

<b>Form 5500</b>  Department of the Treasury Internal Revenue Service  Department of Labor Employee Benefits Security Administration  Pension Benefit Guaranty Corporation	<b>Annual Return/Report of Employee Benefit Plan</b>  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).  <b>▶ Complete all entries in accordance with the instructions to the Form 5500.</b>	OMB Nos. 1210-0110 1210-0089  <div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div>  <b>This Form is Open to Public Inspection</b>
---	--	---

<b>Part I</b>	<b>Annual Report Identification Information</b>
---------------	---

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

**A** This return/report is for:     a multiemployer plan     a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)

a single-employer plan     a DFE (specify) \_\_\_\_\_

**B** This return/report is:     the first return/report     the final return/report

an amended return/report     a short plan year return/report (less than 12 months)

**C** If the plan is a collectively-bargained plan, check here. . . . .

**D** Check box if filing under:     Form 5558     automatic extension     the DFVC program

special extension (enter description)

**E** If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . .

<b>Part II</b>	<b>Basic Plan Information—enter all requested information</b>
----------------	---

<b>1a</b> Name of plan <u>NORTH AMERICAN ROOFING SERVICES 401(K) PLAN</u>	<b>1b</b> Three-digit plan number (PN) ▶ <u>001</u>
<b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>NORTH AMERICAN ROOFING SERVICES</u>  <u>6601 EAST ADAMO DRIVE</u> <u>TAMPA, FL 33619</u>	<b>1c</b> Effective date of plan <u>05/01/2000</u>  <b>2b</b> Employer Identification Number (EIN) <u>13-3724765</u>  <b>2c</b> Plan Sponsor's telephone number <u>800-551-5602</u>  <b>2d</b> Business code (see instructions) <u>236200</u>

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

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

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

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	232
<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>	180
	<b>6a(2)</b>	176
	<b>6b</b>	0
	<b>6c</b>	47
	<b>6d</b>	223
	<b>6e</b>	0
	<b>6f</b>	223
	<b>6g(1)</b>	126
<b>6g(2)</b>	115	
<b>6h</b>	0	
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

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

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

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

<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 type="checkbox"/> <b>A</b> (Insurance Information) – Number Attached <u>0</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 checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)

---

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

---

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

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

---

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

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

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

---

<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>
--	--	---

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>NORTH AMERICAN ROOFING SERVICES 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>NORTH AMERICAN ROOFING SERVICES</b>	<b>D</b> Employer Identification Number (EIN) <b>13-3724765</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

**FIDELITY INVESTMENTS INSTITUTIONAL**

**04-2647786**

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

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

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

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

---

---

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

---

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

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

OSAIC WEALTH INC

93-0987232

(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?
27	ADVISOR	19418	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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
60 64 65	RECORDKEEPER	19102	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" 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.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
ABF SM CAP VAL R5 - SS&C GIDS, INC 1345 AVENUE OF THE AMERICAS NEW YORK, NY 10105	0.04%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BAIRD CORE PLUS INST - US BANCORP  39-0281260	0.02%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
GALLIARD STBLE RTN M 800 LASALLE AVENUE SUITE 1400 MINNEAPOLIS, MN 55402	0.25%	

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

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
HTFD INTL OPPTS Y - HARTFORD ADMINI  41-0679409	0.10%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
INVS DIVRS DIVD R5 - INVESCO INVES      11 GREENWAY PLAZA, SUITE 100 HOUSTON, TX 77046	0.35%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
VICTORY S ESTB VAL I - FIS INVESTO      14785 PRESTON ROAD SUITE 1000 DALLAS, TX 75254	0.10%	

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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>NORTH AMERICAN ROOFING SERVICES 401(K) PLAN</u>	<b>B</b> Three-digit plan number (PN)	<u>001</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>NORTH AMERICAN ROOFING SERVICES</u>	<b>D</b> Employer Identification Number (EIN) <u>13-3724765</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
---------------	--

**a** Name of MTIA, CCT, PSA, or 103-12 IE: GALLIARD STBLE RTN M

**b** Name of sponsor of entity listed in (a): WELLS FARGO BANK, N.A.

<b>c</b> EIN-PN <u>94-6751924-001</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
---------------------------------------	-------------------------------	--

**a** Name of MTIA, CCT, PSA, or 103-12 IE: STABLE VALUE FUND R1

**b** Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY

<b>c</b> EIN-PN <u>85-4031707-653</u>	<b>d</b> Entity code <u>C</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>393968</u>
---------------------------------------	-------------------------------	---

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

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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

<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
-----------------	----------------------	---

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

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





<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>
--	--	--

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>NORTH AMERICAN ROOFING SERVICES 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>NORTH AMERICAN ROOFING SERVICES</b>	<b>D</b> Employer Identification Number (EIN) <b>13-3724765</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
---------------	--------------------------------------

**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>	0	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>	217457	233689
<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>	189	21
<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>	0	0
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>	393985	393968
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	0	0
<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>	5148688	4687835
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>	0	0
<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>	5760319	5315513
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>	0	0
<b>h</b> Operating payables.....	<b>1h</b>	0	0
<b>i</b> Acquisition indebtedness.....	<b>1i</b>	0	0
<b>j</b> Other liabilities.....	<b>1j</b>	0	0
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	5760319	5315513

**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>	155232	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	372692	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	0	
(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>		527924
<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>	10884	
<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>	0	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	0	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		10884
<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>	101512	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		101512
<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>	4	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	1	
<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>	-167	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		-167

	(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	2b(6)	11297
(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)	669295
<b>c</b> Other income .....	2c	0
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	2d	1320748

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1725761
(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)	1725761
<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)	15359
(4) IQPA audit fees .....	2i(4)	0
(5) Investment advisory and investment management fees .....	2i(5)	20691
(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)	3743
(12) Total administrative expenses. Add lines 2i(1) through (11) .....	2i(12)	39793
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	2j	1765554

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line 2j from line 2d.....	2k	-444806
<b>l</b> Transfers of assets:		
(1) To this plan.....	2l(1)	0
(2) From this plan .....	2l(2)	0

**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: RSM US LLP

(2) EIN: 42-0714325

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	13119
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>e</b> Was this plan covered by a fidelity bond?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	500000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

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

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

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

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

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

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>NORTH AMERICAN ROOFING SERVICES 401(K) PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>001</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>NORTH AMERICAN ROOFING SERVICES</u>	<b>D</b> Employer Identification Number (EIN) <u>13-3724765</u>	

<b>Part I</b>	<b>Distributions</b>
---------------	----------------------

**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	
---	--

**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): 04-6568107

**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	
---	--

<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.)
----------------	---

**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>
-----------------	-------------------

**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.
----------------	---

**10** Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....  Yes  No

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.

