

Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed 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-SF.

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [X] a single-employer plan [] a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
B This return/report is [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C Check box if filing under: [X] Form 5558 [] automatic extension [] DFVC program [] special extension (enter description)
D If the plan is a collectively-bargained plan, check here []
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: ZDG, LLC CASH BALANCE PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 01/01/2016
2a Plan sponsor's name (employer, if for a single-employer plan): ZDG, LLC
2b Employer Identification Number (EIN): 75-3243042
2c Sponsor's telephone number: 212-564-4442
2d Business code (see instructions): 236200
3a Plan administrator's name and address: [X] Same as Plan Sponsor.
3b Administrator's EIN
3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report.
4b EIN
4d PN
5a Total number of participants at the beginning of the plan year: 32
5b Total number of participants at the end of the plan year: 33
5c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)
5c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)
5d(1) Total number of active participants at the beginning of the plan year: 25
5d(2) Total number of active participants at the end of the plan year: 24
5e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested: 2

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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. Row 1: Filed with authorized/valid electronic signature, 10/15/2025, MERA FADDOUL. Row 2: Signature of employer/plan sponsor, Date, Enter name of individual signing as employer or plan sponsor.

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year: 562193. (See instructions.)

Part III Financial Information			
7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	1343477	1552707
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	1343477	1552707
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	174397	
(2) Participants	8a(2)	0	
(3) Others (including rollovers)	8a(3)	0	
b Other income (loss)	8b	46382	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		220779
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	0	
e Certain deemed and/or corrective distributions (see instructions) .	8e	0	
f Administrative service providers (salaries, fees, commissions)	8f	11549	
g Other expenses	8g	0	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		11549
i Net income (loss) (subtract line 8h from line 8c)	8i		209230
j Transfers to (from) the plan (see instructions)	8j	0	

Part IV Plan Characteristics	
9a	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: <u>1A 1C 3D</u>
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions				
10 During the plan year:		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c	X		1000000
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h			
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. Yes No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a** 0

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above. Yes No

a 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 letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b** _____

c Enter the amount contributed by the employer to the plan for this plan year **12c** _____

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d** _____

e Will the minimum funding amount reported on line 12d be met by the funding deadline? Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No

a If "Yes," enter the amount of any plan assets that reverted to the employer this year. **13a** _____

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII IRS Compliance Questions

14a 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

14b 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

15 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 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705325A.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
---	--	--

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

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>ZDG, LLC CASH BALANCE PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>ZDG, LLC</u>	D Employer Identification Number (EIN) <u>75-3243042</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date:	Month <u>01</u>	Day <u>01</u>	Year <u>2024</u>	
2 Assets:				
a Market value	2a	<u>1339189</u>		
b Actuarial value	2b	<u>1339189</u>		
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target	
a For retired participants and beneficiaries receiving payment	<u>0</u>	<u>0</u>	<u>0</u>	
b For terminated vested participants	<u>7</u>	<u>75197</u>	<u>75197</u>	
c For active participants	<u>25</u>	<u>1557470</u>	<u>1595883</u>	
d Total	<u>32</u>	<u>1632667</u>	<u>1671080</u>	
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>				
a Funding target disregarding prescribed at-risk assumptions	4a			
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b			
5 Effective interest rate	5	<u>5.12 %</u>		
6 Target normal cost				
a Present value of current plan year accruals	6a	<u>112680</u>		
b Expected plan-related expenses	6b	<u>0</u>		
c Target normal cost	6c	<u>112680</u>		

Statement by Enrolled Actuary
 To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE Signature of actuary <u>MICHAEL C. HENDERSON, ASA EA MAAA</u> Type or print name of actuary <u>BPAS ACTUARIAL & PENSION SERVICES</u> Firm name <u>90 MERRICK AVE. #102</u> <u>EAST MEADOW, NY 11554</u> Address of the firm	<u>10/09/2025</u> Date <u>23-08330</u> Most recent enrollment number <u>212-284-9005</u> Telephone number (including area code)
--	--

