

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

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.

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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, a single-employer plan, a DFE, etc.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, etc.
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, etc.
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: AUSTEN RIGGS 403(B) RETIREMENT PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 01/01/2008
2a Plan sponsor's name (employer, if for a single-employer plan): AUSTEN RIGGS CENTER, INC.
2b Employer Identification Number (EIN): 04-2103543
2c Plan Sponsor's telephone number: 413-931-5286
2d Business code (see instructions): 622000

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 plan administrator, employer/plan sponsor, and DFE.

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	226
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	161
	<b>6a(2)</b>	166
	<b>6b</b>	7
	<b>6c</b>	52
	<b>6d</b>	225
	<b>6e</b>	0
	<b>6f</b>	225
	<b>6g(1)</b>	223
<b>6g(2)</b>	215	
<b>6h</b>	12	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
2A 2F 2G 2L 2M 2S 2T

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

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

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

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

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

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

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

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

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

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

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<p style="text-align: center;"><b>SCHEDULE A</b> <b>(Form 5500)</b></p> <p style="text-align: center; font-size: small;">Department of the Treasury Internal Revenue Service</p> <hr/> <p style="text-align: center; font-size: small;">Department of Labor Employee Benefits Security Administration</p> <hr/> <p style="text-align: center; font-size: small;">Pension Benefit Guaranty Corporation</p>	<p><b>Insurance Information</b></p> <p>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</p> <p>▶ <b>File as an attachment to Form 5500.</b></p> <p>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</p>	<p>OMB No. 1210-0110</p> <hr/> <p style="font-size: 24pt;"><b>2024</b></p> <hr/> <p><b>This Form is Open to Public Inspection</b></p>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<p><b>A</b> Name of plan <span style="color: blue;">AUSTEN RIGGS 403(B) RETIREMENT PLAN</span></p>	<p><b>B</b> Three-digit plan number (PN) ▶</p>	<p><span style="color: blue;">002</span></p>
<p><b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <span style="color: blue;">AUSTEN RIGGS CENTER, INC.</span></p>	<p><b>D</b> Employer Identification Number (EIN) <span style="color: blue;">04-2103543</span></p>	

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

**1 Coverage Information:**

**(a)** Name of insurance carrier  
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
04-1590850	65935	762459-01	61	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.

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

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

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

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

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

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

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

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

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

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

**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.

<b>4</b> Current value of plan's interest under this contract in the general account at year end .....	<b>4</b>	4140001
<b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....	<b>5</b>	0

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

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

**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 CONTRACT**

**b** Balance at the end of the previous year ..... **7b** 3832461

<b>c</b> Additions: (1) Contributions deposited during the year .....	<b>7c(1)</b>	341085
	<b>7c(2)</b>	0
	<b>7c(3)</b>	127030
	<b>7c(4)</b>	94583
	<b>7c(5)</b>	61056

▶ **LOAN PAYMENTS**

(6) Total additions ..... **7c(6)** 623754

**d** Total of balance and additions (add lines **7b** and **7c(6)**) ..... **7d** 4456215

<b>e</b> Deductions: (1) Disbursed from fund to pay benefits or purchase annuities during year	<b>7e(1)</b>	280155
	<b>7e(2)</b>	220
	<b>7e(3)</b>	35839
	<b>7e(4)</b>	

▶

(5) Total deductions ..... **7e(5)** 316214

**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) ..... **7f** 4140001

**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:

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

**10** Nonexperience-rated contracts:

<b>a</b>	Total premiums or subscription charges paid to carrier .....	<b>10a</b>	
<b>b</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. ....	<b>10b</b>	

Specify nature of costs.

**Part IV Provision of Information**

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

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

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

<b>A</b> Name of plan <b>AUSTEN RIGGS 403(B) RETIREMENT PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>002</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>AUSTEN RIGGS CENTER, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>04-2103543</b>	

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

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

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

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

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

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

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

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

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

EMPOWER ADVISORY GROUP, LLC

8515 EAST ORCHARD ROAD  
GREENWOOD VILLAGE, CO 80111

(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?
28	INVESTMENT MGMT	6113	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>AUSTEN RIGGS 403(B) RETIREMENT PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>002</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>AUSTEN RIGGS CENTER, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>04-2103543</b>

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	0	0
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	0	0
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	460	0
<b>(3)</b> Other .....	<b>1b(3)</b>	0	0
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	0	0
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	0	0
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>	0	0
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	0	0
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>	0	0
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	0	0
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	0	0
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>	0	0
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>	0	0
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	213340	291374
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	0	0
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>		
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>	0	0
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>	0	0
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	25368035	29598831
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>	3832461	4140001
<b>(15)</b> Other .....	<b>1c(15)</b>	0	0

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>	0	0
(2) Employer real property.....	<b>1d(2)</b>	0	0
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>	0	0
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	29414296	34030206
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>	0	0
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>	0	0
<b>j</b> Other liabilities.....	<b>1j</b>	0	98489
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	98489
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	29414296	33931717

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	797592	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	1565898	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	129946	
(2) Noncash contributions.....	<b>2a(2)</b>	0	
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		2493436
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	0	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	0	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	0	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>	0	
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	19374	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	127030	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		146404
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>	0	
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	0	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	2562366	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		2562366
<b>(3)</b> Rents.....	<b>2b(3)</b>		0
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	0	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	0	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>	0	
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	0	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

	(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)	0
(7) Net investment gain (loss) from pooled separate accounts .....	2b(7)	0
(8) Net investment gain (loss) from master trust investment accounts .....	2b(8)	0
(9) Net investment gain (loss) from 103-12 investment entities .....	2b(9)	0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	2b(10)	411217
<b>c</b> Other income .....	2c	3014
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	2d	5616437

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1092420
(2) To insurance carriers for the provision of benefits .....	2e(2)	0
(3) Other.....	2e(3)	0
(4) Total benefit payments. Add lines 2e(1) through (3) .....	2e(4)	1092420
<b>f</b> Corrective distributions (see instructions) .....	2f	0
<b>g</b> Certain deemed distributions of participant loans (see instructions).....	2g	0
<b>h</b> Interest expense.....	2h	0
<b>i</b> Administrative expenses:		
(1) Salaries and allowances .....	2i(1)	0
(2) Contract administrator fees .....	2i(2)	0
(3) Recordkeeping fees .....	2i(3)	0
(4) IQPA audit fees .....	2i(4)	0
(5) Investment advisory and investment management fees .....	2i(5)	6113
(6) Bank or trust company trustee/custodial fees .....	2i(6)	0
(7) Actuarial fees .....	2i(7)	0
(8) Legal fees .....	2i(8)	0
(9) Valuation/appraisal fees .....	2i(9)	0
(10) Other trustee fees and expenses .....	2i(10)	0
(11) Other expenses.....	2i(11)	483
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)	6596
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	2j	1099016

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d.....	2k	4517421
<b>l</b> 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: **LOMBARDI & KEEGAN**

(2) EIN: **04-2511474**

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		750000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

<b>A</b> Name of plan <u>AUSTEN RIGGS 403(B) RETIREMENT PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>002</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>AUSTEN RIGGS CENTER, INC.</u>	<b>D</b> Employer Identification Number (EIN) <u>04-2103543</u>	

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

**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): 20-3691708

**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	
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<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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**4** Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....  Yes  No  N/A  
**If the plan is a defined benefit plan, go to line 8.**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 04 / 07 / 2021 (MM/DD/YYYY) and the Opinion Letter serial number J500761A.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

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Other supplemental schedules required by Section 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.

