

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

Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ 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
1a	Name of plan RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/2001
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) RELIABLE CONTRACTING COMPANY, INC. 2410 EVERGREEN ROAD, SUITE 200 GAMBRILLS, MD 21054
2b	Employer Identification Number (EIN) 52-0457856
2c	Plan Sponsor's telephone number 410-987-0313
2d	Business code (see instructions) 237310

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

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

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 533
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 412 6a(2) 398 6b 26 6c 95 6d 519 6e 9 6f 528 6g(1) 465 6g(2) 430 6h 22
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

2A 2E 2F 2H 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:

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ 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 1
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
--	--	--

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan	B Three-digit plan number (PN)	002
RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST		
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
RELIABLE CONTRACTING COMPANY, INC.	52-0457856	

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

1 Coverage Information:

(a) Name of insurance carrier

JOHN HANCOCK LIFE INSURANCE COMPANY USA

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
01-0233346	65838	11067	413	01/01/2024	12/31/2024

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	12054

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

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

POLLARD & ASSOCIATES, INC. 1 NORTH PARK DRIVE SUITE 104
HUNT VALLEY, MD 21030

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	12054	TPA COMPENSATION	5

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	52939
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	19959209

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier**6b****c** Premiums due but unpaid at the end of the year**6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.**6d**

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP ANNUITY**b** Balance at the end of the previous year**7b**

19308

c Additions: (1) Contributions deposited during the year**7c(1)**

96520

(2) Dividends and credits.....

7c(2)

0

(3) Interest credited during the year.....

7c(3)

1073

(4) Transferred from separate account

7c(4)

0

(5) Other (specify below).....

7c(5)

2625

▶ LOAN REPAYMENTS

(6) Total additions

7c(6)

100218

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

119526

e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year

7e(1)

66318

(2) Administration charge made by carrier.....

7e(2)

269

(3) Transferred to separate account

7e(3)

0

(4) Other (specify below).....

7e(4)

0

(5) Total deductions

7e(5)

66587

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

52939

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

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

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

A Name of plan RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 RELIABLE CONTRACTING COMPANY, INC.	D Employer Identification Number (EIN) 52-0457856

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
JOHN HANCOCK LIFE INSURANCE CO USA
01-0233346

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

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

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

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

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

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

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

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

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

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

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

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

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

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

NFP RETIREMENT, INC.

12435 PARK POTOMAC
POTOMAC, MD 20854

33-0905143

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
26	INVESTMENT ADVISOR	32858	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

POLLARD & ASSOCIATES, INC.

ONE NORTH PARK DRIVE SUITE 104
HUNT VALLEY, MD 21030

52-0909772

(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?
13	CONTRACT ADMINISTRATOR	8009	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
--	---	---

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST		B Three-digit plan number (PN) ▶ 002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 RELIABLE CONTRACTING COMPANY, INC.		D Employer Identification Number (EIN) 52-0457856

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)			
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2065 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		114165
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2060 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		311974
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2055 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		855104
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2050 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		736547
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2045 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		755015
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2040 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		559704
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2035 TD				
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA				
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)		2964021

a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2030 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3817172
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2025 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2252337
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2020 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 863755
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2015 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 614317
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS 2010 TD		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 63954
a Name of MTIA, CCT, PSA, or 103-12 IE: AB LARGE CAP GROWTH FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1490069
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS NEW WORLD FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 33869
a Name of MTIA, CCT, PSA, or 103-12 IE: INVESCO DISCOVERY MID CAP GROW		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 101891
a Name of MTIA, CCT, PSA, or 103-12 IE: JH DISCIPLINED VALUE MID CAP		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 14202
a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 224793

a Name of MTIA, CCT, PSA, or 103-12 IE: PUTNAM SMALL CAP GROWTH FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 128531
a Name of MTIA, CCT, PSA, or 103-12 IE: REAL EST. SECURITIES FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 44949
a Name of MTIA, CCT, PSA, or 103-12 IE: SCIENCE & TECHNOLOGY FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 804468
a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26812
a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE HEALTH SCI		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 35370
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD ENERGY FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 37084
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD MID-CAP VALUE ETF		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 56103
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALL CAP GROW INDEX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 96413
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SMALL CAP VALUE INDEX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 172984
a Name of MTIA, CCT, PSA, or 103-12 IE: 500 INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 580357

a Name of MTIA, CCT, PSA, or 103-12 IE: COLUMBIA DIVIDEND INCOME FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 403596

a Name of MTIA, CCT, PSA, or 103-12 IE: INTL EQUITY INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 137300

a Name of MTIA, CCT, PSA, or 103-12 IE: JANUS HENDERSON GBL EQ INCOME		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6965

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD INTERNATIONAL GROWTH		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 57265

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD VALUE INDEX FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 217964

a Name of MTIA, CCT, PSA, or 103-12 IE: AF AMERICAN BALANCED FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 714265

a Name of MTIA, CCT, PSA, or 103-12 IE: T. ROWE PRICE CAP APPRECIATION		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 540176

a Name of MTIA, CCT, PSA, or 103-12 IE: JOHN HANCOCK BOND FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 72166

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD TOTAL BOND MARKET IDX		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 8318

a Name of MTIA, CCT, PSA, or 103-12 IE: MONEY MARKET FUND		
b Name of sponsor of entity listed in (a): JOHN HANCOCK USA		
c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7616

a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD SHORT-TERM FEDERAL**b** Name of sponsor of entity listed in (a): JOHN HANCOCK USA

c EIN-PN 01-0233346-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 37618
--------------------------------	------------------------	---

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)
-----------------	----------------------	---

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 RELIABLE CONTRACTING COMPANY, INC.		D Employer Identification Number (EIN) 52-0457856

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	47330
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1011524	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	44275	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	106800	12960
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	860000	860000
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	138022	222647
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	9464514	19959209
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	10750107	772826
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	19308	52939
(15) Other.....	1c(15)	0	5875

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	22394550	21933786
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	4000	4000
k Total liabilities (add all amounts in lines 1g through 1j)	1k	4000	4000
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	22390550	21929786

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	94375	
(B) Participants	2a(1)(B)	698659	
(C) Others (including rollovers)	2a(1)(C)	7515	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		800549
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	14014	
(F) Other	2b(1)(F)	1073	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		15087
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	313332	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		313332
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		1016267
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1195623
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		3340858

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3727044	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		3727044
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)	25285	
(3) Recordkeeping fees	2i(3)	8009	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	32858	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)	8426	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		74578
j Total expenses. Add all expense amounts in column (b) and enter total	2j		3801622

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-460764
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **BENEFIT AUDIT GROUP, LLC**

(2) EIN: **26-2404897**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST				B Three-digit plan number (PN) ▶ 002	
C Plan sponsor's name as shown on line 2a of Form 5500 RELIABLE CONTRACTING COMPANY, INC.				D Employer Identification Number (EIN) 52-0457856	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1 0	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 01-0233346					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for: a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)..... b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)..... c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14a 14b 14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

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

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b): a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____% b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20. a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box: ☐ Yes. ☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date. ☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date. ☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
-----------------	---------------------------------

21a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? ☐ Yes ☒ No 21b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2). ☐ Design-based safe harbor method ☒ "Prior year" ADP test ☐ "Current year" ADP test ☐ N/A	
22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter <u>11 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q704308A</u> .	

**RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION**

DECEMBER 31, 2024 AND 2023

CONTENTS

	<u>Page</u>
Independent Auditor's Report.....	1 - 4
Statements of Net Assets Available for Benefits.....	5
Statement of Changes in Net Assets Available for Benefits.....	6
Notes to Financial Statements.....	7 - 16
Supplemental Schedule:	
Schedule of Assets (Held at End of Year).....	17 - 18



INDEPENDENT AUDITOR'S REPORT

To the Trustees, Plan Administrator and Participants of
Reliable Contracting Company, Inc. Profit Sharing Plan & Trust

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

We have performed audits of the financial statements of Reliable Contracting Company, Inc. Profit Sharing Plan & Trust (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 (DOL'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 (qualified institution), provided that the statements or information regarding assets so held are prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 5 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 Audits 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 (GAAP).
- 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).

