

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan ERNST & YOUNG DEFINED BENEFIT RETIREMENT PLAN
1b	Three-digit plan number (PN) ▶ 111
1c	Effective date of plan 01/01/1990
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) ERNST & YOUNG U.S. LLP 200 PLAZA DRIVE SECAUCUS, NJ 07094
2b	Employer Identification Number (EIN) 34-6565596
2c	Plan Sponsor's telephone number 201-872-2200
2d	Business code (see instructions) 541211

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.			
Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.			
SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2025	SEAN O'DONNELL
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 50731
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 48793 6a(2) 44043 6b 0 6c 2200 6d 46243 6e 2 6f 46245 6g(1) 6g(2) 6h 3447
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
 1A 1C 1D 3J

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

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

- (1) ☒ **R** (Retirement Plan Information)
- (2) ☐ **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) ☒ **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) ☐ **DCG** (Individual Plan Information) – Number Attached _____
- (5) ☐ **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules

- (1) ☒ **H** (Financial Information)
- (2) ☐ **I** (Financial Information – Small Plan)
- (3) ☐ **A** (Insurance Information) – Number Attached 0
- (4) ☒ **C** (Service Provider Information)
- (5) ☒ **D** (DFE/Participating Plan Information)
- (6) ☐ **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan ERNST & YOUNG DEFINED BENEFIT RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 111
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ERNST & YOUNG U.S. LLP	D Employer Identification Number (EIN) 34-6565596
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 01 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	2269638890	
b	Actuarial value	2b	2335920175	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	0	0	0
b	For terminated vested participants	1938	68301354	68301354
c	For active participants	48793	1651313338	1821031215
d	Total	50731	1719614692	1889332569
4	If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.39 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	172214619	
b	Expected plan-related expenses	6b	0	
c	Target normal cost	6c	172214619	

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

SIGN HERE	Signature of actuary ADAM S. BERK Type or print name of actuary ERNST & YOUNG LLP Firm name 1401 MCKINNEY STREET HOUSTON, TX 77010 Address of the firm	10/07/2025 Date 23-05541 Most recent enrollment number 713-750-4995 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	161424477
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		0
9 Amount remaining (line 7 minus line 8)	0	161424477
10 Interest on line 9 using prior year's actual return of <u>15.61</u> %	0	25198361
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		86984155
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.53</u> %		4810224
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		91794379
d Portion of (c) to be added to prefunding balance		87000000
12 Other reductions in balances due to elections or deemed elections	0	414649
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	273208189

Part III Funding Percentages

14 Funding target attainment percentage	14	109.17 %
15 Adjusted funding target attainment percentage	15	123.63 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	120.13 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
12/12/2024	42000000	0			
03/13/2025	42000000	0			
07/14/2025	42000000	0			
08/14/2025	63000000	0			
Totals ►			18(b)	189000000	18(c) 0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	176038169

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 62
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	172214619	
b Excess assets, if applicable, but not greater than line 31a	31b	172214619	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	176038169	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	176038169	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ERNST & YOUNG DEFINED BENEFIT RETIREMENT PLAN	B Three-digit plan number (PN) ▶	111
C Plan sponsor's name as shown on line 2a of Form 5500 ERNST & YOUNG U.S. LLP	D Employer Identification Number (EIN) 34-6565596	

Part I	Service Provider Information (see instructions)
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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

ALIGHT FINANCIAL SOLUTIONS, LLC

82-1061233

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

BEACH POINT CAPITAL MANAGEMENT

80-0242162

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

BLACKROCK INSTITUTIONAL TRUST CO.NA

94-3112180

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

BRIDGEWATER ASSOCIATES LP

ONE GLENWINDING PLACE
WESTPORT, CT 06880

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

BROWN CAPITAL MANAGEMENT LLC

27-4453287

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

BROWN CAPITAL MANAGEMENT LLC

27-4453287

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

CASPIAN FOCUSED OPPORTUNITIES FUND, 10 EAST 53RD STREET
NEW YORK, NY 10022

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

DIMENSIONAL FUND ADVISORS LP

30-0447847

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

DODGE & COX

94-1441976

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

FIAM LLC

20-1733361

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

FIERA CAPITAL INC.

13-2726734

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

GLOBAL TRUST COMPANY

26-3761443

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

HUDSON BAY INTERNATIONAL FUND LTD

190 ELGIN AVENUE GEORGE TOWN C/O WALKERS CORP LTD
GRAND CAYMAN, CAYMAN ISLANDS KY1-9008 KY

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

JENNISON ASSOCIATES LLC

22-2540245

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

LAZARD ASSET MANAGEMENT

30 ROCKEFELLER PLAZA
NEW YORK, NY 10017

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

NISA INVESTMENT ADVISORS, LLC

48-1140940

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

PGIM INVESTMENTS

22-3468527

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

PIMCO

33-0629048

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

RELIANCE TRUST COMPANY

201 17TH STREET NW
SUITE 1000
ATLANTA, GA 30363

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

SEI TRUST COMPANY

06-1271230

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

SHENKMAN CAPITAL MANAGEMENT

461 FIFTH AVENUE
NEW YORK, NY 10017

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

STONE HARBOR INVESTMENT PARTNERS LP

20-3888589

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

T ROWE PRICE

52-2264646

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

THE VANGUARD GROUP, INC.

23-1945930

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

WELLINGTON MANAGEMENT

30-0835489

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

WELLINGTON TRUST

04-2755549

(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)

JPMORGAN CHASE BANK, N.A.

13-4994650

(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?
21 50 51	CUSTODIAN	0	Yes ☒ No ☐	Yes ☒ No ☐	113155	Yes ☐ No ☒

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

MONDRIAN INVESTMENT GROUP(US) INC.

1105 MARKET STREET
WILMINGTON, DE 19801

(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?
50 51	FUND MANAGER	74008	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

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

ALBOURNE AMERICA LLC

425 CALIFORNIA STREET
SAN FRANCISCO, CA 94104

(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?
17 51	FINANCIAL CONSULTANT	43731	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☒

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
JPMORGAN CHASE BANK, N.A.	52 59 60	113155

(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.
VARIOUS MUT.FUND CO. VIA SUNGARD 13-4994650	SHAREHOLDER SERVICING FEES

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan ERNST & YOUNG DEFINED BENEFIT RETIREMENT PLAN	B Three-digit plan number (PN) ▶	111
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 ERNST & YOUNG U.S. LLP	D Employer Identification Number (EIN) 34-6565596	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)		
a Name of MTIA, CCT, PSA, or 103-12 IE: ALTRINSIC COLLECTIVE INVESTMENT TRU			
b Name of sponsor of entity listed in (a): GLOBAL TRUST COMPANY			
c EIN-PN 36-7634097-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 43285109	
a Name of MTIA, CCT, PSA, or 103-12 IE: MONEY MARKET FUND			
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.			
c EIN-PN 94-6450621-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 16	
a Name of MTIA, CCT, PSA, or 103-12 IE: ALL WEATHER PORTFOLIO, LTD.			
b Name of sponsor of entity listed in (a): ALL WEATHER PORTFOLIO, LTD.			
c EIN-PN 98-0501379-001	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 61367613	
a Name of MTIA, CCT, PSA, or 103-12 IE: MSCI ACWI EX-US IMI INDEX FUND			
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.			
c EIN-PN 33-6371939-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 146412297	
a Name of MTIA, CCT, PSA, or 103-12 IE: MSCI ACWI EX-US IMI RUSSIA INDEX FD			
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.			
c EIN-PN 94-3300062-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 243	
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 1000 INDEX FUND			
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.			
c EIN-PN 94-6589506-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 236223582	
a Name of MTIA, CCT, PSA, or 103-12 IE: RUSSELL 2000 INDEX FUND			
b Name of sponsor of entity listed in (a): BLACKROCK INSTITUTIONAL TRUST COMPANY, N.A.			
c EIN-PN 94-3273839-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 20976328	

a Name of MTIA, CCT, PSA, or 103-12 IE: BRIDGEWATER PURE ALPHA MAJOR MKTLTD		
b Name of sponsor of entity listed in (a): BRIDGEWATER PURE ALPHA MAJOR MARKETS, LTD		
c EIN-PN 98-0674465-001	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 94402691
a Name of MTIA, CCT, PSA, or 103-12 IE: CAUSEWAY COLLECTIVE INVESTMENT TRUS		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 83-2723947-128	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 62926489
a Name of MTIA, CCT, PSA, or 103-12 IE: FIAM LONG CORP A OR BETTER COM POOL		
b Name of sponsor of entity listed in (a): FIDELITY INSTITUTIONAL ASSET MANAGEMENT TRUST COMPANY		
c EIN-PN 20-4659714-103	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 452215
a Name of MTIA, CCT, PSA, or 103-12 IE: FIAM LONG DURATION COMMINGLED POOL		
b Name of sponsor of entity listed in (a): FIDELITY INSTITUTIONAL ASSET MANAGEMEN TRUST COMPANY		
c EIN-PN 20-4659714-053	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 477054
a Name of MTIA, CCT, PSA, or 103-12 IE: GQG PARTNERS GLOBAL EQUITY FUND CIT		
b Name of sponsor of entity listed in (a): RELIANCE TRUST COMPANY		
c EIN-PN 82-6251411-010	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34842845
a Name of MTIA, CCT, PSA, or 103-12 IE: MONDRIAN ALL COUNTRIES WORLD EX-US		
b Name of sponsor of entity listed in (a): MONDRIAN INVESTMENT GROUP US, INC.		
c EIN-PN 86-1120395-002	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 17520954
a Name of MTIA, CCT, PSA, or 103-12 IE: MONDRIAN QRPEY LOCAL CURRENCY EMD F		
b Name of sponsor of entity listed in (a): MONDRIAN QRPEY LOCAL CURRENCY EMD F		
c EIN-PN 84-3234668-001	d Entity code E	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 37075316
a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE INTERNATIONAL SMALLCAP		
b Name of sponsor of entity listed in (a): T. ROWE PRICE TRUST COMPANY		
c EIN-PN 36-7612285-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19704867
a Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD INTL TOTAL STOCK MARKET		
b Name of sponsor of entity listed in (a): VANGUARD FIDUCIARY TRUST COMPANY		
c EIN-PN 81-6316167-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 56167617
a Name of MTIA, CCT, PSA, or 103-12 IE: WTC CTF OPPORTUNISTIC FIXED INCOME		
b Name of sponsor of entity listed in (a): WELLINGTON TRUST COMPANY, NA		
c EIN-PN 02-5861111-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 61677784

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

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

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

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

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

A Name of plan ERNST & YOUNG DEFINED BENEFIT RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 111
C Plan sponsor's name as shown on line 2a of Form 5500 ERNST & YOUNG U.S. LLP	D Employer Identification Number (EIN) 34-6565596

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	351670	304964
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	95300000	147000000
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	6882947	57843937
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)	480155886	393943667
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)	65701920	104970704
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	597898628	683146446
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)	247986397	210366574
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	831189669	807702470
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	2325467117	2405278762
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	12018626	3242595
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	12018626	3242595
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	2313448491	2402036167

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	189000000	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		189000000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		0
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	31269187	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C).....	2b(2)(D)		31269187
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	127785553	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	79238874	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-25521862	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		68447000
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		11954184
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		72553860
c Other income	2c		-67630991
d Total income. Add all income amounts in column (b) and enter total	2d		328618057

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	101492966	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		101492966
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	117732	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		117732
j Total expenses. Add all expense amounts in column (b) and enter total	2j		101610698

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		227007359
l Transfers of assets:			
(1) To this plan	2l(1)		5084
(2) From this plan	2l(2)		138424767

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: **BDO USA, P.C.**

(2) EIN: **13-5381590**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		☒	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		☒	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		☒	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		☒	
e Was this plan covered by a fidelity bond?	☒		10000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	☒		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)
ERNST & YOUNG PARTNERSHIP DEFINED BENEFIT RETIREMENT PLAN	34-6565596	113
ERNST & YOUNG INACTIVE DEFINED BENEFIT RETIREMENT PLAN	34-6565596	114

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 542926.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan ERNST & YOUNG DEFINED BENEFIT RETIREMENT PLAN				B Three-digit plan number (PN) ▶	111
C Plan sponsor's name as shown on line 2a of Form 5500 ERNST & YOUNG U.S. LLP				D Employer Identification Number (EIN) 34-6565596	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 13-4494650					
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	1242
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☒ No ☐ N/A If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☒ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☒ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

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

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 42.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 20.0 %

High-Yield Debt: 4.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 10.0 % Other: 24.0 %

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 ___/___/___ (MM/DD/YYYY) and the Opinion Letter serial number_____.

FINANCIAL STATEMENTS AND
SUPPLEMENTAL SCHEDULES

Ernst & Young Defined Benefit Retirement Plan
December 31, 2024 and 2023, and for the
Year Ended December 31, 2024
With Report of Independent Auditors



The better the question.
The better the answer.
The better the world works.



**Shape the future
with confidence**

Ernst & Young Defined Benefit Retirement Plan

Financial Statements and Supplemental Schedules

December 31, 2024 and 2023, and for the
Year Ended December 31, 2024

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Independent Auditor's Report

To the Plan Administrator
Ernst & Young Defined Benefit Retirement Plan
Secaucus, NJ

Opinion

We have audited the financial statements of Ernst & Young Defined Benefit Retirement Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2024 and 2023, and the changes in its net assets available for benefits for the year ended December 31, 2024, in accordance with accounting principles generally accepted in the United States of America (GAAP).

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 audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with GAAP, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

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 available to be issued.

Management is responsible for maintaining a current plan instrument, including all plan amendments. Management is also responsible for 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.

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Auditor's Responsibilities for the Audit of the Financial Statements

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.

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.

Supplemental Schedules Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental Form 5500, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as December 31, 2024 and Form 5500, Schedule H, Line 4(j) - Schedule of Reportable Transactions 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 are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under



ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying supplemental schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

BDO USA, P.C.

October 15, 2025

Ernst & Young Defined Benefit Retirement Plan

Statements of Net Assets Available for Benefits

	December 31	
	2024	2023
Assets		
Investments at fair value	\$ 2,200,129,861	\$ 2,222,932,500
Non-interest-bearing cash	304,964	351,670
Receivables:		
Firm contributions	147,000,000	95,300,000
Due from broker for unsettled trades	57,843,937	6,882,947
Total receivables	204,843,937	102,182,947
Total assets	2,405,278,762	2,325,467,117
Liabilities		
Due to broker for unsettled trades	3,242,595	12,018,626
Net assets available for benefits	\$ 2,402,036,167	\$ 2,313,448,491

See the accompanying notes to the financial statements.

Ernst & Young Defined Benefit Retirement Plan

Statement of Changes in Net Assets Available for Benefits

Year Ended December 31, 2024

Additions

Firm contributions	\$ 189,000,000
Interest and dividends	35,820,674
Net appreciation in fair value of investments	<u>103,797,383</u>
Total additions	328,618,057

Deductions

Benefit payments	101,492,966
Administrative expenses	<u>117,732</u>
Total deductions	101,610,698

Net increase before transfers	227,007,359
-------------------------------	-------------

Transfers (to) from other qualified plans

Transfer from the Ernst & Young Retirement Savings Plan	5,084
Transfer to the Ernst & Young Partnership Defined Benefit Retirement Plan	(10,234,975)
Transfer to the Ernst & Young Inactive Defined Benefit Retirement Plan	<u>(128,189,792)</u>
Total transfers, net	<u>(138,419,683)</u>

Net increase	88,587,676
--------------	------------

Net assets available for benefits:

Beginning of year	<u>2,313,448,491</u>
End of year	<u><u>\$ 2,402,036,167</u></u>

See the accompanying notes to the financial statements.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements

December 31, 2024

1. Description of the Plan

The Ernst & Young Defined Benefit Retirement Plan (the Plan) is a defined benefit plan administered by Ernst & Young U.S. LLP (the Firm) to provide pension, death, and disability benefits for eligible participants and is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). Individuals eligible to participate in the Plan are staff members who have (1) at least one year of service, as defined by the Plan, and have reached age 21, or (2) have reached age 35.

Effective August 14, 2024, the Firm has delegated to the Administrative Committee certain responsibilities as fiduciary of the Plan. As authorized by the Plan, the Administrative Committee has delegated certain duties to others including the National Director of Benefits of EY, US Partnership Operations Strategy, and the Engagement Leader of EY.

Participants should refer to the Plan document for a summary of benefits available under the Plan, a copy of which may be obtained from the plan sponsor.

Plan Transfers

Certain participants in accordance with the terms of the Ernst & Young Retirement Savings Plan (the Savings Plan) (or any predecessor plan that is applicable to such participant as defined in the Savings Plan) may elect to transfer the AY Supplementary Firm contributions subaccount (as defined in the Savings Plan) to the Plan.

Additionally, a covered person of the Ernst & Young Partnership Defined Benefit Plan (the Partnership Plan) who is promoted to partner after the effective date (July 1, 2016) shall become a participant of the Partnership Plan effective on the date of promotion. The funding for promotions will occur effectively on the date of promotion by a transfer of benefits and associated assets from the Plan to the Partnership Plan.

Benefits accrued under the Plan and associated assets are transferred to the Ernst & Young Inactive Defined Benefit Retirement Plan (the Inactive Plan) upon the earlier date that either the monthly annuity commences or at the expiration of six months following the end of service with the Firm. If a participant is employed in an accounting role or financial reporting oversight role at an EY SEC-registered audit client, when confirmed by EY Independence, the benefit from the Plan and associated assets are immediately transferred to the Inactive Plan.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

1. Description of the Plan (continued)

Pension Benefits

Three-year vesting is in effect for all plan participants with service on or after January 1, 2017.

Participants with service prior to January 1, 2017, will receive the Part A – Benefit earned before 2017, and participants with service on or after January 1, 2017, will receive Part B – Cash Balance Benefit. Participants are entitled to annual pension benefits beginning at the normal retirement age (65) equal to the greater of the following Part A – Benefit earned before 2017 calculations:

1. Final Average Compensation (FAC) Benefit – 1.3% of average annual compensation up to Social Security covered compensation plus 1.7% of average annual compensation over Social Security covered compensation multiplied by the years of benefit service up to a maximum of 30 years. The maximum annual benefit payable under the FAC Benefit is \$125,000 beginning January 1, 2014.
2. Prior Cash Balance Benefit produces a notional cash balance account that credits a percentage of compensation in years one to five of participation in the Plan using a rate of 5% in year one, 4% in year two, 3% in year three, 2% in year four, and 1% in year five with no further crediting thereafter. Interest is credited both while the participant is employed by the Firm and following separation from service with the Firm. The cash balance account does not apply to those hired on or after January 1, 2014.
3. Minimum Flat Dollar Benefit – \$3,800 annually accrued during the three-year period following participation in the Plan for any participants hired on or after January 1, 2014. The minimum flat dollar benefit will not be used after December 31, 2016.

The Part B – Cash balance benefit formula is based on points (points are age plus years of vesting service as of December 31 of the prior plan year). A notional account (a record-keeping measure to track benefits accrued in the Plan) is established, and the value of the vested account will increase steadily over time with credits provided by the Firm until commencement of benefits. Under the cash balance benefit formula, the annual accrual is calculated as follows:

1. Annual Cash Balance Credit – a percentage of the compensation credited to the participant's notional account as of the last day of the year or the date the participant leaves the Firm, if earlier. The percentage of the annual cash balance credit is determined by points as of the previous December 31. The points are determined based on the participant's age

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

1. Description of the Plan (continued)

predicated on years and full months plus years of vesting service counted in years and full months. Each completed full month counts as one-twelfth of a point. Points 0 to <35, 2.5%; 35 to <50, 3.25%; 50 to <65, 4.0%; 65 to <80 5.0%; 80 to <95, 6.0%; and 95+, 7.0%; plus

2. Interest Credit – 4% annual interest on the participant’s account each plan year. The cash balance contributions must be aged one year before interest begins accruing. Interest will continue as long as the participant remains active with the Firm; plus
3. Transitional Credit (2017–2021) – participants with at least 10 years of vesting service and 60 or more points, both as of December 31, 2016, a percentage of the participant’s compensation is credited as of the last day of the year (from 2017 to 2021 only) or the date the participant leaves the Firm, if earlier.