## INDEPENDENT AUDITORS' REPORT

To the Plan Administrator of the  
Austen Riggs Center 403(b) Retirement Plan

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

We have performed audits of the accompanying financial statements of Austen Riggs Center 403(b) Retirement 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 statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Austen Riggs Center 403(b) Retirement Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 6 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 Austen Riggs Center 403(b) Retirement Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

#### **Responsibilities of Management for the Financial Statements**

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Austen Riggs Center 403(b) Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

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

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Austen Riggs Center 403(b) Retirement 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 Austen Riggs Center 403(b) Retirement Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

#### **Other Matter – Supplemental Schedules Required by ERISA**

The supplemental schedules of Delinquent Participant Contributions and Assets (Held at End of Year) are presented for the 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).



October 9, 2025

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**

	December 31,	
	2024	2023
<b>ASSETS</b>		
Investments at fair value	\$ 29,598,831	\$ 25,368,035
Investments at contract value	4,140,001	3,832,461
Total investments	33,738,832	29,200,496
Receivables		
Participant notes receivable	291,374	213,340
Participant contributions receivable	-	460
Total receivables	291,374	213,800
<b>TOTAL ASSETS</b>	<b>34,030,206</b>	<b>29,414,296</b>
<b>LIABILITIES</b>		
Prepaid contributions	98,489	
Total liabilities	98,489	-
<b>NET ASSETS AVAILABLE FOR BENEFITS</b>	<b>\$ 33,931,717</b>	<b>\$ 29,414,296</b>

See auditors' report and accompanying notes.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**

	<b>Year Ended December 31,</b>	
	<b>2024</b>	<b>2023</b>
<b>ADDITIONS</b>		
Investment income		
Interest and dividends	\$ 2,689,396	\$ 1,517,626
Net appreciation in fair value of investments	411,217	2,092,766
Total investment income	3,100,613	3,610,392
Contributions		
Employer	797,592	775,715
Participants	1,565,898	1,507,200
Rollovers	129,946	100,000
Total contributions	2,493,436	2,382,915
Interest on participant loans	19,374	10,888
Other income	3,014	2,684
<b>TOTAL ADDITIONS</b>	5,616,437	6,006,879
<b>DEDUCTIONS</b>		
Benefits paid directly to participants	1,092,420	2,455,020
Contract administrator fees	6,596	2,245
<b>TOTAL DEDUCTIONS</b>	1,099,016	2,457,265
<b>NET INCREASE</b>	4,517,421	3,549,614
<b>NET ASSETS AVAILABLE FOR BENEFITS</b>		
Beginning of year	29,414,296	25,864,682
End of year	\$ 33,931,717	\$ 29,414,296

See auditors' report and accompanying notes.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

**Note 1 - Description of Plan**

The following description of the Austen Riggs Center 403(b) Retirement Plan (the “Plan”) provides only general information. Participants should refer to the Plan trust agreement for a more complete description of the Plan’s provisions.

*General*

The Plan is a defined contribution plan established effective January 1, 2008 and covers substantially all employees of the Austen Riggs Center, Inc. (the “Center”). The Plan has an automatic enrollment option under which employees are enrolled in the Plan unless they elect otherwise. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan covers all employees other than those who normally work less than twenty hours per week.

*Contributions*

Contributions to the Plan are made by both the participants and the Center. Participants may elect to defer a percentage of their compensation subject to Internal Revenue Code (IRC) limitations. The Plan provides for pre-tax contributions and post-tax (Roth) contributions from participants.

The Center contributes a percentage of participants’ eligible compensation to the Plan. For participants who were employed as of January 1, 2008, the Center’s contribution is a percentage of their compensation based on their age as of January 1, 2008 (5% if age 35 or less, 6% if ages 36-39, 8% if ages 40-49 and 10% if over age 50). All eligible employees hired after January 1, 2008 receive a contribution in the amount of 5% of eligible compensation. All contributions are invested as the participant directs.

*Participant Accounts*

Each participant’s account is credited with (a) the participant’s contribution; (b) the Center’s contribution; (c) Plan earnings and charged with an allocation of administration expenses. Allocations are based on participant compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s account.

*Participant Loans*

Participants may borrow from the Plan subject to certain limitations. Loan transactions are treated as a transfer to (from) the investment fund and from (to) the participant’s loan account. Participants may borrow from their accounts up to a maximum equal to fifty percent (50%) of their vested account balance. Loans are for a period not exceeding five years and bear interest at the prime rate at the time of the loan origination. Principal and interest is paid ratably through payroll deductions. Interest rates on outstanding loans ranged from 3.25% to 8.5%. There were \$291,374 and \$213,340 in outstanding loans as of December 31, 2024 and 2023, respectively. All loans are considered fully collectible; therefore, no allowance for uncollectible loans is considered necessary at December 31, 2024 or 2023. Interest income on participant loans is recorded on the accrual basis.

*Vesting*

Participants are immediately vested in their deferred contributions and all actual earnings thereon. Participants must be age twenty-one and have completed one year of service, as defined in the Plan, in order to vest in the Center’s contribution. Vesting in the Center’s contribution is based on the following schedule:

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 1 - continued

Years of Service	Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Note 2 - **Summaries of Significant Accounting Policies**

*Basis of Accounting*

The financial statements of the Plan are prepared under the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

*Investment Valuation and Income Recognition*

The Plan's investments are stated at fair value (except for fully benefit-responsive investment contracts which are reported at contract value). In accordance with the policy of stating investments at fair market value, net appreciation or depreciation for the year is reflected in the statement of changes in net assets available for benefits. The net appreciation (depreciation) in the fair value of its investments consists of realized gains or losses and unrealized appreciation (depreciation) on those investments. Shares of registered investment companies (mutual funds) are valued at quoted market prices which represent the net asset value of shares held by the Plan. Purchases and sales of securities are recorded on a trade-date basis. Interest and other investment income are recorded as earned on the accrual basis. Dividend income is recorded on the ex-dividend date.

*Participant Notes Receivable*

Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest.

*Risks and Uncertainties*

The Plan provides for various investment options in any combination of fixed income securities and mutual funds. 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 and the statements of changes in net assets available for benefits.