To the Trustees, Plan Administrator and Participants of
Reliable Contracting Company, Inc. Profit Sharing Plan & Trust

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audits 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 GAAP, 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 within one year after the date the financial statements are 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 Audits of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

To the Trustees, Plan Administrator and Participants of
Reliable Contracting Company, Inc. Profit Sharing Plan & Trust

Auditor's Responsibilities for the Audits of the Financial Statements - continued

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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 GAAP.

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

Other Matter

Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL'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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

To the Trustees, Plan Administrator and Participants of
Reliable Contracting Company, Inc. Profit Sharing Plan & Trust

Supplemental Schedule Required by ERISA - continued

In our opinion,

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

Benefit Audit Group, LLC

Benefit Audit Group, LLC

Westminster, MD

October 15, 2025

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
Investments, at fair value	\$ 20,797,934	\$ 20,336,627
Cash and cash equivalents	47,330	225
Real estate, at fair value	860,000	860,000
Notes receivable from participants	222,647	138,022
Other assets	5,875	48,152
Employer contribution receivable	<u>-</u>	<u>1,011,524</u>
 TOTAL ASSETS	 21,933,786	 22,394,550
 Other liability	 <u>4,000</u>	 <u>4,000</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u><u>\$ 21,929,786</u></u>	 <u><u>\$ 22,390,550</u></u>

The Accompanying Notes are an Integral Part of the Financial Statements

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2024

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment income		
Net appreciation in fair value of investments	\$ 2,203,464	
Dividend and interest income	<u>314,405</u>	
		\$ 2,517,869
Interest income on notes receivable from participants		14,014
Contributions		
Participants	698,659	
Employer	94,375	
Rollovers	<u>7,515</u>	
		<u>800,549</u>
TOTAL ADDITIONS		3,332,432

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	3,727,044	
Administrative expenses	<u>66,152</u>	
TOTAL DEDUCTIONS		<u>3,793,196</u>
Net Decrease		(460,764)
Net Assets Available for Benefits - Beginning of Year		<u>22,390,550</u>
Net Assets Available for Benefits - End of Year		<u><u>\$ 21,929,786</u></u>

The Accompanying Notes are an Integral Part of the Financial Statements

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Plan provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan of Reliable Contracting Company, Inc. (Reliable). The Plan has two components: a non-participant directed profit sharing component, established on January 1, 1957, and a participant directed 401(k) component, established on January 1, 2001. The Plan is subject to the provisions of ERISA.

On December 29, 2022, the SECURE 2.0 Act of 2022 ("SECURE 2.0 Act") was signed into law. The SECURE 2.0 Act makes various required and optional changes applicable to tax qualified retirement plans with varying effective dates through 2027. Certain mandatory changes to plan provisions or optional changes to be made to plan provisions as a result of the SECURE 2.0 Act are discussed in these financial statements. The plan document is required to be amended in regard to the requirements of SECURE 2.0 Act by December 31, 2026.

During 2024, plan management determined it was in the best interest of the Plan to allow participants to direct the investment of their discretionary non-elective contributions, and on December 12, 2024, \$11,479,000 of the assets in the profit sharing component of the Plan were transferred to the 401(k) component of the Plan managed by John Hancock Life Insurance Company (U.S.A.) (John Hancock). Assets remaining in the profit sharing component of the Plan subsequent to the transfer include the value of the real estate and liquid investments sufficient to pay expenses to maintain the real estate and distributions requested by terminated and retired participants until the sale of the real estate is finalized (see Note 3).

Eligibility: The Plan covers substantially all employees of Reliable. Leased employees, independent contractors, union employees and non-resident aliens are not eligible to participate in the Plan. Employees are eligible to participate in the Plan for deferral contributions immediately upon completing 90 days of service, as defined. Employees are eligible for the discretionary matching and discretionary non-elective contributions on the January 1st or July 1st coinciding with or next following the completion of one year of service, as defined. Predecessor employer service with Team Cam, LLC is recognized for eligibility purposes for former Team Cam, LLC employees hired by Reliable in August 2023.

Contributions: Each year, participants may elect to contribute pre-tax or after-tax Roth deferral contributions up to the maximum allowable contribution amount under the Internal Revenue Code (IRC). Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

Reliable may make the following contributions on behalf of participants:

A discretionary matching contribution as determined by Reliable. For the year ended December 31, 2024, Reliable contributed, on an annual basis, a discretionary matching contribution of 25% of each eligible participant's deferrals up to 4% of eligible compensation, as defined, for a maximum contribution of 1% of each participant's eligible compensation. The Plan includes a true-up contribution provision under which a participant's discretionary matching contribution is recalculated on the last day of the plan year based on the participant's elective contributions and eligible compensation during the plan year. For 2024, Reliable's discretionary matching contribution (including the true-up) totaled \$94,375. True-up amounts totaling \$0 and \$11,524 have been recorded as a receivable on the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, respectively .

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN - CONTINUED

Contributions - continued:

A discretionary non-elective contribution, as determined by Reliable. The contribution is allocated to eligible employees utilizing the grouping method, as defined. In order to share in the allocation of the discretionary non-elective contribution, a participant must complete a year of service, as defined, and be employed on the last day of the plan year regardless of service completed during the year, unless the participant dies, incurs total and permanent disability (as defined) or terminates on or after reaching normal retirement age. For 2024, Reliable elected not to make a discretionary non-elective contribution. For 2023, Reliable declared a discretionary non-elective contribution totaling \$1,000,000, which was recorded as a receivable on the Statement of Net Assets Available for Benefits as of December 31, 2023.

Qualified Nonelective Contributions (QNECs), as defined in the Plan. No QNECs were made for 2024.

Participant Accounts: Each participant's account is credited with the participant's contributions and Reliable's contributions, as well as allocations of plan earnings or losses. Participant accounts are charged with an allocation of administrative expenses paid by the Plan. Allocations are based on participant earnings/losses, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Options: Participants may direct the investment of their contributions, QNECs, discretionary matching contributions and the portion of their discretionary non-elective contribution accounts that have been transferred to John Hancock (collectively, John Hancock Assets) into a group annuity contract with John Hancock offered by the Plan, which includes various pooled separate accounts and guaranteed interest accounts. For those participants who do not make an investment selection, their John Hancock Assets are automatically invested in the Plan's qualified default investment account (QDIA). The portion of participants' discretionary non-elective contributions remaining in the profit sharing component of the Plan are not directed by the participant, but rather are invested in the following options: cash, registered investment companies (mutual funds), exchange traded funds (through December 12, 2024), and real estate investment property at the direction of the Plan's trustees and investment advisor.

Notes Receivable from Participants: Participants may borrow from their pre-tax deferral, QNEC, discretionary matching and rollover contribution accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Effective January 1, 2024, participants may borrow from their accounts in the event of a federally declared disaster, subject to provisions defined in the plan document. The notes are secured by the balance in the participant's account and can only exceed a repayment period of five years for the purchase of a principal residence, which must be repaid within a maximum of 30 years. Notes bear interest at the Prime rate plus 1%. Only one note may be outstanding at a time. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits: Benefit payments may be in the form of lump sums, partial withdrawals, and substantially equal installments. Partial withdrawals are subject to a minimum amount of \$1,000 and installment payments are not available from the profit sharing component of participant accounts.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN - CONTINUED

Payment of Benefits - continued: Benefit payments are payable from both the 401(k) and the profit sharing components of the Plan upon termination of employment, death, disability or normal retirement age (defined as the later of age 62 or the fifth anniversary of the first day of the plan year in which participation in the Plan began). The Plan shall make automatic distributions of combined vested account balances that are less than \$7,000 (as updated by the SECURE 2.0 Act) in accordance with plan provisions. Distributions from a participant's rollover account may be made at any time. Hardship withdrawals, age related in-service withdrawals and effective January 1 2024, in-service withdrawals to participants whose principal place of residence is located in a federally declared disaster area and to participants who are victims of domestic abuse are also permitted, subject to provisions defined in the plan document.