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>6.16</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.49</u> %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	80.13 %
15	Adjusted funding target attainment percentage	15	80.13 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	93.89 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
09/12/2025	174397	0					
			Totals ▶	18(b)	174397	18(c)	0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a 0
	b Contributions made to avoid restrictions adjusted to valuation date	19b 0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 155795
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	c If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
		(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions)	<input checked="" type="checkbox"/> Prescribed - combined	<input type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment.....	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment.....	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
26 Demographic and benefit information		
a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment.....	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ...	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment.....	27	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	112680	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	331891	30907	
b Waiver amortization installment.....	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	143587	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)	36	143587	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	155795	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	12208	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021

Age and Service Distribution of Active Members

Completed Years of Service on January 1, 2024											
Attained Age	Under 1	1 - 4	5 - 9	10 - 14	15 - 19	20 - 24	25 - 29	30 - 34	35 - 39	40+	Total
Under 25	1	2	0	0	0	0	0	0	0	0	3
25-29	0	3	0	0	0	0	0	0	0	0	3
30-34	0	1	1	0	0	0	0	0	0	0	2
35-39	0	1	0	0	0	0	0	0	0	0	1
40-44	1	4	1	0	0	0	0	0	0	0	6
45-49	0	0	1	0	0	0	0	0	0	0	1
50-54	0	0	1	0	0	0	0	0	0	0	1
55-59	1	1	0	1	0	0	0	0	0	0	3
60-64	0	0	2	1	0	0	0	0	0	0	3
65-70	0	0	1	0	0	0	0	0	0	0	1
70 & up	0	0	0	1	0	0	0	0	0	0	1
Total	3	12	7	3	0	0	0	0	0	0	25

Active Member Statistics	January 1, 2023	January 1, 2024
Number of members	23	25
Average age	45.78	44.15
Average years of service	4.70	4.20
Average salary	\$133,637	\$157,403

ACTUARIAL ASSUMPTIONS AND METHODS

The valuation of a defined benefit pension plan involves estimates and assumptions about the probability of events occurring far into the future. Examples include assumptions about future employment, mortality, and retirement. **Below is a description of the actuarial assumptions and methods used in the valuation.**

Actuarial Cost Methods

Funding Target Liability: As required by PPA, the Traditional Unit Credit Cost Method is used.

Actuarial Value of Assets: Market Value, as provided by the Trustee.

Funding Target Liability

Valuation Date: January 1, 2024

Demographic Information: The demographic information was provided as of January 1, 2024 by ZDG, LLC. Although we did not audit the data, we did review the data for reasonableness.

Actuarial Valuation Software: For purposes of developing the projected future benefit payments as well as determining attributed liabilities and normal costs as of the valuation date, we utilized the ASC software platform developed by Actuarial Systems Corporation. We believe this externally developed valuation system is appropriate, was used for its intended purpose, and did not produce unreasonable results.

Interest Rates for Minimum Required Contribution: The adjusted 24-month average January 2024 funding segment rates using 25-year average segment rate corridors were utilized as prescribed by IRC Section 430(h), after reflection of interest rate stabilization provisions included in various legislation.

Segment	Interest Rate
Segment 1	4.75%
Segment 2	4.96%
Segment 3	5.59%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

Effective Interest Rate: 5.12%

Interest Rates for Maximum Alternative Contribution: The January 2024 funding segment rates were utilized as prescribed by IRC Section 430(h), and elected by ZDG, LLC without reflection of the interest rate stabilization provisions included in various legislation. These rates were utilized to determine the LDROM calculations.

Segment	Interest Rate
Segment 1	4.37%
Segment 2	4.96%
Segment 3	4.95%

Projected Cash Balance Interest Crediting Rate: 5.00%

Rate of Compensation Increase: Salaries are assumed to increase at 3.00% per year.