# **North American Roofing Services, Inc. 401(k) Plan**

Financial Report  
December 31, 2024

## Contents

---

Independent auditor's report	1-3
<hr/>	
Financial statements	
Statements of net assets available for benefits—modified cash basis	4
Statement of changes in net assets available for benefits—modified cash basis	5
Notes to financial statements	6-11
Supplementary information	
Schedule H, line 4i—schedule of assets (held at end of year)—modified cash basis	12
Schedule H, Part IV, line 4a—Schedule of delinquent participant contributions—modified cash basis	13

---



## Independent Auditor's Report

RSM US LLP

Board of Trustees  
North American Roofing Services, Inc. 401(k) Plan

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

We have performed audits of the financial statements of North American Roofing Services, Inc. 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits—modified cash basis as of December 31, 2024 and 2023, the related statement of changes in net assets available for benefits—modified cash basis for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

### Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

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

### Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

### **Basis of Accounting**

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements and supplemental schedules are prepared on a modified cash basis of accounting, which is a basis of accounting other than U.S. GAAP. Our opinion is not modified with respect to this matter.

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

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

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

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

**Other Matter—Supplemental Schedules Required by ERISA**

The supplemental schedules, Schedule H, line 4i—schedule of assets (held at end of year)—modified cash basis as of December 31, 2024 and Schedule H, part IV, line 4a—schedule of delinquent participant contributions – modified cash basis for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but supplementary information required by the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. 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 its form and content, are presented in conformity with the DOL’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 DOL’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).

*RSM US LLP*

Chicago, Illinois  
October 15, 2025

North American Roofing Services, Inc. 401(k) Plan

Statements of Net Assets Available for Benefits—Modified Cash Basis  
December 31, 2024 and 2023

	2024	2023
<b>Assets</b>		
Investments:		
Investments, at fair value	\$ 4,687,856	\$ 5,148,877
Investments, at contract value—common/collective trust	393,968	393,985
Money market mutual fund, at fair value	233,689	217,457
<b>Net assets available for benefits</b>	<b>\$ 5,315,513</b>	<b>\$ 5,760,319</b>

See notes to financial statements.

**North American Roofing Services, Inc. 401(k) Plan**

**Statement of Changes in Net Assets Available for Benefits—Modified Cash Basis  
Year Ended December 31, 2024**

---

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 680,428
Interest and dividends	112,396
<b>Net investment income</b>	<u>792,824</u>
Contributions:	
Company	155,232
Participant	372,692
<b>Total contributions</b>	<u>527,924</u>
<b>Total additions</b>	<u>1,320,748</u>
Deductions:	
Benefits paid to participants and beneficiaries	1,725,761
Administrative expenses	39,793
<b>Total deductions</b>	<u>1,765,554</u>
<b>Net decrease in net assets available for benefits</b>	(444,806)
Net assets available for benefits:	
Beginning	<u>5,760,319</u>
Ending	<u>\$ 5,315,513</u>

See notes to financial statements.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### Note 1. Description of Plan

The following description of the North American Roofing Services, Inc. 401(k) Plan (the Plan) is provided for general information purposes only. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

**General:** The Plan is a defined contribution plan established on May 1, 2000, covering substantially all employees of North American Roofing Services, Inc. (the Plan Sponsor or the Company). The Plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

**Eligibility:** All employees are eligible to contribute to the Plan upon reaching age 21. All participating employees are eligible for company contributions upon reaching age 21 and achieving one year of service with 1,000 hours. Employees may enter the Plan immediately upon meeting the Plan's eligibility requirements.

**Contributions:** Participants may contribute any percentage of pretax annual compensation as defined by the Plan or designate all or a portion of elective deferrals as Roth elective deferrals, not to exceed \$23,000 for calendar year 2024 (\$30,500 for participants over the age of 50). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans in the form of a rollover contribution.

The Company contributes a matching safe harbor contribution equal to 100% of participant contributions up to 3% of participant's eligible compensation, plus 50% of the amount of participant contributions that exceed 3% but do not exceed 5% of participant's eligible compensation. Additionally, the Company may elect to provide a discretionary matching contribution and/or a profit sharing contribution each plan year. The extent and amount of each year's contributions, if any, are at the discretion of the Board of Trustees. Any profit sharing contribution will be calculated based on the ratio each participant's compensation bears to the total of such compensation of all participants. The Company did not make any discretionary match or profit sharing contributions during the 2024 plan year.

**Participant accounts:** Each participant's account is credited with the participant's contributions, rollover contributions, allocations of the Company's contributions and earnings or losses (net of administrative expenses). The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants may direct their account balances into various investment options offered by the Plan which are comprised of a self-directed option, target date fund options, a fully benefit responsive investment contract and other mutual funds.

**Vesting:** Participants are immediately vested in their contributions and the Company's safe harbor nonelective contributions, plus actual earnings or losses thereon. Vesting in the Company's discretionary matching or profit sharing contribution, if any, is subject to the following vesting provisions:

	<u>Percentage</u>
Years of service:	
1	20%
2	40%
3	60%
4	80%
5	100%

**Notes receivable from participants:** In accordance with plan provisions, participant loans are disallowed.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### Note 1. Description of Plan (Continued)

**Payment of benefits:** Upon termination of service, death, disability or retirement, a participant or beneficiary is eligible to receive a lump-sum amount equal to the value of the participant's or beneficiary's vested interest in his or her account. Mandatory participant distributions greater than \$1,000 are rolled over directly into an individual retirement account. Mandatory participant distributions less than \$1,000 are distributed directly to the participant account balances; greater than \$7,000 are allowed to remain in the Plan. Additionally, under certain circumstances of financial hardship, the participant is allowed to withdraw funds from the Plan.

**Forfeitures:** Forfeitures from nonvested participant accounts may be used to reduce future company contributions or to pay plan administrative expenses. Forfeitures included in net assets were \$1,580 and \$1,674 at December 31, 2024 and 2023, respectively. In 2024, \$0 forfeitures were used to reduce company contributions and \$147 were used to reduce administrative expenses.

#### Note 2. Summary of Significant Accounting Policies

**Basis of accounting:** The Plan's accounts are maintained on a modified cash basis; therefore, the statements of net assets available for benefits and the statement of changes in net assets available for benefits reflect only cash received and disbursed. However, the Plan's investments have been adjusted to fair value as of December 31, 2024 and 2023. Receivables and payables and accrued contributions, investment income and expenses, which would be recognized under accounting principles generally accepted in the United States of America (U.S. GAAP) and which may be material in amount, are not recognized in the accompanying financial statements.

**Use of estimates:** The preparation of financial statements in conformity with a modified cash basis of accounting requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

**Investment valuation and income recognition:** Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between participants at the measurement date. See Note 4 for discussion of fair value measurements. Contract value is the relevant measure for the portion of net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts as contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

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

**Payment of benefits:** Benefits are recorded when paid.

**Administrative expenses:** Certain administrative expenses of the Plan are paid by the Company and are excluded from the accompanying financial statements. Fees paid by the Plan include self-directed brokerage account fees, overdraft check fees and certain other trustee and service provider fees which are directly deducted from the participant's accounts.