Benefit payments from the non-participant directed profit sharing component of participant accounts may be made no earlier than upon completion of a monthly valuation following the one-year anniversary of the participant's separation of service, except for those requested due to death, disability or attainment of normal retirement age, which are to be made as soon as administratively feasible. Participants who do not elect a distribution at the time first available will have the vested portion of their non-participant directed profit sharing account balance transferred to the Plan's participant directed investments with John Hancock and invested in the Plan's QDIA. During 2024, transfers of profit sharing account balances to John Hancock totaled \$140,764.

Vesting: Participants are immediately vested in their contributions, QNECs and discretionary matching contributions, plus earnings thereon. Vesting in the discretionary non-elective contributions is based on years of continuous service. A participant is 100 percent vested after six years of credited service. Regardless of the vesting schedule, participants will become fully vested upon death or incurring total and permanent disability. Predecessor employer service with Team Cam, LLC is recognized for vesting purposes for former Team Cam, LLC employees hired by Reliable in August 2023.

Forfeitures: Forfeitures of discretionary non-elective contributions (due to participants' termination prior to full vesting) are to be used to reduce plan expenses or employer contributions or reallocated as additional employer contributions. At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$47,715 and \$51,679, respectively. During 2024, forfeitures of \$11,524 were used to fund the 2023 true-up contribution receivable.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Use of Estimates: The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires plan management to make estimates and assumptions that affect the reported amount of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results may differ from those estimates.

Basis of Accounting: The Plan's financial statements are prepared on the accrual basis of accounting.

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 Trustees of the Plan, with consultation from the Investment Committee, determine the Plan's valuation policies utilizing information provided by the Plan's investment advisor and John Hancock. See Note 3 for discussion of fair value measurements.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Investment Valuation and Income Recognition - continued: Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation/depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Unit Values: Individual participant accounts for the pooled separate accounts and guaranteed interest accounts are maintained on a unit value basis. Participants do not have beneficial ownership in the specific underlying securities or other assets in the accounts, but do have an interest therein represented by units valued daily. The accounts earn dividend and interest income and realized gain distributions, which are automatically reinvested in additional units. Unit values are calculated daily before taking into consideration unitholders' contributions and withdrawals made on that day. These transactions are then valued using those unit values recorded for that day.

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. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. Delinquent participant notes are reclassified as distributions based on the terms of the plan document.

Contributions: Contributions from plan participants and Reliable's discretionary matching contributions are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits: Benefits are recorded when paid. As of December 31, 2024 and 2023, \$286,389 and \$0, respectively, were allocated to accounts of participants who had elected to withdraw from the Plan, but had not yet been paid.

Expenses: Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by Reliable. Expenses that are paid by Reliable are excluded from these financial statements. Investment management fees of individual fund investments are charged to the respective investment and included in the net appreciation/depreciation of the investment, as they are paid through revenue sharing. Fees for investment advisory services, recordkeeping services, and fees related to the administration of notes receivable from participants and participant distributions are charged directly to the participant's account and are included in administrative expenses.

NOTE 3 - FAIR VALUE MEASUREMENTS

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

Level 1

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

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 3 - FAIR VALUE MEASUREMENTS - CONTINUED

Level 2

Inputs to the valuation methodology include (1) quoted prices for similar assets or liabilities in active markets; (2) quoted prices for identical or similar assets or liabilities in inactive markets; (3) inputs other than quoted prices that are observable for the asset or liability; and (4) inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3

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

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

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

Interest-Bearing Cash: Valued at the account balance.

Registered Investment Companies: 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 SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Exchange Traded Funds (ETFs) (as of December 31, 2023 and through December 12, 2024): Valued at the daily closing price as reported by the ETF. ETFs held by the Plan are a type of exchange-traded investment product registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price; however, ETFs also provide for an intraday indicative value which is also published. The ETFs held by the Plan are deemed to be actively traded.

Guaranteed Interest Accounts (GIAs): Unit value, as determined by John Hancock, based on deposits and credited interest less any withdrawals, charges or expenses.

Real Estate: Valued based on an independent appraisal of land owned by the Plan. The appraisal applied the sales comparison approach method to determine the fair value of the land, by comparing recent sales of similar properties to the land and adjusting for differences.

Pooled Separate Accounts: Unit value, as determined by John Hancock, based on the observable NAV of the underlying investments and adjusted for reinvested investment income from the underlying investments and John Hancock levied charges. The unit value is not a publicly-quoted price in an active market.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 3 - FAIR VALUE MEASUREMENTS - CONTINUED

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

	<u>Assets at Fair Value as of December 31, 2024</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Interest-Bearing Cash	\$ 12,960	\$ -	\$ -	\$ 12,960
Registered Investment Companies	772,826	-	-	772,826
Guaranteed Interest Accounts	52,939	-	-	52,939
Real Estate	-	860,000	-	860,000
Total investments in the fair value hierarchy	<u>\$ 838,725</u>	<u>\$ 860,000</u>	<u>\$ -</u>	<u>1,698,725</u>
Investments measured at net asset value				<u>19,959,209</u>
Investments at fair value				<u>\$ 21,657,934</u>

	<u>Assets at Fair Value as of December 31, 2023</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Interest-Bearing Cash	\$ 102,698	\$ -	\$ -	\$ 102,698
Registered Investment Companies/ETFs	10,750,107	-	-	10,750,107
Guaranteed Interest Accounts	19,308	-	-	19,308
Real Estate	-	860,000	-	860,000
Total investments in the fair value hierarchy	<u>\$ 10,872,113</u>	<u>\$ 860,000</u>	<u>\$ -</u>	<u>11,732,113</u>
Investments measured at net asset value				<u>9,464,514</u>
Investments at fair value				<u>\$ 21,196,627</u>

Guaranteed Interest Accounts

Deposits to the GIAs are held in John Hancock's general account and guarantee the return of principal plus compound interest earned over a defined 3, 5 or 10 year term, less any applicable contract or participant-level recordkeeping charges, provided all contributions remain in the account until the end of the guarantee period. Transfers of 20% annually between a GIA and other investment options may be permitted at book value (as defined) under the terms of the contract. Transfers between GIAs are not permitted.

Real Estate

On July 24, 2024, the Plan entered into a Purchase and Sales Agreement with Reliable Real Estate Services, LLC (Buyer), a related party, to sell the real estate held by the Plan for a sales price of \$1,200,000. The sale of the real estate is contingent upon 1) the results of a due diligence study conducted by the Buyer and its hired specialists (Study Period completed October 22, 2024) and 2) the Buyer obtaining all necessary Approvals, as defined, that will enable development of the real estate for the Buyer's intended purpose. Settlement on the conveyance of the real estate will occur on a mutually agreed date within 45 days after the Buyer receives all Approvals beyond the applicable appeal periods, as defined, but no later than 36 months after the end of the Study Period. Based on the current status of the Approvals and pending resolution of a requirement by Anne Arundel County for a Right of Way, plan management believes the Purchase and Sales Agreement will be amended to adjust the sales price to the appraised value upon resolution of the aforementioned items.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 3 - FAIR VALUE MEASUREMENTS - CONTINUED

Fair Value of Investments in Entities that Use Net Asset Value (NAV) – Additional Disclosures

The pooled separate accounts do not have unfunded commitments or significant restrictions on redemptions, as they may be redeemed daily. However, the effect of short-term trading may disrupt or be potentially disruptive to the management of the fund underlying an investment option and may thereby adversely impact the underlying fund's performance. As such, the underlying fund may impose restrictions. In addition, John Hancock has instituted a short-term trading policy whereby participants are allowed a maximum of two exchanges per calendar month and in the event of extreme market or personal circumstances, a 100% transfer of their assets to the John Hancock Money Market Fund Separate Account after each limit is reached.