ACTUARIAL ASSUMPTIONS AND METHODS

Retirement Rates: Employees were assumed to retire at normal retirement age (the later of age 65 or the fifth anniversary of initial entry to the plan). Employees who have passed their normal retirement age are assumed to retire on the valuation date.

Post-retirement Mortality: The base mortality tables are the blended sex distinct Pri-2012 mortality tables. The base mortality table is adjusted as described in Internal Revenue Regulation 1.430(h)(3)–1(c)(2) by projecting mortality improvements using the 2024 Adjusted Scale MP-2021 Rates from the year 2012 through 2024, with an additional projection period of 8 years for males and 9 years for females. For ages below 80, the additional projection period is increased by 1 year for each year below age 80. For ages above 80, the additional projection period is reduced (but not below zero) by 1/3 year for each year above 80.

Administrative Expenses: Actual plan expenses, not including investment advisory fees, paid out of the trust during the previous plan year, rounded to the nearest thousand dollars - \$0.

Form of Benefit: 100% of active participants are assumed to receive a deferred lump sum distribution at their assumed retirement age. 100% of terminated vested participants are assumed to receive an immediate lump sum distribution.

**SCHEDULE SB
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

2024

**This Form is Open to Public
Inspection**

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan ZDG, LLC Cash Balance Plan		B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ZDG, LLC		D Employer Identification Number (EIN) 75-3243042	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information			
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	1,339,189
	b Actuarial value	2b	1,339,189
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	0	0
	b For terminated vested participants	7	75,197
	c For active participants	25	1,557,470
	d Total	32	1,632,667
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>	
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	5.12%
6	Target normal cost		
	a Present value of current plan year accruals	6a	112,680
	b Expected plan-related expenses	6b	0
	c Target normal cost	6c	112,680

Statement by Enrolled Actuary
To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.

SIGN HERE	Michael C. Henderson <i>MCH</i>	<u>10-9-2025</u>
	Signature of actuary	Date
	Michael C. Henderson, ASA EA MAAA	2308330
	Type or print name of actuary	Most recent enrollment number
	BPAS Actuarial & Pension Services	212-284-9005
	Firm name	Telephone number (including area code)
	90 Merrick Ave. #102	
	East Meadow NY 11554	
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
-------------------------	------------------------	------------------------	------------------------	---

b Applicable month (enter code)..... **21b** 0

22 Weighted average retirement age **22** 65

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years **28** 0

29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a)..... **29** 0

30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29) **30** 0

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c).....	31a	112,680
b Excess assets, if applicable, but not greater than line 31a	31b	0

32 Amortization installments:

	Outstanding Balance	Installment
a Net shortfall amortization installment	331,891	30,907
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	143,587
		Total balance
35 Balances elected for use to offset funding requirement		0
36 Additional cash requirement (line 34 minus line 35).....	36	143,587
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	155,795
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	38a	12,208
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39	0
40 Unpaid minimum required contributions for all years	40	0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. 2019 2020 2021

ZDG, LLC Cash Balance Plan
 Schedule SB, Line 19 - Discounted Employer Contributions
 EIN/PN: 75-3243042/002

Date Due	Date Made	Plan year	Contribution Amount	Applicable Effective Interest Rate	Interest Adjusted Contribution
04/15/2024	09/12/2025	2024	\$25,401	10.12%	\$21,850
07/15/2024	09/12/2025	2024	\$25,401	10.12%	\$22,104
10/15/2024	09/12/2025	2024	\$25,401	10.12%	\$22,367
01/15/2025	09/12/2025	2024	\$25,401	10.12%	\$22,633
09/15/2025	09/12/2025	2024	\$72,793	5.12%	\$66,841
<i>Totals</i>			\$174,397		\$155,795

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

ZDG, LLC
Cash Balance Plan
EIN: 75-3243042 Plan Number: 002

Participants were assumed to retire at the later of age 65 or 5 years of participation, or their attained age as of the valuation date, if later.