*Use of Estimates*

The preparation of the Plan's financial statements in conformity with accounting principles generally accepted in the United States of America and DOL rules and regulations for reporting and disclosure under ERISA require the Plan Administrator to make estimates and assumptions that affect reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities at the date of the financial statements. Accordingly, actual results could differ from those estimates.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 2 - continued

*Forfeitures*

Forfeitures which have become available are used to reduce the employer contribution to the Plan or to pay for operating expenses of the Plan. There were \$35,838 and \$16,315 of forfeitures used to reduce the employer contribution to the Plan for the years ended December 31, 2024 and 2023, respectively. At December 31, 2024 and 2023, there was \$4,880 and \$4,729, respectively, of forfeitures available to reduce future employer contributions to the Plan.

*Plan Expenses*

The Center absorbs substantially all costs related to the operation of the Plan at no charge to the Plan. Certain administrative fees are paid by the Plan.

*Payment of Benefits and Withdrawals*

Upon termination of service, a participant may elect to receive either a lump-sum amount equal to the value of his or her account, or installments over an agreed upon period of time. Participants may withdraw their voluntary contributions at any time. They may withdraw the vested portion of any Center contributions subject to restrictions or penalties as defined in the Plan trust agreement. Benefits are recorded when paid.

Note 3 - **Fair Value Measurements**

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides a definition of fair value. That framework 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 and liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC Topic 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. The Plan has mutual fund investments which are Level 1 investments.
- 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.

The Plan has no Level 2 investments.

- Level 3:** Inputs to the valuation methodology are unobservable and significant to the fair value measurement. The Plan has no Level 3 investments.

The fair value of mutual funds is based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds must publish their daily net asset value and transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 3 - continued

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

	<b>Fair Value</b>	<b>Level 1</b>
<b>December 31, 2024</b>		
Mutual funds	<u>\$ 29,598,831</u>	<u>\$ 29,598,831</u>
<b>December 31, 2023</b>		
Mutual funds	<u>\$ 25,368,035</u>	<u>\$ 25,368,035</u>

Note 4 - **Tax Status**

The Plan terms have been drafted in reliance on the sample language provided by the Internal Revenue Service in Revenue Procedure 2007-71. The Plan Administrator intends to apply for a determination letter on the Plan when the government establishes a process in order to do so. The Plan is required to operate in conformity with the Code to maintain its tax exemption. Plan management believes the Plan is currently designed and operated in compliance with the applicable requirements of the Code. 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 administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

Note 5 - **Capital Preservation Account**

MassMutual Capital Preservation is a market value separate account investment option with a general investment account guarantee that provides a stated rate of return and insulates plan participant activity from daily fluctuations in the market. Under the terms of the capital preservation group annuity contract, participants may direct plan-permitted withdrawal and/or transfer transactions of all or a portion of their balances in the capital preservation investment option at contract value. Contract value represents contributions plus credited interest less participant withdrawals and fees. Contract value is also often referred to as "Book Value".

The capital preservation investment option also allows the plan sponsor to withdraw the contract value after a deferral period of up to twelve months. The fair value assumes waiver of the deferral period and immediate lump sum payment of proceeds available. Under the terms of the contract, MassMutual reserves the right to impose or not impose the deferral period based on circumstances at the time of notice of termination. Based on current practices, participant withdrawals are permitted during the deferral period provided the plan remains in effect. Empower Annuity Insurance Company of America (Empower) considers the capital preservation investment to be fully benefit responsive notwithstanding the deferral events under the contract that may result in a deferral of payment at contract value for up to twelve months.

The average yield and crediting interest rate were 3% for each of the years ended December 31, 2024 and 2023. The average yield is calculated by dividing the annual interest credit to the Plan during the plan year by the average annual fair value. The average interest rate credited to participants is calculated by dividing the annual interest credited to participants during the plan year by the average annual fair value. The average yield earned by the plan and the average interest rate credit to participants is the same.

Note 6 - **Information Certified by the Custodian**

The following is a summary of the unaudited information regarding the Plan as of December 31, 2024 and 2023, and for the years then ended, included in the Plan's financial statements and supplemental schedules, that was prepared by, or derived from information prepared by Empower Trust Company, the custodian of the Plan, and furnished to the Plan administrator.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 6 - continued

The Plan administrator has obtained certifications from the custodians that such information is complete and accurate. Additionally, the custodians certified that the acquisitions, disposals, benefits payments, plan expenses, etc. are complete and accurate.

The following table presents the value of investments.

	<b>December 31,</b>	
	<b>2024</b>	<b>2023</b>
<b>Investments at fair value</b>		
American Century Mid Cap Value	\$ 466,174	\$ 417,457
American Century Real Estate Fund	507,701	556,707
American Funds New Prospective Fund	195,019	90,029
Janus Henderson Triton Fund	876,335	694,173
John Hancock Bond Fund	1,917,877	1,472,419
John Hancock Strategic Income Opportunities Fund	941,408	1,032,556
MFS International Diversification Fund	1,403,316	1,440,294
MFS Value Fund	753,136	697,848
MM S&P 500 Index Fund	4,027,692	2,965,553
MM Select T Rowe Price Retirement 2010	371,671	323,426
MM Select T Rowe Price Retirement 2020	1,689,626	1,513,869
MM Select T Rowe Price Retirement 2030	4,127,218	3,633,952
MM Select T Rowe Price Retirement 2040	1,974,035	2,004,209
MM Select T Rowe Price Retirement 2050	2,663,496	1,984,663
MM Select T Rowe Price Retirement 2060	242,462	195,745
MM Select T Rowe Price Retirement Balanced Fund	314,682	189,112
Mass Mutual Inflation-Protected and Income	937,665	960,751
Mass Mutual Mid Cap Growth Fund	811,186	692,972
Mass Mutual Small Cap Value Equity Fund	472,080	470,480
Calvert Equity Fund	2,271,131	2,102,229
Calvert US Large Cap Core Responsible Index Fund	1,729,399	849,240
Fidelity International Sustainability Index Fund	361,211	256,351
Parnassus Mid Cap Institutional	12,789	9,295
Pioneer Classic Balanced ESG Fund	130,391	196,200
Nuveen Core Impact Bond Fund	401,131	-
TIAA-CREF Core Impact Bond Fund	-	618,505
	<u>29,598,831</u>	<u>25,368,035</u>
<b>Investments at Contract Value</b>		
Capital Preservation Account	<u>4,140,001</u>	<u>3,832,461</u>
Total	<u>\$ 33,738,832</u>	<u>\$ 29,200,496</u>
	<b>Year ended December 31,</b>	
	<b>2024</b>	<b>2023</b>
Interest and dividends – investments	\$ 2,689,396	\$ 1,517,626
Net appreciation	\$ 411,217	\$ 2,092,766
Interest – participant notes	\$ 19,374	\$ 10,888

**Note 7 - Related Party Transactions**

Plan investments are shares of mutual funds and a capital preservation account managed by Empower. Empower serves as the custodian and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan to Empower amounted to \$6,596 and \$2,245 for the years ended December 31, 2024 and 2023, respectively.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 7 - continued

Additionally, Commonwealth Equity Services, LLC d/b/a Commonwealth Financial Network provided investment advisory services to the Plan. Indirect compensation paid to this company was \$10,000 for each of the years ended December 31, 2024 and 2023.

