

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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.

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... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan: STRUCTURAL SYSTEMS, INC. 401(K) PROFIT SHARING PLAN AND TRUST
1b Three-digit plan number (PN): 002
1c Effective date of plan: 01/01/1984
2a Plan sponsor's name: STRUCTURAL SYSTEM, INC. SSI INCORPORATED
2b Employer Identification Number (EIN): 71-0408216
2c Plan Sponsor's telephone number: 479-646-2901
2d Business code: 236200

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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	86
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)	71
	6a(2)	88
	6b	
	6c	5
	6d	93
	6e	
	6f	93
	6g(1)	
6g(2)	39	
6h		
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning <u>01/01/2024</u> and ending <u>12/31/2024</u>	
A Name of plan <u>STRUCTURAL SYSTEMS, INC. 401(K) PROFIT SHARING PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶ <u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>STRUCTURAL SYSTEM, INC.</u>	D Employer Identification Number (EIN) <u>71-0408216</u>

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	7500	7417
(2) Participant contributions	1b(2)	10233	9769
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2612122	2231512
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	2629855	2248698
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	2629855	2248698

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)	66015	
(B) Participants.....	2a(1)(B)	121806	
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		187821
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	468	
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		468
(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)	80302	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		80302
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		264641
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		533232

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	913424	
(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)		913424
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	965	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		965
j Total expenses. Add all expense amounts in column (b) and enter total	2j		914389

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-381157
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: **JOHN LANGHAM & CO., CPAS**

(2) EIN: **71-0747668**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		200000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.		X	

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 _____.

STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST

FINANCIAL STATEMENTS

AS OF DECEMBER 31, 2024 AND 2023

AND FOR THE YEAR ENDED DECEMBER 31, 2024

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JOHN LANGHAM & CO.
CERTIFIED PUBLIC ACCOUNTANTS
820 South 21st Street
Fort Smith, AR 72901

INDEPENDENT AUDITORS' REPORT

To the Board of Directors
Structural Systems, Inc.
401(k) Profit Sharing Plan and Trust
Fort Smith, Arkansas

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

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

Management, having determined it is permissible in the circumstances, has elected to have the audits of Structural Systems, Inc. 401(k) Profit Sharing Plan and Trust's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 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 Audit of the Financial Statements section—

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Structural Systems, Inc. 401(k) Profit Sharing Plan and Trust and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit

evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Structural Systems, Inc. 401(k) Profit Sharing Plan and Trust'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 Structural Systems, Inc. 401(k) Profit Sharing Plan and Trust's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter—Supplemental Schedules Required by ERISA

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

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

In our opinion—

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


CERTIFIED PUBLIC ACCOUNTANTS

Fort Smith, Arkansas

October 14, 2024

STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

<u>ASSETS</u>	<u>2024</u>	<u>2023</u>
INVESTMENTS, AT FAIR MARKET VALUE		
Fidelity money market	\$ 2,775	\$ 7,932
Fidelity investments	<u>2,228,737</u>	<u>2,604,190</u>
TOTAL INVESTMENTS	<u>2,231,512</u>	<u>2,612,122</u>
RECEIVABLES		
Participants' contributions	9,769	10,233
Employers' contributions	<u>7,417</u>	<u>7,500</u>
TOTAL RECEIVABLES	<u>17,186</u>	<u>17,733</u>
 TOTAL ASSETS AVAILABLE FOR BENEFITS	 <u>2,248,698</u>	 <u>\$ 2,629,855</u>
<u>LIABILITIES</u>		
Accounts payable	\$ -	\$ -
TOTAL LIABILITIES	<u>-</u>	<u>-</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u>2,248,698</u>	 <u>2,629,855</u>
 TOTAL ASSETS AVAILABLE FOR BENEFITS	 <u>\$ 2,248,698</u>	 <u>\$ 2,629,855</u>

See independent auditors' report and accompanying notes to financial statements.

**STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED DECEMBER 31, 2024**

ADDITIONS:

ADDITIONS TO NET ASSETS ATTRIBUTED TO:	<u>2024</u>
INVESTMENT INCOME:	
Net appreciation (depreciation) in fair market value of investments	\$ 264,641
Interest and dividend income	<u>80,770</u>
TOTAL INVESTMENT INCOME (LOSS)	<u>345,411</u>
CONTRIBUTIONS:	
Employer	66,015
Participant	<u>121,806</u>
TOTAL CONTRIBUTIONS	<u>187,821</u>
TOTAL ADDITIONS (DEDUCTIONS)	<u>533,232</u>

DEDUCTIONS:

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
Distributions to participants	913,424
Administrative expenses	<u>965</u>
TOTAL DEDUCTIONS	<u>914,389</u>
NET INCREASE (DECREASE)	<u>(381,157)</u>

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year	<u>2,629,855</u>
End of year	<u>\$ 2,248,698</u>

See independent auditors' report and accompanying notes to financial statements.

STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1: DESCRIPTION OF THE PLAN

The following description of the Structural Systems, Inc. 401(k) Profit Sharing Plan and Trust (the Plan) provides only general information regarding the Plan. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

GENERAL

The Plan is a defined contribution plan whereby eligible employees of SSI Incorporated and SSI Management Group, Inc., collectively referred to as the Company are permitted to make pre-tax contributions that are tax-deferred under Section 401(k) of the Internal Revenue Code (IRC). The Plan is intended to satisfy the requirements for a qualified retirement plan under the appropriate provisions of the IRC. The Company is the Plan administrator. Fidelity Management Trust Company is the custodian of the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

In December 2022, Congress enacted the SECURE 2.0 Act, introducing changes to required minimum distribution ages, automatic enrollment, and Roth matching. The Plan is currently evaluating the impact of these provisions for future plan years.

ELIGIBILITY

Employees of the Company become eligible for participation upon attaining the age of 20.5 and completing six months of service. Eligible employees may enter the Plan on the first day of the month following the date on which eligibility requirements are met.

VESTING

Participants are immediately vested in their contributions plus actual earnings or losses thereon. Vesting in employer contributions plus actual earnings or losses thereon is based on years of service. Participants vest 0% for the first year, then beginning in year two they are vested 20% per year and are 100% vested after six years of service.

PARTICIPANT ACCOUNTS

Each participant's account is credited with the participant's contribution and an allocation of the Company's discretionary matching contribution, plan earnings, and forfeitures of the terminated participants' nonvested accounts. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan. Allocations are based on participants' earnings, account balances, or specific participant's vested account, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested accounts.

CONTRIBUTIONS

Participants may make voluntary pre-tax deferral contributions to the Plan ranging from 1% up to 90% of eligible compensation, subject to annual limitations imposed by the Internal Revenue Code ("IRC"). Employees age 50 or older may also make catch-up contributions, as permitted under the IRC.

STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 1: DESCRIPTION OF THE PLAN (CONTINUED)

CONTRIBUTIONS (CONTINUED)

The Company has elected to operate the Plan as a Safe Harbor 401(k) Plan. Under this provision, the Company makes matching contributions equal to 100% of the first 4% of eligible compensation that participants defer each plan year. These Safe Harbor matching contributions are 100% vested when made and are intended to satisfy the nondiscrimination requirements of the IRC.

The Company may also make discretionary nonelective contributions, which are allocated to eligible participants employed on the last day of the Plan year. Participants vest in these discretionary contributions in accordance with the Plan's vesting schedule.

INVESTMENT OPTIONS

Participants direct their participant contributions and any discretionary employer matching contributions in any of the investment options available under the Plan.

FORFEITURES

Forfeited, nonvested accounts are retained in the Plan and may be used to pay the administrative expenses of the Plan or to reduce the Company's matching contribution to the Plan. During 2024, \$965 of forfeitures were used for fees. During 2023, \$25 of forfeitures were used for fees. The remaining quarterly fees were paid directly from the Company. No contributions were funded from forfeitures for the years ending December 31, 2024 and 2023, respectively.