Effective January 1, 2022, the Plan was amended to exclude compensation that is paid more than 75 days following the last day of employment for compensation.

The Plan permits early retirement after completing 10 years of vesting service and reaching age 55, or after reaching age 50 when age plus service is 75 or more at termination. If the participant elects to begin receiving benefits prior to age 65, the benefit received will be reduced by 5% for each year (0.4167% for each month).

Participants who retire from the Firm after completing 30 years of vesting service and reaching age 55 will be eligible for an unreduced early retirement benefit, commencing at age 60 or later, or may elect to begin receiving a reduced benefit at any time prior to age 60. If the participant elects to begin receiving benefits prior to age 60, the benefit received will be reduced by 5% for each year (0.4167% for each month).

A lump-sum election is available to vested participants who sever employment. A mandatory lump sum payment is required for participants who leave the Firm and the present value of the vested benefit is \$1,000 or less. An optional lump-sum payment is available if the present value of the vested benefit is greater than \$1,000 but not more than \$25,000. If the present value of the vested benefit is \$25,000 or greater, the lump-sum election is in effect for a six-month period following the participant’s severance of employment which is paid from the Plan. If the participant does not elect the lump- sum during the six-month period, the lump-sum election will again become available at the participant’s earliest retirement age, which is the earliest of the normal retirement date; the date a participant who has accrued at least 10 years of vesting service upon

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

1. Description of the Plan (continued)

separation of service reaches age 55; or the date a participant who has accrued at least three years of vesting service upon separation of service, and the participant's age plus vesting service is at least 75, reaches age 50.

Death and Disability Benefits

The participant's spouse or registered domestic partner has a vested right to the Part A pension. If the employee was an active employee at the time of death on or after January 1, 2017, prior to commencing benefit payments, the spouse or domestic partner will receive a monthly benefit for his or her life in an amount equal to the monthly benefit the spouse or domestic partner would have been eligible to receive if the participant's service terminated with the Firm and elected to begin receiving benefits on the day before the participant's death in the form of the 100% joint and survivor option with the spouse or domestic partner as the beneficiary. Otherwise, if service had been terminated with the Firm and prior to commencing benefits, the spouse or registered domestic partner will receive a monthly benefit amount equal to the monthly benefit the spouse or domestic partner would receive if the participant elected to begin receiving benefits on the day before the participant's death in the form of the 50% joint and survivor option with the spouse or domestic partner as the beneficiary.

For deceased participants who have a spouse or domestic partner having a vested right to Part B – cash balance benefit under the Plan and before the benefit payments commence, a benefit will be paid to the surviving spouse or domestic partner unless a valid beneficiary designation has been filed with the Plan naming someone else (spouse's written consent is required for the change). If the participant was not married and a beneficiary election had not been made, the benefits are made to the estate of the decedent.

A participant is eligible to receive disability retirement benefits if he or she becomes permanently and totally disabled after attaining age 40 with at least 15 years of vesting service at the time the participant becomes disabled. While the participant is on disability, benefits will accrue based on the cash balance benefit formula (if the disability started on or after January 1, 2017) and reflect the participant's compensation and points in the year immediately preceding the year that the participant became disabled. If the disability began before January 1, 2017, the pension benefit will accrue based on the Part A – Benefit only.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

1. Description of the Plan (continued)

Plan Funding

The Firm intends to contribute such amounts as are necessary to provide sufficient assets to provide for benefits to be paid to plan participants. The Firm's funding policy (using the projected unit cost method) is to make annual contributions of at least the minimum amount necessary to meet the funding requirements of ERISA to which the Plan is subject.

The Plan has met the ERISA minimum funding requirements for the years ended December 31, 2024 and 2023.

Plan Expenses

Certain administrative expenses of the Plan are paid by the Firm including salaries and accounting and professional fees and are excluded from these financial statements. Fees paid directly from plan assets primarily include investment management fees.

Plan Termination

Although it has not expressed any intent to do so, the Firm has the right to terminate the Plan subject to the provisions of ERISA. In the event of the Plan's termination, active participants will become fully vested in their benefits accrued to the date of termination to the extent funded as of that date. If the Plan is discontinued, the Firm will make no further contributions and the net assets of the Plan will be allocated among the participants and beneficiaries of the Plan as prescribed by Section 4044(a) of ERISA, generally to provide the following benefits in the order indicated:

- (a) Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire in that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding the Plan's termination.
- (b) Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) up to the applicable limitations.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

1. Description of the Plan (continued)

(c) All other vested benefits (that is, vested benefits not insured by the PBGC).

(d) All non-vested benefits.

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling on the amount of an individual's monthly benefit that the PBGC guarantees, which is adjusted periodically. Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide those benefits and may also depend on the level of benefits guaranteed by the PBGC.

2. Summary of Significant Accounting Policies

Basis of Accounting

The accompanying financial statements have been prepared on the accrual basis of accounting in accordance with U.S. generally accepted accounting principles (U.S. GAAP).

Payment of Benefits

Benefit payments are recorded when paid.

Use of Estimates

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

2. Summary of Significant Accounting Policies (continued)

Investment Valuation and Income Recognition

Investments held by the Plan are stated at fair value. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date (an exit price). The Retirement Investment Committee is responsible for determining the Plan's valuation policies and analyzing information provided by issuers of the investments or the custodians that are used to determine the fair value of the Plan's investments. See Note 5 for further discussion and disclosures related to fair value measurements.

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

Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits (see Note 4) represent the actuarial present value of estimated future periodic payments, including lump-sum distributions that are attributable under the plan's provisions to services rendered by the plan participants to the valuation date. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits for retired or terminated plan participants or their beneficiaries are based on the plan participant's average compensation, as defined, during his or her highest five years during the last ten years of credited service, as defined. The accumulated plan benefits for active plan participants are generally based on their average compensation during the five years preceding the valuation date. Benefits payable under all circumstances (retirement, death, disability, and termination of employment) are included to the extent they are deemed attributable to plan participation service rendered to the valuation date.

3. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market volatility, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported on the statements of net assets available for benefits.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

3. Risks and Uncertainties (continued)

Plan contributions are made, and the actuarial present value of accumulated plan benefits are reported based on certain assumptions pertaining to interest rates, inflation rates, and employee demographics, all of which are subject to change. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in these estimates and assumptions in the near term could materially affect the amounts reported and disclosed in the financial statements.

4. Accumulated Plan Benefits

The Ernst & Young People Consulting Group estimated the actuarial present value of accumulated plan benefits, which is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits earned by the participants to reflect the time value of money (through discounts for interest) and the probability of payment (by decreases for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The accumulated plan benefit information as of the end of each plan year is as follows:

	December 31	
	2024	2023
Actuarial present value of accumulated plan benefits:		
Vested benefits:		
Participants entitled to deferred benefits	\$ 40,493,902	\$ 62,199,315
Other participants	1,318,017,233	1,335,668,915
Total vested benefits	1,358,511,135	1,397,868,230
Non-vested benefits	78,085,630	98,638,924
Total actuarial present value of accumulated plan benefits	<u>\$ 1,436,596,765</u>	<u>\$ 1,496,507,154</u>

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

4. Accumulated Plan Benefits (continued)

The changes in accumulated plan benefits for the year ending December 31, 2024, are as follows:

Actuarial present value of accumulated plan benefits at the beginning of the year:	\$ 1,496,507,154
Increase (decrease) during the year attributable to:	
Transfers (to) from other plans	
i. Net transfer to the Ernst & Young Inactive Defined Benefit Retirement Plan	(102,239,983)
ii. Net transfer to the Ernst & Young Partnership Defined Benefit Retirement Plan	(7,559,650)
Total transfers	(109,799,633)
Change in discount period	96,090,985
Benefits paid	(101,492,967)
Change in actuarial assumptions	(91,167,359)
Benefits accumulated (including non-investment gains (losses))	146,458,585
Total	(59,910,389)
Actuarial present value of accumulated plan benefits at end of year	<u>\$ 1,436,596,765</u>

Significant assumptions underlying the actuarial valuation are as follows

Mortality table	A variation of the Pri-2012 mortality table and MP-2019 generational projection scale, adjusted to reflect EY's experience and expectations.
Discount rate	7.30% and 6.90% as of December 31, 2024 and 2023, respectively. The transfers to the Ernst & Young Inactive Defined Benefit Plan from the Plan during the year were calculated using the prior's plan 6.10% discount rate. Therefore, the change in actuarial assumptions includes a change in the discount rate from 7.30% to 6.10% for these transfers.
Retirement	Various rates ranging from 0.6% before age 55 to 100.0% at age 72.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

4. Accumulated Plan Benefits (continued)

The actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The actuary estimated the accumulated plan benefits as of January 1, 2025 and 2024. There were no significant changes to the plan that would have changed the valuations had they been performed as of December 31, 2024 and 2023.

5. Fair Value Measurements

The fair value framework establishes a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The fair value hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets and liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy are described below.

- Level 1: Unadjusted quoted prices in active markets that are accessible to the reporting entity at the measurement date for identical assets and liabilities.
- Level 2: Inputs other than quoted prices in active markets for identical assets and liabilities that are observable either directly or indirectly for substantially the full term of the asset or liability.
- Level 3: Significant unobservable inputs for the asset or liability (i.e., supported by little or no market activity).

Following is a description of the valuation techniques and inputs used for each general type of investment measured at fair value by the Plan.

Mutual Funds

These investments are valued at quoted market prices in an active market, which represent the net asset value (NAV) of shares held by the Plan at year-end.

Common/Collective Trust Funds

These investments are valued at the NAV of units held by the Plan at year-end as determined by the fund administrator, which are published daily by the administrator.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

5. Fair Value Measurements (continued)

103-12 Investment Entities

These investments are valued at the NAV of units held by the Plan at year-end as reported by the fund administrator as a practical expedient for determining fair value.

Limited Partnerships

These investment vehicles are valued using the NAV of the Plan's ownership interest in the partnerships as a practical expedient for determining fair value.

U.S. Government Securities

U.S. treasury securities are valued using matrix prices published by the pricing vendor.

The following tables set forth by fair value hierarchy level the Plan's assets carried at fair value:

	Assets at Fair Value as of December 31, 2024		
	Level 1	Level 2	Total
Plan investments:			
Mutual funds	\$ 807,702,470	\$ —	\$ 807,702,470
Common/collective trust funds	683,146,446	—	683,146,446
U.S. government securities	—	393,943,667	393,943,667
Total assets in the fair value hierarchy	<u>\$ 1,490,848,916</u>	<u>\$ 393,943,667</u>	<u>1,884,792,583</u>
Investments measured at NAV using the practical expedient			
103-12 investment entities ^(a)			210,366,574
Limited partnerships ^(b)			104,970,704
Total plan investments			<u>\$2,200,129,861</u>

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

5. Fair Value Measurements (continued)

	Assets at Fair Value as of December 31, 2023		
	Level 1	Level 2	Total
Plan investments:			
Mutual funds	\$ 831,189,669	\$ —	\$ 831,189,669
Common/collective trust funds	597,898,628	—	597,898,628
U.S. government securities	—	480,155,886	480,155,886
Total assets in the fair value hierarchy	<u>\$ 1,429,088,297</u>	<u>\$ 480,155,886</u>	1,909,244,183
Investments measured at NAV using the practical expedient			
103-12 investment entities ^(a)			247,986,397
Limited partnerships ^(b)			65,701,920
Total plan investments			<u>\$2,222,932,500</u>

^(a) 103-12 investment entities include the following categories: emerging markets debt, liquid alternative, international equity, and hedge fund.

^(b) Limited partnerships include the following categories: non-investment-grade fixed income, liquid alternative and global equity.

Emerging Markets Debt

This category represents a 103-12 investment entity in local currency sovereign bonds that seeks to provide investors with the highest inflation adjusted return over a market cycle. This fund requires a 15-day notice from the valuation date for any redemptions. Valuation is typically performed once a month at month end.

Liquid Alternative

This category represents a 103-12 investment entity and a limited partnership that is designed to seek attractive returns with relatively limited risks, with no material bias to perform better or worse in any particular type of economic environment. The entity holds investments in different asset classes that have different biases to economic conditions, including currencies, fixed income, inflation-linked bond, equity and commodities, through the use of exchange traded futures

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

5. Fair Value Measurements (continued)

contracts, over-the-counter derivatives, cash securities, and spot and forward contracts on the international, interbank currency market. The fund manager for the investment in this category requires five business day notice from the dealing date for redemption. Valuation is typically done once a month at month end.

International Equity

This category represents a 103-12 investment entity that is designed to seek long-term capital appreciation. The fund seeks to achieve the investment objective by investing primarily in non-U.S. equity securities. Valuation is typically performed once a month at month end. The fund manager requires 15 days' notice from the valuation date for any redemptions.

Hedge Fund

This category represents a 103-12 entity and a partnership. The 103-12 entity is designed to have an opportunistic style with the flexibility to establish long, short, or spread positions in a number of major investment areas, including but not limited to, currency markets, credit markets, emerging markets, equity markets, and commodity markets. The fund manager for the investment in this category requires five-business day notice from the dealing date for redemption. Valuation is typically done once a month at month end. The partnership is a fund that targets traditional and non-traditional sources of alpha by employing a diverse set of absolute return strategies that are intended to be uncorrelated to each other and the major indices. The fund manager requires 65-day notice from the dealing date for redemptions. A full redemption would occur over 8 successive calendar quarters.

Non-Investment-Grade Fixed-Income

This category represents two limited partnerships. One partnership is designed to maximize total returns by investing primarily in debt securities of non-investment-grade (i.e., high yield) companies. The partnership may invest in debt securities that are U.S. and non-U.S. dollar denominated. The fund manager for the investment requires a ten-business-day notice of intent for monthly redemption. Valuation is typically done once a month at month end. The second partnership invests in securities that are in different parts of the high yield capital structure (i.e., senior bank debt, convertible debt, and high yield bonds). The fund manager requires a 60-business-day notice of intent for monthly redemption. Valuation is typically done once a month at month end.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

5. Fair Value Measurements (continued)

Global Equity

The category represents a limited partnership that seeks growth at a reasonable price by investing in a long-only portfolio of global equities. The fund manager for the investment in this category requires a three-day notice on monthly redemption. Valuation is typically performed once a month at month end.

6. Income Tax Status

The Plan has received a determination letter from the Internal Revenue Service (IRS) dated October 26, 2017, stating that the Plan is qualified under Section 401(a) of the Internal Revenue Code (Code), and therefore, the related trust is exempt from taxation. Subsequent to this determination by the IRS, the Plan was amended. Once qualified, the Plan is required to operate in conformity with the Code to maintain its qualified status. The plan administrator believes the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code and therefore believes the Plan, as amended, is qualified and the related trust is tax-exempt.

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 likely than not would not be sustained upon examination by the IRS. The Plan management has analyzed the tax positions taken by the Plan and has concluded that there are no uncertain positions taken or expected to be taken. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

7. Related Party and Party-in-Interest

The Firm serves in the dual capacity of plan administrator and plan actuary. In its role as actuary, the Firm provides those actuarial assumptions necessary to determine the proper funding of the Plan. The Firm, as plan administrator, pays the expenses incurred by the Firm as plan actuary. Because the Firm is providing a necessary service to the Plan and is receiving reasonable compensation for this service, it is not considered a prohibited transaction, as defined by ERISA, but is an exempt party-in-interest transaction, as defined by ERISA.

Certain Plan investments are managed by J.P. Morgan Chase Bank, the trustee of the Plan. These transactions qualify as exempt party-in-interest transactions.

Ernst & Young Defined Benefit Retirement Plan

Notes to Financial Statements (continued)

December 31, 2024

8. Subsequent Events

Management evaluated subsequent events for the Plan through October 15, 2025, the date the accompanying financial statements were available to be issued, and there were no subsequent events requiring adjustment to the financial statements or disclosures as stated herein.

Supplemental Schedules

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year)

December 31, 2024

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Par or Maturity Value	Cost	Current Value
Bridgewater All Weather Portfolio Limited	103-12 investment entity	\$ 34,842,641	\$ 61,367,613
Bridgewater Pure Alpha Major Markets Ltd.	103-12 investment entity	80,514,582	94,402,691
Mondrian QRPEY Local Currency EMD Fund, L.P.	103-12 investment entity	38,721,291	37,075,316
Mondrian All Countries World Ex-US Equity Fund, L.P.	103-12 investment entity	13,274,158	17,520,954
United States of America	Bond Zero Coupon 05/15/2043	3,803,339	2,915,294
United States of America	Bond Zero Coupon 08/15/2043	4,415,378	3,973,651
United States of America	Bond Zero Coupon 05/15/2044	1,760,508	1,710,743
United States of America	Bond Zero Coupon 08/15/2044	995,450	929,957
United States of America	Bond Zero Coupon 11/15/2044	2,187,055	2,015,685
United States of America	Bond Zero Coupon 02/15/2045	11,480,020	9,849,049
United States of America	Bond Zero Coupon 05/15/2045	2,630,598	2,228,694
United States of America	Bond Zero Coupon 08/15/2045	9,338,314	7,491,233
United States of America	Bond Zero Coupon 11/15/2045	3,082,636	2,719,187
United States of America	Bond Zero Coupon 02/15/2046	4,601,217	4,233,196
United States of America	Bond Zero Coupon 05/15/2046	11,535,135	10,493,239
United States of America	Bond Zero Coupon 08/15/2046	3,922,141	3,519,401
United States of America	Bond Zero Coupon 11/15/2046	6,592,128	5,949,109
United States of America	Bond Zero Coupon 02/15/2047	9,589,950	8,596,142
United States of America	Bond Zero Coupon 05/15/2047	5,592,847	5,072,136
United States of America	Bond Zero Coupon 08/15/2047	8,339,259	7,525,152
United States of America	Bond Zero Coupon 11/15/2047	8,742,571	8,008,933
United States of America	Bond Zero Coupon 02/15/2048	7,609,625	6,885,564
United States of America	Bond Zero Coupon 05/15/2048	23,193,246	20,735,679
United States of America	Bond Zero Coupon 08/15/2048	10,950,308	10,013,543
United States of America	Bond Zero Coupon 11/15/2048	11,961,827	10,843,216
United States of America	Bond Zero Coupon 02/15/2049	10,767,573	9,957,115
United States of America	Bond Zero Coupon 05/15/2049	13,089,316	12,020,735
United States of America	Bond Zero Coupon 08/15/2049	7,108,109	6,331,914
United States of America	Bond Zero Coupon 11/15/2049	6,519,935	5,836,748
United States of America	Bond Zero Coupon 02/15/2050	19,022,230	16,075,165
United States of America	Bond Zero Coupon 05/15/2050	7,418,448	6,214,464
United States of America	Bond Zero Coupon 08/15/2050	15,225,928	11,479,901
United States of America	Bond Zero Coupon 11/15/2050	26,886,525	22,200,460
United States of America	Bond Zero Coupon 02/15/2051	20,146,626	16,442,519
United States of America	Bond Zero Coupon 05/15/2051	13,116,843	12,251,373
United States of America	Bond Zero Coupon 08/15/2051	40,048,824	31,225,960
United States of America	Bond Zero Coupon 11/15/2051	18,273,316	13,953,442
United States of America	Bond Zero Coupon 02/15/2052	19,279,057	17,232,033
United States of America	Bond Zero Coupon 05/15/2052	16,040,801	14,608,688
United States of America	Bond Zero Coupon 08/15/2052	8,725,512	7,945,286