Note 8 - **Plan Termination**

Although it has not expressed any intent to do so, the Center 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 9 - **Subsequent Events**

The Plan has evaluated subsequent events through October 9, 2025, the date on which the financial statements were available to be issued.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN**  
**SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS**  
**DECEMBER 31, 2024**  
**ID #04-2103543**  
**PLAN #002**

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
There were no delinquent participant contributions in 2024.				

See auditors' report.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN**  
**SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS**  
**DECEMBER 31, 2023**  
**ID #04-2103543**  
**PLAN #002**

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions  \$ 1,157			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP  \$ 1,157	Contributions Pending Correction in VFCP	

See auditors' report.

AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
DECEMBER 31, 2024  
ID #04-2103543  
PLAN #002

(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
*	Capital Preservation Account	Guaranteed Investment Account	**	<u>\$ 4,140,001</u>
*	American Century Mid Cap Value	Mutual Fund	**	466,174
*	American Century Real Estate Fund	Mutual Fund	**	507,701
*	American Funds New Prospective Fund	Mutual Fund	**	195,019
*	Janus Henderson Triton Fund	Mutual Fund	**	876,335
*	John Hancock Bond Fund	Mutual Fund	**	1,917,877
*	John Hancock Strategic Income Opportunities Fund	Mutual Fund	**	941,408
*	MFS International Diversification Fund	Mutual Fund	**	1,403,316
*	MFS Value Fund	Mutual Fund	**	753,136
*	MM S&P 500 Index Fund	Mutual Fund	**	4,027,692
*	MM Select T Rowe Price Retirement 2010	Mutual Fund	**	371,671
*	MM Select T Rowe Price Retirement 2020	Mutual Fund	**	1,689,626
*	MM Select T Rowe Price Retirement 2030	Mutual Fund	**	4,127,218
*	MM Select T Rowe Price Retirement 2040	Mutual Fund	**	1,974,035
*	MM Select T Rowe Price Retirement 2050	Mutual Fund	**	2,663,496
*	MM Select T Rowe Price Retirement 2060	Mutual Fund	**	242,462
*	MM Select T Rowe Price Retirement Balanced Fund	Mutual Fund	**	314,682
*	Mass Mutual Inflation-Protected and Income	Mutual Fund	**	937,665
*	Mass Mutual Mid Cap Growth Fund	Mutual Fund	**	811,186
*	Mass Mutual Small Cap Value Equity Fund	Mutual Fund	**	472,080
*	Calvert Equity Fund	Mutual Fund	**	2,271,131
*	Calvert US Large Cap Core Responsible Index Fund	Mutual Fund	**	1,729,399
*	Fidelity International Sustainability Index Fund	Mutual Fund	**	361,211
*	Parnassus Mid Cap Institutional	Mutual Fund	**	12,789
*	Pioneer Classic Blanced ESG Fund	Mutual Fund	**	130,391
*	Nuveen Core Impact Bond Fund	Mutual Fund	**	<u>401,131</u>
	Total Mutual Funds			<u>29,598,831</u>
	Participant notes receivable	3.25% - 8.5%	-	<u>291,374</u>
	<b>TOTAL ASSETS</b>			<u><u>\$ 34,030,206</u></u>

\*- party-in-interest as defined in the Department of Labor Regulations

\*\* - cost information omitted with respect to participant directed plans as defined in the Department of Labor Regulations

See auditors' report.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN**  
**SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2023**  
**ID #04-2103543**  
**PLAN #002**

(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
*	Capital Preservation Account	Guaranteed Investment Account	**	<u>\$ 3,832,461</u>
*	American Century Mid Cap Value	Mutual Fund	**	417,457
*	American Century Real Estate Fund	Mutual Fund	**	556,707
*	American Funds New Prospective Fund	Mutual Fund	**	90,029
*	Janus Henderson Triton Fund	Mutual Fund	**	694,173
*	John Hancock Bond Fund	Mutual Fund	**	1,472,419
*	John Hancock Strategic Income Opportunities Fund	Mutual Fund	**	1,032,556
*	MFS International Diversification Fund	Mutual Fund	**	1,440,294
*	MFS Value Fund	Mutual Fund	**	697,848
*	MM S&P 500 Index Fund	Mutual Fund	**	2,965,553
*	MM Select T Rowe Price Retirement 2010	Mutual Fund	**	323,426
*	MM Select T Rowe Price Retirement 2020	Mutual Fund	**	1,513,869
*	MM Select T Rowe Price Retirement 2030	Mutual Fund	**	3,633,952
*	MM Select T Rowe Price Retirement 2040	Mutual Fund	**	2,004,209
*	MM Select T Rowe Price Retirement 2050	Mutual Fund	**	1,984,663
*	MM Select T Rowe Price Retirement 2060	Mutual Fund	**	195,745
*	MM Select T Rowe Price Retirement Balanced Fund	Mutual Fund	**	189,112
*	Mass Mutual Inflation-Protected and Income	Mutual Fund	**	960,751
*	Mass Mutual Mid Cap Growth Fund	Mutual Fund	**	692,972
*	Mass Mutual Small Cap Value Equity Fund	Mutual Fund	**	470,480
*	Calvert Equity Fund	Mutual Fund	**	2,102,229
*	Calvert US Large Cap Core Responsible Index Fund	Mutual Fund	**	849,240
*	Fidelity International Sustainability Index Fund	Mutual Fund	**	256,351
*	Parnassus Mid Cap Institutional	Mutual Fund	**	9,295
*	Pioneer Classic Blanced ESG Fund	Mutual Fund	**	196,200
*	TIAA-CREF Core Impact Bond Fund	Mutual Fund	**	<u>618,505</u>
	Total Mutual Funds			<u>25,368,035</u>
	Participant notes receivable	3.25% - 8.5%	-	<u>213,340</u>
<b>TOTAL ASSETS</b>				<u><u>\$ 29,413,836</u></u>

\*- party-in-interest as defined in the Department of Labor Regulations

\*\* - cost information omitted with respect to participant directed plans as defined in the Department of Labor Regulations

See auditors' report.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

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Other supplemental schedules required by Section 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.

## INDEPENDENT AUDITORS' REPORT

To the Plan Administrator of the  
Austen Riggs Center 403(b) Retirement Plan

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

We have performed audits of the accompanying financial statements of Austen Riggs Center 403(b) Retirement 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 statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Austen Riggs Center 403(b) Retirement Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of and for the years ended December 31, 2024 and 2023, stating that the certified investment information, as described in Note 6 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 Austen Riggs Center 403(b) Retirement Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

#### **Responsibilities of Management for the Financial Statements**

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Austen Riggs Center 403(b) Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

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

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Austen Riggs Center 403(b) Retirement 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 Austen Riggs Center 403(b) Retirement Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

#### **Other Matter – Supplemental Schedules Required by ERISA**

The supplemental schedules of Delinquent Participant Contributions and Assets (Held at End of Year) are presented for the 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).