**Subsequent events:** The Plan has evaluated subsequent events for potential recognition and/or disclosure through October 15, 2025, the date the financial statements were available to be issued.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### Note 3. Information Certified by the Plan's Trustee

The following is a summary of the Plan's asset and income information as of December 31, 2024 and 2023, and for the year ended December 31, 2024, included throughout the Plan's financial statements and ERISA-required supplemental schedule, that was prepared by or derived from information provided by Fidelity Management Trust Company, the trustee of the Plan, and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from the trustee that the information provided to the Plan Administrator by the trustee is complete and accurate related to the following assets and income. Accordingly, as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the information that appears throughout the financial statements and ERISA-required supplemental schedule related to the following assets and income:

	December 31	
	2024	2023
Investments, at fair value	\$ 4,687,856	\$ 5,148,877
Investments, at contract value—common/collective trust	393,968	393,985
Money market mutual fund, at fair value	233,689	217,457
Net appreciation in fair value of investments	680,428	
Interest and dividend income	112,396	

#### Note 4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board Accounting Standards Codification 820 are described below:

**Level 1:** Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

**Level 2:** Inputs to the valuation methodology include:

- Quoted prices for similar assets and 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

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

**Level 3:** Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

#### Note 4. Fair Value Measurements (Continued)

Investments valued at the net asset value (NAV) as practical expedient are not classified within the fair value hierarchy.

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

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

**Registered investment companies, including money market mutual funds:** Valued at the daily closing price, as reported by the fund. Registered investment companies held by the Plan are open-end funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

**Self-directed brokerage accounts:** Plan investments held in the Fidelity BrokerageLink® may include mutual funds, common stock and Fidelity and External unit investments which are classified as Level 1 assets. Level 2 assets generally consist of interest-bearing and noninterest-bearing cash, limited partnerships and real estate investment trusts (REITs). The fair values of mutual funds and REITs are based on quoted prices in active markets. Cash is reported at carrying value which approximates fair value.

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

The following tables set forth the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of December 31:

	2024			
	Level 1	Level 2	Level 3	Total
Registered investment companies	\$ 4,687,835	\$ -	\$ -	\$ 4,687,835
Self-directed brokerage account	21	515	-	536
Money market mutual funds	233,174	-	-	233,174
Total assets in fair value hierarchy	\$ 4,921,030	\$ 515	\$ -	\$ 4,921,545
	2023			
	Level 1	Level 2	Level 3	Total
Registered investment companies	\$ 5,148,666	\$ -	\$ -	\$ 5,148,666
Self-directed brokerage account	211	487	-	698
Money market mutual funds	216,970	-	-	216,970
Total assets in fair value hierarchy	\$ 5,365,847	\$ 487	\$ -	\$ 5,366,334

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### **Note 4. Fair Value Measurements (Continued)**

**Changes in fair value levels:** To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Plan evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2024, there were no transfer in or out of Level 3.

#### **Note 5. Related-Party Transactions**

Certain plan investments are managed and administered by the trustee of the Plan. Therefore, these transactions qualify as party-in-interest transactions. Expenses incurred by the Plan, including those of the trustee in the performance of its duties and fees for its services, are shared by the Plan and the Plan Sponsor. The administrative expenses paid by the Plan to the trustee were \$39,793 for 2024. Certain employees of the Plan Sponsor provide administrative services to the Plan without reimbursement for their services from the Plan.

#### **Note 6. Common/Collective Trust, at Contract Value**

The Plan invests in the Putnam Stable Value Fund (the Fund), which is a common/collective trust sponsored by Putnam Advisory Company, LLC (Putnam) totaling \$393,968 at December 31, 2024. The contract is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

Previously, the Plan invested in the Galliard Stable Return Fund, which is a common/collective trust that is fully invested in the Galliard Stable Return Fund M (the Fund) and sponsored by Galliard Capital Management, LLC totaling \$393,985 at December 31, 2023. The contract is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

These contracts are deemed to be a fully benefit-responsive investment contracts and, therefore, are reported at contract value. Contract value is the relevant measurement for a fully benefit-responsive investment contract because this is the amount received by participants if they were to initiate the permitted transaction under the terms of the Plan. Contract value reported to the Plan by Putnam, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### **Note 6. Common/Collective Trust, at Contract Value (Continued)**

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan Sponsor or other Plan Sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA or (5) premature termination of the contract. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation or (4) a material amendment to the agreement without the consent of the issuer.

#### **Note 7. Plan Termination**

Although it has not expressed any intent to do so, the Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts. Any unallocated assets of the Plan would be allocated to participant accounts and distributed in such a manner as the Plan Sponsor may determine.

#### **Note 8. Tax Status**

By a letter dated June 30, 2020, the Internal Revenue Service stated that the volume submitter plan sponsored by Fidelity Management Trust Company qualifies under Section 401(a) of the IRC. The volume submitter plan opinion letter has been relied upon by the Plan. The Plan Administrator believes the Plan is designed and is being operated in compliance with applicable provisions of the IRC.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more than likely would be sustained upon examination. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

#### **Note 9. Nonexempt Transactions**

During 2024, the Plan Sponsor inadvertently failed to deposit \$13,119 of participant contribution deferrals within the timeframe as stated by DOL regulations. The Plan Sponsor reimbursed the Plan for lost interest in 2024.

## **Supplementary Information**

**North American Roofing Services, Inc. 401(k) Plan**

**Schedule H, Line 4i—Schedule of Assets (Held at End of Year)—Modified Cash Basis  
December 31, 2024**

Employer Identification Number: 13-3724765

Plan Number: 001

(a)	(b) Identity of Party	(c) Description of Investment	(e) Current Value
		Registered investment companies:	
*	Fidelity Management Trust Company	Fidelity Freedom 2015 Fund	\$ 206,635
*	Fidelity Management Trust Company	Fidelity Freedom 2020 Fund	125,396
*	Fidelity Management Trust Company	Fidelity Freedom 2025 Fund	27,289
*	Fidelity Management Trust Company	Fidelity Freedom 2030 Fund	229,585
*	Fidelity Management Trust Company	Fidelity Freedom 2035 Fund	756,329
*	Fidelity Management Trust Company	Fidelity Freedom 2040 Fund	314,665
*	Fidelity Management Trust Company	Fidelity Freedom 2045 Fund	384,490
*	Fidelity Management Trust Company	Fidelity Freedom 2050 Fund	264,782
*	Fidelity Management Trust Company	Fidelity Freedom 2055 Fund	360,722
*	Fidelity Management Trust Company	Fidelity Freedom 2060 Fund	109,820
*	Fidelity Management Trust Company	Fidelity Freedom 2065 Fund	37,081
*	Fidelity Management Trust Company	Fidelity 500 Index	578,513
*	Fidelity Management Trust Company	Fidelity US Bond Index Fund	52,727
*	Fidelity Management Trust Company	American Century Small Cap Growth R6	133,244
	Fidelity Management Trust Company	International Growth Fund II Class R1	92,317
*	Fidelity Management Trust Company	Large Cap Growth Fund II Class R1	451,040
	Fidelity Management Trust Company	Fidelity Small Cap Index Fund	52,603
*	Fidelity Management Trust Company	Small Cap Value Fund III R1	87,191
*	Fidelity Management Trust Company	Large Cap Value Fund III R1	13,186
	Fidelity Management Trust Company	Victory Sycamore Established Value Fund Class I	10,671
	Fidelity Management Trust Company	PIMCO Income Fund Insti Class	3,024
*	Fidelity Management Trust Company	American Funds Bond Fund of Amer R6	50,125
*	Fidelity Management Trust Company	Emerging Markets Fund II R1	13,551
*	Fidelity Management Trust Company	Fidelity Mid Cap Index Fund	124,538
	Fidelity Management Trust Company	Fidelity International Index Fund	69,960
	Fidelity Management Trust Company	Fidelity Freedom Index Income Fund	196
*	Fidelity Management Trust Company	Fidelity Growth Strategies K6 Fund	138,155
			<u>4,687,835</u>
		Investment contract at contract value:	
	Fidelity Management Trust Company	Stable Value Fund R1	<u>393,968</u>
		Self-directed brokerage account:	
*	Various	Common Stock	21
*	Various	Self-directed brokerage account	<u>515</u>
			536
		Money market mutual funds:	
*	Fidelity Management Trust Company	Fidelity Government Money Market Fund	<u>233,174</u>
			<u>\$ 5,315,513</u>

