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

The following table sets forth by level, within the fair value hierarchy, the Plan’s investments at fair value as of December 31, 2024 and 2023:

	<u>(Level 1)</u>	<u>(Level 2)</u>	<u>(Level 3)</u>	<u>Total</u>
December 31, 2024				
Investments, at Fair Value				
Mutual Funds	\$ 16,812,594	\$ -	\$ -	\$ 16,812,594
Investments Measured at NAV				<u>356,546</u>
Total Investments				<u>\$ 17,169,140</u>

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 3 – FAIR VALUE MEASUREMENTS – CONTINUED

	(Level 1)	(Level 2)	(Level 3)	Total
<u>December 31, 2023</u>				
Investments, at Fair Value				
Mutual Funds	\$ 12,886,073	\$ -	\$ -	\$ 12,886,073
Investments Measured at NAV				74,416
Total Investments				\$ 12,960,489

NOTE 4 – ADMINISTRATION OF PLAN ASSETS

For the year ended December 31, 2023, the Plan’s assets were held and certified by Delaware Charter Guarantee and Trust Company d/b/a Principal Trust Company (“Principal”).

For the period from January 1, 2024, through December 2, 2024, the Plan’s assets were held and certified by Principal. For the period from December 3, 2024, through December 31, 2024, the Plan’s assets were held and certified by Voya Institutional Trust Company (“VITC”).

Principal and VITC are collectively hereafter referred to as the “Custodians”.

For the period January 1, 2024 through November 21, 2024 administrative functions were performed by Principal. For the period November 22, 2024, through December 31, 2024 administrative functions were performed by Voya. Certain administrative expenses, including loan administration fees, are paid by the participants. Other administrative expenses, such as accounting and legal fees, are paid by the Company.

NOTE 5 – PARTY-IN-INTEREST TRANSACTIONS

The Plan has notes receivable from participants at December 31, 2024 and 2023. As a result, these notes and all transactions relating to these notes qualify as party-in-interest transactions. These transactions are exempt from being prohibited transactions by ERISA.

The Plan’s investments are managed by the Custodians and, therefore, these transactions qualify as party-in-interest transactions. These transactions are exempt from being prohibited transactions by ERISA.

The Plan incurs expenses related to general administration, recordkeeping and investment advisory services. Fees paid by the Plan for these services totaled \$110,070 for the year ended December 31, 2024. These transactions are exempt from being prohibited transactions by ERISA.

NOTE 6 – FEDERAL INCOME TAX STATUS

For the period from January 1, 2024, through November 21, 2024, the Plan was a Prototype Plan sponsored by Principal Life Insurance Company (“PLIC”). For the period from November 22, 2024 through December 31, 2024, the Plan is a Prototype Plan sponsored by Voya. PLIC and Voya have individually received a determination letter from the Internal Revenue Service (“IRS”), dated June 30, 2020, which states that the prototype document satisfies the applicable provisions of the Internal Revenue Code.

WISEBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 6 – FEDERAL INCOME TAX STATUS – CONTINUED

Each Prototype Plan has been amended since receiving its respective determination letter. The Plan itself had not received a determination letter from the IRS. However, the Plan’s management and tax counsel believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income tax has been included in the Plan’s financial statements.

Accounting principles generally accepted in the United States of America (“U.S. GAAP”) requires the Plan’s management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan’s management believes it is no longer subject to income tax examinations for years prior to 2021.

NOTE 7 – INFORMATION CERTIFIED BY THE CUSTODIANS (UNAUDITED)

The following information included in the accompanying financial statements and supplemental schedules was obtained from data that has been prepared and certified to as complete and accurate by the Custodians.

	<u>2024</u>	<u>2023</u>
Investments, at Fair Value:		
Mutual Funds	\$ 16,812,594	\$ 12,886,073
Common Collective Trust Funds	356,546	74,416
Notes Receivable from Participants	625,941	431,893
Net Appreciation in Fair Value of Investments	1,031,073	1,412,242
Interest and Dividends	618,939	317,571
Other Income (Loss)	50,658	(14,369)
Interest Income on Notes Receivable from Participants	37,730	25,810

NOTE 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, participants would become fully vested in their employer contributions.