The underlying investments of the pooled separate accounts consist solely of mutual funds, each of which follows a separate investment strategy. The primary investment strategies of the Plan are described below:

Target Date - the accounts seek growth, income and conservation of capital, with increasing emphasis on income and conservation of capital by investing a greater portion of assets in bond, equity-income and balanced funds as they approach and pass their target date.

Large Capitalization - the accounts seek to provide long-term growth of capital by investing in stocks in the U.S. equity market.

NOTE 4 - NON-PARTICIPANT DIRECTED INVESTMENTS

The Plan's profit sharing component is non-participant directed. Information about the net assets of the non-participant directed investments is as follows as of December 31:

	<u>2024</u>	<u>2023</u>
Interest bearing cash	\$ 12,960	\$ 102,698
Registered investment companies/ETFs	772,826	10,750,107
Real estate	860,000	860,000
Other assets	5,875	48,152
Employer contribution receivable	-	1,000,000
Other liability	(4,000)	(4,000)
Total nonparticipant-directed net assets	<u>\$ 1,647,661</u>	<u>\$ 12,756,957</u>

Information about the significant components of the changes in net assets relating to the non-participant directed investments is as follows for the year ended December 31, 2024:

Dividends and interest income	\$ 313,332
Net appreciation in fair value of investments	1,187,197
Benefits paid to participants	(908,114)
Administrative expenses	(23,317)
Transfers to participant directed accounts	<u>(11,678,394)</u>
Total change in non-participant directed net assets	<u><u>\$(11,109,296)</u></u>

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 4 - NON-PARTICIPANT DIRECTED INVESTMENTS - CONTINUED

The Plan pays for certain expenses of maintaining the parcels of real estate. These expenses are added to the cost basis of the real estate and are included in the net appreciation/depreciation in fair value of investments. The real estate expenses paid by the Plan totaled \$8,426 for the year ended December 31, 2024.

The interest-bearing cash, registered investment companies and ETFs produced dividends and interest income of \$313,332 and net appreciation of \$1,195,623.

NOTE 5 - INFORMATION CERTIFIED BY A QUALIFIED INSTITUTION

The plan administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, certain information disclosed in the accompanying financial statements and supplemental schedule, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest income on notes receivable from participants and interest income for the year ended December 31, 2024, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by John Hancock, a qualified institution.

Information about the net assets of the participant directed investments and notes receivable from participants is as follows as of December 31:

	<u>2024</u>	<u>2023</u>
Non-interest bearing cash	\$ 47,330	\$ 225
Guaranteed interest accounts	52,939	19,308
Pooled separate accounts	19,959,209	9,464,514
Notes receivable from participants	222,647	138,022
Employer contribution receivable - uncertified	-	11,524
Total	<u><u>\$ 20,282,125</u></u>	<u><u>\$ 9,633,593</u></u>

Information about the significant investment income components of the changes in net assets relating to the participant directed investments and notes receivable from participants is as follows for the year ended December 31, 2024:

Interest income	\$ 1,073
Interest income on notes receivable from participants	14,014
Net appreciation in fair value of investments	<u>1,016,267</u>
Total	<u><u>\$ 1,031,354</u></u>

NOTE 6 - TAX STATUS

The Internal Revenue Service has determined and informed Pollard & Associates Inc, by a letter dated November 30, 2020, that the prototype plan adopted by the Plan is designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 6 - TAX STATUS - CONTINUED

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

NOTE 7 - RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS

A portion of the non-participant directed investments is invested in real estate, which is managed by Reliable and for which the maintenance is overseen by the Plan's Trustees. A portion of the non-participant directed investments is invested in a Charles Schwab Bank Sweep account, the Schwab Value Advantage Money Fund (as of December 31, 2024) and the Schwab US Dividend Equity ETF (as of December 31, 2023 and through December 12, 2024), which are managed by Charles Schwab & Co. Inc. Participant directed investments consist of pooled separate accounts and guaranteed interest accounts managed by John Hancock. Charles Schwab & Co. Inc. is the custodian for the non-participant directed investments and John Hancock is the group annuity contract holder and recordkeeper for the participant directed investments. These transactions qualify as party in interest transactions.

John Hancock provides recordkeeping and certain other administrative services to the Plan pursuant to the Group Annuity Contract between Reliable and John Hancock. For these services, John Hancock receives 1) an asset charge, based on the value of investments, calculated monthly, 2) revenue sharing fees paid by the underlying source of the Plan's pooled separate accounts, and 3) compensation in the form of interest or other similar income (float) on short-term investment of funds received for, or disbursed from the Plan. In addition, John Hancock receives distribution fees and monthly administration fees related to the notes receivable from participants. Fees paid by the Plan to John Hancock totaled \$25,285 for 2024.

Wealthspire Advisors, LLC (Wealthspire) provides certain investment management services for the Plan pursuant to the Investment Advisory Agreement (Agreement) between Wealthspire's parent company, NFP Retirement, Inc., and Reliable on behalf of the Plan. The Agreement provides for an annual fee equal to a percentage of the market value of the assets held by the Plan. The annual fee paid by the Plan totaled \$32,858 for 2024.

The Plan or Reliable may make payments for any additional administrative expenses charged to the Plan.

NOTE 8 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain 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. As of December 31, 2024 and 2023, 63% and 28%, respectively, of net assets available for benefits is invested in the John Hancock American Funds Target Date Retirement pooled separate accounts; however, by their nature, these pooled separate accounts are a diversified mix of equities and fixed income that rebalance over time.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 9 - PLAN TERMINATION

Although it has not expressed any intent to do so, Reliable 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 100 percent vested in their profit sharing accounts.

NOTE 10 - SUBSEQUENT EVENTS

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

Effective January 1, 2025, the plan document was amended to include the following updated plan provisions:

- Benefit payments from the discretionary non-elective contribution portion of participant accounts managed by John Hancock may be made on the one-year anniversary of the participant's separation of service, except for benefit payments to participants who have reached normal retirement age, participants who are disabled or beneficiaries of deceased participants, which are to be made as soon as administratively feasible;
- Participants who do not elect a distribution at the time first available will no longer have the vested portion of their non-participant directed profit sharing account balance transferred to the Plan's participant directed investments with John Hancock; and
- Benefit payments may now be distributed in the form of partial withdrawals from the fully vested discretionary non-elective contribution portion of participant accounts managed by John Hancock.