PAYMENT OF BENEFITS

On retirement of service, a participant may elect to receive either a lump-sum amount equal to the value of his or her account, or annual installments over a ten-year period. Distributions are paid as soon as administratively practicable after the participant terminates. The Plan allows for in-service distributions. When a participant reaches 59 1/2 years of age, the participant may take pre-retirement distributions.

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

BASIS OF ACCOUNTING

The financial statements of the Plan are presented on the accrual basis of accounting.

Plan management has evaluated and adopted applicable guidance under FASB ASC 820, Fair Value Measurement, and other current pronouncements as required.

USE OF ESTIMATES

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires the Plan's management to make estimates and assumptions

STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

USE OF ESTIMATES (CONTINUED)

that affect certain reported amounts of assets and liabilities and changes therein and disclosure of contingent assets and liabilities. Actual results may differ from those estimates.

INVESTMENT VALUATION AND INCOME RECOGNITION

The Plan's investments are stated at fair value. Mutual funds are valued based on quoted prices in active markets. Net asset value is based on the aggregate fair values of the underlying investments. Participants redeem shares at net asset value daily, without restriction.

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

PAYMENT OF BENEFITS

Benefits are recorded when paid.

ADMINISTRATIVE EXPENSES

Administrative expenses are paid by the Company or the Plan. Administrative expenses incurred by the custodian, asset management and advisory fees are paid first from the assets of the Plan. Any residual fees are paid by the Company.

TAX STATUS

On January 22, 2003 the Internal Revenue Service stated that the prototype adopted by the Plan, as then designed, qualifies under Section 401(k) of the Internal Revenue Code (IRC). The Plan has received a determination letter specific to the Plan itself. The Plan has been amended and restated to comply with several recent legislative actions since adopting the prototype. The Plan administrator believes that the Plan was designed and is being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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

The Plan is required to file a 5500 tax return annually. As of December 31, 2024, the following years are subject to examination - years ending December 31, 2024, 2023 and 2022.

STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 2: SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

SUBSEQUENT EVENTS

The plan administrator has evaluated subsequent events through October 14, 2024, the date on which the financial statements were available to be issued. The Plan Sponsor reviewed provisions of the SECURE 2.0 Act of 2022. Management determined these changes do not materially impact the Plan's 2024 financial statements but may affect operations in future years.

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). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of 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.

Level 2 – Inputs to the valuation methodology include:

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

Level 3 – inputs are unobservable inputs for an asset.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques 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 for the year ended December 31, 2024 and 2023.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023. Classification within the fair value hierarchy table is based in the lowest level of any input that is significant to the fair value measurement.

STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 3: FAIR VALUE MEASUREMENTS (CONTINUED)

	<i>Assets at Fair Value as of December 31, 2024</i>			Total
	(Level 1)	(Level 2)	(Level 3)	
Fidelity Investments				
Money Market	\$ 2,775	\$ -	\$ -	\$ 2,775
Blended Mutual funds	1,836,559	-	-	1,836,559
Blended Mutual funds - Large Cap	27,714	-	-	27,714
Bond Investments Mutual	237,096	-	-	237,096
Mutual - Stock International	24,654	-	-	24,654
Mutual - Stock Large Cap	37,465	-	-	37,465
Mutual - Stock Mid Cap	17,419	-	-	17,419
Mutual - Stock Small Cap	47,830	-	-	47,830
Total assets at fair value	<u>\$ 2,231,512</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,231,512</u>

	<i>Assets at Fair Value as of December 31, 2023</i>			Total
	(Level 1)	(Level 2)	(Level 3)	
Fidelity Investments				
Money Market	\$ 7,932	\$ -	\$ -	7,932
Blended Mutual funds	2,185,861	-	-	2,185,861
Blended Mutual funds - Large Cap	26,672	-	-	26,672
Bond Investments Mutual	182,321	-	-	182,321
Mutual - Stock International	70,424	-	-	70,424
Mutual - Stock Large Cap	29,331	-	-	29,331
Mutual - Stock Mid Cap	13,603	-	-	13,603
Mutual - Stock Small Cap	95,978	-	-	95,978
Total assets at fair value	<u>\$ 2,612,122</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,612,122</u>

Transfers between levels:

For the years ended December 31, 2024 and 2023 there were no transfers in or out of level 1 into or from either Level 2 or 3.