NOTE 9 – RISKS AND UNCERTAINTIES

The Plan invests in various investment securities for 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.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
NOTES TO THE FINANCIAL STATEMENTS

NOTE 10 – DELINQUENT CONTRIBUTIONS

The Department of Labor (DOL Reg. 2510.3-102) requires an employer to segregate participant contributions from its general assets as soon as practicable, but in no event later than the 15<sup>th</sup> business day following the end of the month in which amounts are contributed by participants or withheld from their wages.

For the year ended December 31, 2023, the Company did not remit participant contributions totaling \$333 in a timely manner. Delinquent participant contributions were remitted to the Plan in 2023. The Company intends to remit lost earnings to the Plan on or before December 31, 2025.

NOTE 11 – DIFFERENCES BETWEEN FINANCIAL STATEMENTS AND FORM 5500

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

	2024	2023
Net Assets Available for Benefits per the Financial Statements	\$ 19,612,645	\$ 14,819,989
Add: Investments	625,941	431,893
Less: Notes Receivable from Participants	(625,941)	(431,893)
Less: Current Year Deemed Participant Loans	(41,029)	-
Net Assets Available for Benefits per the Form 5500, Schedule H	\$ 19,571,616	\$ 14,819,989

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

Benefits Paid to Participants per the Financial Statements	\$ 1,007,308
Add: Current Year Deemed Participant Loans	41,029
Benefits Paid to Participants per the Form 5500	\$ 1,048,337

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

Change in Net Assets Available for Benefits per the Financial Statements	\$ 4,792,656
Less: Current Year Deemed Participant Loans	(41,029)
Change in Net Assets Available for Benefits per the Form 5500, Schedule H	\$ 4,751,627

NOTE 12 – SUBSEQUENT EVENTS

The Plan’s management has evaluated subsequent events through October 10, 2025, the date which the financial statements were available to be issued. Except as previously disclosed, no other matters were identified affecting the Plan’s financial statements or related disclosures.

SUPPLEMENTAL SCHEDULES

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN 74-1761404; PLAN NUMBER - 001  
 SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
 DECEMBER 31, 2024

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: <input type="checkbox"/>	Contributions Not Corrected *	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	

Plan Year 2023    \$           333    \$           -    \$           -    \$           -

\* 2023 Participant Contributions totaling \$333 were contributed to the Plan in 2023. Lost earnings thereon will be contributed to the Plan on or before December 31, 2025 and as such, the total of \$333 is considered to not be fully corrected as of December 31, 2024.

See Independent Auditor's Report.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN - 74-1761404; PLAN NO. - 001  
 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
 DECEMBER 31, 2024

The following details assets held for investment purposes at December 31, 2024, as required by Section 2520.103-11 of the Department of Labor's Rules for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(e) Current Value
Common Collective Trusts Funds:			
	Wilmington Trust Funds	Large Cap Growth Fund III R1	\$ 241,454
	Putnam Funds	Putnam Stable Value Fund 25 CIT	109,825
	Wilmington Trust, N.A.	Large Cap Value Fund R1	<u>5,267</u>
	Total Common Collective Trust Funds		356,546
Mutual Funds:			
	Vanguard Group	Vanguard Tgt Rmt Inc Inv Fund	2,666,751
	Vanguard Group	Vanguard Tgt Rmt 2030 Inv Fund	2,146,488
	Vanguard Group	Vanguard Tgt Rmt 2050 Inv Fund	1,667,853
	Vanguard Group	Vanguard Tgt Rmt 2055 Inv Fund	1,657,383
	Vanguard Group	Vanguard Tgt Rmt 2045 Inv Fund	1,563,406
	Vanguard Group	Vanguard Tgt Rmt 2040 Inv Fund	1,481,055
	Vanguard Group	Vanguard Tgt Rmt 2035 Inv Fund	1,385,515
	Vanguard Group	Vanguard Tgt Rmt 2025 Inv Fund	1,343,774
	Vanguard Group	Vanguard Tgt Rmt 2060 Inv Fund	1,337,915
	Vanguard Group	Vanguard Tgt Rmt 2020 Inv Fund	618,072
	Vanguard Group	Vanguard Tgt Rmt 2065 Inv Fund	372,733
	Fidelity Investments	Fidelity Mid Cap Index Fund	212,270
	American Funds	American Funds High-Income Trust R6	105,793
	BlackRock	Blackrock Total Return Fund	84,381
	Vanguard Group	Vanguard Tgt Rmt 2070 Inv Fund	52,879
	Fidelity Investments	Fidelity 500 Index Fund	51,271
	Fidelity Investments	Fidelity Total Int Index Fund	34,826
	Fidelity Investments	Fidelity Small Cap Index Fund	17,515
	MFS Investment Management	MFS Intl Diversification Fund	6,898
	Fidelity Investments	Fidelity US Bond Index Fund	3,035
*	Voya Insitutional	Voya Gov Money Market Fund A	1,331
	Fidelity Investments	Fidelity Inflation Protected Bond Index Fund	1,007
	PIMCO Funds	PIMCO Intl Bond Index Fund I	<u>443</u>
	Total Mutual Funds		16,812,594

See Independent Auditor's Report.