\* Represents a party-in-interest.

Column (d) (Cost) has been omitted as it is not required under ERISA.

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

**North American Roofing Services, Inc. 401(k) Plan**

**Schedule H, Part IV, Line 4a—Schedule of Delinquent Participant Contributions  
Year Ended December 31, 2024**

Participant contributions transferred late to plan: \$13,119	Total that constitute prohibited non-exempt transactions \$13,119			Total fully corrected under VFCP and PTE 2002-51
[ ] Check here if late participant loan repayments are included	Contributions not corrected	Contributions corrected outside of VFCP	Contributions pending correction in VFCP	
2024	\$ -	\$ 13,119	\$ -	\$ -

# **North American Roofing Services, Inc. 401(k) Plan**

Financial Report  
December 31, 2024

## Contents

---

Independent auditor's report	1-3
<hr/>	
Financial statements	
Statements of net assets available for benefits—modified cash basis	4
Statement of changes in net assets available for benefits—modified cash basis	5
Notes to financial statements	6-11
Supplementary information	
Schedule H, line 4i—schedule of assets (held at end of year)—modified cash basis	12
Schedule H, Part IV, line 4a—Schedule of delinquent participant contributions—modified cash basis	13

---



## Independent Auditor's Report

RSM US LLP

Board of Trustees  
North American Roofing Services, Inc. 401(k) Plan

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

We have performed audits of the financial statements of North American Roofing Services, Inc. 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits—modified cash basis as of December 31, 2024 and 2023, the related statement of changes in net assets available for benefits—modified cash basis for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

### Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

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

### Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

### **Basis of Accounting**

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements and supplemental schedules are prepared on a modified cash basis of accounting, which is a basis of accounting other than U.S. GAAP. Our opinion is not modified with respect to this matter.

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

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

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

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

**Other Matter—Supplemental Schedules Required by ERISA**

The supplemental schedules, Schedule H, line 4i—schedule of assets (held at end of year)—modified cash basis as of December 31, 2024 and Schedule H, part IV, line 4a—schedule of delinquent participant contributions – modified cash basis for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but supplementary information required by the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. 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 its form and content, are presented in conformity with the DOL’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 DOL’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).

*RSM US LLP*

Chicago, Illinois  
October 15, 2025

North American Roofing Services, Inc. 401(k) Plan

Statements of Net Assets Available for Benefits—Modified Cash Basis  
December 31, 2024 and 2023

	2024	2023
<b>Assets</b>		
Investments:		
Investments, at fair value	\$ 4,687,856	\$ 5,148,877
Investments, at contract value—common/collective trust	393,968	393,985
Money market mutual fund, at fair value	233,689	217,457
<b>Net assets available for benefits</b>	<b>\$ 5,315,513</b>	<b>\$ 5,760,319</b>

See notes to financial statements.

**North American Roofing Services, Inc. 401(k) Plan**

**Statement of Changes in Net Assets Available for Benefits—Modified Cash Basis  
Year Ended December 31, 2024**

---

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 680,428
Interest and dividends	112,396
<b>Net investment income</b>	<u>792,824</u>
Contributions:	
Company	155,232
Participant	372,692
<b>Total contributions</b>	<u>527,924</u>
<b>Total additions</b>	<u>1,320,748</u>
Deductions:	
Benefits paid to participants and beneficiaries	1,725,761
Administrative expenses	39,793
<b>Total deductions</b>	<u>1,765,554</u>
<b>Net decrease in net assets available for benefits</b>	(444,806)
Net assets available for benefits:	
Beginning	<u>5,760,319</u>
Ending	<u>\$ 5,315,513</u>

See notes to financial statements.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### Note 1. Description of Plan

The following description of the North American Roofing Services, Inc. 401(k) Plan (the Plan) is provided for general information purposes only. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

**General:** The Plan is a defined contribution plan established on May 1, 2000, covering substantially all employees of North American Roofing Services, Inc. (the Plan Sponsor or the Company). The Plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

**Eligibility:** All employees are eligible to contribute to the Plan upon reaching age 21. All participating employees are eligible for company contributions upon reaching age 21 and achieving one year of service with 1,000 hours. Employees may enter the Plan immediately upon meeting the Plan's eligibility requirements.

**Contributions:** Participants may contribute any percentage of pretax annual compensation as defined by the Plan or designate all or a portion of elective deferrals as Roth elective deferrals, not to exceed \$23,000 for calendar year 2024 (\$30,500 for participants over the age of 50). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans in the form of a rollover contribution.

The Company contributes a matching safe harbor contribution equal to 100% of participant contributions up to 3% of participant's eligible compensation, plus 50% of the amount of participant contributions that exceed 3% but do not exceed 5% of participant's eligible compensation. Additionally, the Company may elect to provide a discretionary matching contribution and/or a profit sharing contribution each plan year. The extent and amount of each year's contributions, if any, are at the discretion of the Board of Trustees. Any profit sharing contribution will be calculated based on the ratio each participant's compensation bears to the total of such compensation of all participants. The Company did not make any discretionary match or profit sharing contributions during the 2024 plan year.

**Participant accounts:** Each participant's account is credited with the participant's contributions, rollover contributions, allocations of the Company's contributions and earnings or losses (net of administrative expenses). The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants may direct their account balances into various investment options offered by the Plan which are comprised of a self-directed option, target date fund options, a fully benefit responsive investment contract and other mutual funds.

**Vesting:** Participants are immediately vested in their contributions and the Company's safe harbor nonelective contributions, plus actual earnings or losses thereon. Vesting in the Company's discretionary matching or profit sharing contribution, if any, is subject to the following vesting provisions:

	<u>Percentage</u>
Years of service:	
1	20%
2	40%
3	60%
4	80%
5	100%

**Notes receivable from participants:** In accordance with plan provisions, participant loans are disallowed.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### Note 1. Description of Plan (Continued)

**Payment of benefits:** Upon termination of service, death, disability or retirement, a participant or beneficiary is eligible to receive a lump-sum amount equal to the value of the participant's or beneficiary's vested interest in his or her account. Mandatory participant distributions greater than \$1,000 are rolled over directly into an individual retirement account. Mandatory participant distributions less than \$1,000 are distributed directly to the participant account balances; greater than \$7,000 are allowed to remain in the Plan. Additionally, under certain circumstances of financial hardship, the participant is allowed to withdraw funds from the Plan.