October 9, 2025

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**

	December 31,	
	2024	2023
<b>ASSETS</b>		
Investments at fair value	\$ 29,598,831	\$ 25,368,035
Investments at contract value	4,140,001	3,832,461
Total investments	33,738,832	29,200,496
Receivables		
Participant notes receivable	291,374	213,340
Participant contributions receivable	-	460
Total receivables	291,374	213,800
<b>TOTAL ASSETS</b>	<b>34,030,206</b>	<b>29,414,296</b>
<b>LIABILITIES</b>		
Prepaid contributions	98,489	
Total liabilities	98,489	-
<b>NET ASSETS AVAILABLE FOR BENEFITS</b>	<b>\$ 33,931,717</b>	<b>\$ 29,414,296</b>

See auditors' report and accompanying notes.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**

	<b>Year Ended December 31,</b>	
	<b>2024</b>	<b>2023</b>
<b>ADDITIONS</b>		
Investment income		
Interest and dividends	\$ 2,689,396	\$ 1,517,626
Net appreciation in fair value of investments	411,217	2,092,766
Total investment income	3,100,613	3,610,392
Contributions		
Employer	797,592	775,715
Participants	1,565,898	1,507,200
Rollovers	129,946	100,000
Total contributions	2,493,436	2,382,915
Interest on participant loans	19,374	10,888
Other income	3,014	2,684
<b>TOTAL ADDITIONS</b>	<b>5,616,437</b>	<b>6,006,879</b>
<b>DEDUCTIONS</b>		
Benefits paid directly to participants	1,092,420	2,455,020
Contract administrator fees	6,596	2,245
<b>TOTAL DEDUCTIONS</b>	<b>1,099,016</b>	<b>2,457,265</b>
<b>NET INCREASE</b>	<b>4,517,421</b>	<b>3,549,614</b>
<b>NET ASSETS AVAILABLE FOR BENEFITS</b>		
Beginning of year	29,414,296	25,864,682
End of year	<b>\$ 33,931,717</b>	<b>\$ 29,414,296</b>

See auditors' report and accompanying notes.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

**Note 1 - Description of Plan**

The following description of the Austen Riggs Center 403(b) Retirement Plan (the “Plan”) provides only general information. Participants should refer to the Plan trust agreement for a more complete description of the Plan’s provisions.

*General*

The Plan is a defined contribution plan established effective January 1, 2008 and covers substantially all employees of the Austen Riggs Center, Inc. (the “Center”). The Plan has an automatic enrollment option under which employees are enrolled in the Plan unless they elect otherwise. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan covers all employees other than those who normally work less than twenty hours per week.

*Contributions*

Contributions to the Plan are made by both the participants and the Center. Participants may elect to defer a percentage of their compensation subject to Internal Revenue Code (IRC) limitations. The Plan provides for pre-tax contributions and post-tax (Roth) contributions from participants.

The Center contributes a percentage of participants’ eligible compensation to the Plan. For participants who were employed as of January 1, 2008, the Center’s contribution is a percentage of their compensation based on their age as of January 1, 2008 (5% if age 35 or less, 6% if ages 36-39, 8% if ages 40-49 and 10% if over age 50). All eligible employees hired after January 1, 2008 receive a contribution in the amount of 5% of eligible compensation. All contributions are invested as the participant directs.

*Participant Accounts*

Each participant’s account is credited with (a) the participant’s contribution; (b) the Center’s contribution; (c) Plan earnings and charged with an allocation of administration expenses. Allocations are based on participant compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant’s account.

*Participant Loans*

Participants may borrow from the Plan subject to certain limitations. Loan transactions are treated as a transfer to (from) the investment fund and from (to) the participant’s loan account. Participants may borrow from their accounts up to a maximum equal to fifty percent (50%) of their vested account balance. Loans are for a period not exceeding five years and bear interest at the prime rate at the time of the loan origination. Principal and interest is paid ratably through payroll deductions. Interest rates on outstanding loans ranged from 3.25% to 8.5%. There were \$291,374 and \$213,340 in outstanding loans as of December 31, 2024 and 2023, respectively. All loans are considered fully collectible; therefore, no allowance for uncollectible loans is considered necessary at December 31, 2024 or 2023. Interest income on participant loans is recorded on the accrual basis.

*Vesting*

Participants are immediately vested in their deferred contributions and all actual earnings thereon. Participants must be age twenty-one and have completed one year of service, as defined in the Plan, in order to vest in the Center’s contribution. Vesting in the Center’s contribution is based on the following schedule:

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 1 - continued

Years of Service	Percentage
Less than 1	0%
1	20%
2	40%
3	60%
4	80%
5	100%

Note 2 - **Summaries of Significant Accounting Policies**

*Basis of Accounting*

The financial statements of the Plan are prepared under the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America.

Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts. Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

*Investment Valuation and Income Recognition*

The Plan's investments are stated at fair value (except for fully benefit-responsive investment contracts which are reported at contract value). In accordance with the policy of stating investments at fair market value, net appreciation or depreciation for the year is reflected in the statement of changes in net assets available for benefits. The net appreciation (depreciation) in the fair value of its investments consists of realized gains or losses and unrealized appreciation (depreciation) on those investments. Shares of registered investment companies (mutual funds) are valued at quoted market prices which represent the net asset value of shares held by the Plan. Purchases and sales of securities are recorded on a trade-date basis. Interest and other investment income are recorded as earned on the accrual basis. Dividend income is recorded on the ex-dividend date.

*Participant Notes Receivable*

Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest.

*Risks and Uncertainties*

The Plan provides for various investment options in any combination of fixed income securities and mutual funds. 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 and the statements of changes in net assets available for benefits.

*Use of Estimates*

The preparation of the Plan's financial statements in conformity with accounting principles generally accepted in the United States of America and DOL rules and regulations for reporting and disclosure under ERISA require the Plan Administrator to make estimates and assumptions that affect reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities at the date of the financial statements. Accordingly, actual results could differ from those estimates.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 2 - continued

*Forfeitures*

Forfeitures which have become available are used to reduce the employer contribution to the Plan or to pay for operating expenses of the Plan. There were \$35,838 and \$16,315 of forfeitures used to reduce the employer contribution to the Plan for the years ended December 31, 2024 and 2023, respectively. At December 31, 2024 and 2023, there was \$4,880 and \$4,729, respectively, of forfeitures available to reduce future employer contributions to the Plan.

*Plan Expenses*

The Center absorbs substantially all costs related to the operation of the Plan at no charge to the Plan. Certain administrative fees are paid by the Plan.