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(i) – Schedule of Assets (Held at End of Year) (continued)

December 31, 2024

Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment, Including Maturity Date, Rate of Interest, Par or Maturity Value	Cost	Current Value
United States of America	Bond Zero Coupon 11/15/2052	\$ 1,393,127	\$ 1,302,156
United States of America	Bond Zero Coupon 02/15/2053	10,347,071	9,139,869
United States of America	Bond Zero Coupon 05/15/2053	16,120,457	14,393,089
United States of America	Bond Zero Coupon 02/15/2054	9,371,933	8,424,595
United States of America	Bond Zero Coupon 05/15/2054	14,189,064	13,105,145
United States of America	Bond Zero Coupon 08/15/2054	9,167,686	8,094,207
Altrinsic International Equity Collective Fund	Common/collective trust	31,922,804	43,285,109
Black Rock Money Market Fund	Common/collective trust	16	16
Black Rock MSCI ACWI ex-US IMI Index Fund	Common/collective trust	105,602,406	146,412,540
Black Rock Russell 1000 Index Fund	Common/collective trust	118,586,015	236,223,582
Black Rock Russell 2000 Index Fund	Common/collective trust	20,950,751	20,976,328
Causeway International Value Equity CIT CL2	Common/collective trust	56,092,803	62,926,489
FIAM Long Corporate A or Better Commingled Fund	Common/collective trust	327,486	452,215
FIAM Long Duration Commingled Pool Fund	Common/collective trust	244,543	477,054
GQG Partners Global Equity CIT CL D	Common/collective trust	23,810,851	34,842,845
T Rowe International Small Cap Equity Trust	Common/collective trust	17,764,237	19,704,867
Vanguard Institutional Total Stock Market Fund	Common/collective trust	54,316,303	56,167,617
Wellington CTF Opportunistic Fixed Income	Common/collective trust	68,276,552	61,677,784
BlackRock Systematic Multi-Strategy Fund	Mutual fund	82,010,810	81,809,479
DFA Emerging Markets Core Equity Portfolio	Mutual fund	18,880,853	20,943,638
DFA International Vector Equity Portfolio	Mutual fund	45,999,675	52,380,138
DFA US Targeted Value Portfolio	Mutual fund	13,938,339	22,299,695
Dodge & Cox Global Stock Fund	Mutual fund	46,394,803	48,902,370
Fidelity Treasury Portfolio	Mutual fund	201,466,060	201,466,060
GMO Emerging Country Debt Open-End Fund	Mutual fund	34,188,745	33,755,636
*JPMorgan High Yield Bond Fund R6	Mutual fund	38,433,435	36,477,336
PGIM High Yield Fund	Mutual fund	39,008,838	36,476,686
Pimco All Asset Fund	Mutual fund	80,180,183	75,354,068
T Rowe Price Global Stock Fund	Mutual fund	17,496,416	23,833,760
Vanguard Global Equity Fund	Mutual fund	23,877,398	32,008,890
Vanguard International Growth Fund	Mutual fund	112,969,115	129,511,897
Virtus Stone Harbor Emerging Market Debt Fund	Mutual fund	16,196,601	12,482,817
Caspian Focused Opportunities International Fund	Limited Partnership	23,000,000	23,121,610
Hudson Bay International Fund Ltd.	Limited Partnership	32,750,000	33,044,750
Fiera Capital Global Equity Long-Only Fund, LP	Limited Partnership	14,621,296	25,877,939
Shenkman Multi-Asset Credit Fund	Limited Partnership	23,000,000	22,926,405
Total		<u>\$1,984,241,939</u>	<u>\$2,200,129,861</u>

*Party in interest

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions

Year Ended December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY			E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 46 C 30573 DECEMBER 31, 2023 THROUGH DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED	DESCRIPTION OF ASSET	BASED ON MARKET VALUE OF PURCHASE PRICE SELLING PRICE	EXPENSES	2,218,148,491 COST OF ASSET	5% VALUE OF CURRENT VALUE	110,907,424 NET GAIN OR (LOSS)
BROKER 0800003	MEMO-MASTER NOTES/POOLED FUNDS					
AAV9984M6	FIDELITY TREASURY PORTFOLIO - INST SHARES - FUND					
	MONTHLY VARIABLE 12/31/2049					
157,825,011	10/01/24 BUY 71139053	100.0000	0	157,825,011	157,825,011	0
157,825,011	10/02/24 SELL 71139054	100.0000	0	157,825,011	157,825,011	0
157,825,011	10/02/24 BUY 71139055	100.0000	0	157,825,011	157,825,011	0
AAQ9995S6	JPMORGAN US TREAS PLUS MMKT FUND CAPITAL SHARES -					
	MONTHLY VARIABLE 12/31/2049					
157,365,122	10/01/24 SELL 71139052	100.0000	0	157,365,122	157,365,122	0
AAV9984M6	FIDELITY TREASURY PORTFOLIO - INST SHARES - FUND					
	MONTHLY VARIABLE 12/31/2049					
73,158,004	10/01/24 BUY 3967	100.0000	0	73,158,004	73,158,004	0
1,826,024	10/01/24 BUY 8131	100.0000	0	1,826,024	1,826,024	0
392,217	10/01/24 BUY 16048	100.0000	0	392,217	392,217	0
186,591	10/01/24 BUY 18006	100.0000	0	186,591	186,591	0
61,114	10/01/24 BUY 27651	100.0000	0	61,114	61,114	0
48,121	10/01/24 BUY 71133969	100.0000	0	48,121	48,121	0
73,158,004	10/02/24 SELL 3978	100.0000	0	73,158,004	73,158,004	0
69,707,906	10/02/24 BUY 3979	100.0000	0	69,707,906	69,707,906	0
1,826,024	10/02/24 SELL 8132	100.0000	0	1,826,024	1,826,024	0
339,750	10/02/24 BUY 8146	100.0000	0	339,750	339,750	0
392,217	10/02/24 SELL 16059	100.0000	0	392,217	392,217	0
415,620	10/02/24 BUY 16060	100.0000	0	415,620	415,620	0
186,591	10/02/24 SELL 18018	100.0000	0	186,591	186,591	0
227,185	10/02/24 BUY 18021	100.0000	0	227,185	227,185	0
61,114	10/02/24 SELL 27660	100.0000	0	61,114	61,114	0
62,397	10/02/24 BUY 27674	100.0000	0	62,397	62,397	0
48,121	10/02/24 SELL 71133973	100.0000	0	48,121	48,121	0
48,121	10/02/24 BUY 71133974	100.0000	0	48,121	48,121	0
31,450	10/03/24 BUY 3984	100.0000	0	31,450	31,450	0
65,887	10/03/24 BUY 8156	100.0000	0	65,887	65,887	0
21,625	10/03/24 SELL 16069	100.0000	0	21,625	21,625	0
78,365	10/03/24 SELL 18028	100.0000	0	78,365	78,365	0
12,352	10/03/24 BUY 27690	100.0000	0	12,352	12,352	0
676,175	10/04/24 SELL 3989	100.0000	0	676,175	676,175	0
29,237	10/04/24 BUY 8173	100.0000	0	29,237	29,237	0
23,344	10/04/24 SELL 16078	100.0000	0	23,344	23,344	0
32,156	10/04/24 SELL 18035	100.0000	0	32,156	32,156	0
4,617	10/04/24 BUY 27715	100.0000	0	4,617	4,617	0
3,176,450	10/07/24 BUY 3994	100.0000	0	3,176,450	3,176,450	0
184,334	10/07/24 SELL 8195	100.0000	0	184,334	184,334	0
42,344	10/07/24 SELL 16087	100.0000	0	42,344	42,344	0
55,126	10/07/24 SELL 18046	100.0000	0	55,126	55,126	0
JPMorgan Investor Services			J.P.Morgan			

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 47 C 30573 THROUGH DECEMBER 31, 2023 DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED				2,218,148,491	5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET				COST OF ASSET	CURRENT VALUE	NET GAIN	
						OR (LOSS)	
51,040	10/07/24	SELL	27743	100.0000	51,040	51,040	0
3,475,225	10/08/24	SELL	3999	100.0000	3,475,225	3,475,225	0
16,559	10/08/24	SELL	8202	100.0000	16,559	16,559	0
18,281	10/08/24	SELL	16096	100.0000	18,281	18,281	0
26,625	10/08/24	SELL	18057	100.0000	26,625	26,625	0
6,435	10/08/24	SELL	27756	100.0000	6,435	6,435	0
3,506,675	10/09/24	BUY	4004	100.0000	3,506,675	3,506,675	0
20,769	10/09/24	BUY	8218	100.0000	20,769	20,769	0
5,344	10/09/24	SELL	16105	100.0000	5,344	5,344	0
11,750	10/09/24	SELL	18064	100.0000	11,750	11,750	0
6,552	10/09/24	BUY	27776	100.0000	6,552	6,552	0
2,563,175	10/10/24	BUY	4009	100.0000	2,563,175	2,563,175	0
24,153	10/10/24	BUY	8225	100.0000	24,153	24,153	0
8,875	10/10/24	SELL	16114	100.0000	8,875	8,875	0
6,438	10/10/24	SELL	18072	100.0000	6,438	6,438	0
4,770	10/10/24	SELL	27789	100.0000	4,770	4,770	0
770,525	10/11/24	SELL	4014	100.0000	770,525	770,525	0
54,733	10/11/24	BUY	8246	100.0000	54,733	54,733	0
17,469	10/11/24	SELL	16123	100.0000	17,469	17,469	0
2,501	10/11/24	SELL	18081	100.0000	2,501	2,501	0
15,367	10/11/24	BUY	27814	100.0000	15,367	15,367	0
4,984,825	10/15/24	BUY	4021	100.0000	4,984,825	4,984,825	0
51,595	10/15/24	BUY	8274	100.0000	51,595	51,595	0
9,884	10/15/24	SELL	16138	100.0000	9,884	9,884	0
24,820	10/15/24	BUY	18092	100.0000	24,820	24,820	0
17,989	10/15/24	BUY	27850	100.0000	17,989	17,989	0
10,055,924	10/15/24	SELL	71139059	100.0000	10,055,924	10,055,924	0
2,861,950	10/16/24	SELL	4026	100.0000	2,861,950	2,861,950	0
12,624	10/16/24	SELL	8277	100.0000	12,624	12,624	0
33,250	10/16/24	BUY	16145	100.0000	33,250	33,250	0
67,091	10/16/24	BUY	18107	100.0000	67,091	67,091	0
5,249	10/16/24	SELL	27859	100.0000	5,249	5,249	0
1,525,325	10/17/24	BUY	4032	100.0000	1,525,325	1,525,325	0
63,847	10/17/24	SELL	8279	100.0000	63,847	63,847	0
8,719	10/17/24	BUY	16152	100.0000	8,719	8,719	0
22,781	10/17/24	BUY	18121	100.0000	22,781	22,781	0
14,907	10/17/24	SELL	27866	100.0000	14,907	14,907	0
35,469	10/18/24	SELL	16159	100.0000	35,469	35,469	0
70,344	10/18/24	SELL	18128	100.0000	70,344	70,344	0
1,719	10/18/24	BUY	27873	100.0000	1,719	1,719	0
1,195,100	10/21/24	BUY	4037	100.0000	1,195,100	1,195,100	0
5,781	10/21/24	BUY	16166	100.0000	5,781	5,781	0
8,000	10/21/24	BUY	18136	100.0000	8,000	8,000	0
1,156	10/21/24	BUY	27880	100.0000	1,156	1,156	0
613,275	10/22/24	SELL	4042	100.0000	613,275	613,275	0
40,000	10/22/24	SELL	16173	100.0000	40,000	40,000	0
9,453	10/22/24	SELL	18145	100.0000	9,453	9,453	0

JPMorgan Investor Services

J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 48 C 30573 THROUGH DECEMBER 31, 2023 DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED	DESCRIPTION OF ASSET	DATE	QUANTITY	BASED ON MARKET VALUE OF PURCHASE PRICE SELLING PRICE	2,218,148,491 COST OF ASSET	5% VALUE OF CURRENT VALUE	110,907,424 NET GAIN OR (LOSS)
	656 10/22/24 SELL	27893		100.0000	656	656	0
	235,875 10/23/24 SELL	4047		100.0000	235,875	235,875	0
	11,535 10/23/24 BUY	8298		100.0000	11,535	11,535	0
	4,250 10/23/24 SELL	16180		100.0000	4,250	4,250	0
	2,125 10/23/24 SELL	18158		100.0000	2,125	2,125	0
	748 10/23/24 BUY	27910		100.0000	748	748	0
	3,443,775 10/24/24 SELL	4052		100.0000	3,443,775	3,443,775	0
	4,129 10/24/24 BUY	8313		100.0000	4,129	4,129	0
	10,469 10/24/24 SELL	16187		100.0000	10,469	10,469	0
	16,719 10/24/24 SELL	18165		100.0000	16,719	16,719	0
	1,367 10/24/24 BUY	27931		100.0000	1,367	1,367	0
	707,625 10/25/24 BUY	4057		100.0000	707,625	707,625	0
	60,046 10/25/24 SELL	8332		100.0000	60,046	60,046	0
	17,781 10/25/24 BUY	16194		100.0000	17,781	17,781	0
	31,156 10/25/24 BUY	18172		100.0000	31,156	31,156	0
	10,806 10/25/24 SELL	27956		100.0000	10,806	10,806	0
	188,700 10/28/24 SELL	4062		100.0000	188,700	188,700	0
	104,975 10/28/24 BUY	8343		100.0000	104,975	104,975	0
	12,281 10/28/24 SELL	16201		100.0000	12,281	12,281	0
	24,656 10/28/24 SELL	18179		100.0000	24,656	24,656	0
	24,156 10/28/24 BUY	27975		100.0000	24,156	24,156	0
	974,950 10/29/24 BUY	4067		100.0000	974,950	974,950	0
	357,395 10/29/24 BUY	8364		100.0000	357,395	357,395	0
	13,188 10/29/24 SELL	16208		100.0000	13,188	13,188	0
	12,688 10/29/24 SELL	18186		100.0000	12,688	12,688	0
	80,130 10/29/24 BUY	28002		100.0000	80,130	80,130	0
	597,550 10/30/24 BUY	4073		100.0000	597,550	597,550	0
	41,801 10/30/24 BUY	8368		100.0000	41,801	41,801	0
	1,813 10/30/24 BUY	16216		100.0000	1,813	1,813	0
	7,938 10/30/24 BUY	18194		100.0000	7,938	7,938	0
	5,872 10/30/24 BUY	28012		100.0000	5,872	5,872	0
	41,195,100 10/31/24 SELL	4079		100.0000	41,195,100	41,195,100	0
	2,791 10/31/24 SELL	8409		100.0000	2,791	2,791	0
	12,469 10/31/24 BUY	16223		100.0000	12,469	12,469	0
	36,469 10/31/24 BUY	18201		100.0000	36,469	36,469	0
	5,418 10/31/24 SELL	28029		100.0000	5,418	5,418	0
	8,847,743 10/31/24 BUY	71139063		100.0000	8,847,743	8,847,743	0
	18,814,666 11/01/24 BUY	4089		100.0000	18,814,666	18,814,666	0
	652,921 11/01/24 SELL	8439		100.0000	652,921	652,921	0
	484 11/01/24 BUY	16231		100.0000	484	484	0
	3,954 11/01/24 SELL	18211		100.0000	3,954	3,954	0
	126,937 11/01/24 SELL	28051		100.0000	126,937	126,937	0
	191 11/01/24 BUY	71134003		100.0000	191	191	0
	604,286 11/01/24 BUY	71139065		100.0000	604,286	604,286	0
	6,857,455 11/04/24 BUY	4103		100.0000	6,857,455	6,857,455	0
	48,456 11/04/24 SELL	8451		100.0000	48,456	48,456	0
	30,499 11/04/24 SELL	16241		100.0000	30,499	30,499	0
JPMorgan Investor Services				J.P.Morgan			

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496	E&Y COMPOSITE 2			PAGE 49	
SCHEDULE H (FORM 5500 - 4J-4)				C 30573	
SCHEDULE OF REPORTABLE TRANSACTIONS				DECEMBER 31, 2023	
TRANSACTIONS WITH SAME PARTY	BASE CURRENCY: USD			THROUGH DECEMBER 31, 2024	
		BASED ON MARKET VALUE OF	2,218,148,491	5% VALUE OF	110,907,424
IDENTITY OF PARTY INVOLVED		PURCHASE PRICE		CURRENT VALUE	NET GAIN
DESCRIPTION OF ASSET		SELLING PRICE	COST OF ASSET		OR (LOSS)
57,080 11/04/24 SELL 18228		100.0000	0	57,080	0
8,270 11/04/24 BUY 28071		100.0000	0	8,270	0
786,000 11/05/24 SELL 4109		100.0000	0	786,000	0
4,068 11/05/24 SELL 8458		100.0000	0	4,068	0
23,188 11/05/24 BUY 16250		100.0000	0	23,188	0
50,313 11/05/24 BUY 18242		100.0000	0	50,313	0
401 11/05/24 SELL 28085		100.0000	0	401	0
3,615,600 11/06/24 BUY 4114		100.0000	0	3,615,600	0
2,639 11/06/24 SELL 8467		100.0000	0	2,639	0
13,125 11/06/24 BUY 16257		100.0000	0	13,125	0
31,563 11/06/24 BUY 18250		100.0000	0	31,563	0
2,266 11/06/24 SELL 28100		100.0000	0	2,266	0
7,650,400 11/07/24 BUY 4119		100.0000	0	7,650,400	0
6,220 11/07/24 SELL 8480		100.0000	0	6,220	0
53,188 11/07/24 SELL 16265		100.0000	0	53,188	0
19,876 11/07/24 SELL 18259		100.0000	0	19,876	0
721 11/07/24 SELL 28119		100.0000	0	721	0
2,384,200 11/08/24 BUY 4124		100.0000	0	2,384,200	0
18,436 11/08/24 SELL 8487		100.0000	0	18,436	0
178,499 11/08/24 BUY 16272		100.0000	0	178,499	0
45,094 11/08/24 BUY 18266		100.0000	0	45,094	0
4,410 11/08/24 BUY 28134		100.0000	0	4,410	0
30,275 11/08/24 SELL 71139071		100.0000	0	30,275	0
1,467,200 11/12/24 BUY 4131		100.0000	0	1,467,200	0
28,101 11/12/24 BUY 8501		100.0000	0	28,101	0
15,750 11/12/24 BUY 16283		100.0000	0	15,750	0
38,713 11/12/24 BUY 18285		100.0000	0	38,713	0
1,149 11/12/24 SELL 28158		100.0000	0	1,149	0
982,500 11/13/24 SELL 4136		100.0000	0	982,500	0
66,853 11/13/24 BUY 8514		100.0000	0	66,853	0
32,938 11/13/24 SELL 16290		100.0000	0	32,938	0
116,969 11/13/24 SELL 18298		100.0000	0	116,969	0
3,342 11/13/24 BUY 28177		100.0000	0	3,342	0
157,200 11/14/24 BUY 4142		100.0000	0	157,200	0
23,325 11/14/24 BUY 8516		100.0000	0	23,325	0
16,781 11/14/24 SELL 16297		100.0000	0	16,781	0
1,219 11/14/24 SELL 18305		100.0000	0	1,219	0
4,371 11/14/24 BUY 28203		100.0000	0	4,371	0
1,978,100 11/15/24 SELL 4147		100.0000	0	1,978,100	0
9,438 11/15/24 BUY 8542		100.0000	0	9,438	0
18,344 11/15/24 BUY 16304		100.0000	0	18,344	0
49,674 11/15/24 BUY 18314		100.0000	0	49,674	0
5,139 11/15/24 BUY 28220		100.0000	0	5,139	0
7,791,598 11/15/24 SELL 71139075		100.0000	0	7,791,598	0
4,283,700 11/18/24 SELL 4152		100.0000	0	4,283,700	0
24,728 11/18/24 SELL 8547		100.0000	0	24,728	0
6,906 11/18/24 SELL 16311		100.0000	0	6,906	0
JPMorgan Investor Services					
J.P.Morgan					