**Forfeitures:** Forfeitures from nonvested participant accounts may be used to reduce future company contributions or to pay plan administrative expenses. Forfeitures included in net assets were \$1,580 and \$1,674 at December 31, 2024 and 2023, respectively. In 2024, \$0 forfeitures were used to reduce company contributions and \$147 were used to reduce administrative expenses.

#### Note 2. Summary of Significant Accounting Policies

**Basis of accounting:** The Plan's accounts are maintained on a modified cash basis; therefore, the statements of net assets available for benefits and the statement of changes in net assets available for benefits reflect only cash received and disbursed. However, the Plan's investments have been adjusted to fair value as of December 31, 2024 and 2023. Receivables and payables and accrued contributions, investment income and expenses, which would be recognized under accounting principles generally accepted in the United States of America (U.S. GAAP) and which may be material in amount, are not recognized in the accompanying financial statements.

**Use of estimates:** The preparation of financial statements in conformity with a modified cash basis of accounting requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

**Investment valuation and income recognition:** Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between participants at the measurement date. See Note 4 for discussion of fair value measurements. Contract value is the relevant measure for the portion of net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts as contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

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

**Payment of benefits:** Benefits are recorded when paid.

**Administrative expenses:** Certain administrative expenses of the Plan are paid by the Company and are excluded from the accompanying financial statements. Fees paid by the Plan include self-directed brokerage account fees, overdraft check fees and certain other trustee and service provider fees which are directly deducted from the participant's accounts.

**Subsequent events:** The Plan has evaluated subsequent events for potential recognition and/or disclosure through October 15, 2025, the date the financial statements were available to be issued.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### Note 3. Information Certified by the Plan's Trustee

The following is a summary of the Plan's asset and income information as of December 31, 2024 and 2023, and for the year ended December 31, 2024, included throughout the Plan's financial statements and ERISA-required supplemental schedule, that was prepared by or derived from information provided by Fidelity Management Trust Company, the trustee of the Plan, and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from the trustee that the information provided to the Plan Administrator by the trustee is complete and accurate related to the following assets and income. Accordingly, as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the information that appears throughout the financial statements and ERISA-required supplemental schedule related to the following assets and income:

	December 31	
	2024	2023
Investments, at fair value	\$ 4,687,856	\$ 5,148,877
Investments, at contract value—common/collective trust	393,968	393,985
Money market mutual fund, at fair value	233,689	217,457
Net appreciation in fair value of investments	680,428	
Interest and dividend income	112,396	

#### Note 4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board Accounting Standards Codification 820 are described below:

**Level 1:** Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

**Level 2:** Inputs to the valuation methodology include:

- Quoted prices for similar assets and 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

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

**Level 3:** Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

#### Note 4. Fair Value Measurements (Continued)

Investments valued at the net asset value (NAV) as practical expedient are not classified within the fair value hierarchy.

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

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

**Registered investment companies, including money market mutual funds:** Valued at the daily closing price, as reported by the fund. Registered investment companies held by the Plan are open-end funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

**Self-directed brokerage accounts:** Plan investments held in the Fidelity BrokerageLink® may include mutual funds, common stock and Fidelity and External unit investments which are classified as Level 1 assets. Level 2 assets generally consist of interest-bearing and noninterest-bearing cash, limited partnerships and real estate investment trusts (REITs). The fair values of mutual funds and REITs are based on quoted prices in active markets. Cash is reported at carrying value which approximates fair value.

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

The following tables set forth the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of December 31:

	2024			
	Level 1	Level 2	Level 3	Total
Registered investment companies	\$ 4,687,835	\$ -	\$ -	\$ 4,687,835
Self-directed brokerage account	21	515	-	536
Money market mutual funds	233,174	-	-	233,174
Total assets in fair value hierarchy	\$ 4,921,030	\$ 515	\$ -	\$ 4,921,545
	2023			
	Level 1	Level 2	Level 3	Total
Registered investment companies	\$ 5,148,666	\$ -	\$ -	\$ 5,148,666
Self-directed brokerage account	211	487	-	698
Money market mutual funds	216,970	-	-	216,970
Total assets in fair value hierarchy	\$ 5,365,847	\$ 487	\$ -	\$ 5,366,334

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### **Note 4. Fair Value Measurements (Continued)**

**Changes in fair value levels:** To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Plan evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2024, there were no transfer in or out of Level 3.

#### **Note 5. Related-Party Transactions**

Certain plan investments are managed and administrated by the trustee of the Plan. Therefore, these transactions qualify as party-in-interest transactions. Expenses incurred by the Plan, including those of the trustee in the performance of its duties and fees for its services, are shared by the Plan and the Plan Sponsor. The administrative expenses paid by the Plan to the trustee were \$39,793 for 2024. Certain employees of the Plan Sponsor provide administrative services to the Plan without reimbursement for their services from the Plan.

#### **Note 6. Common/Collective Trust, at Contract Value**

The Plan invests in the Putnam Stable Value Fund (the Fund), which is a common/collective trust sponsored by Putnam Advisory Company, LLC (Putnam) totaling \$393,968 at December 31, 2024. The contract is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

Previously, the Plan invested in the Galliard Stable Return Fund, which is a common/collective trust that is fully invested in the Galliard Stable Return Fund M (the Fund) and sponsored by Galliard Capital Management, LLC totaling \$393,985 at December 31, 2023. The contract is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

These contracts are deemed to be a fully benefit-responsive investment contracts and, therefore, are reported at contract value. Contract value is the relevant measurement for a fully benefit-responsive investment contract because this is the amount received by participants if they were to initiate the permitted transaction under the terms of the Plan. Contract value reported to the Plan by Putnam, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### **Note 6. Common/Collective Trust, at Contract Value (Continued)**

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan Sponsor or other Plan Sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA or (5) premature termination of the contract. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation or (4) a material amendment to the agreement without the consent of the issuer.

#### **Note 7. Plan Termination**

Although it has not expressed any intent to do so, the Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts. Any unallocated assets of the Plan would be allocated to participant accounts and distributed in such a manner as the Plan Sponsor may determine.

#### **Note 8. Tax Status**

By a letter dated June 30, 2020, the Internal Revenue Service stated that the volume submitter plan sponsored by Fidelity Management Trust Company qualifies under Section 401(a) of the IRC. The volume submitter plan opinion letter has been relied upon by the Plan. The Plan Administrator believes the Plan is designed and is being operated in compliance with applicable provisions of the IRC.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more than likely would be sustained upon examination. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

#### **Note 9. Nonexempt Transactions**

During 2024, the Plan Sponsor inadvertently failed to deposit \$13,119 of participant contribution deferrals within the timeframe as stated by DOL regulations. The Plan Sponsor reimbursed the Plan for lost interest in 2024.