*Payment of Benefits and Withdrawals*

Upon termination of service, a participant may elect to receive either a lump-sum amount equal to the value of his or her account, or installments over an agreed upon period of time. Participants may withdraw their voluntary contributions at any time. They may withdraw the vested portion of any Center contributions subject to restrictions or penalties as defined in the Plan trust agreement. Benefits are recorded when paid.

Note 3 - **Fair Value Measurements**

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides a definition of fair value. That framework 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 and liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under ASC Topic 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. The Plan has mutual fund investments which are Level 1 investments.
- 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.

The Plan has no Level 2 investments.

- Level 3:** Inputs to the valuation methodology are unobservable and significant to the fair value measurement. The Plan has no Level 3 investments.

The fair value of mutual funds is based on quoted net asset values of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds must publish their daily net asset value and transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 3 - continued

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

	<b>Fair Value</b>	<b>Level 1</b>
<b>December 31, 2024</b>		
Mutual funds	<u>\$ 29,598,831</u>	<u>\$ 29,598,831</u>
<b>December 31, 2023</b>		
Mutual funds	<u>\$ 25,368,035</u>	<u>\$ 25,368,035</u>

Note 4 - **Tax Status**

The Plan terms have been drafted in reliance on the sample language provided by the Internal Revenue Service in Revenue Procedure 2007-71. The Plan Administrator intends to apply for a determination letter on the Plan when the government establishes a process in order to do so. The Plan is required to operate in conformity with the Code to maintain its tax exemption. Plan management believes the Plan is currently designed and operated in compliance with the applicable requirements of the Code. 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 administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress.

Note 5 - **Capital Preservation Account**

MassMutual Capital Preservation is a market value separate account investment option with a general investment account guarantee that provides a stated rate of return and insulates plan participant activity from daily fluctuations in the market. Under the terms of the capital preservation group annuity contract, participants may direct plan-permitted withdrawal and/or transfer transactions of all or a portion of their balances in the capital preservation investment option at contract value. Contract value represents contributions plus credited interest less participant withdrawals and fees. Contract value is also often referred to as "Book Value".

The capital preservation investment option also allows the plan sponsor to withdraw the contract value after a deferral period of up to twelve months. The fair value assumes waiver of the deferral period and immediate lump sum payment of proceeds available. Under the terms of the contract, MassMutual reserves the right to impose or not impose the deferral period based on circumstances at the time of notice of termination. Based on current practices, participant withdrawals are permitted during the deferral period provided the plan remains in effect. Empower Annuity Insurance Company of America (Empower) considers the capital preservation investment to be fully benefit responsive notwithstanding the deferral events under the contract that may result in a deferral of payment at contract value for up to twelve months.

The average yield and crediting interest rate were 3% for each of the years ended December 31, 2024 and 2023. The average yield is calculated by dividing the annual interest credit to the Plan during the plan year by the average annual fair value. The average interest rate credited to participants is calculated by dividing the annual interest credited to participants during the plan year by the average annual fair value. The average yield earned by the plan and the average interest rate credit to participants is the same.

Note 6 - **Information Certified by the Custodian**

The following is a summary of the unaudited information regarding the Plan as of December 31, 2024 and 2023, and for the years then ended, included in the Plan's financial statements and supplemental schedules, that was prepared by, or derived from information prepared by Empower Trust Company, the custodian of the Plan, and furnished to the Plan administrator.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 6 - continued

The Plan administrator has obtained certifications from the custodians that such information is complete and accurate. Additionally, the custodians certified that the acquisitions, disposals, benefits payments, plan expenses, etc. are complete and accurate.

The following table presents the value of investments.

	<b>December 31,</b>	
	<b>2024</b>	<b>2023</b>
<b>Investments at fair value</b>		
American Century Mid Cap Value	\$ 466,174	\$ 417,457
American Century Real Estate Fund	507,701	556,707
American Funds New Prospective Fund	195,019	90,029
Janus Henderson Triton Fund	876,335	694,173
John Hancock Bond Fund	1,917,877	1,472,419
John Hancock Strategic Income Opportunities Fund	941,408	1,032,556
MFS International Diversification Fund	1,403,316	1,440,294
MFS Value Fund	753,136	697,848
MM S&P 500 Index Fund	4,027,692	2,965,553
MM Select T Rowe Price Retirement 2010	371,671	323,426
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MM Select T Rowe Price Retirement 2050	2,663,496	1,984,663
MM Select T Rowe Price Retirement 2060	242,462	195,745
MM Select T Rowe Price Retirement Balanced Fund	314,682	189,112
Mass Mutual Inflation-Protected and Income	937,665	960,751
Mass Mutual Mid Cap Growth Fund	811,186	692,972
Mass Mutual Small Cap Value Equity Fund	472,080	470,480
Calvert Equity Fund	2,271,131	2,102,229
Calvert US Large Cap Core Responsible Index Fund	1,729,399	849,240
Fidelity International Sustainability Index Fund	361,211	256,351
Parnassus Mid Cap Institutional	12,789	9,295
Pioneer Classic Balanced ESG Fund	130,391	196,200
Nuveen Core Impact Bond Fund	401,131	-
TIAA-CREF Core Impact Bond Fund	-	618,505
	<u>29,598,831</u>	<u>25,368,035</u>
<b>Investments at Contract Value</b>		
Capital Preservation Account	<u>4,140,001</u>	<u>3,832,461</u>
Total	<u>\$ 33,738,832</u>	<u>\$ 29,200,496</u>
	<b>Year ended December 31,</b>	
	<b>2024</b>	<b>2023</b>
Interest and dividends – investments	\$ 2,689,396	\$ 1,517,626
Net appreciation	\$ 411,217	\$ 2,092,766
Interest – participant notes	\$ 19,374	\$ 10,888

**Note 7 - Related Party Transactions**

Plan investments are shares of mutual funds and a capital preservation account managed by Empower. Empower serves as the custodian and, therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan to Empower amounted to \$6,596 and \$2,245 for the years ended December 31, 2024 and 2023, respectively.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
NOTES TO FINANCIAL STATEMENTS  
YEARS ENDED DECEMBER 31, 2024 AND 2023**

Note 7 - continued

Additionally, Commonwealth Equity Services, LLC d/b/a Commonwealth Financial Network provided investment advisory services to the Plan. Indirect compensation paid to this company was \$10,000 for each of the years ended December 31, 2024 and 2023.

Note 8 - **Plan Termination**

Although it has not expressed any intent to do so, the Center 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 9 - **Subsequent Events**

The Plan has evaluated subsequent events through October 9, 2025, the date on which the financial statements were available to be issued.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN**  
**SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS**  
**DECEMBER 31, 2024**  
**ID #04-2103543**  
**PLAN #002**

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
There were no delinquent participant contributions in 2024.				