SUPPLEMENTARY SCHEDULE

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
EIN: 52-0457856 PLAN #:002 FORM 5500 SCHEDULE H - LINE #4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Non-Participant Directed Investments				
<u>Interest-Bearing Cash</u>				
*	Charles Schwab	Bank Sweep	\$ 12,960	\$ 12,960
<u>Registered Investment Companies</u>				
*	Schwab	Value Advantage Money	500,000	500,000
	Cliffwater	Corporate Lending	270,010	272,826
<u>Real Estate</u>				
*	Real Estate	Parcels B and C, Anne Arundel County, MD	1,300,836	860,000
Participant-Directed Investments				
<u>Guaranteed Interest Accounts</u>				
*	John Hancock	5-Year Compound	**	40,308
*	John Hancock	3-Year Compound	**	6,524
*	John Hancock	10-Year Compound	**	6,107
<u>Pooled Separate Accounts</u>				
*	John Hancock	American Funds 2030 Target Date Retirement	**	3,817,172
*	John Hancock	American Funds 2035 Target Date Retirement	**	2,964,021
*	John Hancock	American Funds 2025 Target Date Retirement	**	2,252,337
*	John Hancock	AB Large Cap Growth	**	1,490,069
*	John Hancock	American Funds 2020 Target Date Retirement	**	863,755
*	John Hancock	American Funds 2055 Target Date Retirement	**	855,104
*	John Hancock	Science & Technology	**	804,468
*	John Hancock	American Funds 2045 Target Date Retirement	**	755,015
*	John Hancock	American Funds 2050 Target Date Retirement	**	736,547
*	John Hancock	American Funds American Balanced	**	714,265
*	John Hancock	American Funds 2015 Target Date Retirement	**	614,317
*	John Hancock	500 Index	**	580,357
*	John Hancock	American Funds 2040 Target Date Retirement	**	559,704
*	John Hancock	T. Rowe Price Capital Appreciation	**	540,176
*	John Hancock	Columbia Dividend Income	**	403,596
*	John Hancock	American Funds 2060 Target Date Retirement	**	311,974
*	John Hancock	Mid Cap Index	**	224,793
*	John Hancock	Vanguard Value Index	**	217,964
*	John Hancock	Vanguard Small Cap Value Index	**	172,984
*	John Hancock	International Equity Index	**	137,300
*	John Hancock	Putnam Small Cap Growth	**	128,531
*	John Hancock	American Funds 2065 Target Date Retirement	**	114,165
*	John Hancock	Invesco Discovery Mid Cap Growth	**	101,891
*	John Hancock	Vanguard Small Cap Growth Index	**	96,413
*	John Hancock	Bond	**	72,166
*	John Hancock	American Funds 2010 Target Date Retirement	**	63,954
*	John Hancock	Vanguard International Growth	**	57,265
*	John Hancock	Vanguard Mid-Cap Value	**	56,103
*	John Hancock	Real Estate Securities	**	44,949
*	John Hancock	Vanguard Short-Term Federal	**	37,618
*	John Hancock	Vanguard Energy	**	37,084

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
EIN: 52-0457856 PLAN #:002 FORM 5500 SCHEDULE H - LINE #4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Participant Directed Investments - continued				
<u>Pooled Separate Accounts - continued</u>				
*	John Hancock	T. Rowe Price Health Sciences	**	\$ 35,370
*	John Hancock	American Funds New World	**	33,869
*	John Hancock	Small Cap Index	**	26,812
*	John Hancock	Disciplined Value Mid Cap	**	14,202
*	John Hancock	Vanguard Total Bond Market Index	**	8,318
*	John Hancock	Money Market	**	7,616
*	John Hancock	Janus Henderson Global Equity Income	**	6,965
*	Notes Receivable from Participants	Interest rates ranging from 4.25% - 9.50%	-0-	222,647
Total Assets Held			<u>\$ 2,083,806</u>	<u>\$ 21,880,581</u>
*	Party-in-interest as defined by ERISA.			
**	Cost information may be omitted with respect to participant directed investments.			

Form 5500Department of the Treasury
Internal Revenue ServiceDepartment of Labor
Employee Benefits Security
Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

▶ **Complete all entries in accordance with the instructions to the Form 5500.**OMB Nos. 1210-0110
1210-0089**2024****This Form is Open to Public Inspection****Part I Annual Report Identification Information**For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

- A** This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- ☒ a single-employer plan ☐ a DFE (specify) _____
- B** This return/report is: ☐ the first return/report ☐ the final return/report
- ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
- C** If the plan is a collectively-bargained plan, check here. ▶ ☐
- D** Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ 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

1a Name of plan RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST	1b Three-digit plan number (PN) ▶ 002
	1c Effective date of plan 01/01/2001
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) RELIABLE CONTRACTING COMPANY, INC. 2410 EVERGREEN ROAD, SUITE 200 GAMBRILLS MD 21054	2b Employer Identification Number (EIN) 52-0457856
	2c Plan Sponsor's telephone number 410-987-0313
	2d Business code (see instructions) 237310

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	<i>Patricia M. Baldwin</i>	10/15/2025	Patricia M. Baldwin
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	<i>Patricia M. Baldwin</i>	10/15/2025	Patricia M. Baldwin
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

Form 5500 (2024)
v. 240311

**RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
FINANCIAL STATEMENTS
AND SUPPLEMENTARY INFORMATION**

DECEMBER 31, 2024 AND 2023

CONTENTS

	<u>Page</u>
Independent Auditor's Report.....	1 - 4
Statements of Net Assets Available for Benefits.....	5
Statement of Changes in Net Assets Available for Benefits.....	6
Notes to Financial Statements.....	7 - 16
Supplemental Schedule:	
Schedule of Assets (Held at End of Year).....	17 - 18



INDEPENDENT AUDITOR'S REPORT

To the Trustees, Plan Administrator and Participants of
Reliable Contracting Company, Inc. Profit Sharing Plan & Trust

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

We have performed audits of the financial statements of Reliable Contracting Company, Inc. Profit Sharing Plan & Trust (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 (DOL'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 (qualified institution), provided that the statements or information regarding assets so held are prepared and certified to by the qualified institution in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 5 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 Audits 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 (GAAP).
- 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).

To the Trustees, Plan Administrator and Participants of
Reliable Contracting Company, Inc. Profit Sharing Plan & Trust

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audits 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 GAAP, 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 within one year after the date the financial statements are 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 Audits of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

To the Trustees, Plan Administrator and Participants of
Reliable Contracting Company, Inc. Profit Sharing Plan & Trust

Auditor's Responsibilities for the Audits of the Financial Statements - continued

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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 GAAP.

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

Other Matter

Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the DOL'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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

To the Trustees, Plan Administrator and Participants of
Reliable Contracting Company, Inc. Profit Sharing Plan & Trust

Supplemental Schedule Required by ERISA - continued

In our opinion,

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

Benefit Audit Group, LLC

Benefit Audit Group, LLC

Westminster, MD

October 15, 2025

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
Investments, at fair value	\$ 20,797,934	\$ 20,336,627
Cash and cash equivalents	47,330	225
Real estate, at fair value	860,000	860,000
Notes receivable from participants	222,647	138,022
Other assets	5,875	48,152
Employer contribution receivable	<u>-</u>	<u>1,011,524</u>
 TOTAL ASSETS	 21,933,786	 22,394,550
 Other liability	 <u>4,000</u>	 <u>4,000</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u><u>\$ 21,929,786</u></u>	 <u><u>\$ 22,390,550</u></u>

The Accompanying Notes are an Integral Part of the Financial Statements

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2024

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment income		
Net appreciation in fair value of investments	\$ 2,203,464	
Dividend and interest income	<u>314,405</u>	
		\$ 2,517,869
Interest income on notes receivable from participants		14,014
Contributions		
Participants	698,659	
Employer	94,375	
Rollovers	<u>7,515</u>	
		<u>800,549</u>
TOTAL ADDITIONS		3,332,432

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	3,727,044	
Administrative expenses	<u>66,152</u>	
TOTAL DEDUCTIONS		<u>3,793,196</u>
Net Decrease		(460,764)
Net Assets Available for Benefits - Beginning of Year		<u>22,390,550</u>
Net Assets Available for Benefits - End of Year		<u><u>\$ 21,929,786</u></u>

The Accompanying Notes are an Integral Part of the Financial Statements

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN

The following description of the Plan provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General: The Plan is a defined contribution plan of Reliable Contracting Company, Inc. (Reliable). The Plan has two components: a non-participant directed profit sharing component, established on January 1, 1957, and a participant directed 401(k) component, established on January 1, 2001. The Plan is subject to the provisions of ERISA.

On December 29, 2022, the SECURE 2.0 Act of 2022 ("SECURE 2.0 Act") was signed into law. The SECURE 2.0 Act makes various required and optional changes applicable to tax qualified retirement plans with varying effective dates through 2027. Certain mandatory changes to plan provisions or optional changes to be made to plan provisions as a result of the SECURE 2.0 Act are discussed in these financial statements. The plan document is required to be amended in regard to the requirements of SECURE 2.0 Act by December 31, 2026.