## **Supplementary Information**

**North American Roofing Services, Inc. 401(k) Plan**

**Schedule H, Line 4i—Schedule of Assets (Held at End of Year)—Modified Cash Basis  
December 31, 2024**

Employer Identification Number: 13-3724765

Plan Number: 001

(a)	(b)	(c)	(e)
Identity of Party	Description of Investment	Current Value	
	Registered investment companies:		
* Fidelity Management Trust Company	Fidelity Freedom 2015 Fund	\$ 206,635	
* Fidelity Management Trust Company	Fidelity Freedom 2020 Fund	125,396	
* Fidelity Management Trust Company	Fidelity Freedom 2025 Fund	27,289	
* Fidelity Management Trust Company	Fidelity Freedom 2030 Fund	229,585	
* Fidelity Management Trust Company	Fidelity Freedom 2035 Fund	756,329	
* Fidelity Management Trust Company	Fidelity Freedom 2040 Fund	314,665	
* Fidelity Management Trust Company	Fidelity Freedom 2045 Fund	384,490	
* Fidelity Management Trust Company	Fidelity Freedom 2050 Fund	264,782	
* Fidelity Management Trust Company	Fidelity Freedom 2055 Fund	360,722	
* Fidelity Management Trust Company	Fidelity Freedom 2060 Fund	109,820	
* Fidelity Management Trust Company	Fidelity Freedom 2065 Fund	37,081	
* Fidelity Management Trust Company	Fidelity 500 Index	578,513	
* Fidelity Management Trust Company	Fidelity US Bond Index Fund	52,727	
* Fidelity Management Trust Company	American Century Small Cap Growth R6	133,244	
Fidelity Management Trust Company	International Growth Fund II Class R1	92,317	
* Fidelity Management Trust Company	Large Cap Growth Fund II Class R1	451,040	
Fidelity Management Trust Company	Fidelity Small Cap Index Fund	52,603	
* Fidelity Management Trust Company	Small Cap Value Fund III R1	87,191	
* Fidelity Management Trust Company	Large Cap Value Fund III R1	13,186	
Fidelity Management Trust Company	Victory Sycamore Established Value Fund Class I	10,671	
Fidelity Management Trust Company	PIMCO Income Fund Insti Class	3,024	
* Fidelity Management Trust Company	American Funds Bond Fund of Amer R6	50,125	
* Fidelity Management Trust Company	Emerging Markets Fund II R1	13,551	
* Fidelity Management Trust Company	Fidelity Mid Cap Index Fund	124,538	
Fidelity Management Trust Company	Fidelity International Index Fund	69,960	
Fidelity Management Trust Company	Fidelity Freedom Index Income Fund	196	
* Fidelity Management Trust Company	Fidelity Growth Strategies K6 Fund	138,155	
		<u>4,687,835</u>	
	Investment contract at contract value:		
Fidelity Management Trust Company	Stable Value Fund R1	393,968	
	Self-directed brokerage account:		
* Various	Common Stock	21	
* Various	Self-directed brokerage account	515	
		<u>536</u>	
	Money market mutual funds:		
* Fidelity Management Trust Company	Fidelity Government Money Market Fund	233,174	
		<u>\$ 5,315,513</u>	

\* Represents a party-in-interest.

Column (d) (Cost) has been omitted as it is not required under ERISA.

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

**North American Roofing Services, Inc. 401(k) Plan**

**Schedule H, Part IV, Line 4a—Schedule of Delinquent Participant Contributions  
Year Ended December 31, 2024**

Participant contributions transferred late to plan: \$13,119	Total that constitute prohibited non-exempt transactions \$13,119			Total fully corrected under VFCP and PTE 2002-51
[ ] Check here if late participant loan repayments are included	Contributions not corrected	Contributions corrected outside of VFCP	Contributions pending correction in VFCP	
2024	\$ -	\$ 13,119	\$ -	\$ -

# **North American Roofing Services, Inc. 401(k) Plan**

Financial Report  
December 31, 2024

## Contents

---

Independent auditor's report	1-3
<hr/>	
Financial statements	
Statements of net assets available for benefits—modified cash basis	4
Statement of changes in net assets available for benefits—modified cash basis	5
Notes to financial statements	6-11
Supplementary information	
Schedule H, line 4i—schedule of assets (held at end of year)—modified cash basis	12
Schedule H, Part IV, line 4a—Schedule of delinquent participant contributions—modified cash basis	13

---



## Independent Auditor's Report

RSM US LLP

Board of Trustees  
North American Roofing Services, Inc. 401(k) Plan

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

We have performed audits of the financial statements of North American Roofing Services, Inc. 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits—modified cash basis as of December 31, 2024 and 2023, the related statement of changes in net assets available for benefits—modified cash basis for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

### Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

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

### Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

### **Basis of Accounting**

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements and supplemental schedules are prepared on a modified cash basis of accounting, which is a basis of accounting other than U.S. GAAP. Our opinion is not modified with respect to this matter.

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

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern within one year after the date that the financial statements are issued or 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

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

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with U.S. GAAP.

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

**Other Matter—Supplemental Schedules Required by ERISA**

The supplemental schedules, Schedule H, line 4i—schedule of assets (held at end of year)—modified cash basis as of December 31, 2024 and Schedule H, part IV, line 4a—schedule of delinquent participant contributions – modified cash basis for the year ended December 31, 2024, are presented for purposes of additional analysis and are not a required part of the financial statements but supplementary information required by the DOL’s Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. 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 its form and content, are presented in conformity with the DOL’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 DOL’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).

*RSM US LLP*

Chicago, Illinois  
October 15, 2025

North American Roofing Services, Inc. 401(k) Plan

Statements of Net Assets Available for Benefits—Modified Cash Basis  
December 31, 2024 and 2023

	2024	2023
<b>Assets</b>		
Investments:		
Investments, at fair value	\$ 4,687,856	\$ 5,148,877
Investments, at contract value—common/collective trust	393,968	393,985
Money market mutual fund, at fair value	233,689	217,457
<b>Net assets available for benefits</b>	<b>\$ 5,315,513</b>	<b>\$ 5,760,319</b>

See notes to financial statements.

**North American Roofing Services, Inc. 401(k) Plan**

**Statement of Changes in Net Assets Available for Benefits—Modified Cash Basis  
Year Ended December 31, 2024**

---

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 680,428
Interest and dividends	112,396
<b>Net investment income</b>	<u>792,824</u>
Contributions:	
Company	155,232
Participant	372,692
<b>Total contributions</b>	<u>527,924</u>
<b>Total additions</b>	<u>1,320,748</u>
Deductions:	
Benefits paid to participants and beneficiaries	1,725,761
Administrative expenses	39,793
<b>Total deductions</b>	<u>1,765,554</u>
<b>Net decrease in net assets available for benefits</b>	(444,806)
Net assets available for benefits:	
Beginning	<u>5,760,319</u>
Ending	<u>\$ 5,315,513</u>

See notes to financial statements.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### Note 1. Description of Plan

The following description of the North American Roofing Services, Inc. 401(k) Plan (the Plan) is provided for general information purposes only. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

**General:** The Plan is a defined contribution plan established on May 1, 2000, covering substantially all employees of North American Roofing Services, Inc. (the Plan Sponsor or the Company). The Plan is subject to the Employee Retirement Income Security Act of 1974 (ERISA), as amended.