Number of Participants	Assumed Retirement Age
23	65
1	67
1	70
Average	65

SUMMARY OF PLAN PROVISIONS

This summary is intended as an outline of plan provisions and does not alter the intent or meaning of the provisions contained in the plan document.

Effective Date of Plan:	January 1, 2016
Plan Year:	Each consecutive 12-month period ending on December 31 st .
Eligibility:	<p>Each Eligible Employee on or after the Effective Date shall become a Participant eligible to accrue benefits on the first day of the first month and seventh month of the Plan Year coincident with or next following the date he attains age 21 and he completes one (1) Year of Eligibility Service; provided, that he is an Eligible Employee on that date. Notwithstanding the foregoing, all Eligible Employees employed on July 31, 2016 as Chief Financial Officer, Mechanical Engineer, Estimator or Assistant Project Manager shall become eligible to participate in the Plan as of August 1, 2016. Eligible Employees do not include Highly Compensated Employees other than More Than 5% Owners, Chief Financial Officers, Senior Vice Presidents, and Mechanical Engineers, or any individual who is not an Employee after July 31, 2016.</p> <p>Effective January 1, 2018: each Eligible Employee shall become a Participant on the first day of the first month and seventh month of the Plan Year in which he completes three (3) months of service; provided, that he is an Eligible Employee on that date.</p>
Normal Retirement Date:	The first day of the month on or next following the participant's attainment of age 65, or the 5 th anniversary of plan participation, if later.
Year of Service:	Completion of at least 1,000 hours of service in a Plan Year.
Compensation:	Taxable wages on the participant's IRS Form W-2 including any amount deferred on a tax-preferred basis to any Company benefit plan. For any self-employed individual, Compensation means earned income.
Accrued Benefit:	If currently payable, a single life annuity which is actuarially equivalent to the current Hypothetical Account Balance. If not currently payable, a single life annuity payable at Normal Retirement Date which is actuarially equivalent to the projected Hypothetical Account Balance. The projected Hypothetical Account Balance is the current Hypothetical Account Balance plus the sum of future Interest Credits through Normal Retirement Date. The benefit shall not exceed the maximum permitted benefit under Internal Revenue Code Section 415.
Late Retirement Benefit:	Upon retirement after Normal Retirement Date, the Accrued Benefit, calculated and payable as of the Late Retirement Date.
Hypothetical Account Balance:	The balance of the account established for each participant, equal to the sum of Principal Credits and Interest Credits.
Principal Credits:	A dollar amount or percentage of annual compensation, depending on membership in an allocation group. Prior to January 1, 2018:

SUMMARY OF PLAN PROVISIONS

Group	Members	Credit
Group 1	Roger Chartouni	Greater of (1) and (2): (1) The lesser of \$50,000 per year of service up to 3 or \$101,000 (2) \$99,000
Group 2	William Cahill and Paul Sarcinella	Greater of (1) and (2): (1) \$11,670 per year of service up to 3 (2) \$35,000
Group 3	Michael Geary	Greater of (1) and (2): (1) \$3,340 per year of service up to 3 (2) \$10,000
Group 4	All Other Eligible Employees	Greater of (1) and (2): (1) 0.5167% of Compensation per year of service up to 3 (2) 1.50% of Compensation

Effective January 1, 2018:

Group	Members	Credit
Group 1	Roger Chartouni	Greater of (1) and (2): (1) The lesser of \$50,000 per year of service up to 3 or \$101,000 (2) \$99,000
Group 2	William Cahill and Paul Sarcinella	Greater of (1) and (2): (1) \$11,670 per year of service up to 3 (2) \$35,000
Group 3	Michael Geary	Greater of (1) and (2): (1) \$3,340 per year of service up to 3 (2) \$10,000
Group 4	Mera Faddoul	Greater of (1) and (2): (1) \$16,670 per year of service up to 3 (2) \$50,000
Group 5	Max Blumenfeld	Greater of (1) and (2): (1) 1.54% of Compensation per year of service up to 3 (2) 4.55% of Compensation
Group 6	All Other Eligible Employees	Greater of (1) and (2): (1) 0.5167% of Compensation per year of service up to 3 (2) 1.50% of Compensation