WISENBAKER BUILDER SERVICES, INC. 401(k) PLAN  
 PLAN EIN - 74-1761404; PLAN NO. - 001  
 SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR) – CONTINUED  
 DECEMBER 31, 2024

The following details assets held for investment purposes at December 31, 2024, as required by Section 2520.103-11 of the Department of Labor's Rules for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

(a) Party in Interest	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par or Maturity Value	(e) Current Value
*	Participant Loans	Interest Rate: 4.25% to 9.50%	<u>625,941</u>
	Total Investments		<u>\$ 17,795,081</u>

See Independent Auditor's Report.



# Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets  
 (Held at End of Year)  
 WISEBAKER BUILDER SERVICES, INC401(K) PLAN  
 EIN#74-1761404  
 Plan# 001  
 As of December 31, 2024

(a)	(b) Identity of issue, borrower, lessor or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity date	(d) Cost	(e) Current Value
	American Funds Hi-Income Tr R6	Registered Investment Company		\$105,792.77
	BlkRck Total Return Fund Ins	Registered Investment Company		\$84,380.97
	Fid Inf Prt Bd Idx Fd	Registered Investment Company		\$1,007.35
	Fid US Bd Id Fd	Registered Investment Company		\$3,035.07
	Fidelity 500 Index Fund	Registered Investment Company		\$51,271.02
	Fidelity Mid Cap Idx Fd	Registered Investment Company		\$212,270.13
	Fidelity Sm Cp Ind Fd	Registered Investment Company		\$17,515.07
	Fidelity Tot Intl Idx Fund	Registered Investment Company		\$34,826.42
	Large Cap Growth Fund III R1	Common Collective Trust		\$241,454.69
	Large Cap Value Fund R1	Common Collective Trust		\$5,266.74
	MFS Intl Diversification Fd R3	Registered Investment Company		\$6,897.52
	PIMCO Intl Bd Fd (US DI-Hdg) I	Registered Investment Company		\$441.56
	Putnam Stable Value Fund 2	Common Collective Trust		\$109,824.74
	Vangrd Trgt Retire 2020 Fd	Registered Investment Company		\$618,071.86
	Vangrd Trgt Retire 2025 Fd	Registered Investment Company		\$1,343,774.04
	Vangrd Trgt Retire 2030 Fd	Registered Investment Company		\$2,146,488.13
	Vangrd Trgt Retire 2035 Fd	Registered Investment Company		\$1,385,515.34
	Vangrd Trgt Retire 2040 Fd	Registered Investment Company		\$1,481,055.08
	Vangrd Trgt Retire 2045 Fd	Registered Investment Company		\$1,563,406.25
	Vangrd Trgt Retire 2050 Fd	Registered Investment Company		\$1,667,853.44
	Vangrd Trgt Retire 2055 Fd	Registered Investment Company		\$1,657,382.76
	Vangrd Trgt Retire 2060 Fd	Registered Investment Company		\$1,337,915.32
	Vangrd Trgt Retire 2065 Fd	Registered Investment Company		\$372,733.43



# Attachment to 2024 Form 5500

Schedule H, line 4i - Schedule of Assets  
 (Held at End of Year)  
**WISEBAKER BUILDER SERVICES, INC401(K) PLAN**  
**EIN#74-1761404**  
**Plan# 001**

	Vangrd Trgt Retire 2070 Fd	Registered Investment Company	\$52,879.22
	Vangrd Trgt Retire Inc Fd	Registered Investment Company	\$2,666,750.05
*	Voya Gv Mny Mkt F A (Hld Acct)	Registered Investment Company	\$1,331.11
	LOAN FUND	Participant Loans - Rates 4.25% to 9.50%	\$584,911.86
	TOTAL		\$17,754,051.94

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