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496	E&Y COMPOSITE 2		PAGE 50	
SCHEDULE H (FORM 5500 - 4J-4)	BASE CURRENCY: USD		C 30573	
SCHEDULE OF REPORTABLE TRANSACTIONS			THROUGH DECEMBER 31, 2023	
TRANSACTIONS WITH SAME PARTY			DECEMBER 31, 2024	
		2,218,148,491	5% VALUE OF	110,907,424
IDENTITY OF PARTY INVOLVED	BASED ON MARKET VALUE OF	COST OF ASSET	CURRENT VALUE	NET GAIN
DESCRIPTION OF ASSET	PURCHASE PRICE SELLING PRICE	EXPENSES		OR (LOSS)
16,625 11/18/24 SELL 18327	100.0000	0	16,625	0
3,132 11/18/24 SELL 28231	100.0000	0	3,132	0
20,000,000 11/18/24 BUY 71134010	100.0000	0	20,000,000	0
1,231,400 11/19/24 BUY 4157	100.0000	0	1,231,400	0
106,226 11/19/24 BUY 8556	100.0000	0	106,226	0
1,969 11/19/24 SELL 16316	100.0000	0	1,969	0
10,080 11/19/24 SELL 18340	100.0000	0	10,080	0
27,809 11/19/24 BUY 28246	100.0000	0	27,809	0
20,000,000 11/19/24 SELL 71134015	100.0000	0	20,000,000	0
982,500 11/20/24 BUY 4162	100.0000	0	982,500	0
8,399 11/20/24 BUY 8581	100.0000	0	8,399	0
15,875 11/20/24 BUY 16323	100.0000	0	15,875	0
35,656 11/20/24 BUY 18353	100.0000	0	35,656	0
408 11/20/24 BUY 28279	100.0000	0	408	0
52,400 11/21/24 SELL 4167	100.0000	0	52,400	0
122,458 11/21/24 SELL 8592	100.0000	0	122,458	0
9,250 11/21/24 SELL 16330	100.0000	0	9,250	0
21,031 11/21/24 SELL 18360	100.0000	0	21,031	0
26,320 11/21/24 SELL 28317	100.0000	0	26,320	0
35,000,000 11/21/24 BUY 71134017	100.0000	0	35,000,000	0
1,716,100 11/22/24 BUY 4172	100.0000	0	1,716,100	0
183,533 11/22/24 BUY 8603	100.0000	0	183,533	0
8,072 11/22/24 SELL 16349	100.0000	0	8,072	0
26,491 11/22/24 SELL 18373	100.0000	0	26,491	0
48,268 11/22/24 BUY 28363	100.0000	0	48,268	0
18,000,000 11/22/24 BUY 71134018	100.0000	0	18,000,000	0
864,600 11/25/24 BUY 4177	100.0000	0	864,600	0
256,509 11/25/24 BUY 8614	100.0000	0	256,509	0
3,289 11/25/24 BUY 16380	100.0000	0	3,289	0
23,420 11/25/24 BUY 18390	100.0000	0	23,420	0
65,207 11/25/24 BUY 28390	100.0000	0	65,207	0
1,021,800 11/26/24 BUY 4182	100.0000	0	1,021,800	0
313,603 11/26/24 BUY 8627	100.0000	0	313,603	0
33,563 11/26/24 BUY 16387	100.0000	0	33,563	0
121,781 11/26/24 BUY 18397	100.0000	0	121,781	0
72,487 11/26/24 BUY 28425	100.0000	0	72,487	0
1,000,000 11/26/24 SELL 71134024	100.0000	0	1,000,000	0
15,000,000 11/26/24 SELL 71139077	100.0000	0	15,000,000	0
1,663,700 11/27/24 BUY 4191	100.0000	0	1,663,700	0
326,929 11/27/24 BUY 8646	100.0000	0	326,929	0
7,219 11/27/24 SELL 16400	100.0000	0	7,219	0
26,031 11/27/24 SELL 18410	100.0000	0	26,031	0
81,287 11/27/24 BUY 28466	100.0000	0	81,287	0
12,468,300 11/29/24 SELL 4193	100.0000	0	12,468,300	0
11,560,822 11/29/24 BUY 8667	100.0000	0	11,560,822	0
12,656 11/29/24 BUY 16404	100.0000	0	12,656	0
41,875 11/29/24 BUY 18413	100.0000	0	41,875	0

JPMorgan Investor Services

J.P.Morgan

JPMorgan Investor Services

J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 51 C 30573 DECEMBER 31, 2023 THROUGH DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED				2,218,148,491	5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET				COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)	
PURCHASE PRICE				EXPENSES			
SELLING PRICE							
76,972	11/29/24	BUY	28472	100.0000	0	76,972	76,972
2,173,916	12/02/24	BUY	4201	100.0000	0	2,173,916	2,173,916
12,681,550	12/02/24	SELL	8691	100.0000	0	12,681,550	12,681,550
6,596	12/02/24	BUY	16412	100.0000	0	6,596	6,596
84,967	12/02/24	SELL	18423	100.0000	0	84,967	84,967
355,228	12/02/24	SELL	20499	100.0000	0	355,228	355,228
45,931,739	12/02/24	SELL	71134029	100.0000	0	45,931,739	45,931,739
32,180,835	12/02/24	SELL	71139081	100.0000	0	32,180,835	32,180,835
327,990	12/03/24	SELL	4210	100.0000	0	327,990	327,990
100,901	12/03/24	BUY	8702	100.0000	0	100,901	100,901
3,473	12/03/24	BUY	16421	100.0000	0	3,473	3,473
19,750	12/03/24	BUY	18438	100.0000	0	19,750	19,750
1,766	12/03/24	SELL	28522	100.0000	0	1,766	1,766
41,311,429	12/03/24	BUY	71134035	100.0000	0	41,311,429	41,311,429
80,175	12/04/24	BUY	4215	100.0000	0	80,175	80,175
19,421	12/04/24	BUY	8721	100.0000	0	19,421	19,421
8,156	12/04/24	SELL	16428	100.0000	0	8,156	8,156
30,063	12/04/24	SELL	18447	100.0000	0	30,063	30,063
1,174	12/04/24	BUY	28549	100.0000	0	1,174	1,174
11,572,559	12/04/24	BUY	71134036	100.0000	0	11,572,559	11,572,559
1,884,113	12/05/24	BUY	4220	100.0000	0	1,884,113	1,884,113
3,110	12/05/24	BUY	8725	100.0000	0	3,110	3,110
10,031	12/05/24	BUY	16435	100.0000	0	10,031	10,031
42,844	12/05/24	BUY	18454	100.0000	0	42,844	42,844
2,586	12/05/24	SELL	28563	100.0000	0	2,586	2,586
18,500,000	12/05/24	SELL	71134037	100.0000	0	18,500,000	18,500,000
521,138	12/06/24	SELL	4225	100.0000	0	521,138	521,138
2,732	12/06/24	BUY	8730	100.0000	0	2,732	2,732
1,875	12/06/24	BUY	16442	100.0000	0	1,875	1,875
12,781	12/06/24	BUY	18461	100.0000	0	12,781	12,781
944	12/06/24	BUY	28578	100.0000	0	944	944
547,863	12/09/24	BUY	4230	100.0000	0	547,863	547,863
137,172	12/09/24	BUY	8735	100.0000	0	137,172	137,172
3,563	12/09/24	BUY	16449	100.0000	0	3,563	3,563
4,281	12/09/24	SELL	18468	100.0000	0	4,281	4,281
35,272	12/09/24	BUY	28589	100.0000	0	35,272	35,272
1,777,213	12/10/24	SELL	4235	100.0000	0	1,777,213	1,777,213
107,403	12/10/24	SELL	8749	100.0000	0	107,403	107,403
13,500	12/10/24	SELL	16456	100.0000	0	13,500	13,500
53,938	12/10/24	SELL	18475	100.0000	0	53,938	53,938
24,875	12/10/24	SELL	28611	100.0000	0	24,875	24,875
1,042,275	12/11/24	SELL	4240	100.0000	0	1,042,275	1,042,275
56,241	12/11/24	SELL	8772	100.0000	0	56,241	56,241
4,781	12/11/24	SELL	16463	100.0000	0	4,781	4,781
12,250	12/11/24	SELL	18482	100.0000	0	12,250	12,250
15,012	12/11/24	SELL	28644	100.0000	0	15,012	15,012
2,485,425	12/12/24	BUY	4246	100.0000	0	2,485,425	2,485,425

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY	E&Y COMPOSITE 2 BASE CURRENCY: USD	PAGE 52 C 30573 DECEMBER 31, 2023 THROUGH DECEMBER 31, 2024		
IDENTITY OF PARTY INVOLVED	BASED ON MARKET VALUE OF PURCHASE PRICE SELLING PRICE	2,218,148,491 COST OF ASSET	5% VALUE OF CURRENT VALUE	110,907,424 NET GAIN OR (LOSS)
DESCRIPTION OF ASSET				
76,159 12/12/24 BUY 8776	100.0000	0	76,159	76,159 0
15,000 12/12/24 SELL 16470	100.0000	0	15,000	15,000 0
67,625 12/12/24 SELL 18490	100.0000	0	67,625	67,625 0
20,999 12/12/24 BUY 28665	100.0000	0	20,999	20,999 0
39,658,122 12/12/24 SELL 71134043	100.0000	0	39,658,122	39,658,122 0
82,500,561 12/12/24 BUY 71139084	100.0000	0	82,500,561	82,500,561 0
1,710,400 12/13/24 SELL 4251	100.0000	0	1,710,400	1,710,400 0
9,973 12/13/24 SELL 8785	100.0000	0	9,973	9,973 0
15,094 12/13/24 SELL 16477	100.0000	0	15,094	15,094 0
4,340 12/13/24 SELL 18498	100.0000	0	4,340	4,340 0
1,104 12/13/24 SELL 28676	100.0000	0	1,104	1,104 0
7,980,349 12/13/24 SELL 71139087	100.0000	0	7,980,349	7,980,349 0
239,292 12/16/24 SELL 4268	100.0000	0	239,292	239,292 0
20,430 12/16/24 SELL 8794	100.0000	0	20,430	20,430 0
16,031 12/16/24 SELL 16484	100.0000	0	16,031	16,031 0
5,556 12/16/24 SELL 18505	100.0000	0	5,556	5,556 0
5,412 12/16/24 SELL 28689	100.0000	0	5,412	5,412 0
1,493,013 12/17/24 BUY 4274	100.0000	0	1,493,013	1,493,013 0
11,225 12/17/24 BUY 8800	100.0000	0	11,225	11,225 0
281 12/17/24 SELL 16491	100.0000	0	281	281 0
11,500 12/17/24 BUY 18512	100.0000	0	11,500	11,500 0
2,374 12/17/24 SELL 28698	100.0000	0	2,374	2,374 0
1,413,738 12/18/24 SELL 4279	100.0000	0	1,413,738	1,413,738 0
6,874 12/18/24 SELL 8801	100.0000	0	6,874	6,874 0
4,406 12/18/24 BUY 16498	100.0000	0	4,406	4,406 0
30,469 12/18/24 BUY 18519	100.0000	0	30,469	30,469 0
2,536 12/18/24 SELL 28708	100.0000	0	2,536	2,536 0
9,882,950 12/19/24 SELL 4284	100.0000	0	9,882,950	9,882,950 0
21,094 12/19/24 SELL 16505	100.0000	0	21,094	21,094 0
63,719 12/19/24 SELL 18527	100.0000	0	63,719	63,719 0
2,622 12/19/24 SELL 28724	100.0000	0	2,622	2,622 0
330,313 12/20/24 SELL 4289	100.0000	0	330,313	330,313 0
2,167 12/20/24 BUY 8818	100.0000	0	2,167	2,167 0
17,250 12/20/24 SELL 16512	100.0000	0	17,250	17,250 0
10,153 12/20/24 BUY 18542	100.0000	0	10,153	10,153 0
2,121 12/20/24 BUY 28743	100.0000	0	2,121	2,121 0
3,580,588 12/23/24 BUY 4294	100.0000	0	3,580,588	3,580,588 0
131,344 12/23/24 BUY 8819	100.0000	0	131,344	131,344 0
6,844 12/23/24 BUY 16519	100.0000	0	6,844	6,844 0
12,125 12/23/24 BUY 18554	100.0000	0	12,125	12,125 0
36,499 12/23/24 BUY 28750	100.0000	0	36,499	36,499 0
1,810,113 12/24/24 BUY 4303	100.0000	0	1,810,113	1,810,113 0
15,000 12/24/24 SELL 16532	100.0000	0	15,000	15,000 0
12,294 12/24/24 SELL 18567	100.0000	0	12,294	12,294 0
1,031 12/24/24 SELL 28763	100.0000	0	1,031	1,031 0
3,276,700 12/26/24 BUY 4304	100.0000	0	3,276,700	3,276,700 0
5,250 12/26/24 BUY 16533	100.0000	0	5,250	5,250 0

JPMorgan Investor Services

J.P.Morgan

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Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 53 C 30573 THROUGH DECEMBER 31, 2023 DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED	DESCRIPTION OF ASSET	DATE	QUANTITY	BASED ON MARKET VALUE OF PURCHASE PRICE SELLING PRICE	2,218,148,491 COST OF ASSET	5% VALUE OF CURRENT VALUE	110,907,424 NET GAIN OR (LOSS)
	22,063 12/26/24 BUY	18568	100.0000	0	22,063	22,063	0
	1,781 12/26/24 SELL	28766	100.0000	0	1,781	1,781	0
	145,338 12/27/24 SELL	4309	100.0000	0	145,338	145,338	0
	3,068 12/27/24 BUY	8822	100.0000	0	3,068	3,068	0
	844 12/27/24 BUY	16540	100.0000	0	844	844	0
	219 12/27/24 BUY	18575	100.0000	0	219	219	0
	2,054 12/27/24 BUY	28773	100.0000	0	2,054	2,054	0
	33,000,000 12/30/24 BUY	3	100.0000	0	33,000,000	33,000,000	0
	3,607,013 12/30/24 SELL	4315	100.0000	0	3,607,013	3,607,013	0
	10,688 12/30/24 SELL	16548	100.0000	0	10,688	10,688	0
	38,098 12/30/24 SELL	18583	100.0000	0	38,098	38,098	0
	953 12/30/24 BUY	28802	100.0000	0	953	953	0
	33,000,000 12/30/24 SELL	71139090	100.0000	0	33,000,000	33,000,000	0
	33,000,000 12/31/24 SELL	4	100.0000	0	33,000,000	33,000,000	0
	3,607,013 12/31/24 SELL	4328	100.0000	0	3,607,013	3,607,013	0
	1,024 12/31/24 BUY	8855	100.0000	0	1,024	1,024	0
	12,188 12/31/24 BUY	16561	100.0000	0	12,188	12,188	0
	26,254 12/31/24 BUY	18603	100.0000	0	26,254	26,254	0
	15,206 12/31/24 BUY	28831	100.0000	0	15,206	15,206	0
AAQ9995S6 JPMORGAN US TREAS PLUS MMKT FUND CAPITAL SHARES -							
MONTHLY VARIABLE 12/31/2049							
	536,103 01/02/24 SELL	2823	100.0000	0	536,103	536,103	0
	309,183 01/02/24 BUY	5406	100.0000	0	309,183	309,183	0
	12,499 01/02/24 SELL	14683	100.0000	0	12,499	12,499	0
	190,020 01/02/24 SELL	16337	100.0000	0	190,020	190,020	0
	67,058 01/02/24 BUY	23493	100.0000	0	67,058	67,058	0
	59,713 01/02/24 BUY	71133573	100.0000	0	59,713	59,713	0
	248,803 01/02/24 BUY	71138972	100.0000	0	248,803	248,803	0
	2,517,454 01/03/24 SELL	2834	100.0000	0	2,517,454	2,517,454	0
	4,956,733 01/03/24 SELL	5422	100.0000	0	4,956,733	4,956,733	0
	25,502 01/03/24 SELL	14690	100.0000	0	25,502	25,502	0
	129,147 01/03/24 BUY	16356	100.0000	0	129,147	129,147	0
	109,537 01/03/24 SELL	23520	100.0000	0	109,537	109,537	0
	3,115,338 01/04/24 SELL	2839	100.0000	0	3,115,338	3,115,338	0
	20,015 01/04/24 BUY	5444	100.0000	0	20,015	20,015	0
	9,031 01/04/24 BUY	14695	100.0000	0	9,031	9,031	0
	32,772 01/04/24 BUY	16365	100.0000	0	32,772	32,772	0
	5,776 01/04/24 BUY	23544	100.0000	0	5,776	5,776	0
	1,299,650 01/05/24 SELL	2844	100.0000	0	1,299,650	1,299,650	0
	61,680 01/05/24 SELL	5458	100.0000	0	61,680	61,680	0
	30,281 01/05/24 SELL	14700	100.0000	0	30,281	30,281	0
	82,469 01/05/24 SELL	16372	100.0000	0	82,469	82,469	0
	28,912 01/05/24 SELL	23566	100.0000	0	28,912	28,912	0
	401,363 01/08/24 BUY	2849	100.0000	0	401,363	401,363	0
	35,029 01/08/24 SELL	5467	100.0000	0	35,029	35,029	0
	21,781 01/08/24 SELL	14705	100.0000	0	21,781	21,781	0
JPMorgan Investor Services				J.P.Morgan			