Effective January 1, 2019:

Group	Members	Credit
Group 1	Roger Chartouni	Greater of (1) and (2): (1) The lesser of \$50,000 per year of service up to 3 or \$101,000 (2) \$99,000
Group 2	William Cahill and Paul Sarcinella	Greater of (1) and (2): (1) \$11,670 per year of service up to 3 (2) \$35,000
Group 3	Michael Geary	Greater of (1) and (2): (1) \$3,340 per year of service up to 3 (2) \$10,000

SUMMARY OF PLAN PROVISIONS

Group 4	Mera Faddoul	Greater of (1) and (2): (1) \$16,670 per year of service up to 3 (2) \$50,000
Group 5	Max Blumenfeld	Greater of (1) and (2): (1) 1.80% of Compensation per year of service up to 3 (2) 5.25% of Compensation
Group 6	All Other Eligible Employees	Greater of (1) and (2): (1) 0.5167% of Compensation per year of service up to 3 (2) 1.50% of Compensation

Effective January 1, 2020:

Group	Members	Credit
Group 1	Roger Chartouni	Greater of (1) and (2): (1) The lesser of \$50,000 per year of service up to 3 or \$101,000 (2) \$99,000
Group 2	William Cahill and Paul Sarcinella	Greater of (1) and (2): (1) \$11,670 per year of service up to 3 (2) \$35,000
Group 3	Michael Geary	Greater of (1) and (2): (1) \$3,340 per year of service up to 3 (2) \$10,000
Group 4	Mera Faddoul	Greater of (1) and (2): (1) \$16,670 per year of service up to 3 (2) \$50,000
Group 5	Max Blumenfeld	Greater of (1) and (2): (1) 1.80% of Compensation per year of service up to 3 (2) 5.25% of Compensation
Group 6	Michael Incontrera	Greater of (1) and (2): (1) \$3,340 per year of service up to 3 (2) \$10,000
Group 7	All Other Eligible Employees	Greater of (1) and (2): (1) 0.5167% of Compensation per year of service up to 3 (2) 1.50% of Compensation

Some participants' Hypothetical Allocations were increased in order to meet minimum participation requirements as stated in the 11(g) amendments for 2023.

Interest Credits:

The interest that is credited to a participant's Cash Balance Account on the last day of the Plan Year, based on the lesser of 6.50% and the actual rate of return on Plan assets determined by dividing the net investment income received by the Plan for the Interest Crediting Period (including all interest and dividends received by the Plan for the Plan Year adjusted for current and prior Plan Year accrued income to the extent determinable, plus or minus realized and unrealized gains and losses, and minus investment management related expenses) by the total of all Participants' Cash Balance Accounts as of the end of such Interest Crediting Period before the crediting of any Principal Credits credited during such Interest Crediting Period. The Interest Crediting Rate for the Plan Year ending December 31, 2023 was 6.16%.

SUMMARY OF PLAN PROVISIONS

Vesting:	A participant is 100% vested upon the completion of 3 years of service.
Normal Form of Retirement Benefit:	A single life annuity. If married to a qualified spouse, a 50% qualified joint and survivor annuity, which is the actuarial equivalent of a life annuity.
Optional Forms of Benefit:	Life Annuity, Qualified Optional Survivor Annuity (75%), Lump Sum

EIN/PN: 75-3243042/002

ZDG, LLC CASH BALANCE PLAN

Amortization Schedule as of January 1, 2024					
Year Established	Initial Period	Initial Amount	Remaining Period	Remaining Amount	Annual Payment
2024	15 Years	\$ 259,838	15 Years	\$ 259,838	\$ 23,748
2023	15 Years	\$ 24,039	14 Years	\$ 22,975	\$ 2,202
2022	15 Years	\$ 53,637	13 Years	\$ 49,078	\$ 4,957
Total				\$ 331,891	\$ 30,907