During 2024, plan management determined it was in the best interest of the Plan to allow participants to direct the investment of their discretionary non-elective contributions, and on December 12, 2024, \$11,479,000 of the assets in the profit sharing component of the Plan were transferred to the 401(k) component of the Plan managed by John Hancock Life Insurance Company (U.S.A.) (John Hancock). Assets remaining in the profit sharing component of the Plan subsequent to the transfer include the value of the real estate and liquid investments sufficient to pay expenses to maintain the real estate and distributions requested by terminated and retired participants until the sale of the real estate is finalized (see Note 3).

Eligibility: The Plan covers substantially all employees of Reliable. Leased employees, independent contractors, union employees and non-resident aliens are not eligible to participate in the Plan. Employees are eligible to participate in the Plan for deferral contributions immediately upon completing 90 days of service, as defined. Employees are eligible for the discretionary matching and discretionary non-elective contributions on the January 1st or July 1st coinciding with or next following the completion of one year of service, as defined. Predecessor employer service with Team Cam, LLC is recognized for eligibility purposes for former Team Cam, LLC employees hired by Reliable in August 2023.

Contributions: Each year, participants may elect to contribute pre-tax or after-tax Roth deferral contributions up to the maximum allowable contribution amount under the Internal Revenue Code (IRC). Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans.

Reliable may make the following contributions on behalf of participants:

A discretionary matching contribution as determined by Reliable. For the year ended December 31, 2024, Reliable contributed, on an annual basis, a discretionary matching contribution of 25% of each eligible participant's deferrals up to 4% of eligible compensation, as defined, for a maximum contribution of 1% of each participant's eligible compensation. The Plan includes a true-up contribution provision under which a participant's discretionary matching contribution is recalculated on the last day of the plan year based on the participant's elective contributions and eligible compensation during the plan year. For 2024, Reliable's discretionary matching contribution (including the true-up) totaled \$94,375. True-up amounts totaling \$0 and \$11,524 have been recorded as a receivable on the Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, respectively .

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN - CONTINUED

Contributions - continued:

A discretionary non-elective contribution, as determined by Reliable. The contribution is allocated to eligible employees utilizing the grouping method, as defined. In order to share in the allocation of the discretionary non-elective contribution, a participant must complete a year of service, as defined, and be employed on the last day of the plan year regardless of service completed during the year, unless the participant dies, incurs total and permanent disability (as defined) or terminates on or after reaching normal retirement age. For 2024, Reliable elected not to make a discretionary non-elective contribution. For 2023, Reliable declared a discretionary non-elective contribution totaling \$1,000,000, which was recorded as a receivable on the Statement of Net Assets Available for Benefits as of December 31, 2023.

Qualified Nonelective Contributions (QNECs), as defined in the Plan. No QNECs were made for 2024.

Participant Accounts: Each participant's account is credited with the participant's contributions and Reliable's contributions, as well as allocations of plan earnings or losses. Participant accounts are charged with an allocation of administrative expenses paid by the Plan. Allocations are based on participant earnings/losses, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Options: Participants may direct the investment of their contributions, QNECs, discretionary matching contributions and the portion of their discretionary non-elective contribution accounts that have been transferred to John Hancock (collectively, John Hancock Assets) into a group annuity contract with John Hancock offered by the Plan, which includes various pooled separate accounts and guaranteed interest accounts. For those participants who do not make an investment selection, their John Hancock Assets are automatically invested in the Plan's qualified default investment account (QDIA). The portion of participants' discretionary non-elective contributions remaining in the profit sharing component of the Plan are not directed by the participant, but rather are invested in the following options: cash, registered investment companies (mutual funds), exchange traded funds (through December 12, 2024), and real estate investment property at the direction of the Plan's trustees and investment advisor.

Notes Receivable from Participants: Participants may borrow from their pre-tax deferral, QNEC, discretionary matching and rollover contribution accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account balance. Effective January 1, 2024, participants may borrow from their accounts in the event of a federally declared disaster, subject to provisions defined in the plan document. The notes are secured by the balance in the participant's account and can only exceed a repayment period of five years for the purchase of a principal residence, which must be repaid within a maximum of 30 years. Notes bear interest at the Prime rate plus 1%. Only one note may be outstanding at a time. Principal and interest is paid ratably through payroll deductions.

Payment of Benefits: Benefit payments may be in the form of lump sums, partial withdrawals, and substantially equal installments. Partial withdrawals are subject to a minimum amount of \$1,000 and installment payments are not available from the profit sharing component of participant accounts.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1 - DESCRIPTION OF PLAN - CONTINUED

Payment of Benefits - continued: Benefit payments are payable from both the 401(k) and the profit sharing components of the Plan upon termination of employment, death, disability or normal retirement age (defined as the later of age 62 or the fifth anniversary of the first day of the plan year in which participation in the Plan began). The Plan shall make automatic distributions of combined vested account balances that are less than \$7,000 (as updated by the SECURE 2.0 Act) in accordance with plan provisions. Distributions from a participant's rollover account may be made at any time. Hardship withdrawals, age related in-service withdrawals and effective January 1 2024, in-service withdrawals to participants whose principal place of residence is located in a federally declared disaster area and to participants who are victims of domestic abuse are also permitted, subject to provisions defined in the plan document.

Benefit payments from the non-participant directed profit sharing component of participant accounts may be made no earlier than upon completion of a monthly valuation following the one-year anniversary of the participant's separation of service, except for those requested due to death, disability or attainment of normal retirement age, which are to be made as soon as administratively feasible. Participants who do not elect a distribution at the time first available will have the vested portion of their non-participant directed profit sharing account balance transferred to the Plan's participant directed investments with John Hancock and invested in the Plan's QDIA. During 2024, transfers of profit sharing account balances to John Hancock totaled \$140,764.

Vesting: Participants are immediately vested in their contributions, QNECs and discretionary matching contributions, plus earnings thereon. Vesting in the discretionary non-elective contributions is based on years of continuous service. A participant is 100 percent vested after six years of credited service. Regardless of the vesting schedule, participants will become fully vested upon death or incurring total and permanent disability. Predecessor employer service with Team Cam, LLC is recognized for vesting purposes for former Team Cam, LLC employees hired by Reliable in August 2023.

Forfeitures: Forfeitures of discretionary non-elective contributions (due to participants' termination prior to full vesting) are to be used to reduce plan expenses or employer contributions or reallocated as additional employer contributions. At December 31, 2024 and 2023, forfeited non-vested accounts totaled \$47,715 and \$51,679, respectively. During 2024, forfeitures of \$11,524 were used to fund the 2023 true-up contribution receivable.

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Use of Estimates: The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires plan management to make estimates and assumptions that affect the reported amount of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results may differ from those estimates.

Basis of Accounting: The Plan's financial statements are prepared on the accrual basis of accounting.

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 Trustees of the Plan, with consultation from the Investment Committee, determine the Plan's valuation policies utilizing information provided by the Plan's investment advisor and John Hancock. See Note 3 for discussion of fair value measurements.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 2 - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES - CONTINUED

Investment Valuation and Income Recognition - continued: Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation/depreciation includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Unit Values: Individual participant accounts for the pooled separate accounts and guaranteed interest accounts are maintained on a unit value basis. Participants do not have beneficial ownership in the specific underlying securities or other assets in the accounts, but do have an interest therein represented by units valued daily. The accounts earn dividend and interest income and realized gain distributions, which are automatically reinvested in additional units. Unit values are calculated daily before taking into consideration unitholders' contributions and withdrawals made on that day. These transactions are then valued using those unit values recorded for that day.

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. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. Delinquent participant notes are reclassified as distributions based on the terms of the plan document.

Contributions: Contributions from plan participants and Reliable's discretionary matching contributions are recorded in the year in which the employee contributions are withheld from compensation.

Payment of Benefits: Benefits are recorded when paid. As of December 31, 2024 and 2023, \$286,389 and \$0, respectively, were allocated to accounts of participants who had elected to withdraw from the Plan, but had not yet been paid.