See auditors' report.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN**  
**SCHEDULE H, LINE 4(a) - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS**  
**DECEMBER 31, 2023**  
**ID #04-2103543**  
**PLAN #002**

Participant Contributions Transferred Late to Plan	Total that Constitute Nonexempt Prohibited Transactions  \$ 1,157			Total Fully Corrected Under VFCP and PTE 2002-51
Check here if Late Participant Loan Repayments are included: <input type="checkbox"/>	Contributions Not Corrected	Contributions Corrected Outside VFCP  \$ 1,157	Contributions Pending Correction in VFCP	

See auditors' report.

AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN  
SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)  
DECEMBER 31, 2024  
ID #04-2103543  
PLAN #002

(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
*	Capital Preservation Account	Guaranteed Investment Account	**	<u>\$ 4,140,001</u>
*	American Century Mid Cap Value	Mutual Fund	**	466,174
*	American Century Real Estate Fund	Mutual Fund	**	507,701
*	American Funds New Prospective Fund	Mutual Fund	**	195,019
*	Janus Henderson Triton Fund	Mutual Fund	**	876,335
*	John Hancock Bond Fund	Mutual Fund	**	1,917,877
*	John Hancock Strategic Income Opportunities Fund	Mutual Fund	**	941,408
*	MFS International Diversification Fund	Mutual Fund	**	1,403,316
*	MFS Value Fund	Mutual Fund	**	753,136
*	MM S&P 500 Index Fund	Mutual Fund	**	4,027,692
*	MM Select T Rowe Price Retirement 2010	Mutual Fund	**	371,671
*	MM Select T Rowe Price Retirement 2020	Mutual Fund	**	1,689,626
*	MM Select T Rowe Price Retirement 2030	Mutual Fund	**	4,127,218
*	MM Select T Rowe Price Retirement 2040	Mutual Fund	**	1,974,035
*	MM Select T Rowe Price Retirement 2050	Mutual Fund	**	2,663,496
*	MM Select T Rowe Price Retirement 2060	Mutual Fund	**	242,462
*	MM Select T Rowe Price Retirement Balanced Fund	Mutual Fund	**	314,682
*	Mass Mutual Inflation-Protected and Income	Mutual Fund	**	937,665
*	Mass Mutual Mid Cap Growth Fund	Mutual Fund	**	811,186
*	Mass Mutual Small Cap Value Equity Fund	Mutual Fund	**	472,080
*	Calvert Equity Fund	Mutual Fund	**	2,271,131
*	Calvert US Large Cap Core Responsible Index Fund	Mutual Fund	**	1,729,399
*	Fidelity International Sustainability Index Fund	Mutual Fund	**	361,211
*	Parnassus Mid Cap Institutional	Mutual Fund	**	12,789
*	Pioneer Classic Blanced ESG Fund	Mutual Fund	**	130,391
*	Nuveen Core Impact Bond Fund	Mutual Fund	**	<u>401,131</u>
	Total Mutual Funds			<u>29,598,831</u>
	Participant notes receivable	3.25% - 8.5%	-	<u>291,374</u>
	TOTAL ASSETS			<u><u>\$ 34,030,206</u></u>

\*- party-in-interest as defined in the Department of Labor Regulations

\*\* - cost information omitted with respect to participant directed plans as defined in the Department of Labor Regulations

See auditors' report.

**AUSTEN RIGGS CENTER 403(B) RETIREMENT PLAN**  
**SCHEDULE H, LINE 4(i) - SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**DECEMBER 31, 2023**  
**ID #04-2103543**  
**PLAN #002**

(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
*	Capital Preservation Account	Guaranteed Investment Account	**	<u>\$ 3,832,461</u>
*	American Century Mid Cap Value	Mutual Fund	**	417,457
*	American Century Real Estate Fund	Mutual Fund	**	556,707
*	American Funds New Prospective Fund	Mutual Fund	**	90,029
*	Janus Henderson Triton Fund	Mutual Fund	**	694,173
*	John Hancock Bond Fund	Mutual Fund	**	1,472,419
*	John Hancock Strategic Income Opportunities Fund	Mutual Fund	**	1,032,556
*	MFS International Diversification Fund	Mutual Fund	**	1,440,294
*	MFS Value Fund	Mutual Fund	**	697,848
*	MM S&P 500 Index Fund	Mutual Fund	**	2,965,553
*	MM Select T Rowe Price Retirement 2010	Mutual Fund	**	323,426
*	MM Select T Rowe Price Retirement 2020	Mutual Fund	**	1,513,869
*	MM Select T Rowe Price Retirement 2030	Mutual Fund	**	3,633,952
*	MM Select T Rowe Price Retirement 2040	Mutual Fund	**	2,004,209
*	MM Select T Rowe Price Retirement 2050	Mutual Fund	**	1,984,663
*	MM Select T Rowe Price Retirement 2060	Mutual Fund	**	195,745
*	MM Select T Rowe Price Retirement Balanced Fund	Mutual Fund	**	189,112
*	Mass Mutual Inflation-Protected and Income	Mutual Fund	**	960,751
*	Mass Mutual Mid Cap Growth Fund	Mutual Fund	**	692,972
*	Mass Mutual Small Cap Value Equity Fund	Mutual Fund	**	470,480
*	Calvert Equity Fund	Mutual Fund	**	2,102,229
*	Calvert US Large Cap Core Responsible Index Fund	Mutual Fund	**	849,240
*	Fidelity International Sustainability Index Fund	Mutual Fund	**	256,351
*	Parnassus Mid Cap Institutional	Mutual Fund	**	9,295
*	Pioneer Classic Blanced ESG Fund	Mutual Fund	**	196,200
*	TIAA-CREF Core Impact Bond Fund	Mutual Fund	**	<u>618,505</u>
	Total Mutual Funds			<u>25,368,035</u>
	Participant notes receivable	3.25% - 8.5%	-	<u>213,340</u>
<b>TOTAL ASSETS</b>				<u><u>\$ 29,413,836</u></u>

\*- party-in-interest as defined in the Department of Labor Regulations

\*\* - cost information omitted with respect to participant directed plans as defined in the Department of Labor Regulations

See auditors' report.