NOTE 4: PLAN TERMINATION

Although it has not expressed intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

NOTE 5: INFORMATION CERTIFIED AND PROVIDED BY THE PLAN CUSTODIAN

In accordance with Department of Labor Regulation 2520.103-8, the Plan administrator has obtained certified "Statements of Account" from Fidelity Management Trust Company, for the years ending December 31, 2024 and 2023 that the information provided to the plan administrator by the custodian related to the following assets is complete and accurate:

- * Investments as shown in the Statements of Net Assets Available for Benefits
- * Investment income as shown in Statement of Changes in Net Assets Available for Benefits
- * Schedule of Assets (Held at End of Year) as of December 31, 2024

STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST
NOTES TO THE FINANCIAL STATEMENTS
DECEMBER 31, 2024 AND 2023

NOTE 6: ADMINISTRATION OF PLAN ASSETS

Plan assets are held and managed by Fidelity Management Trust Company. Fidelity Management Trust Company, invests cash received, interest and dividend income as directed by the participants of the Plan. Fidelity Management Trust Company, also makes distributions to participants. Certain administrative functions are performed by employees of the Company. However, no such employees received compensation from the Plan. The Company and the Plan share in administrative expenses for the Plan.

NOTE 7: PARTY-IN-INTEREST TRANSACTIONS

Parties-In-Interest are defined under Department of Labor Regulations as any fiduciary of the Plan, any party rendering services to the Plan, the Company, and certain others. As such transactions conducted by Fidelity Management Trust Company and Fidelity Workplace Services, LLC each qualify as party-in-interest transactions. Certain administrative fees related to the administration of the Plan were paid by the plan or by the Company. These transactions qualify as party-in-interest transactions.

Additional parties of Interest include Fidelity Investments, John Langham & Co. CPAs (auditors), Structural Systems, Inc. (employer), SSI Management Group, Inc. (employer), and employees of prementioned employers.

NOTE 8: PLAN CYBERSECURITY AND DATA OVERSIGHT

The Plan Sponsor maintains policies and oversight controls designed to safeguard participant information and plan assets from cybersecurity risks, consistent with the Department of Labor's 2021 guidance.

NOTE 9: RISK AND UNCERTAINTIES

The Plan invest in various investments securities. Investment securities are exposed to various risk such as interest rate, market, and credit risk. 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 statement of Net Assets Available for Benefits.

SUPPLEMENTARY INFORMATION

**STRUCTURAL SYSTEMS, INC. 401(k) PROFIT SHARING PLAN AND TRUST
SCHEDULE H, PART IV, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2024**

Attachment to:

SCHEDULE H, PART IV, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2024

EIN: 27-3121928

PN: 001

(a)	(b)	(c)	(d)	(e)
Identity of Issuer, Borrower, Lessor or Similar Party	Description of Investment	Cost	Current Value	
* Fidelity Management Trust Company	AB SM CAP GRTH A	37,792	47,830	
* Fidelity Management Trust Company	COL SM CAP VAL II A	15,802	13,881	
* Fidelity Management Trust Company	COL CONTRARN CORE A	109,167	128,795	
* Fidelity Management Trust Company	JPM EQUITY INCOME R3	35,069	37,465	
* Fidelity Management Trust Company	CRLN E MID CAP GR A	6,182	6,290	
* Fidelity Management Trust Company	FID VALUE	9,437	11,129	
* Fidelity Management Trust Company	FID INTL DISCOVERY	14,882	16,730	
* Fidelity Management Trust Company	FID BLUE CHIP GR	35,860	55,942	
* Fidelity Management Trust Company	FID GOVT MMKT	2,775	2,775	
* Fidelity Management Trust Company	FID TOTAL BOND	12,373	11,153	
* Fidelity Management Trust Company	FID STRAT DIV & INC	24,664	27,714	
* Fidelity Management Trust Company	FID US BOND IDX	152	145	
* Fidelity Management Trust Company	FID 500 INDEX	131,796	225,798	
* Fidelity Management Trust Company	FID INTL INDEX	7,364	7,923	
* Fidelity Management Trust Company	FID FREEDOM 2015 K	7,251	7,583	
* Fidelity Management Trust Company	FID FREEDOM 2020 K	56,732	59,722	
* Fidelity Management Trust Company	FID FREEDOM 2025 K	504,484	541,906	
* Fidelity Management Trust Company	FID FREEDOM 2030 K	220,559	239,883	
* Fidelity Management Trust Company	FID FREEDOM 2035 K	204,342	228,983	
* Fidelity Management Trust Company	FID FREEDOM 2040 K	147,649	171,224	
* Fidelity Management Trust Company	FID FREEDOM 2045 K	22,463	26,279	
* Fidelity Management Trust Company	FID FREEDOM 2050 K	89,582	103,191	
* Fidelity Management Trust Company	FID FREEDOM 2055 K	216,985	252,521	
* Fidelity Management Trust Company	FID FREEDOM 2060 K	6,489	6,650	
Total Assets Held for Investment Purposes			\$ 2,231,512	