Expenses: Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by Reliable. Expenses that are paid by Reliable are excluded from these financial statements. Investment management fees of individual fund investments are charged to the respective investment and included in the net appreciation/depreciation of the investment, as they are paid through revenue sharing. Fees for investment advisory services, recordkeeping services, and fees related to the administration of notes receivable from participants and participant distributions are charged directly to the participant's account and are included in administrative expenses.

NOTE 3 - FAIR VALUE MEASUREMENTS

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

Level 1

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

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 3 - FAIR VALUE MEASUREMENTS - CONTINUED

Level 2

Inputs to the valuation methodology include (1) quoted prices for similar assets or liabilities in active markets; (2) quoted prices for identical or similar assets or liabilities in inactive markets; (3) inputs other than quoted prices that are observable for the asset or liability; and (4) inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

Level 3

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

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

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

Interest-Bearing Cash: Valued at the account balance.

Registered Investment Companies: 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 SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Exchange Traded Funds (ETFs) (as of December 31, 2023 and through December 12, 2024): Valued at the daily closing price as reported by the ETF. ETFs held by the Plan are a type of exchange-traded investment product registered with the SEC. These funds are required to publish their daily net asset value (NAV) and to transact at that price; however, ETFs also provide for an intraday indicative value which is also published. The ETFs held by the Plan are deemed to be actively traded.

Guaranteed Interest Accounts (GIAs): Unit value, as determined by John Hancock, based on deposits and credited interest less any withdrawals, charges or expenses.

Real Estate: Valued based on an independent appraisal of land owned by the Plan. The appraisal applied the sales comparison approach method to determine the fair value of the land, by comparing recent sales of similar properties to the land and adjusting for differences.

Pooled Separate Accounts: Unit value, as determined by John Hancock, based on the observable NAV of the underlying investments and adjusted for reinvested investment income from the underlying investments and John Hancock levied charges. The unit value is not a publicly-quoted price in an active market.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 3 - FAIR VALUE MEASUREMENTS - CONTINUED

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

	<u>Assets at Fair Value as of December 31, 2024</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Interest-Bearing Cash	\$ 12,960	\$ -	\$ -	\$ 12,960
Registered Investment Companies	772,826	-	-	772,826
Guaranteed Interest Accounts	52,939	-	-	52,939
Real Estate	-	860,000	-	860,000
Total investments in the fair value hierarchy	<u>\$ 838,725</u>	<u>\$ 860,000</u>	<u>\$ -</u>	<u>1,698,725</u>
Investments measured at net asset value				<u>19,959,209</u>
Investments at fair value				<u>\$ 21,657,934</u>

	<u>Assets at Fair Value as of December 31, 2023</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Interest-Bearing Cash	\$ 102,698	\$ -	\$ -	\$ 102,698
Registered Investment Companies/ETFs	10,750,107	-	-	10,750,107
Guaranteed Interest Accounts	19,308	-	-	19,308
Real Estate	-	860,000	-	860,000
Total investments in the fair value hierarchy	<u>\$ 10,872,113</u>	<u>\$ 860,000</u>	<u>\$ -</u>	<u>11,732,113</u>
Investments measured at net asset value				<u>9,464,514</u>
Investments at fair value				<u>\$ 21,196,627</u>

Guaranteed Interest Accounts

Deposits to the GIAs are held in John Hancock's general account and guarantee the return of principal plus compound interest earned over a defined 3, 5 or 10 year term, less any applicable contract or participant-level recordkeeping charges, provided all contributions remain in the account until the end of the guarantee period. Transfers of 20% annually between a GIA and other investment options may be permitted at book value (as defined) under the terms of the contract. Transfers between GIAs are not permitted.

Real Estate

On July 24, 2024, the Plan entered into a Purchase and Sales Agreement with Reliable Real Estate Services, LLC (Buyer), a related party, to sell the real estate held by the Plan for a sales price of \$1,200,000. The sale of the real estate is contingent upon 1) the results of a due diligence study conducted by the Buyer and its hired specialists (Study Period completed October 22, 2024) and 2) the Buyer obtaining all necessary Approvals, as defined, that will enable development of the real estate for the Buyer's intended purpose. Settlement on the conveyance of the real estate will occur on a mutually agreed date within 45 days after the Buyer receives all Approvals beyond the applicable appeal periods, as defined, but no later than 36 months after the end of the Study Period. Based on the current status of the Approvals and pending resolution of a requirement by Anne Arundel County for a Right of Way, plan management believes the Purchase and Sales Agreement will be amended to adjust the sales price to the appraised value upon resolution of the aforementioned items.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 3 - FAIR VALUE MEASUREMENTS - CONTINUED

Fair Value of Investments in Entities that Use Net Asset Value (NAV) – Additional Disclosures

The pooled separate accounts do not have unfunded commitments or significant restrictions on redemptions, as they may be redeemed daily. However, the effect of short-term trading may disrupt or be potentially disruptive to the management of the fund underlying an investment option and may thereby adversely impact the underlying fund's performance. As such, the underlying fund may impose restrictions. In addition, John Hancock has instituted a short-term trading policy whereby participants are allowed a maximum of two exchanges per calendar month and in the event of extreme market or personal circumstances, a 100% transfer of their assets to the John Hancock Money Market Fund Separate Account after each limit is reached.

The underlying investments of the pooled separate accounts consist solely of mutual funds, each of which follows a separate investment strategy. The primary investment strategies of the Plan are described below:

Target Date - the accounts seek growth, income and conservation of capital, with increasing emphasis on income and conservation of capital by investing a greater portion of assets in bond, equity-income and balanced funds as they approach and pass their target date.

Large Capitalization - the accounts seek to provide long-term growth of capital by investing in stocks in the U.S. equity market.

NOTE 4 - NON-PARTICIPANT DIRECTED INVESTMENTS

The Plan's profit sharing component is non-participant directed. Information about the net assets of the non-participant directed investments is as follows as of December 31:

	<u>2024</u>	<u>2023</u>
Interest bearing cash	\$ 12,960	\$ 102,698
Registered investment companies/ETFs	772,826	10,750,107
Real estate	860,000	860,000
Other assets	5,875	48,152
Employer contribution receivable	-	1,000,000
Other liability	(4,000)	(4,000)
Total nonparticipant-directed net assets	<u>\$ 1,647,661</u>	<u>\$ 12,756,957</u>

Information about the significant components of the changes in net assets relating to the non-participant directed investments is as follows for the year ended December 31, 2024:

Dividends and interest income	\$ 313,332
Net appreciation in fair value of investments	1,187,197
Benefits paid to participants	(908,114)
Administrative expenses	(23,317)
Transfers to participant directed accounts	<u>(11,678,394)</u>
Total change in non-participant directed net assets	<u><u>\$(11,109,296)</u></u>

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 4 - NON-PARTICIPANT DIRECTED INVESTMENTS - CONTINUED

The Plan pays for certain expenses of maintaining the parcels of real estate. These expenses are added to the cost basis of the real estate and are included in the net appreciation/depreciation in fair value of investments. The real estate expenses paid by the Plan totaled \$8,426 for the year ended December 31, 2024.

The interest-bearing cash, registered investment companies and ETFs produced dividends and interest income of \$313,332 and net appreciation of \$1,195,623.

NOTE 5 - INFORMATION CERTIFIED BY A QUALIFIED INSTITUTION

The plan administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, certain information disclosed in the accompanying financial statements and supplemental schedule, including investments and notes receivable from participants held at December 31, 2024 and 2023, and net appreciation in fair value of investments, interest income on notes receivable from participants and interest income for the year ended December 31, 2024, was obtained or derived from information supplied to the plan administrator and certified as complete and accurate by John Hancock, a qualified institution.