**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**

Austen Riggs 403(b) Retirement Plan

01-JAN-24 to 31-DEC-24

03-FEB-25 04:48:49

INVESTMENT OPTION	MATURITY DATE	INTEREST RATE	COST OF ASSETS	CURRENT VALUE
IMMXXBX			364,978.77	371,670.57
IMMTWX			1,701,134.32	1,689,625.80
IMMTRX			4,135,336.88	4,127,217.89
IMMFOX			2,047,630.82	1,974,034.58
IMMDDX			2,701,878.88	2,663,495.80
IMMSKX			226,031.47	242,461.63
IMMBVX			309,289.53	314,682.17
IRNPGX			194,626.53	195,019.15
IFNIDX			357,141.15	361,210.89
IMDJTX			1,275,240.86	1,403,316.27
IAREDX			513,522.36	507,701.31
IJGMNX			881,927.43	876,335.04
IMMQIX			526,932.20	472,080.00
IAMDVX			483,060.72	466,173.99
IMEFZX			862,662.84	811,185.49
IPPPMX			12,789.72	12,789.48
ICEYRX			2,102,002.20	2,271,130.98
ICISIX			1,465,699.14	1,729,398.65
IMEIKX			768,229.07	753,136.19
IMMIZX			4,479,138.53	4,027,692.39
IAYBLX			118,135.81	130,390.86
IJHBSX			1,960,280.76	1,917,877.37
IJJPRX			928,921.28	941,407.54
IMIPZX			979,096.32	937,664.97
ITSBIX			400,976.63	401,131.39
ICGPIQ0		3.200	3,883,690.64	4,135,121.14
			<b>33,680,354.86</b>	<b>33,733,951.54</b>
PARTICIPANT LOANS				
	VARIOUS	3.250-8.500	292,351.96	291,373.98
FORFEITURES				
			4,567.84	4,880.35

Attachment to Form 5500, Schedule H, Part 4, Item I

EIN # 042103543

INVESTMENT OPTION	MATURITY DATE	INTEREST RATE	COST OF ASSETS	CURRENT VALUE
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Forfeitures are invested in the Capital Preservation Funds (ICPJQ0) for a total of \$4,140,001 on 12/31/2024 to match schedule H and schedule A.

INVESTMENT OPTION:				
IMMVBX	MassMutual Select TRP Retirement 2010 I	IMMTWX	MassMutual Select TRP Retirement 2020 I	
IMMTRX	MassMutual Select TRP Retirement 2030 I	IMMFOX	MassMutual Select TRP Retirement 2040 I	
IMMDDX	MassMutual Select TRP Retirement 2050 I	IMMSKX	MassMutual Select TRP Retirement 2060 I	
IMMBVX	MassMutual Select TRP Retirement Bal I	IRNPGX	American Funds New Perspective R6	
IFNIDX	Fidelity Intl Sustainability Idx	IMDITX	MFS International Diversification R4	
IAREDX	American Century Real Estate R6	IJGMNX	Janus Henderson Triton N	
IMMQIX	MassMutual Small Cap Val Eq I	IAMDVX	American Century Mid Cap Value R6	
IMEFZX	MassMutual Mid Cap Growth I	IPFPMX	Parnassus Mid Cap Institutional	
ICEYRX	Calvert Equity R6	ICISIX	Calvert US Large Cap Core Rspnb Idx I	
IMEIKX	MFS Value R6	IMMIZX	MM S&P 500(R) Index I	
IAYBLX	Pioneer Classic Balanced ESG Y	IJHBSX	JHancock Bond R6	
IJIPRX	JHancock Strategic Income Opps R6	IMIPZX	MassMutual Inf-Prot and Inc I	
ITSBIX	Nuveen Core Impact Bond R6	ICGPIQ0	Capital Preservation Account	

COST OF ASSETS: The original cost of the assets in each investment option as of the last day of the plan year  
 CURRENT VALUE: The value of all assets in each investment option as of the last day of the plan year

**SCHEDULE OF ASSETS (HELD AT END OF YEAR)**

Austen Riggs 403(b) Retirement Plan

01-JAN-24 to 31-DEC-24

03-FEB-25 04:48:49

INVESTMENT OPTION	MATURITY DATE	INTEREST RATE	COST OF ASSETS	CURRENT VALUE
IMMXXB			364,978.77	371,670.57
IMMTWX			1,701,134.32	1,689,625.80
IMMTRX			4,135,336.88	4,127,217.89
IMMFOX			2,047,630.82	1,974,034.58
IMMDDX			2,701,878.88	2,663,495.80
IMMSKX			226,031.47	242,461.63
IMMBVX			309,289.53	314,682.17
IRNPGX			194,626.53	195,019.15
IFNIDX			357,141.15	361,210.89
IMDJTX			1,275,240.86	1,403,316.27
IAREDX			513,522.36	507,701.31
IJGMNX			881,927.43	876,335.04
IMMQIX			526,932.20	472,080.00
IAMDVX			483,060.72	466,173.99
IMEFZX			862,662.84	811,185.49
IPPPMX			12,789.72	12,789.48
ICEYRX			2,102,002.20	2,271,130.98
ICISIX			1,465,699.14	1,729,398.65
IMEIKX			768,229.07	753,136.19
IMMIZX			4,479,138.53	4,027,692.39
IAYBLX			118,135.81	130,390.86
IJHBSX			1,960,280.76	1,917,877.37
IJJPRX			928,921.28	941,407.54
IMIPZX			979,096.32	937,664.97
ITSBIX			400,976.63	401,131.39
ICGPIQ0		3.200	3,883,690.64	4,135,121.14
			<b>33,680,354.86</b>	<b>33,733,951.54</b>
PARTICIPANT LOANS				
	VARIOUS	3.250-8.500	292,351.96	291,373.98
FORFEITURES				
			4,567.84	4,880.35

Attachment to Form 5500, Schedule H, Part 4, Item I

EIN # 042103543

INVESTMENT OPTION	MATURITY DATE	INTEREST RATE	COST OF ASSETS	CURRENT VALUE
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Forfeitures are invested in the Capital Preservation Funds (ICPJQ0) for a total of \$4,140,001 on 12/31/2024 to match schedule H and schedule A.

INVESTMENT OPTION:				
IMMVBX	MassMutual Select TRP Retirement 2010 I	IMMTWX	MassMutual Select TRP Retirement 2020 I	
IMMTRX	MassMutual Select TRP Retirement 2030 I	IMMFOX	MassMutual Select TRP Retirement 2040 I	
IMMDDX	MassMutual Select TRP Retirement 2050 I	IMMSKX	MassMutual Select TRP Retirement 2060 I	
IMMBVX	MassMutual Select TRP Retirement Bal I	IRNPGX	American Funds New Perspective R6	
IFNIDX	Fidelity Intl Sustainability Idx	IMDITX	MFS International Diversification R4	
IAREDX	American Century Real Estate R6	IJGMNX	Janus Henderson Triton N	
IMMQIX	MassMutual Small Cap Val Eq I	IAMDVX	American Century Mid Cap Value R6	
IMEFZX	MassMutual Mid Cap Growth I	IPFPMX	Parnassus Mid Cap Institutional	
ICEYRX	Calvert Equity R6	ICISIX	Calvert US Large Cap Core Rspnb Idx I	
IMEIKX	MFS Value R6	IMMIZX	MM S&P 500(R) Index I	
IAYBLX	Pioneer Classic Balanced ESG Y	IJHBSX	JHancock Bond R6	
IJIPRX	JHancock Strategic Income Opps R6	IMIPZX	MassMutual Inf-Prot and Inc I	
ITSBIX	Nuveen Core Impact Bond R6	ICGPIQ0	Capital Preservation Account	

COST OF ASSETS: The original cost of the assets in each investment option as of the last day of the plan year  
 CURRENT VALUE: The value of all assets in each investment option as of the last day of the plan year