**Eligibility:** All employees are eligible to contribute to the Plan upon reaching age 21. All participating employees are eligible for company contributions upon reaching age 21 and achieving one year of service with 1,000 hours. Employees may enter the Plan immediately upon meeting the Plan's eligibility requirements.

**Contributions:** Participants may contribute any percentage of pretax annual compensation as defined by the Plan or designate all or a portion of elective deferrals as Roth elective deferrals, not to exceed \$23,000 for calendar year 2024 (\$30,500 for participants over the age of 50). Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans in the form of a rollover contribution.

The Company contributes a matching safe harbor contribution equal to 100% of participant contributions up to 3% of participant's eligible compensation, plus 50% of the amount of participant contributions that exceed 3% but do not exceed 5% of participant's eligible compensation. Additionally, the Company may elect to provide a discretionary matching contribution and/or a profit sharing contribution each plan year. The extent and amount of each year's contributions, if any, are at the discretion of the Board of Trustees. Any profit sharing contribution will be calculated based on the ratio each participant's compensation bears to the total of such compensation of all participants. The Company did not make any discretionary match or profit sharing contributions during the 2024 plan year.

**Participant accounts:** Each participant's account is credited with the participant's contributions, rollover contributions, allocations of the Company's contributions and earnings or losses (net of administrative expenses). The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Participants may direct their account balances into various investment options offered by the Plan which are comprised of a self-directed option, target date fund options, a fully benefit responsive investment contract and other mutual funds.

**Vesting:** Participants are immediately vested in their contributions and the Company's safe harbor nonelective contributions, plus actual earnings or losses thereon. Vesting in the Company's discretionary matching or profit sharing contribution, if any, is subject to the following vesting provisions:

	<u>Percentage</u>
Years of service:	
1	20%
2	40%
3	60%
4	80%
5	100%

**Notes receivable from participants:** In accordance with plan provisions, participant loans are disallowed.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### Note 1. Description of Plan (Continued)

**Payment of benefits:** Upon termination of service, death, disability or retirement, a participant or beneficiary is eligible to receive a lump-sum amount equal to the value of the participant's or beneficiary's vested interest in his or her account. Mandatory participant distributions greater than \$1,000 are rolled over directly into an individual retirement account. Mandatory participant distributions less than \$1,000 are distributed directly to the participant account balances; greater than \$7,000 are allowed to remain in the Plan. Additionally, under certain circumstances of financial hardship, the participant is allowed to withdraw funds from the Plan.

**Forfeitures:** Forfeitures from nonvested participant accounts may be used to reduce future company contributions or to pay plan administrative expenses. Forfeitures included in net assets were \$1,580 and \$1,674 at December 31, 2024 and 2023, respectively. In 2024, \$0 forfeitures were used to reduce company contributions and \$147 were used to reduce administrative expenses.

#### Note 2. Summary of Significant Accounting Policies

**Basis of accounting:** The Plan's accounts are maintained on a modified cash basis; therefore, the statements of net assets available for benefits and the statement of changes in net assets available for benefits reflect only cash received and disbursed. However, the Plan's investments have been adjusted to fair value as of December 31, 2024 and 2023. Receivables and payables and accrued contributions, investment income and expenses, which would be recognized under accounting principles generally accepted in the United States of America (U.S. GAAP) and which may be material in amount, are not recognized in the accompanying financial statements.

**Use of estimates:** The preparation of financial statements in conformity with a modified cash basis of accounting requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein. Actual results could differ from those estimates.

**Investment valuation and income recognition:** Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit responsive investment contracts, which are reported at contract value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between participants at the measurement date. See Note 4 for discussion of fair value measurements. Contract value is the relevant measure for the portion of net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts as contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan.

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

**Payment of benefits:** Benefits are recorded when paid.

**Administrative expenses:** Certain administrative expenses of the Plan are paid by the Company and are excluded from the accompanying financial statements. Fees paid by the Plan include self-directed brokerage account fees, overdraft check fees and certain other trustee and service provider fees which are directly deducted from the participant's accounts.

**Subsequent events:** The Plan has evaluated subsequent events for potential recognition and/or disclosure through October 15, 2025, the date the financial statements were available to be issued.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### Note 3. Information Certified by the Plan's Trustee

The following is a summary of the Plan's asset and income information as of December 31, 2024 and 2023, and for the year ended December 31, 2024, included throughout the Plan's financial statements and ERISA-required supplemental schedule, that was prepared by or derived from information provided by Fidelity Management Trust Company, the trustee of the Plan, and furnished to the Plan Administrator. The Plan Administrator has obtained certifications from the trustee that the information provided to the Plan Administrator by the trustee is complete and accurate related to the following assets and income. Accordingly, as permitted by 29 CFR 2520.103-8 of the United States Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, the Plan Administrator instructed the Plan's independent auditors not to perform any auditing procedures with respect to the information that appears throughout the financial statements and ERISA-required supplemental schedule related to the following assets and income:

	December 31	
	2024	2023
Investments, at fair value	\$ 4,687,856	\$ 5,148,877
Investments, at contract value—common/collective trust	393,968	393,985
Money market mutual fund, at fair value	233,689	217,457
Net appreciation in fair value of investments	680,428	
Interest and dividend income	112,396	

#### Note 4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board Accounting Standards Codification 820 are described below:

**Level 1:** Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets.

**Level 2:** Inputs to the valuation methodology include:

- Quoted prices for similar assets and 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

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

**Level 3:** Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

#### Note 4. Fair Value Measurements (Continued)

Investments valued at the net asset value (NAV) as practical expedient are not classified within the fair value hierarchy.

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

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

**Registered investment companies, including money market mutual funds:** Valued at the daily closing price, as reported by the fund. Registered investment companies held by the Plan are open-end funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily NAV and to transact at that price. The registered investment companies held by the Plan are deemed to be actively traded.

**Self-directed brokerage accounts:** Plan investments held in the Fidelity BrokerageLink® may include mutual funds, common stock and Fidelity and External unit investments which are classified as Level 1 assets. Level 2 assets generally consist of interest-bearing and noninterest-bearing cash, limited partnerships and real estate investment trusts (REITs). The fair values of mutual funds and REITs are based on quoted prices in active markets. Cash is reported at carrying value which approximates fair value.

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

The following tables set forth the fair value hierarchy, the Plan's assets measured at fair value on a recurring basis as of December 31:

	2024			
	Level 1	Level 2	Level 3	Total
Registered investment companies	\$ 4,687,835	\$ -	\$ -	\$ 4,687,835
Self-directed brokerage account	21	515	-	536
Money market mutual funds	233,174	-	-	233,174
Total assets in fair value hierarchy	\$ 4,921,030	\$ 515	\$ -	\$ 4,921,545
	2023			
	Level 1	Level 2	Level 3	Total
Registered investment companies	\$ 5,148,666	\$ -	\$ -	\$ 5,148,666
Self-directed brokerage account	211	487	-	698
Money market mutual funds	216,970	-	-	216,970
Total assets in fair value hierarchy	\$ 5,365,847	\$ 487	\$ -	\$ 5,366,334

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### **Note 4. Fair Value Measurements (Continued)**

**Changes in fair value levels:** To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value level to another. In such instances, the transfer is reported at the beginning of the reporting period.