Information about the net assets of the participant directed investments and notes receivable from participants is as follows as of December 31:

	<u>2024</u>	<u>2023</u>
Non-interest bearing cash	\$ 47,330	\$ 225
Guaranteed interest accounts	52,939	19,308
Pooled separate accounts	19,959,209	9,464,514
Notes receivable from participants	222,647	138,022
Employer contribution receivable - uncertified	-	11,524
Total	<u>\$ 20,282,125</u>	<u>\$ 9,633,593</u>

Information about the significant investment income components of the changes in net assets relating to the participant directed investments and notes receivable from participants is as follows for the year ended December 31, 2024:

Interest income	\$ 1,073
Interest income on notes receivable from participants	14,014
Net appreciation in fair value of investments	<u>1,016,267</u>
Total	<u>\$ 1,031,354</u>

NOTE 6 - TAX STATUS

The Internal Revenue Service has determined and informed Pollard & Associates Inc, by a letter dated November 30, 2020, that the prototype plan adopted by the Plan is designed in accordance with applicable sections of the IRC. Although the Plan has been amended since receiving the opinion letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 6 - TAX STATUS - CONTINUED

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

NOTE 7 - RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS

A portion of the non-participant directed investments is invested in real estate, which is managed by Reliable and for which the maintenance is overseen by the Plan's Trustees. A portion of the non-participant directed investments is invested in a Charles Schwab Bank Sweep account, the Schwab Value Advantage Money Fund (as of December 31, 2024) and the Schwab US Dividend Equity ETF (as of December 31, 2023 and through December 12, 2024), which are managed by Charles Schwab & Co. Inc. Participant directed investments consist of pooled separate accounts and guaranteed interest accounts managed by John Hancock. Charles Schwab & Co. Inc. is the custodian for the non-participant directed investments and John Hancock is the group annuity contract holder and recordkeeper for the participant directed investments. These transactions qualify as party in interest transactions.

John Hancock provides recordkeeping and certain other administrative services to the Plan pursuant to the Group Annuity Contract between Reliable and John Hancock. For these services, John Hancock receives 1) an asset charge, based on the value of investments, calculated monthly, 2) revenue sharing fees paid by the underlying source of the Plan's pooled separate accounts, and 3) compensation in the form of interest or other similar income (float) on short-term investment of funds received for, or disbursed from the Plan. In addition, John Hancock receives distribution fees and monthly administration fees related to the notes receivable from participants. Fees paid by the Plan to John Hancock totaled \$25,285 for 2024.

Wealthspire Advisors, LLC (Wealthspire) provides certain investment management services for the Plan pursuant to the Investment Advisory Agreement (Agreement) between Wealthspire's parent company, NFP Retirement, Inc., and Reliable on behalf of the Plan. The Agreement provides for an annual fee equal to a percentage of the market value of the assets held by the Plan. The annual fee paid by the Plan totaled \$32,858 for 2024.

The Plan or Reliable may make payments for any additional administrative expenses charged to the Plan.

NOTE 8 - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain 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. As of December 31, 2024 and 2023, 63% and 28%, respectively, of net assets available for benefits is invested in the John Hancock American Funds Target Date Retirement pooled separate accounts; however, by their nature, these pooled separate accounts are a diversified mix of equities and fixed income that rebalance over time.

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 9 - PLAN TERMINATION

Although it has not expressed any intent to do so, Reliable 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 100 percent vested in their profit sharing accounts.

NOTE 10 - SUBSEQUENT EVENTS

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

Effective January 1, 2025, the plan document was amended to include the following updated plan provisions:

- Benefit payments from the discretionary non-elective contribution portion of participant accounts managed by John Hancock may be made on the one-year anniversary of the participant's separation of service, except for benefit payments to participants who have reached normal retirement age, participants who are disabled or beneficiaries of deceased participants, which are to be made as soon as administratively feasible;
- Participants who do not elect a distribution at the time first available will no longer have the vested portion of their non-participant directed profit sharing account balance transferred to the Plan's participant directed investments with John Hancock; and
- Benefit payments may now be distributed in the form of partial withdrawals from the fully vested discretionary non-elective contribution portion of participant accounts managed by John Hancock.

SUPPLEMENTARY SCHEDULE

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
EIN: 52-0457856 PLAN #:002 FORM 5500 SCHEDULE H - LINE #4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Non-Participant Directed Investments				
<u>Interest-Bearing Cash</u>				
*	Charles Schwab	Bank Sweep	\$ 12,960	\$ 12,960
<u>Registered Investment Companies</u>				
*	Schwab	Value Advantage Money	500,000	500,000
	Cliffwater	Corporate Lending	270,010	272,826
<u>Real Estate</u>				
*	Real Estate	Parcels B and C, Anne Arundel County, MD	1,300,836	860,000
Participant-Directed Investments				
<u>Guaranteed Interest Accounts</u>				
*	John Hancock	5-Year Compound	**	40,308
*	John Hancock	3-Year Compound	**	6,524
*	John Hancock	10-Year Compound	**	6,107
<u>Pooled Separate Accounts</u>				
*	John Hancock	American Funds 2030 Target Date Retirement	**	3,817,172
*	John Hancock	American Funds 2035 Target Date Retirement	**	2,964,021
*	John Hancock	American Funds 2025 Target Date Retirement	**	2,252,337
*	John Hancock	AB Large Cap Growth	**	1,490,069
*	John Hancock	American Funds 2020 Target Date Retirement	**	863,755
*	John Hancock	American Funds 2055 Target Date Retirement	**	855,104
*	John Hancock	Science & Technology	**	804,468
*	John Hancock	American Funds 2045 Target Date Retirement	**	755,015
*	John Hancock	American Funds 2050 Target Date Retirement	**	736,547
*	John Hancock	American Funds American Balanced	**	714,265
*	John Hancock	American Funds 2015 Target Date Retirement	**	614,317
*	John Hancock	500 Index	**	580,357
*	John Hancock	American Funds 2040 Target Date Retirement	**	559,704
*	John Hancock	T. Rowe Price Capital Appreciation	**	540,176
*	John Hancock	Columbia Dividend Income	**	403,596
*	John Hancock	American Funds 2060 Target Date Retirement	**	311,974
*	John Hancock	Mid Cap Index	**	224,793
*	John Hancock	Vanguard Value Index	**	217,964
*	John Hancock	Vanguard Small Cap Value Index	**	172,984
*	John Hancock	International Equity Index	**	137,300
*	John Hancock	Putnam Small Cap Growth	**	128,531
*	John Hancock	American Funds 2065 Target Date Retirement	**	114,165
*	John Hancock	Invesco Discovery Mid Cap Growth	**	101,891
*	John Hancock	Vanguard Small Cap Growth Index	**	96,413
*	John Hancock	Bond	**	72,166
*	John Hancock	American Funds 2010 Target Date Retirement	**	63,954
*	John Hancock	Vanguard International Growth	**	57,265
*	John Hancock	Vanguard Mid-Cap Value	**	56,103
*	John Hancock	Real Estate Securities	**	44,949
*	John Hancock	Vanguard Short-Term Federal	**	37,618
*	John Hancock	Vanguard Energy	**	37,084

RELIABLE CONTRACTING COMPANY, INC. PROFIT SHARING PLAN & TRUST
EIN: 52-0457856 PLAN #:002 FORM 5500 SCHEDULE H - LINE #4i
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(d) Cost	(e) Current Value
Participant Directed Investments - continued				
<u>Pooled Separate Accounts - continued</u>				
*	John Hancock	T. Rowe Price Health Sciences	**	\$ 35,370
*	John Hancock	American Funds New World	**	33,869
*	John Hancock	Small Cap Index	**	26,812
*	John Hancock	Disciplined Value Mid Cap	**	14,202
*	John Hancock	Vanguard Total Bond Market Index	**	8,318
*	John Hancock	Money Market	**	7,616
*	John Hancock	Janus Henderson Global Equity Income	**	6,965
*	Notes Receivable from Participants	Interest rates ranging from 4.25% - 9.50%	-0-	222,647
Total Assets Held			\$ 2,083,806	\$ 21,880,581
*	Party-in-interest as defined by ERISA.			
**	Cost information may be omitted with respect to participant directed investments.			