* Party-in-interest to the Plan.

The above information has been certified by Fidelity Management Trust Company, the custodian, as complete and accurate.

Schedule H, Line 4i
Schedule of Assets (Held At End of Year)

For the plan year beginning 01/01/24 and ending 12/31/24

Name of plan

Structural Systems, Inc. 401(k) Profit Sharing Plan and Trust

Employer Identification Number

71-0408216

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investments including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	Price	(e) Current Value
	AB SM CAP GRTH A	753.223	\$37,792.15	\$63.50	\$47,829.66
	COL SM CAP VAL II A	997.189	\$15,802.28	\$13.92	\$13,880.87
	COL CONTRARN CORE A	3,683.017	\$109,166.68	\$34.97	\$128,795.10
	JPM EQUITY INCOME R3	1,601.767	\$35,069.18	\$23.39	\$37,465.33
	CRLN E MID CAP GR A	89.302	\$6,181.73	\$70.43	\$6,289.54
	FID VALUE	818.333	\$9,436.79	\$13.60	\$11,129.33
	FID INTL DISCOVERY	349.200	\$14,882.36	\$47.91	\$16,730.17
	FID BLUE CHIP GR	246.257	\$35,860.28	\$227.17	\$55,942.20
	FID GOVT MTKT	2,774.580	\$2,774.58	\$1.00	\$2,774.58
	FID TOTAL BOND	1,186.450	\$12,372.60	\$9.40	\$11,152.63
	FID STRAT DIV & INC	1,647.658	\$24,664.21	\$16.82	\$27,713.61
	FID US BOND IDX	14.225	\$151.51	\$10.22	\$145.38
	FID 500 INDEX	1,105.823	\$131,795.90	\$204.19	\$225,798.00
	FID INTL INDEX	166.667	\$7,363.51	\$47.54	\$7,923.35
	FID FREEDOM 2015 K	665.143	\$7,251.41	\$11.40	\$7,582.63
	FID FREEDOM 2020 K	4,158.884	\$56,732.24	\$14.36	\$59,721.57
	FID FREEDOM 2025 K	39,816.722	\$504,483.90	\$13.61	\$541,905.59
	FID FREEDOM 2030 K	13,668.561	\$220,558.59	\$17.55	\$239,883.25
	FID FREEDOM 2035 K	14,631.485	\$204,342.12	\$15.65	\$228,982.74
	FID FREEDOM 2040 K	14,811.732	\$147,648.56	\$11.56	\$171,223.62
	FID FREEDOM 2045 K	1,950.905	\$22,462.63	\$13.47	\$26,278.69
	FID FREEDOM 2050 K	7,559.811	\$89,582.03	\$13.65	\$103,191.42
	FID FREEDOM 2055 K	15,972.276	\$216,984.89	\$15.81	\$252,521.68
	FID FREEDOM 2060 K	459.010	\$6,489.42	\$14.49	\$6,651.05
					\$2,231,511.99