The Plan evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the year ended December 31, 2024, there were no transfer in or out of Level 3.

#### **Note 5. Related-Party Transactions**

Certain plan investments are managed and administrated by the trustee of the Plan. Therefore, these transactions qualify as party-in-interest transactions. Expenses incurred by the Plan, including those of the trustee in the performance of its duties and fees for its services, are shared by the Plan and the Plan Sponsor. The administrative expenses paid by the Plan to the trustee were \$39,793 for 2024. Certain employees of the Plan Sponsor provide administrative services to the Plan without reimbursement for their services from the Plan.

#### **Note 6. Common/Collective Trust, at Contract Value**

The Plan invests in the Putnam Stable Value Fund (the Fund), which is a common/collective trust sponsored by Putnam Advisory Company, LLC (Putnam) totaling \$393,968 at December 31, 2024. The contract is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

Previously, the Plan invested in the Galliard Stable Return Fund, which is a common/collective trust that is fully invested in the Galliard Stable Return Fund M (the Fund) and sponsored by Galliard Capital Management, LLC totaling \$393,985 at December 31, 2023. The contract is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

These contracts are deemed to be a fully benefit-responsive investment contracts and, therefore, are reported at contract value. Contract value is the relevant measurement for a fully benefit-responsive investment contract because this is the amount received by participants if they were to initiate the permitted transaction under the terms of the Plan. Contract value reported to the Plan by Putnam, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

## North American Roofing Services, Inc. 401(k) Plan

### Notes to Financial Statements

---

#### **Note 6. Common/Collective Trust, at Contract Value (Continued)**

Certain events might limit the ability of the Plan to transact at contract value with the issuer. Such events include: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the Plan Sponsor or other Plan Sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA or (5) premature termination of the contract. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. Such events include (1) an uncured violation of the Plan's investment guidelines, (2) a breach of material obligation under the contract, (3) a material misrepresentation or (4) a material amendment to the agreement without the consent of the issuer.

#### **Note 7. Plan Termination**

Although it has not expressed any intent to do so, the Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their accounts. Any unallocated assets of the Plan would be allocated to participant accounts and distributed in such a manner as the Plan Sponsor may determine.

#### **Note 8. Tax Status**

By a letter dated June 30, 2020, the Internal Revenue Service stated that the volume submitter plan sponsored by Fidelity Management Trust Company qualifies under Section 401(a) of the IRC. The volume submitter plan opinion letter has been relied upon by the Plan. The Plan Administrator believes the Plan is designed and is being operated in compliance with applicable provisions of the IRC.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more than likely would be sustained upon examination. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

#### **Note 9. Nonexempt Transactions**

During 2024, the Plan Sponsor inadvertently failed to deposit \$13,119 of participant contribution deferrals within the timeframe as stated by DOL regulations. The Plan Sponsor reimbursed the Plan for lost interest in 2024.

## **Supplementary Information**

**North American Roofing Services, Inc. 401(k) Plan**

**Schedule H, Line 4i—Schedule of Assets (Held at End of Year)—Modified Cash Basis  
December 31, 2024**

Employer Identification Number: 13-3724765

Plan Number: 001

(a)	(b) Identity of Party	(c) Description of Investment	(e) Current Value
Registered investment companies:			
*	Fidelity Management Trust Company	Fidelity Freedom 2015 Fund	\$ 206,635
*	Fidelity Management Trust Company	Fidelity Freedom 2020 Fund	125,396
*	Fidelity Management Trust Company	Fidelity Freedom 2025 Fund	27,289
*	Fidelity Management Trust Company	Fidelity Freedom 2030 Fund	229,585
*	Fidelity Management Trust Company	Fidelity Freedom 2035 Fund	756,329
*	Fidelity Management Trust Company	Fidelity Freedom 2040 Fund	314,665
*	Fidelity Management Trust Company	Fidelity Freedom 2045 Fund	384,490
*	Fidelity Management Trust Company	Fidelity Freedom 2050 Fund	264,782
*	Fidelity Management Trust Company	Fidelity Freedom 2055 Fund	360,722
*	Fidelity Management Trust Company	Fidelity Freedom 2060 Fund	109,820
*	Fidelity Management Trust Company	Fidelity Freedom 2065 Fund	37,081
*	Fidelity Management Trust Company	Fidelity 500 Index	578,513
*	Fidelity Management Trust Company	Fidelity US Bond Index Fund	52,727
*	Fidelity Management Trust Company	American Century Small Cap Growth R6	133,244
	Fidelity Management Trust Company	International Growth Fund II Class R1	92,317
*	Fidelity Management Trust Company	Large Cap Growth Fund II Class R1	451,040
	Fidelity Management Trust Company	Fidelity Small Cap Index Fund	52,603
*	Fidelity Management Trust Company	Small Cap Value Fund III R1	87,191
*	Fidelity Management Trust Company	Large Cap Value Fund III R1	13,186
	Fidelity Management Trust Company	Victory Sycamore Established Value Fund Class I	10,671
	Fidelity Management Trust Company	PIMCO Income Fund Insti Class	3,024
*	Fidelity Management Trust Company	American Funds Bond Fund of Amer R6	50,125
*	Fidelity Management Trust Company	Emerging Markets Fund II R1	13,551
*	Fidelity Management Trust Company	Fidelity Mid Cap Index Fund	124,538
	Fidelity Management Trust Company	Fidelity International Index Fund	69,960
	Fidelity Management Trust Company	Fidelity Freedom Index Income Fund	196
*	Fidelity Management Trust Company	Fidelity Growth Strategies K6 Fund	138,155
			<u>4,687,835</u>
Investment contract at contract value:			
	Fidelity Management Trust Company	Stable Value Fund R1	393,968
Self-directed brokerage account:			
*	Various	Common Stock	21
*	Various	Self-directed brokerage account	515
			<u>536</u>
Money market mutual funds:			
*	Fidelity Management Trust Company	Fidelity Government Money Market Fund	233,174
			<u>\$ 5,315,513</u>

\* Represents a party-in-interest.

Column (d) (Cost) has been omitted as it is not required under ERISA.

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

**North American Roofing Services, Inc. 401(k) Plan**

**Schedule H, Part IV, Line 4a—Schedule of Delinquent Participant Contributions  
Year Ended December 31, 2024**

Participant contributions transferred late to plan: \$13,119	Total that constitute prohibited non-exempt transactions \$13,119			Total fully corrected under VFCP and PTE 2002-51
[ ] Check here if late participant loan repayments are included	Contributions not corrected	Contributions corrected outside of VFCP	Contributions pending correction in VFCP	
2024	\$ -	\$ 13,119	\$ -	\$ -