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496	E&Y COMPOSITE 2				PAGE 54		
SCHEDULE H (FORM 5500 - 4J-4)					C 30573		
SCHEDULE OF REPORTABLE TRANSACTIONS					DECEMBER 31, 2023		
TRANSACTIONS WITH SAME PARTY	BASE CURRENCY: USD				THROUGH DECEMBER 31, 2024		
		BASED ON MARKET VALUE OF		2,218,148,491	5% VALUE OF	110,907,424	
IDENTITY OF PARTY INVOLVED		PURCHASE PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN	
DESCRIPTION OF ASSET		SELLING PRICE				OR (LOSS)	
62,156	01/08/24 SELL	16381	100.0000	0	62,156	62,156	0
7,213	01/08/24 BUY	23583	100.0000	0	7,213	7,213	0
5,083,925	01/09/24 BUY	2854	100.0000	0	5,083,925	5,083,925	0
2,686	01/09/24 BUY	5492	100.0000	0	2,686	2,686	0
10,625	01/09/24 BUY	14710	100.0000	0	10,625	10,625	0
43,191	01/09/24 BUY	16390	100.0000	0	43,191	43,191	0
3,126	01/09/24 SELL	23615	100.0000	0	3,126	3,126	0
649,825	01/10/24 SELL	2860	100.0000	0	649,825	649,825	0
626	01/10/24 SELL	5527	100.0000	0	626	626	0
5,313	01/10/24 SELL	14715	100.0000	0	5,313	5,313	0
12,697	01/10/24 SELL	16397	100.0000	0	12,697	12,697	0
574	01/10/24 SELL	23649	100.0000	0	574	574	0
2,102,375	01/11/24 BUY	2865	100.0000	0	2,102,375	2,102,375	0
77,595	01/11/24 BUY	5546	100.0000	0	77,595	77,595	0
6,906	01/11/24 SELL	14720	100.0000	0	6,906	6,906	0
19,906	01/11/24 SELL	16407	100.0000	0	19,906	19,906	0
18,546	01/11/24 BUY	23679	100.0000	0	18,546	18,546	0
363,138	01/12/24 SELL	2872	100.0000	0	363,138	363,138	0
303,821	01/12/24 BUY	5553	100.0000	0	303,821	303,821	0
6,375	01/12/24 BUY	14739	100.0000	0	6,375	6,375	0
115,507	01/12/24 BUY	16422	100.0000	0	115,507	115,507	0
54,204	01/12/24 BUY	23705	100.0000	0	54,204	54,204	0
6,415,052	01/12/24 SELL	71138976	100.0000	0	6,415,052	6,415,052	0
76,450	01/16/24 BUY	2875	100.0000	0	76,450	76,450	0
171,859	01/16/24 SELL	5578	100.0000	0	171,859	171,859	0
4,755	01/16/24 SELL	14742	100.0000	0	4,755	4,755	0
21,781	01/16/24 SELL	16429	100.0000	0	21,781	21,781	0
72,190	01/16/24 SELL	23734	100.0000	0	72,190	72,190	0
1,376,100	01/17/24 SELL	2880	100.0000	0	1,376,100	1,376,100	0
74,927	01/17/24 SELL	5595	100.0000	0	74,927	74,927	0
34,125	01/17/24 SELL	14747	100.0000	0	34,125	34,125	0
22,389	01/17/24 SELL	16436	100.0000	0	22,389	22,389	0
16,601	01/17/24 SELL	23757	100.0000	0	16,601	16,601	0
2,083,263	01/18/24 SELL	2885	100.0000	0	2,083,263	2,083,263	0
138,292	01/18/24 SELL	5608	100.0000	0	138,292	138,292	0
2,188	01/18/24 SELL	14752	100.0000	0	2,188	2,188	0
2,531	01/18/24 SELL	16443	100.0000	0	2,531	2,531	0
25,562	01/18/24 SELL	23780	100.0000	0	25,562	25,562	0
3,058,000	01/19/24 BUY	2890	100.0000	0	3,058,000	3,058,000	0
43,353	01/19/24 SELL	5623	100.0000	0	43,353	43,353	0
17,938	01/19/24 SELL	14757	100.0000	0	17,938	17,938	0
57,969	01/19/24 SELL	16450	100.0000	0	57,969	57,969	0
8,283	01/19/24 SELL	23804	100.0000	0	8,283	8,283	0
4,453,213	01/22/24 BUY	2895	100.0000	0	4,453,213	4,453,213	0
129,397	01/22/24 BUY	5636	100.0000	0	129,397	129,397	0
4,813	01/22/24 BUY	14762	100.0000	0	4,813	4,813	0
19,219	01/22/24 BUY	16457	100.0000	0	19,219	19,219	0

JPMorgan Investor Services

J.P.Morgan

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Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 56 C 30573 DECEMBER 31, 2023 THROUGH DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED				2,218,148,491	5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET				COST OF ASSET	CURRENT VALUE	NET GAIN	OR (LOSS)
PURCHASE PRICE							
SELLING PRICE							
BASED ON MARKET VALUE OF							
EXPENSES							
255,427 02/01/24 BUY 71138980	100.0000	0	255,427	255,427	0	0	
9,498,756 02/02/24 BUY 2949	100.0000	0	9,498,756	9,498,756	0	0	
12,049,968 02/02/24 SELL 5780	100.0000	0	12,049,968	12,049,968	0	0	
34,560 02/02/24 BUY 14810	100.0000	0	34,560	34,560	0	0	
111,656 02/02/24 BUY 16528	100.0000	0	111,656	111,656	0	0	
128,532 02/02/24 SELL 24022	100.0000	0	128,532	128,532	0	0	
2,000,000 02/02/24 BUY 71133674	100.0000	0	2,000,000	2,000,000	0	0	
3,813,975 02/05/24 BUY 2954	100.0000	0	3,813,975	3,813,975	0	0	
74,988 02/05/24 BUY 5785	100.0000	0	74,988	74,988	0	0	
38,063 02/05/24 SELL 14815	100.0000	0	38,063	38,063	0	0	
116,031 02/05/24 SELL 16536	100.0000	0	116,031	116,031	0	0	
32,943 02/05/24 BUY 24045	100.0000	0	32,943	32,943	0	0	
1,345,025 02/06/24 SELL 2959	100.0000	0	1,345,025	1,345,025	0	0	
58,951 02/06/24 SELL 5800	100.0000	0	58,951	58,951	0	0	
35,875 02/06/24 SELL 14820	100.0000	0	35,875	35,875	0	0	
40,628 02/06/24 SELL 14820	100.0000	0	40,628	40,628	0	0	
5,671 02/06/24 SELL 2959	100.0000	0	5,671	5,671	0	0	
78,073,446 02/06/24 SELL 71133676	100.0000	0	78,073,446	78,073,446	0	0	
78,073,446 02/06/24 BUY 71138982	100.0000	0	78,073,446	78,073,446	0	0	
939,675 02/07/24 BUY 2964	100.0000	0	939,675	939,675	0	0	
54,842 02/07/24 SELL 5807	100.0000	0	54,842	54,842	0	0	
29,750 02/07/24 BUY 14825	100.0000	0	29,750	29,750	0	0	
45,250 02/07/24 BUY 16554	100.0000	0	45,250	45,250	0	0	
9,161 02/07/24 SELL 24079	100.0000	0	9,161	9,161	0	0	
2,984,850 02/08/24 BUY 2969	100.0000	0	2,984,850	2,984,850	0	0	
144,189 02/08/24 BUY 5814	100.0000	0	144,189	144,189	0	0	
18,375 02/08/24 SELL 14830	100.0000	0	18,375	18,375	0	0	
11,938 02/08/24 SELL 16561	100.0000	0	11,938	11,938	0	0	
28,144 02/08/24 BUY 24095	100.0000	0	28,144	28,144	0	0	
184,250 02/09/24 BUY 2974	100.0000	0	184,250	184,250	0	0	
28,884 02/09/24 BUY 5834	100.0000	0	28,884	28,884	0	0	
19,250 02/09/24 SELL 14835	100.0000	0	19,250	19,250	0	0	
57,938 02/09/24 SELL 16568	100.0000	0	57,938	57,938	0	0	
5,265 02/09/24 BUY 24125	100.0000	0	5,265	5,265	0	0	
1,934,625 02/12/24 BUY 2979	100.0000	0	1,934,625	1,934,625	0	0	
119,871 02/12/24 SELL 5839	100.0000	0	119,871	119,871	0	0	
1,625 02/12/24 BUY 16573	100.0000	0	1,625	1,625	0	0	
55,987 02/12/24 SELL 24134	100.0000	0	55,987	55,987	0	0	
202,675 02/13/24 SELL 2984	100.0000	0	202,675	202,675	0	0	
139,528 02/13/24 SELL 5848	100.0000	0	139,528	139,528	0	0	
2,625 02/13/24 BUY 14840	100.0000	0	2,625	2,625	0	0	
6,313 02/13/24 BUY 16581	100.0000	0	6,313	6,313	0	0	
31,925 02/13/24 SELL 24152	100.0000	0	31,925	31,925	0	0	
5,159,000 02/14/24 SELL 2989	100.0000	0	5,159,000	5,159,000	0	0	
16,043 02/14/24 BUY 5863	100.0000	0	16,043	16,043	0	0	
29,313 02/14/24 SELL 14846	100.0000	0	29,313	29,313	0	0	
86,380 02/14/24 BUY 16596	100.0000	0	86,380	86,380	0	0	

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY	E&Y COMPOSITE 2 BASE CURRENCY: USD				PAGE 57 C 30573 DECEMBER 31, 2023 THROUGH DECEMBER 31, 2024		
IDENTITY OF PARTY INVOLVED DESCRIPTION OF ASSET		PURCHASE PRICE SELLING PRICE		2,218,148,491 COST OF ASSET	5% VALUE OF CURRENT VALUE	110,907,424 NET GAIN OR (LOSS)	
37,308 02/14/24 BUY 24178		100.0000	0	37,308	37,308	0	
3,445,475 02/15/24 BUY 2996		100.0000	0	3,445,475	3,445,475	0	
146,340 02/15/24 SELL 5880		100.0000	0	146,340	146,340	0	
6,506 02/15/24 BUY 14851		100.0000	0	6,506	6,506	0	
62,966 02/15/24 BUY 16605		100.0000	0	62,966	62,966	0	
25,472 02/15/24 SELL 24199		100.0000	0	25,472	25,472	0	
6,293,872 02/15/24 SELL 71138986		100.0000	0	6,293,872	6,293,872	0	
2,100,450 02/16/24 BUY 3003		100.0000	0	2,100,450	2,100,450	0	
13,554 02/16/24 SELL 5887		100.0000	0	13,554	13,554	0	
8,313 02/16/24 BUY 14858		100.0000	0	8,313	8,313	0	
29,750 02/16/24 BUY 16616		100.0000	0	29,750	29,750	0	
2,563 02/16/24 SELL 24216		100.0000	0	2,563	2,563	0	
1,971,475 02/20/24 SELL 3006		100.0000	0	1,971,475	1,971,475	0	
56,580 02/20/24 BUY 5901		100.0000	0	56,580	56,580	0	
9,188 02/20/24 SELL 14861		100.0000	0	9,188	9,188	0	
26,250 02/20/24 SELL 16619		100.0000	0	26,250	26,250	0	
36,706 02/20/24 SELL 24234		100.0000	0	36,706	36,706	0	
2,082,025 02/21/24 SELL 3011		100.0000	0	2,082,025	2,082,025	0	
42,083 02/21/24 SELL 5906		100.0000	0	42,083	42,083	0	
2,250 02/21/24 SELL 16624		100.0000	0	2,250	2,250	0	
4,672 02/21/24 SELL 24243		100.0000	0	4,672	4,672	0	
5,000,000 02/21/24 BUY 71133699		100.0000	0	5,000,000	5,000,000	0	
350,075 02/22/24 BUY 3016		100.0000	0	350,075	350,075	0	
1,868 02/22/24 SELL 5913		100.0000	0	1,868	1,868	0	
12,688 02/22/24 SELL 14868		100.0000	0	12,688	12,688	0	
43,750 02/22/24 SELL 16631		100.0000	0	43,750	43,750	0	
1,121 02/22/24 SELL 24266		100.0000	0	1,121	1,121	0	
7,480,550 02/23/24 BUY 3021		100.0000	0	7,480,550	7,480,550	0	
17,359 02/23/24 SELL 5914		100.0000	0	17,359	17,359	0	
19,250 02/23/24 BUY 14873		100.0000	0	19,250	19,250	0	
35,750 02/23/24 BUY 16638		100.0000	0	35,750	35,750	0	
9,977 02/23/24 SELL 24291		100.0000	0	9,977	9,977	0	
5,069,957 02/23/24 SELL 71133703		100.0000	0	5,069,957	5,069,957	0	
5,069,957 02/23/24 BUY 71138988		100.0000	0	5,069,957	5,069,957	0	
276,375 02/26/24 BUY 3026		100.0000	0	276,375	276,375	0	
159,300 02/26/24 BUY 5915		100.0000	0	159,300	159,300	0	
14,438 02/26/24 BUY 14878		100.0000	0	14,438	14,438	0	
85,926 02/26/24 BUY 16653		100.0000	0	85,926	85,926	0	
32,262 02/26/24 BUY 24314		100.0000	0	32,262	32,262	0	
1,566,125 02/27/24 SELL 3031		100.0000	0	1,566,125	1,566,125	0	
11,263 02/27/24 SELL 14891		100.0000	0	11,263	11,263	0	
11,034 02/27/24 SELL 16672		100.0000	0	11,034	11,034	0	
2,018 02/27/24 SELL 24364		100.0000	0	2,018	2,018	0	
718,575 02/28/24 BUY 3036		100.0000	0	718,575	718,575	0	
7,438 02/28/24 SELL 14896		100.0000	0	7,438	7,438	0	
49,975 02/28/24 SELL 16679		100.0000	0	49,975	49,975	0	
1,036 02/28/24 BUY 24403		100.0000	0	1,036	1,036	0	

JPMorgan Investor Services

J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 58 C 30573 DECEMBER 31, 2023 THROUGH DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED				2,218,148,491	5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET				COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)	
PURCHASE PRICE SELLING PRICE							
15,063,300	02/29/24	SELL	3041	100.0000	15,063,300	15,063,300	0
15,414,989	02/29/24	BUY	5998	100.0000	15,414,989	15,414,989	0
9,625	02/29/24	BUY	14901	100.0000	9,625	9,625	0
30,750	02/29/24	BUY	16687	100.0000	30,750	30,750	0
222,685	02/29/24	BUY	24427	100.0000	222,685	222,685	0
1,017,438	03/01/24	BUY	3051	100.0000	1,017,438	1,017,438	0
1,534,606	03/01/24	BUY	6022	100.0000	1,534,606	1,534,606	0
12,339	03/01/24	BUY	14907	100.0000	12,339	12,339	0
170,539	03/01/24	SELL	16699	100.0000	170,539	170,539	0
93,086	03/01/24	BUY	24454	100.0000	93,086	93,086	0
56,930	03/01/24	BUY	71133712	100.0000	56,930	56,930	0
383,730	03/01/24	BUY	71138990	100.0000	383,730	383,730	0
3,047,324	03/04/24	BUY	3060	100.0000	3,047,324	3,047,324	0
17,162,852	03/04/24	SELL	6048	100.0000	17,162,852	17,162,852	0
13,998	03/04/24	BUY	14914	100.0000	13,998	13,998	0
42,469	03/04/24	BUY	16714	100.0000	42,469	42,469	0
309,678	03/04/24	SELL	24484	100.0000	309,678	309,678	0
560,713	03/05/24	SELL	3065	100.0000	560,713	560,713	0
17,800	03/05/24	BUY	6051	100.0000	17,800	17,800	0
7,438	03/05/24	SELL	14919	100.0000	7,438	7,438	0
22,000	03/05/24	SELL	16721	100.0000	22,000	22,000	0
53	03/05/24	BUY	24493	100.0000	53	53	0
3,798,375	03/06/24	SELL	3072	100.0000	3,798,375	3,798,375	0
12,675	03/06/24	BUY	6067	100.0000	12,675	12,675	0
24,500	03/06/24	BUY	14924	100.0000	24,500	24,500	0
77,250	03/06/24	BUY	16728	100.0000	77,250	77,250	0
471	03/06/24	SELL	24513	100.0000	471	471	0
1,881,100	03/07/24	BUY	3077	100.0000	1,881,100	1,881,100	0
4,117	03/07/24	SELL	6092	100.0000	4,117	4,117	0
11,813	03/07/24	BUY	14931	100.0000	11,813	11,813	0
33,563	03/07/24	BUY	16735	100.0000	33,563	33,563	0
3,671	03/07/24	SELL	24544	100.0000	3,671	3,671	0
3,617,500	03/08/24	BUY	3082	100.0000	3,617,500	3,617,500	0
58,144	03/08/24	BUY	6115	100.0000	58,144	58,144	0
380,598	03/08/24	BUY	14936	100.0000	380,598	380,598	0
16,688	03/08/24	SELL	16744	100.0000	16,688	16,688	0
18,101	03/08/24	BUY	24573	100.0000	18,101	18,101	0
2,349,479	03/11/24	SELL	3097	100.0000	2,349,479	2,349,479	0
58,406	03/11/24	BUY	6116	100.0000	58,406	58,406	0
3,938	03/11/24	SELL	14941	100.0000	3,938	3,938	0
12,938	03/11/24	BUY	16751	100.0000	12,938	12,938	0
15,365	03/11/24	BUY	24580	100.0000	15,365	15,365	0
482,288	03/12/24	SELL	3102	100.0000	482,288	482,288	0
127,151	03/12/24	SELL	6119	100.0000	127,151	127,151	0
3,938	03/12/24	SELL	14946	100.0000	3,938	3,938	0
15,094	03/12/24	SELL	16759	100.0000	15,094	15,094	0
23,378	03/12/24	SELL	24589	100.0000	23,378	23,378	0

JPMorgan Investor Services

J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496	E&Y COMPOSITE 2				PAGE 59	
SCHEDULE H (FORM 5500 - 4J-4)					C 30573	
SCHEDULE OF REPORTABLE TRANSACTIONS					DECEMBER 31, 2023	
TRANSACTIONS WITH SAME PARTY	BASE CURRENCY: USD				THROUGH DECEMBER 31, 2024	
		BASED ON MARKET VALUE OF		2,218,148,491	5% VALUE OF	110,907,424
		PURCHASE PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN
IDENTITY OF PARTY INVOLVED		SELLING PRICE				OR (LOSS)
DESCRIPTION OF ASSET						
3,965,475	03/13/24 BUY 3107	100.0000	0	3,965,475	3,965,475	0
11,375	03/13/24 SELL 14951	100.0000	0	11,375	11,375	0
134,633	03/13/24 SELL 16766	100.0000	0	134,633	134,633	0
578	03/13/24 SELL 24597	100.0000	0	578	578	0
625,188	03/14/24 SELL 3112	100.0000	0	625,188	625,188	0
9,597	03/14/24 BUY 6132	100.0000	0	9,597	9,597	0
10,938	03/14/24 SELL 14956	100.0000	0	10,938	10,938	0
12,913	03/14/24 SELL 16774	100.0000	0	12,913	12,913	0
2,724	03/14/24 BUY 24618	100.0000	0	2,724	2,724	0
1,036,025	03/15/24 SELL 3117	100.0000	0	1,036,025	1,036,025	0
29,313	03/15/24 SELL 14961	100.0000	0	29,313	29,313	0
25,712	03/15/24 SELL 16785	100.0000	0	25,712	25,712	0
32,735	03/15/24 SELL 24645	100.0000	0	32,735	32,735	0
11,509,204	03/15/24 SELL 71138995	100.0000	0	11,509,204	11,509,204	0
2,518,613	03/18/24 SELL 3122	100.0000	0	2,518,613	2,518,613	0
426	03/18/24 BUY 6161	100.0000	0	426	426	0
4,813	03/18/24 BUY 14966	100.0000	0	4,813	4,813	0
21,656	03/18/24 BUY 16792	100.0000	0	21,656	21,656	0
3,907	03/18/24 SELL 24660	100.0000	0	3,907	3,907	0
2,286,400	03/19/24 BUY 3127	100.0000	0	2,286,400	2,286,400	0
40,964	03/19/24 SELL 6177	100.0000	0	40,964	40,964	0
10,500	03/19/24 SELL 14971	100.0000	0	10,500	10,500	0
26,200	03/19/24 SELL 16799	100.0000	0	26,200	26,200	0
7,645	03/19/24 SELL 24685	100.0000	0	7,645	7,645	0
1,929,150	03/20/24 BUY 3132	100.0000	0	1,929,150	1,929,150	0
38,369	03/20/24 SELL 6202	100.0000	0	38,369	38,369	0
8,313	03/20/24 BUY 14976	100.0000	0	8,313	8,313	0
16,356	03/20/24 BUY 16808	100.0000	0	16,356	16,356	0
4,396	03/20/24 SELL 24720	100.0000	0	4,396	4,396	0
3,215,250	03/21/24 BUY 3137	100.0000	0	3,215,250	3,215,250	0
24,806	03/21/24 BUY 6227	100.0000	0	24,806	24,806	0
7,641	03/21/24 SELL 14987	100.0000	0	7,641	7,641	0
7,434	03/21/24 BUY 16815	100.0000	0	7,434	7,434	0
23,985	03/21/24 BUY 24749	100.0000	0	23,985	23,985	0
1,125,338	03/22/24 BUY 3142	100.0000	0	1,125,338	1,125,338	0
104,119	03/22/24 BUY 6250	100.0000	0	104,119	104,119	0
6,438	03/22/24 BUY 14994	100.0000	0	6,438	6,438	0
15,000	03/22/24 BUY 16822	100.0000	0	15,000	15,000	0
20,217	03/22/24 BUY 24778	100.0000	0	20,217	20,217	0
660,913	03/25/24 SELL 3147	100.0000	0	660,913	660,913	0
147,089	03/25/24 SELL 6269	100.0000	0	147,089	147,089	0
24,344	03/25/24 BUY 15001	100.0000	0	24,344	24,344	0
51,344	03/25/24 BUY 16829	100.0000	0	51,344	51,344	0
28,934	03/25/24 SELL 24803	100.0000	0	28,934	28,934	0
1,071,750	03/26/24 SELL 3152	100.0000	0	1,071,750	1,071,750	0
152,667	03/26/24 BUY 6280	100.0000	0	152,667	152,667	0
14,781	03/26/24 SELL 15008	100.0000	0	14,781	14,781	0

JPMorgan Investor Services

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Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

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SCHEDULE H (FORM 5500 - 4J-4)

SCHEDULE OF REPORTABLE TRANSACTIONS

TRANSACTIONS WITH SAME PARTY

E&Y COMPOSITE 2

BASE CURRENCY: USD

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DECEMBER 31, 2023

THROUGH DECEMBER 31, 2024

IDENTITY OF PARTY INVOLVED	DESCRIPTION OF ASSET	DATE	QUANTITY	PURCHASE PRICE	SELLING PRICE	BASED ON MARKET VALUE OF	2,218,148,491	5% VALUE OF	110,907,424
						EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN
									OR (LOSS)
	31,594	03/26/24	SELL	16836	100.0000	0	31,594	31,594	0
	30,189	03/26/24	BUY	24824	100.0000	0	30,189	30,189	0
	928,850	03/27/24	SELL	3157	100.0000	0	928,850	928,850	0
	230,437	03/27/24	BUY	6289	100.0000	0	230,437	230,437	0
	11,750	03/27/24	BUY	15015	100.0000	0	11,750	11,750	0
	55,194	03/27/24	BUY	16845	100.0000	0	55,194	55,194	0
	40,882	03/27/24	BUY	24841	100.0000	0	40,882	40,882	0
	4,857,650	03/28/24	SELL	3162	100.0000	0	4,857,650	4,857,650	0
	7,947,299	03/28/24	BUY	6307	100.0000	0	7,947,299	7,947,299	0
	18,875	03/28/24	BUY	15022	100.0000	0	18,875	18,875	0
	43,031	03/28/24	BUY	16853	100.0000	0	43,031	43,031	0
	4,441	03/28/24	BUY	24853	100.0000	0	4,441	4,441	0
	359,369	04/01/24	BUY	3170	100.0000	0	359,369	359,369	0
	12,988	04/01/24	BUY	6322	100.0000	0	12,988	12,988	0
	12,100	04/01/24	BUY	15038	100.0000	0	12,100	12,100	0
	10,058	04/01/24	SELL	16863	100.0000	0	10,058	10,058	0
	964	04/01/24	SELL	24876	100.0000	0	964	964	0
	268	04/01/24	BUY	71133753	100.0000	0	268	268	0
	446,173	04/01/24	BUY	71138997	100.0000	0	446,173	446,173	0
	953,037	04/02/24	SELL	3179	100.0000	0	953,037	953,037	0
	8,232,145	04/02/24	SELL	6325	100.0000	0	8,232,145	8,232,145	0
	66,500	04/02/24	SELL	15043	100.0000	0	66,500	66,500	0
	91,918	04/02/24	SELL	16876	100.0000	0	91,918	91,918	0
	66,176	04/02/24	SELL	24887	100.0000	0	66,176	66,176	0
	2,505,475	04/03/24	SELL	3184	100.0000	0	2,505,475	2,505,475	0
	25,324	04/03/24	SELL	6328	100.0000	0	25,324	25,324	0
	22,750	04/03/24	SELL	15051	100.0000	0	22,750	22,750	0
	33,625	04/03/24	SELL	16884	100.0000	0	33,625	33,625	0
	1,394	04/03/24	SELL	24894	100.0000	0	1,394	1,394	0
	432,600	04/04/24	BUY	3189	100.0000	0	432,600	432,600	0
	2,822	04/04/24	SELL	6337	100.0000	0	2,822	2,822	0
	438	04/04/24	BUY	15061	100.0000	0	438	438	0
	3,531	04/04/24	SELL	16891	100.0000	0	3,531	3,531	0
	1,819	04/04/24	BUY	24909	100.0000	0	1,819	1,819	0
	4,992,925	04/05/24	SELL	3195	100.0000	0	4,992,925	4,992,925	0
	12,425	04/05/24	BUY	6341	100.0000	0	12,425	12,425	0
	95,313	04/05/24	SELL	15072	100.0000	0	95,313	95,313	0
	35,563	04/05/24	BUY	16899	100.0000	0	35,563	35,563	0
	766	04/05/24	SELL	24918	100.0000	0	766	766	0
	4,019,575	04/08/24	BUY	3200	100.0000	0	4,019,575	4,019,575	0
	14,509	04/08/24	SELL	6356	100.0000	0	14,509	14,509	0
	21,219	04/08/24	SELL	15079	100.0000	0	21,219	21,219	0
	911	04/08/24	BUY	16910	100.0000	0	911	911	0
	15	04/08/24	BUY	24939	100.0000	0	15	15	0
	18,025	04/09/24	BUY	3205	100.0000	0	18,025	18,025	0
	4,057	04/09/24	BUY	6372	100.0000	0	4,057	4,057	0
	8,531	04/09/24	SELL	15086	100.0000	0	8,531	8,531	0

JPMorgan Investor Services

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Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

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SCHEDULE H (FORM 5500 - 4J-4)

SCHEDULE OF REPORTABLE TRANSACTIONS

TRANSACTIONS WITH SAME PARTY

E&Y COMPOSITE 2

BASE CURRENCY: USD

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DECEMBER 31, 2023

THROUGH DECEMBER 31, 2024

IDENTITY OF PARTY INVOLVED	DESCRIPTION OF ASSET	PURCHASE PRICE	EXPENSES	2,218,148,491 COST OF ASSET	5% VALUE OF CURRENT VALUE	110,907,424 NET GAIN OR (LOSS)
	15,844 04/09/24 SELL	16919	100.0000	0	15,844	0
	3,927 04/09/24 SELL	24963	100.0000	0	3,927	0
	504,700 04/10/24 BUY	3210	100.0000	0	504,700	0
	19,946 04/10/24 BUY	6388	100.0000	0	19,946	0
	19,688 04/10/24 BUY	15093	100.0000	0	19,688	0
	50,625 04/10/24 BUY	16927	100.0000	0	50,625	0
	1,761 04/10/24 BUY	24990	100.0000	0	1,761	0
	3,785,250 04/11/24 SELL	3215	100.0000	3,785,250	3,785,250	0
	3,979 04/11/24 SELL	6411	100.0000	0	3,979	0
	54,250 04/11/24 SELL	15100	100.0000	0	54,250	0
	52,901 04/11/24 SELL	16936	100.0000	0	52,901	0
	4,019 04/11/24 SELL	25028	100.0000	0	4,019	0
	2,559,550 04/12/24 BUY	3220	100.0000	2,559,550	2,559,550	0
	2,608 04/12/24 BUY	6436	100.0000	0	2,608	0
	7,875 04/12/24 SELL	15107	100.0000	0	7,875	0
	24,500 04/12/24 SELL	16945	100.0000	0	24,500	0
	3,784 04/12/24 BUY	25058	100.0000	0	3,784	0
	5,461,575 04/15/24 SELL	3225	100.0000	5,461,575	5,461,575	0
	48,089 04/15/24 SELL	6441	100.0000	0	48,089	0
	21,875 04/15/24 BUY	15114	100.0000	0	21,875	0
	52,750 04/15/24 BUY	16953	100.0000	0	52,750	0
	6,693 04/15/24 SELL	25069	100.0000	0	6,693	0
	6,583,532 04/15/24 SELL	71139001	100.0000	6,583,532	6,583,532	0
	4,578,350 04/16/24 SELL	3230	100.0000	4,578,350	4,578,350	0
	24,723 04/16/24 BUY	6453	100.0000	0	24,723	0
	47,031 04/16/24 SELL	15121	100.0000	0	47,031	0
	64,068 04/16/24 BUY	16960	100.0000	0	64,068	0
	7,540 04/16/24 BUY	25087	100.0000	0	7,540	0
	829,150 04/17/24 SELL	3235	100.0000	829,150	829,150	0
	70,248 04/17/24 BUY	6466	100.0000	0	70,248	0
	7,000 04/17/24 SELL	15128	100.0000	0	7,000	0
	16,500 04/17/24 SELL	16967	100.0000	0	16,500	0
	11,782 04/17/24 BUY	25105	100.0000	0	11,782	0
	2,181,025 04/18/24 SELL	3240	100.0000	2,181,025	2,181,025	0
	50,396 04/18/24 SELL	6482	100.0000	0	50,396	0
	20,344 04/18/24 BUY	15135	100.0000	0	20,344	0
	53,000 04/18/24 BUY	16974	100.0000	0	53,000	0
	5,660 04/18/24 SELL	25133	100.0000	0	5,660	0
	955,325 04/19/24 SELL	3245	100.0000	955,325	955,325	0
	63,021 04/19/24 SELL	6489	100.0000	0	63,021	0
	16,625 04/19/24 SELL	15142	100.0000	0	16,625	0
	42,750 04/19/24 SELL	16981	100.0000	0	42,750	0
	38,742 04/19/24 BUY	25146	100.0000	0	38,742	0
	3,262,525 04/22/24 SELL	3252	100.0000	3,262,525	3,262,525	0
	6,707 04/22/24 SELL	6498	100.0000	0	6,707	0
	12,031 04/22/24 BUY	15151	100.0000	0	12,031	0
	34,000 04/22/24 BUY	16990	100.0000	0	34,000	0

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Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

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SCHEDULE H (FORM 5500 - 4J-4)			C 30573			
SCHEDULE OF REPORTABLE TRANSACTIONS			DECEMBER 31, 2023			
TRANSACTIONS WITH SAME PARTY	BASE CURRENCY: USD		THROUGH DECEMBER 31, 2024			
IDENTITY OF PARTY INVOLVED		2,218,148,491		5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET		COST OF ASSET		CURRENT VALUE	NET GAIN OR (LOSS)	
PURCHASE PRICE		EXPENSES				
SELLING PRICE						
716 04/22/24 BUY	25159	100.0000	0	716	716	0
3,154,375 04/23/24 BUY	3257	100.0000	0	3,154,375	3,154,375	0
2,550 04/23/24 SELL	6517	100.0000	0	2,550	2,550	0
2,406 04/23/24 SELL	15158	100.0000	0	2,406	2,406	0
7,750 04/23/24 SELL	16997	100.0000	0	7,750	7,750	0
1,095 04/23/24 SELL	25104	100.0000	0	1,095	1,095	0
16,942,803 04/23/24 BUY	71133771	100.0000	0	16,942,803	16,942,803	0
16,942,803 04/23/24 SELL	71139003	100.0000	0	16,942,803	16,942,803	0
4,253,900 04/24/24 BUY	3264	100.0000	0	4,253,900	4,253,900	0
52,281 04/24/24 BUY	6536	100.0000	0	52,281	52,281	0
3,063 04/24/24 BUY	15167	100.0000	0	3,063	3,063	0
500 04/24/24 SELL	17006	100.0000	0	500	500	0
10,633 04/24/24 BUY	25211	100.0000	0	10,633	10,633	0
5,000,000 04/24/24 SELL	71133774	100.0000	0	5,000,000	5,000,000	0
72,100 04/25/24 BUY	3269	100.0000	0	72,100	72,100	0
6,621 04/25/24 BUY	6564	100.0000	0	6,621	6,621	0
19,906 04/25/24 SELL	15174	100.0000	0	19,906	19,906	0
58,472 04/25/24 SELL	17021	100.0000	0	58,472	58,472	0
7,140 04/25/24 BUY	25251	100.0000	0	7,140	7,140	0
12,000,000 04/25/24 SELL	71133775	100.0000	0	12,000,000	12,000,000	0
1,820,525 04/26/24 SELL	3274	100.0000	0	1,820,525	1,820,525	0
233,195 04/26/24 BUY	6573	100.0000	0	233,195	233,195	0
13,781 04/26/24 SELL	15181	100.0000	0	13,781	13,781	0
35,563 04/26/24 SELL	17028	100.0000	0	35,563	35,563	0
39,320 04/26/24 BUY	25284	100.0000	0	39,320	39,320	0
3,550,925 04/29/24 BUY	3279	100.0000	0	3,550,925	3,550,925	0
357,779 04/29/24 BUY	6586	100.0000	0	357,779	357,779	0
12,688 04/29/24 BUY	15188	100.0000	0	12,688	12,688	0
38,446 04/29/24 BUY	17035	100.0000	0	38,446	38,446	0
70,563 04/29/24 BUY	25303	100.0000	0	70,563	70,563	0
15,000,000 04/29/24 BUY	71133777	100.0000	0	15,000,000	15,000,000	0
48,882,450 04/30/24 SELL	3285	100.0000	0	48,882,450	48,882,450	0
17,713 04/30/24 SELL	6641	100.0000	0	17,713	17,713	0
16,844 04/30/24 BUY	15197	100.0000	0	16,844	16,844	0
39,844 04/30/24 BUY	17046	100.0000	0	39,844	39,844	0
1,742 04/30/24 BUY	25330	100.0000	0	1,742	1,742	0
19,058,805 04/30/24 BUY	71139006	100.0000	0	19,058,805	19,058,805	0
38,543,668 05/01/24 BUY	3295	100.0000	0	38,543,668	38,543,668	0
494,694 05/01/24 SELL	6660	100.0000	0	494,694	494,694	0
11,939 05/01/24 SELL	15209	100.0000	0	11,939	11,939	0
55,223 05/01/24 SELL	17056	100.0000	0	55,223	55,223	0
26,127 05/01/24 BUY	25346	100.0000	0	26,127	26,127	0
8,548 05/01/24 BUY	71133781	100.0000	0	8,548	8,548	0
379,265 05/01/24 BUY	71139008	100.0000	0	379,265	379,265	0
2,861,776 05/02/24 BUY	3304	100.0000	0	2,861,776	2,861,776	0
52,441 05/02/24 SELL	6669	100.0000	0	52,441	52,441	0
23,063 05/02/24 BUY	15216	100.0000	0	23,063	23,063	0

JPMorgan Investor Services

J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

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SCHEDULE H (FORM 5500 - 4J-4)

SCHEDULE OF REPORTABLE TRANSACTIONS

TRANSACTIONS WITH SAME PARTY

E&Y COMPOSITE 2

BASE CURRENCY: USD

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DECEMBER 31, 2023

THROUGH DECEMBER 31, 2024

IDENTITY OF PARTY INVOLVED	DESCRIPTION OF ASSET	DATE	BUY/SELL	QUANTITY	PURCHASE PRICE	SELLING PRICE	EXPENSES	2,218,148,491 COST OF ASSET	5% VALUE OF CURRENT VALUE	110,907,424 NET GAIN OR (LOSS)
	67,969	05/02/24	BUY	17071	100.0000		0	67,969	67,969	0
	189,869	05/02/24	SELL	25365	100.0000		0	189,869	189,869	0
2,549,250	05/03/24	BUY	3309	100.0000		0	0	2,549,250	2,549,250	0
	14,466	05/03/24	SELL	6682	100.0000		0	14,466	14,466	0
	688	05/03/24	BUY	15223	100.0000		0	688	688	0
	12,156	05/03/24	SELL	17082	100.0000		0	12,156	12,156	0
	1,628	05/03/24	BUY	25394	100.0000		0	1,628	1,628	0
3,583,113	05/06/24	BUY	3314	100.0000		0	0	3,583,113	3,583,113	0
	189,173	05/06/24	BUY	6687	100.0000		0	189,173	189,173	0
	16,375	05/06/24	BUY	15230	100.0000		0	16,375	16,375	0
	61,313	05/06/24	BUY	17089	100.0000		0	61,313	61,313	0
	42,262	05/06/24	BUY	25405	100.0000		0	42,262	42,262	0
15,000,000	05/06/24	SELL	71133784	100.0000		0	0	15,000,000	15,000,000	0
	2,931,638	05/07/24	BUY	3319	100.0000		0	2,931,638	2,931,638	0
	106,590	05/07/24	BUY	6702	100.0000		0	106,590	106,590	0
	5,438	05/07/24	BUY	15237	100.0000		0	5,438	5,438	0
	17,531	05/07/24	BUY	17096	100.0000		0	17,531	17,531	0
	24,123	05/07/24	BUY	25433	100.0000		0	24,123	24,123	0
	410,713	05/08/24	BUY	3326	100.0000		0	410,713	410,713	0
	59,880	05/08/24	SELL	6726	100.0000		0	59,880	59,880	0
	9,688	05/08/24	BUY	15244	100.0000		0	9,688	9,688	0
	39,219	05/08/24	BUY	17104	100.0000		0	39,219	39,219	0
	17,620	05/08/24	SELL	25464	100.0000		0	17,620	17,620	0
	56,650	05/09/24	SELL	3331	100.0000		0	56,650	56,650	0
	32,897	05/09/24	SELL	6744	100.0000		0	32,897	32,897	0
	6,938	05/09/24	SELL	15251	100.0000		0	6,938	6,938	0
	86,064	05/09/24	SELL	17111	100.0000		0	86,064	86,064	0
	4,217	05/09/24	SELL	25487	100.0000		0	4,217	4,217	0
1,487,063	05/10/24	BUY	3336	100.0000		0	0	1,487,063	1,487,063	0
	15,496	05/10/24	SELL	6762	100.0000		0	15,496	15,496	0
	7,813	05/10/24	BUY	15258	100.0000		0	7,813	7,813	0
	24,656	05/10/24	BUY	17118	100.0000		0	24,656	24,656	0
	947	05/10/24	SELL	25513	100.0000		0	947	947	0
	410,713	05/13/24	BUY	3341	100.0000		0	410,713	410,713	0
	10,297	05/13/24	SELL	6772	100.0000		0	10,297	10,297	0
	13,125	05/13/24	SELL	15265	100.0000		0	13,125	13,125	0
	40,188	05/13/24	SELL	17125	100.0000		0	40,188	40,188	0
	5,401	05/13/24	SELL	25531	100.0000		0	5,401	5,401	0
	42,488	05/14/24	SELL	3346	100.0000		0	42,488	42,488	0
	279,475	05/14/24	SELL	6788	100.0000		0	279,475	279,475	0
	6,375	05/14/24	BUY	15272	100.0000		0	6,375	6,375	0
	24,813	05/14/24	BUY	17132	100.0000		0	24,813	24,813	0
	65,054	05/14/24	SELL	25553	100.0000		0	65,054	65,054	0
1,359,600	05/15/24	BUY	3351	100.0000		0	0	1,359,600	1,359,600	0
	75,393	05/15/24	BUY	6795	100.0000		0	75,393	75,393	0
	8,063	05/15/24	BUY	15279	100.0000		0	8,063	8,063	0
	28,656	05/15/24	BUY	17139	100.0000		0	28,656	28,656	0

JPMorgan Investor Services

J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 64 C 30573 DECEMBER 31, 2023 THROUGH DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED				2,218,148,491	5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET				COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)	
PURCHASE PRICE SELLING PRICE				EXPENSES			
13,563 05/15/24 BUY	25562	100.0000	0	13,563	13,563	0	
7,785,331 05/15/24 SELL	71139011	100.0000	0	7,785,331	7,785,331	0	
3,597,275 05/16/24 BUY	3356	100.0000	0	3,597,275	3,597,275	0	
15,392 05/16/24 SELL	6801	100.0000	0	15,392	15,392	0	
24,563 05/16/24 BUY	15286	100.0000	0	24,563	24,563	0	
76,531 05/16/24 BUY	17146	100.0000	0	76,531	76,531	0	
4,513 05/16/24 SELL	25572	100.0000	0	4,513	4,513	0	
722,288 05/17/24 SELL	3361	100.0000	0	722,288	722,288	0	
23,806 05/17/24 SELL	6815	100.0000	0	23,806	23,806	0	
2,688 05/17/24 SELL	15293	100.0000	0	2,688	2,688	0	
4,406 05/17/24 SELL	17153	100.0000	0	4,406	4,406	0	
6,970 05/17/24 SELL	25592	100.0000	0	6,970	6,970	0	
6,798 05/17/24 BUY	71133797	100.0000	0	6,798	6,798	0	
396,550 05/20/24 BUY	3366	100.0000	0	396,550	396,550	0	
8,878 05/20/24 SELL	6822	100.0000	0	8,878	8,878	0	
11,938 05/20/24 SELL	15300	100.0000	0	11,938	11,938	0	
44,344 05/20/24 SELL	17160	100.0000	0	44,344	44,344	0	
1,679 05/20/24 BUY	25605	100.0000	0	1,679	1,679	0	
5,000,000 05/20/24 BUY	71133801	100.0000	0	5,000,000	5,000,000	0	
254,925 05/21/24 BUY	3371	100.0000	0	254,925	254,925	0	
17,487 05/21/24 BUY	6841	100.0000	0	17,487	17,487	0	
4,625 05/21/24 SELL	15307	100.0000	0	4,625	4,625	0	
12,250 05/21/24 SELL	17167	100.0000	0	12,250	12,250	0	
4,191 05/21/24 BUY	25626	100.0000	0	4,191	4,191	0	
15,000,000 05/21/24 BUY	71133804	100.0000	0	15,000,000	15,000,000	0	
764,775 05/22/24 BUY	3376	100.0000	0	764,775	764,775	0	
29,086 05/22/24 BUY	6851	100.0000	0	29,086	29,086	0	
5,563 05/22/24 BUY	15314	100.0000	0	5,563	5,563	0	
19,531 05/22/24 BUY	17174	100.0000	0	19,531	19,531	0	
6,077 05/22/24 BUY	25656	100.0000	0	6,077	6,077	0	
977,213 05/23/24 SELL	3381	100.0000	0	977,213	977,213	0	
6,838 05/23/24 BUY	6864	100.0000	0	6,838	6,838	0	
750 05/23/24 SELL	15321	100.0000	0	750	750	0	
3,438 05/23/24 BUY	17183	100.0000	0	3,438	3,438	0	
2,058 05/23/24 SELL	25694	100.0000	0	2,058	2,058	0	
15,000,000 05/23/24 SELL	71133805	100.0000	0	15,000,000	15,000,000	0	
2,421,788 05/24/24 SELL	3386	100.0000	0	2,421,788	2,421,788	0	
36,540 05/24/24 BUY	6865	100.0000	0	36,540	36,540	0	
9,063 05/24/24 SELL	15328	100.0000	0	9,063	9,063	0	
23,573 05/24/24 BUY	17196	100.0000	0	23,573	23,573	0	
3,954 05/24/24 BUY	25724	100.0000	0	3,954	3,954	0	
2,053,563 05/28/24 BUY	3391	100.0000	0	2,053,563	2,053,563	0	
25,135 05/28/24 BUY	6879	100.0000	0	25,135	25,135	0	
250 05/28/24 BUY	15333	100.0000	0	250	250	0	
4,000 05/28/24 BUY	17201	100.0000	0	4,000	4,000	0	
2,943 05/28/24 BUY	25748	100.0000	0	2,943	2,943	0	
184,113 05/29/24 BUY	3396	100.0000	0	184,113	184,113	0	

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496

SCHEDULE H (FORM 5500 - 4J-4)

SCHEDULE OF REPORTABLE TRANSACTIONS

TRANSACTIONS WITH SAME PARTY

E&Y COMPOSITE 2

BASE CURRENCY: USD

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DECEMBER 31, 2023

THROUGH DECEMBER 31, 2024

IDENTITY OF PARTY INVOLVED		DESCRIPTION OF ASSET		BASED ON MARKET VALUE OF		2,218,148,491	5% VALUE OF	110,907,424
				PURCHASE PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN
				SELLING PRICE				OR (LOSS)
487,913	05/29/24	BUY	6896	100.0000	0	487,913	487,913	0
20,252	05/29/24	SELL	15356	100.0000	0	20,252	20,252	0
80,024	05/29/24	SELL	17214	100.0000	0	80,024	80,024	0
137,772	05/29/24	BUY	25785	100.0000	0	137,772	137,772	0
2,308,488	05/30/24	SELL	3401	100.0000	0	2,308,488	2,308,488	0
668,867	05/30/24	BUY	6917	100.0000	0	668,867	668,867	0
23,250	05/30/24	SELL	15363	100.0000	0	23,250	23,250	0
83,250	05/30/24	SELL	17221	100.0000	0	83,250	83,250	0
137,449	05/30/24	BUY	25824	100.0000	0	137,449	137,449	0
9,106,150	05/31/24	SELL	3406	100.0000	0	9,106,150	9,106,150	0
7,729,542	05/31/24	BUY	6956	100.0000	0	7,729,542	7,729,542	0
16,656	05/31/24	BUY	15372	100.0000	0	16,656	16,656	0
57,156	05/31/24	BUY	17229	100.0000	0	57,156	57,156	0
91,142	05/31/24	BUY	25855	100.0000	0	91,142	91,142	0
5,015,346	05/31/24	SELL	71133807	100.0000	0	5,015,346	5,015,346	0
15,015,346	05/31/24	BUY	71139013	100.0000	0	15,015,346	15,015,346	0
2,704,098	06/03/24	BUY	3415	100.0000	0	2,704,098	2,704,098	0
8,858,301	06/03/24	SELL	6973	100.0000	0	8,858,301	8,858,301	0
148,467	06/03/24	SELL	15380	100.0000	0	148,467	148,467	0
106,453	06/03/24	SELL	17243	100.0000	0	106,453	106,453	0
335,539	06/03/24	SELL	25879	100.0000	0	335,539	335,539	0
23,135	06/03/24	BUY	71133811	100.0000	0	23,135	23,135	0
390,283	06/03/24	BUY	71139016	100.0000	0	390,283	390,283	0
1,291,409	06/04/24	SELL	3426	100.0000	0	1,291,409	1,291,409	0
8,260	06/04/24	SELL	6986	100.0000	0	8,260	8,260	0
28,938	06/04/24	BUY	15389	100.0000	0	28,938	28,938	0
105,781	06/04/24	BUY	17258	100.0000	0	105,781	105,781	0
6,755	06/04/24	SELL	25912	100.0000	0	6,755	6,755	0
394,200	06/05/24	BUY	3435	100.0000	0	394,200	394,200	0
97,889	06/05/24	SELL	7001	100.0000	0	97,889	97,889	0
17,844	06/05/24	BUY	15396	100.0000	0	17,844	17,844	0
64,000	06/05/24	BUY	17265	100.0000	0	64,000	64,000	0
12,968	06/05/24	SELL	25937	100.0000	0	12,968	12,968	0
3,620,800	06/06/24	BUY	3440	100.0000	0	3,620,800	3,620,800	0
37,643	06/06/24	SELL	7015	100.0000	0	37,643	37,643	0
12,156	06/06/24	BUY	15403	100.0000	0	12,156	12,156	0
44,469	06/06/24	BUY	17275	100.0000	0	44,469	44,469	0
6,959	06/06/24	SELL	25955	100.0000	0	6,959	6,959	0
116,800	06/07/24	SELL	3445	100.0000	0	116,800	116,800	0
16,912	06/07/24	BUY	7023	100.0000	0	16,912	16,912	0
3,313	06/07/24	BUY	15410	100.0000	0	3,313	3,313	0
52,802	06/07/24	SELL	17284	100.0000	0	52,802	52,802	0
2,949	06/07/24	BUY	25969	100.0000	0	2,949	2,949	0
481,800	06/10/24	SELL	3450	100.0000	0	481,800	481,800	0
5,764	06/10/24	BUY	7033	100.0000	0	5,764	5,764	0
35,850	06/10/24	SELL	15425	100.0000	0	35,850	35,850	0
58,517	06/10/24	SELL	17291	100.0000	0	58,517	58,517	0

JPMorgan Investor Services

J.P.Morgan

JPMorgan Investor Services

J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496	E&Y COMPOSITE 2		PAGE 66	
SCHEDULE H (FORM 5500 - 4J-4)			C 30573	
SCHEDULE OF REPORTABLE TRANSACTIONS			DECEMBER 31, 2023	
TRANSACTIONS WITH SAME PARTY	BASE CURRENCY: USD		THROUGH DECEMBER 31, 2024	
		2,218,148,491	5% VALUE OF	110,907,424
IDENTITY OF PARTY INVOLVED	BASED ON MARKET VALUE OF	COST OF ASSET	CURRENT VALUE	NET GAIN
DESCRIPTION OF ASSET	PURCHASE PRICE	EXPENSES		OR (LOSS)
	SELLING PRICE			
2,676 06/10/24 BUY 25983	100.0000	0	2,676	0
905,200 06/11/24 BUY 3456	100.0000	0	905,200	0
11,219 06/11/24 SELL 7035	100.0000	0	11,219	0
15,875 06/11/24 SELL 15432	100.0000	0	15,875	0
49,219 06/11/24 SELL 17298	100.0000	0	49,219	0
530 06/11/24 SELL 26002	100.0000	0	530	0
744,600 06/12/24 BUY 3465	100.0000	0	744,600	0
95,936 06/12/24 BUY 7052	100.0000	0	95,936	0
20,813 06/12/24 BUY 15439	100.0000	0	20,813	0
65,406 06/12/24 BUY 17305	100.0000	0	65,406	0
19,398 06/12/24 BUY 26015	100.0000	0	19,398	0
2,540,400 06/13/24 BUY 3470	100.0000	0	2,540,400	0
78,821 06/13/24 SELL 7061	100.0000	0	78,821	0
32,938 06/13/24 BUY 15446	100.0000	0	32,938	0
84,156 06/13/24 BUY 17317	100.0000	0	84,156	0
18,304 06/13/24 SELL 26030	100.0000	0	18,304	0
646,811 06/14/24 BUY 3485	100.0000	0	646,811	0
6,202 06/14/24 BUY 7086	100.0000	0	6,202	0
17,688 06/14/24 BUY 15453	100.0000	0	17,688	0
147,427 06/14/24 SELL 17330	100.0000	0	147,427	0
475 06/14/24 SELL 26067	100.0000	0	475	0
8,374,169 06/14/24 SELL 71139019	100.0000	0	8,374,169	0
72,125 06/17/24 SELL 3490	100.0000	0	72,125	0
18,268 06/17/24 SELL 7095	100.0000	0	18,268	0
16,219 06/17/24 BUY 15460	100.0000	0	16,219	0
67,716 06/17/24 BUY 17337	100.0000	0	67,716	0
2,113 06/17/24 BUY 26082	100.0000	0	2,113	0
2,538,800 06/18/24 BUY 3498	100.0000	0	2,538,800	0
17,345 06/18/24 SELL 7113	100.0000	0	17,345	0
21,375 06/18/24 SELL 15471	100.0000	0	21,375	0
58,625 06/18/24 SELL 17350	100.0000	0	58,625	0
2,108 06/18/24 SELL 26117	100.0000	0	2,108	0
778,950 06/20/24 BUY 3501	100.0000	0	778,950	0
50,978 06/20/24 SELL 7142	100.0000	0	50,978	0
20,625 06/20/24 BUY 15474	100.0000	0	20,625	0
52,719 06/20/24 BUY 17353	100.0000	0	52,719	0
2,260 06/20/24 BUY 26148	100.0000	0	2,260	0
879,925 06/21/24 SELL 3506	100.0000	0	879,925	0
6,822 06/21/24 SELL 7158	100.0000	0	6,822	0
15,125 06/21/24 SELL 15481	100.0000	0	15,125	0
40,750 06/21/24 SELL 17360	100.0000	0	40,750	0
5,447 06/21/24 SELL 26172	100.0000	0	5,447	0
591,425 06/24/24 SELL 3511	100.0000	0	591,425	0
48,093 06/24/24 BUY 7173	100.0000	0	48,093	0
1,656 06/24/24 SELL 15488	100.0000	0	1,656	0
9,125 06/24/24 SELL 17367	100.0000	0	9,125	0
22,316 06/24/24 BUY 26195	100.0000	0	22,316	0
JPMorgan Investor Services		J.P.Morgan		

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 67 C 30573 THROUGH DECEMBER 31, 2023 DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED				2,218,148,491	5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET				COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)	
PURCHASE PRICE				EXPENSES	SELLING PRICE		
32,000,000	06/24/24	BUY	71133845	100.0000	0	32,000,000	32,000,000
995,325	06/25/24	SELL	3516	100.0000	0	995,325	995,325
133,246	06/25/24	BUY	7197	100.0000	0	133,246	133,246
6,594	06/25/24	BUY	15495	100.0000	0	6,594	6,594
49,860	06/25/24	BUY	17374	100.0000	0	49,860	49,860
13,226	06/25/24	BUY	26229	100.0000	0	13,226	13,226
5,000,000	06/25/24	BUY	71133847	100.0000	0	5,000,000	5,000,000
1,154,000	06/26/24	BUY	3521	100.0000	0	1,154,000	1,154,000
40,249	06/26/24	BUY	7221	100.0000	0	40,249	40,249
2,781	06/26/24	BUY	15502	100.0000	0	2,781	2,781
2,313	06/26/24	BUY	17383	100.0000	0	2,313	2,313
24,152	06/26/24	BUY	26261	100.0000	0	24,152	24,152
32,000,000	06/26/24	SELL	71133848	100.0000	0	32,000,000	32,000,000
375,050	06/27/24	BUY	3526	100.0000	0	375,050	375,050
8,879	06/27/24	SELL	7240	100.0000	0	8,879	8,879
29,094	06/27/24	SELL	15509	100.0000	0	29,094	29,094
76,313	06/27/24	SELL	17390	100.0000	0	76,313	76,313
6,747	06/27/24	SELL	26288	100.0000	0	6,747	6,747
5,023,135	06/27/24	SELL	71133850	100.0000	0	5,023,135	5,023,135
5,023,135	06/27/24	BUY	71139021	100.0000	0	5,023,135	5,023,135
6,155,750	06/28/24	SELL	3531	100.0000	0	6,155,750	6,155,750
6,394,590	06/28/24	BUY	7272	100.0000	0	6,394,590	6,394,590
8,375	06/28/24	BUY	15516	100.0000	0	8,375	8,375
18,938	06/28/24	BUY	17397	100.0000	0	18,938	18,938
15,192	06/28/24	BUY	26317	100.0000	0	15,192	15,192
1,122,921	07/01/24	SELL	3539	100.0000	0	1,122,921	1,122,921
6,443,983	07/01/24	SELL	7286	100.0000	0	6,443,983	6,443,983
24,208	07/01/24	SELL	15526	100.0000	0	24,208	24,208
85,404	07/01/24	SELL	17408	100.0000	0	85,404	85,404
61,795	07/01/24	SELL	26339	100.0000	0	61,795	61,795
10,575	07/01/24	BUY	71133862	100.0000	0	10,575	10,575
9,825,999	07/01/24	SELL	71139024	100.0000	0	9,825,999	9,825,999
712,869	07/02/24	BUY	3550	100.0000	0	712,869	712,869
28,352	07/02/24	SELL	7303	100.0000	0	28,352	28,352
55,560	07/02/24	SELL	15535	100.0000	0	55,560	55,560
2,750	07/02/24	BUY	17423	100.0000	0	2,750	2,750
1,994	07/02/24	SELL	26364	100.0000	0	1,994	1,994
5,000,000	07/02/24	BUY	71133865	100.0000	0	5,000,000	5,000,000
2,058,000	07/03/24	BUY	3559	100.0000	0	2,058,000	2,058,000
44,085	07/03/24	SELL	7310	100.0000	0	44,085	44,085
13,781	07/03/24	BUY	15542	100.0000	0	13,781	13,781
33,781	07/03/24	BUY	17432	100.0000	0	33,781	33,781
10,366	07/03/24	SELL	26377	100.0000	0	10,366	10,366
1,264,200	07/05/24	BUY	3564	100.0000	0	1,264,200	1,264,200
3,008	07/05/24	BUY	7313	100.0000	0	3,008	3,008
34,063	07/05/24	BUY	15549	100.0000	0	34,063	34,063
88,938	07/05/24	BUY	17441	100.0000	0	88,938	88,938

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 68 C 30573 DECEMBER 31, 2023 THROUGH DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED				2,218,148,491	5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET				COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)	
PURCHASE PRICE SELLING PRICE				EXPENSES			
2,889	07/05/24	SELL	26384	100.0000	0	2,889	2,889
1,837,500	07/08/24	BUY	3569	100.0000	0	1,837,500	1,837,500
3,273	07/08/24	BUY	7314	100.0000	0	3,273	3,273
19,844	07/08/24	BUY	15556	100.0000	0	19,844	19,844
48,344	07/08/24	BUY	17450	100.0000	0	48,344	48,344
1,719	07/08/24	BUY	26391	100.0000	0	1,719	1,719
220,500	07/09/24	BUY	3575	100.0000	0	220,500	220,500
4,688	07/09/24	BUY	15563	100.0000	0	4,688	4,688
13,849	07/09/24	SELL	17457	100.0000	0	13,849	13,849
2,000	07/09/24	SELL	26400	100.0000	0	2,000	2,000
352,800	07/10/24	BUY	3580	100.0000	0	352,800	352,800
16,991	07/10/24	BUY	7318	100.0000	0	16,991	16,991
14,906	07/10/24	SELL	15570	100.0000	0	14,906	14,906
41,906	07/10/24	SELL	17464	100.0000	0	41,906	41,906
6,271	07/10/24	BUY	26407	100.0000	0	6,271	6,271
3,336,900	07/11/24	BUY	3585	100.0000	0	3,336,900	3,336,900
8,563	07/11/24	BUY	15577	100.0000	0	8,563	8,563
25,313	07/11/24	BUY	17474	100.0000	0	25,313	25,313
1,750	07/11/24	SELL	26418	100.0000	0	1,750	1,750
2,837,100	07/12/24	SELL	3590	100.0000	0	2,837,100	2,837,100
26,875	07/12/24	BUY	15584	100.0000	0	26,875	26,875
57,386	07/12/24	SELL	17483	100.0000	0	57,386	57,386
24,177	07/12/24	SELL	26440	100.0000	0	24,177	24,177
1,470,000	07/15/24	BUY	3595	100.0000	0	1,470,000	1,470,000
12,239	07/15/24	BUY	7321	100.0000	0	12,239	12,239
2,063	07/15/24	BUY	15591	100.0000	0	2,063	2,063
3,844	07/15/24	BUY	17492	100.0000	0	3,844	3,844
2,213	07/15/24	BUY	26443	100.0000	0	2,213	2,213
7,596,621	07/15/24	SELL	71139027	100.0000	0	7,596,621	7,596,621
1,073,100	07/16/24	BUY	3600	100.0000	0	1,073,100	1,073,100
21,000	07/16/24	SELL	15598	100.0000	0	21,000	21,000
63,250	07/16/24	SELL	17499	100.0000	0	63,250	63,250
3,281	07/16/24	BUY	26454	100.0000	0	3,281	3,281
2,013,900	07/17/24	BUY	3609	100.0000	0	2,013,900	2,013,900
16,512	07/17/24	BUY	7332	100.0000	0	16,512	16,512
29,969	07/17/24	BUY	15605	100.0000	0	29,969	29,969
87,500	07/17/24	BUY	17506	100.0000	0	87,500	87,500
1,782	07/17/24	SELL	26465	100.0000	0	1,782	1,782
4,601,100	07/18/24	SELL	3614	100.0000	0	4,601,100	4,601,100
7,600	07/18/24	SELL	7350	100.0000	0	7,600	7,600
5,500	07/18/24	BUY	15612	100.0000	0	5,500	5,500
10,250	07/18/24	BUY	17513	100.0000	0	10,250	10,250
2,436	07/18/24	SELL	26495	100.0000	0	2,436	2,436
2,616,600	07/19/24	SELL	3619	100.0000	0	2,616,600	2,616,600
7,833	07/19/24	BUY	7371	100.0000	0	7,833	7,833
18,906	07/19/24	SELL	15619	100.0000	0	18,906	18,906
51,813	07/19/24	SELL	17520	100.0000	0	51,813	51,813

JPMorgan Investor Services

J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496	E&Y COMPOSITE 2			PAGE 69	
SCHEDULE H (FORM 5500 - 4J-4)				C 30573	
SCHEDULE OF REPORTABLE TRANSACTIONS				DECEMBER 31, 2023	
TRANSACTIONS WITH SAME PARTY	BASE CURRENCY: USD			THROUGH DECEMBER 31, 2024	
		BASED ON MARKET VALUE OF		2,218,148,491	5% VALUE OF
		PURCHASE PRICE		COST OF ASSET	CURRENT VALUE
		SELLING PRICE			110,907,424
IDENTITY OF PARTY INVOLVED		EXPENSES			NET GAIN
DESCRIPTION OF ASSET					OR (LOSS)
987 07/19/24 BUY 26526	100.0000	0	987	987	0
2,396,100 07/22/24 SELL 3624	100.0000	0	2,396,100	2,396,100	0
14,080 07/22/24 BUY 7393	100.0000	0	14,080	14,080	0
17,375 07/22/24 SELL 15626	100.0000	0	17,375	17,375	0
44,438 07/22/24 SELL 17527	100.0000	0	44,438	44,438	0
2,974 07/22/24 BUY 26554	100.0000	0	2,974	2,974	0
3,351,600 07/23/24 BUY 3629	100.0000	0	3,351,600	3,351,600	0
4,159 07/23/24 SELL 7403	100.0000	0	4,159	4,159	0
9,531 07/23/24 SELL 15633	100.0000	0	9,531	9,531	0
28,313 07/23/24 SELL 17534	100.0000	0	28,313	28,313	0
31,365 07/23/24 BUY 26570	100.0000	0	31,365	31,365	0
3,000,000 07/23/24 BUY 71133895	100.0000	0	3,000,000	3,000,000	0
676,200 07/24/24 SELL 3634	100.0000	0	676,200	676,200	0
10,778 07/24/24 BUY 7413	100.0000	0	10,778	10,778	0
4,656 07/24/24 BUY 15640	100.0000	0	4,656	4,656	0
4,156 07/24/24 BUY 17545	100.0000	0	4,156	4,156	0
30,259 07/24/24 SELL 26590	100.0000	0	30,259	30,259	0
15,000,000 07/24/24 BUY 71133896	100.0000	0	15,000,000	15,000,000	0
7,482,300 07/25/24 SELL 3639	100.0000	0	7,482,300	7,482,300	0
143,613 07/25/24 BUY 7436	100.0000	0	143,613	143,613	0
27,625 07/25/24 SELL 15647	100.0000	0	27,625	27,625	0
143,891 07/25/24 BUY 17552	100.0000	0	143,891	143,891	0
32,241 07/25/24 BUY 26619	100.0000	0	32,241	32,241	0
1,808,100 07/26/24 SELL 3644	100.0000	0	1,808,100	1,808,100	0
51,336 07/26/24 BUY 7456	100.0000	0	51,336	51,336	0
17,000 07/26/24 BUY 15654	100.0000	0	17,000	17,000	0
52,781 07/26/24 BUY 17559	100.0000	0	52,781	52,781	0
14,490 07/26/24 BUY 26641	100.0000	0	14,490	14,490	0
3,395,700 07/29/24 BUY 3649	100.0000	0	3,395,700	3,395,700	0
19,295 07/29/24 BUY 7477	100.0000	0	19,295	19,295	0
17,500 07/29/24 BUY 15661	100.0000	0	17,500	17,500	0
41,656 07/29/24 BUY 17566	100.0000	0	41,656	41,656	0
6,068 07/29/24 BUY 26668	100.0000	0	6,068	6,068	0
23,010,575 07/29/24 SELL 71133898	100.0000	0	23,010,575	23,010,575	0
23,010,575 07/29/24 BUY 71139029	100.0000	0	23,010,575	23,010,575	0
235,200 07/30/24 BUY 3654	100.0000	0	235,200	235,200	0
56,258 07/30/24 BUY 7495	100.0000	0	56,258	56,258	0
8,563 07/30/24 BUY 15668	100.0000	0	8,563	8,563	0
25,000 07/30/24 BUY 17573	100.0000	0	25,000	25,000	0
14,578 07/30/24 BUY 26692	100.0000	0	14,578	14,578	0
1,793,400 07/31/24 SELL 3659	100.0000	0	1,793,400	1,793,400	0
62,121 07/31/24 BUY 7511	100.0000	0	62,121	62,121	0
13,094 07/31/24 BUY 15675	100.0000	0	13,094	13,094	0
31,938 07/31/24 BUY 17581	100.0000	0	31,938	31,938	0
15,238 07/31/24 BUY 26710	100.0000	0	15,238	15,238	0
39,976,247 07/31/24 SELL 71139031	100.0000	0	39,976,247	39,976,247	0
5,306,246 08/01/24 BUY 3667	100.0000	0	5,306,246	5,306,246	0

JPMorgan Investor Services

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J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 70 C 30573 THROUGH DECEMBER 31, 2023 DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED				2,218,148,491	5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET				COST OF ASSET	CURRENT VALUE	NET GAIN	
PURCHASE PRICE						OR (LOSS)	
SELLING PRICE							
2,858,724	08/01/24	BUY	7531	100.0000	2,858,724	2,858,724	0
16,263	08/01/24	BUY	15683	100.0000	16,263	16,263	0
225,558	08/01/24	SELL	17602	100.0000	225,558	225,558	0
43,541	08/01/24	SELL	26732	100.0000	43,541	43,541	0
32,584	08/01/24	BUY	71133902	100.0000	32,584	32,584	0
368,488	08/01/24	BUY	71139033	100.0000	368,488	368,488	0
4,744,680	08/02/24	SELL	3676	100.0000	4,744,680	4,744,680	0
3,183,827	08/02/24	SELL	7549	100.0000	3,183,827	3,183,827	0
42,161	08/02/24	BUY	15692	100.0000	42,161	42,161	0
33,083	08/02/24	BUY	17623	100.0000	33,083	33,083	0
18,508	08/02/24	BUY	26759	100.0000	18,508	18,508	0
6,348,825	08/05/24	SELL	3681	100.0000	6,348,825	6,348,825	0
665	08/05/24	BUY	7566	100.0000	665	665	0
65,250	08/05/24	BUY	15699	100.0000	65,250	65,250	0
158,063	08/05/24	BUY	17632	100.0000	158,063	158,063	0
1,455	08/05/24	SELL	26782	100.0000	1,455	1,455	0
9,652,650	08/06/24	SELL	3686	100.0000	9,652,650	9,652,650	0
19,001	08/06/24	SELL	7589	100.0000	19,001	19,001	0
10,375	08/06/24	BUY	15707	100.0000	10,375	10,375	0
32,063	08/06/24	BUY	17640	100.0000	32,063	32,063	0
6,795	08/06/24	SELL	26813	100.0000	6,795	6,795	0
2,968,875	08/07/24	BUY	3691	100.0000	2,968,875	2,968,875	0
35,420	08/07/24	SELL	7605	100.0000	35,420	35,420	0
214,917	08/07/24	SELL	15714	100.0000	214,917	214,917	0
261,316	08/07/24	SELL	17652	100.0000	261,316	261,316	0
801	08/07/24	SELL	26835	100.0000	801	801	0
2,359,875	08/08/24	SELL	3696	100.0000	2,359,875	2,359,875	0
14,673	08/08/24	BUY	7624	100.0000	14,673	14,673	0
33,125	08/08/24	SELL	15721	100.0000	33,125	33,125	0
58,417	08/08/24	BUY	17659	100.0000	58,417	58,417	0
7,278	08/08/24	BUY	26861	100.0000	7,278	7,278	0
7,353,675	08/09/24	BUY	3701	100.0000	7,353,675	7,353,675	0
33,604	08/09/24	SELL	7635	100.0000	33,604	33,604	0
11,031	08/09/24	SELL	15728	100.0000	11,031	11,031	0
25,594	08/09/24	SELL	17666	100.0000	25,594	25,594	0
38,280	08/09/24	SELL	26882	100.0000	38,280	38,280	0
1,339,800	08/12/24	BUY	3706	100.0000	1,339,800	1,339,800	0
7,324	08/12/24	BUY	7651	100.0000	7,324	7,324	0
23,594	08/12/24	BUY	15735	100.0000	23,594	23,594	0
58,219	08/12/24	BUY	17673	100.0000	58,219	58,219	0
698	08/12/24	SELL	26904	100.0000	698	698	0
30,450	08/13/24	SELL	3711	100.0000	30,450	30,450	0
16,666	08/13/24	SELL	7662	100.0000	16,666	16,666	0
9,781	08/13/24	BUY	15742	100.0000	9,781	9,781	0
20,531	08/13/24	BUY	17686	100.0000	20,531	20,531	0
258	08/13/24	BUY	26923	100.0000	258	258	0
13,456	08/13/24	SELL	71139036	100.0000	13,456	13,456	0

JPMorgan Investor Services

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Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY	E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 71 C 30573 DECEMBER 31, 2023 THROUGH DECEMBER 31, 2024		
IDENTITY OF PARTY INVOLVED	BASED ON MARKET VALUE OF		2,218,148,491	5% VALUE OF	110,907,424
DESCRIPTION OF ASSET	PURCHASE PRICE	EXPENSES	COST OF ASSET	CURRENT VALUE	NET GAIN OR (LOSS)
	SELLING PRICE				
5,435,325 08/14/24 BUY 3716	100.0000	0	5,435,325	5,435,325	0
38,492 08/14/24 SELL 7672	100.0000	0	38,492	38,492	0
14,281 08/14/24 BUY 15750	100.0000	0	14,281	14,281	0
61,821 08/14/24 BUY 17696	100.0000	0	61,821	61,821	0
3,504 08/14/24 SELL 26938	100.0000	0	3,504	3,504	0
1,096,200 08/15/24 BUY 3721	100.0000	0	1,096,200	1,096,200	0
18,796 08/15/24 BUY 7676	100.0000	0	18,796	18,796	0
19,077 08/15/24 BUY 15757	100.0000	0	19,077	19,077	0
120,272 08/15/24 SELL 17709	100.0000	0	120,272	120,272	0
2,102 08/15/24 SELL 26949	100.0000	0	2,102	2,102	0
13,002,252 08/15/24 SELL 71139039	100.0000	0	13,002,252	13,002,252	0
5,511,450 08/16/24 BUY 3726	100.0000	0	5,511,450	5,511,450	0
1,246 08/16/24 SELL 7680	100.0000	0	1,246	1,246	0
32,250 08/16/24 SELL 15764	100.0000	0	32,250	32,250	0
151,909 08/16/24 BUY 17718	100.0000	0	151,909	151,909	0
2,192 08/16/24 SELL 26959	100.0000	0	2,192	2,192	0
654,675 08/19/24 BUY 3731	100.0000	0	654,675	654,675	0
945 08/19/24 SELL 7704	100.0000	0	945	945	0
9,500 08/19/24 BUY 15771	100.0000	0	9,500	9,500	0
17,688 08/19/24 BUY 17725	100.0000	0	17,688	17,688	0
266 08/19/24 BUY 26989	100.0000	0	266	266	0
3,151,575 08/20/24 BUY 3738	100.0000	0	3,151,575	3,151,575	0
9,644 08/20/24 SELL 7729	100.0000	0	9,644	9,644	0
12,969 08/20/24 BUY 15778	100.0000	0	12,969	12,969	0
30,563 08/20/24 BUY 17734	100.0000	0	30,563	30,563	0
1,760 08/20/24 SELL 27018	100.0000	0	1,760	1,760	0
5,000,000 08/20/24 BUY 71133924	100.0000	0	5,000,000	5,000,000	0
624,225 08/21/24 SELL 3743	100.0000	0	624,225	624,225	0
73,343 08/21/24 BUY 7749	100.0000	0	73,343	73,343	0
17,375 08/21/24 BUY 15785	100.0000	0	17,375	17,375	0
147,851 08/21/24 SELL 17744	100.0000	0	147,851	147,851	0
12,474 08/21/24 BUY 27044	100.0000	0	12,474	12,474	0
5,000,000 08/21/24 BUY 71133926	100.0000	0	5,000,000	5,000,000	0
1,324,575 08/22/24 BUY 3748	100.0000	0	1,324,575	1,324,575	0
14,690 08/22/24 SELL 7760	100.0000	0	14,690	14,690	0
11,563 08/22/24 BUY 15792	100.0000	0	11,563	11,563	0
91,948 08/22/24 SELL 17755	100.0000	0	91,948	91,948	0
4,341 08/22/24 SELL 27067	100.0000	0	4,341	4,341	0
5,032,584 08/22/24 SELL 71133928	100.0000	0	5,032,584	5,032,584	0
5,032,584 08/22/24 BUY 71139041	100.0000	0	5,032,584	5,032,584	0
2,892,750 08/23/24 SELL 3753	100.0000	0	2,892,750	2,892,750	0
12,613 08/23/24 BUY 7766	100.0000	0	12,613	12,613	0
34,625 08/23/24 SELL 15799	100.0000	0	34,625	34,625	0
78,515 08/23/24 SELL 17770	100.0000	0	78,515	78,515	0
3,708 08/23/24 SELL 27087	100.0000	0	3,708	3,708	0
3,562,650 08/26/24 BUY 3758	100.0000	0	3,562,650	3,562,650	0
14,940 08/26/24 BUY 7788	100.0000	0	14,940	14,940	0

JPMorgan Investor Services

J.P.Morgan

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J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 72 C 30573 THROUGH DECEMBER 31, 2023 DECEMBER 31, 2024	
IDENTITY OF PARTY INVOLVED				2,218,148,491	5% VALUE OF	110,907,424	
DESCRIPTION OF ASSET				COST OF ASSET	CURRENT VALUE	NET GAIN	
						OR (LOSS)	
14,344	08/26/24	BUY	15806	100.0000	14,344	14,344	0
14,183	08/26/24	BUY	17787	100.0000	14,183	14,183	0
7,635	08/26/24	BUY	27135	100.0000	7,635	7,635	0
5,000,000	08/26/24	SELL	71133931	100.0000	5,000,000	5,000,000	0
943,950	08/27/24	SELL	3763	100.0000	943,950	943,950	0
215,754	08/27/24	BUY	7813	100.0000	215,754	215,754	0
1,965	08/27/24	SELL	15835	100.0000	1,965	1,965	0
6,250	08/27/24	SELL	17799	100.0000	6,250	6,250	0
48,168	08/27/24	BUY	27184	100.0000	48,168	48,168	0
471,975	08/28/24	BUY	3768	100.0000	471,975	471,975	0
383,818	08/28/24	BUY	7823	100.0000	383,818	383,818	0
5,656	08/28/24	SELL	15842	100.0000	5,656	5,656	0
325,764	08/28/24	BUY	17812	100.0000	325,764	325,764	0
79,549	08/28/24	BUY	27210	100.0000	79,549	79,549	0
2,101,050	08/29/24	SELL	3773	100.0000	2,101,050	2,101,050	0
16,534	08/29/24	SELL	7847	100.0000	16,534	16,534	0
3,000	08/29/24	SELL	15849	100.0000	3,000	3,000	0
1,563	08/29/24	BUY	17821	100.0000	1,563	1,563	0
61,991	08/29/24	BUY	27240	100.0000	61,991	61,991	0
15,225	08/30/24	SELL	3786	100.0000	15,225	15,225	0
388,088	08/30/24	BUY	7855	100.0000	388,088	388,088	0
8,531	08/30/24	SELL	15866	100.0000	8,531	8,531	0
14,313	08/30/24	SELL	17837	100.0000	14,313	14,313	0
25,980	08/30/24	BUY	27264	100.0000	25,980	25,980	0
196,999	09/03/24	SELL	3790	100.0000	196,999	196,999	0
2,504,633	09/03/24	BUY	7879	100.0000	2,504,633	2,504,633	0
13,411	09/03/24	SELL	15868	100.0000	13,411	13,411	0
275,892	09/03/24	SELL	17843	100.0000	275,892	275,892	0
210,105	09/03/24	SELL	27279	100.0000	210,105	210,105	0
5,039	09/03/24	BUY	71133936	100.0000	5,039	5,039	0
251,389	09/03/24	BUY	71139043	100.0000	251,389	251,389	0
3,572,646	09/04/24	SELL	7889	100.0000	3,572,646	3,572,646	0
25,500	09/04/24	BUY	15875	100.0000	25,500	25,500	0
53,406	09/04/24	BUY	17853	100.0000	53,406	53,406	0
1,466	09/04/24	BUY	27296	100.0000	1,466	1,466	0
15,000,000	09/04/24	BUY	71133939	100.0000	15,000,000	15,000,000	0
8,223,618	09/05/24	SELL	3801	100.0000	8,223,618	8,223,618	0
58,892	09/05/24	BUY	7900	100.0000	58,892	58,892	0
26,906	09/05/24	BUY	15882	100.0000	26,906	26,906	0
63,094	09/05/24	BUY	17860	100.0000	63,094	63,094	0
8,601	09/05/24	BUY	27315	100.0000	8,601	8,601	0
1,107,600	09/06/24	SELL	3808	100.0000	1,107,600	1,107,600	0
6,132	09/06/24	SELL	7909	100.0000	6,132	6,132	0
13,969	09/06/24	BUY	15889	100.0000	13,969	13,969	0
40,656	09/06/24	BUY	17867	100.0000	40,656	40,656	0
2,397	09/06/24	SELL	27328	100.0000	2,397	2,397	0
5,787,600	09/09/24	SELL	3813	100.0000	5,787,600	5,787,600	0

JPMorgan Investor Services

J.P.Morgan

Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496 SCHEDULE H (FORM 5500 - 4J-4) SCHEDULE OF REPORTABLE TRANSACTIONS TRANSACTIONS WITH SAME PARTY				E&Y COMPOSITE 2 BASE CURRENCY: USD		PAGE 73 C 30573 THROUGH DECEMBER 31, 2023 DECEMBER 31, 2024					
IDENTITY OF PARTY INVOLVED		DESCRIPTION OF ASSET		BASED ON MARKET VALUE OF PURCHASE PRICE SELLING PRICE		2,218,148,491 COST OF ASSET		5% VALUE OF CURRENT VALUE		110,907,424 NET GAIN OR (LOSS)	
	61,183	09/09/24	BUY	7928	100.0000	0	61,183	61,183	0		
	4,523	09/09/24	BUY	15902	100.0000	0	4,523	4,523	0		
	1,406	09/09/24	BUY	17874	100.0000	0	1,406	1,406	0		
	18,022	09/09/24	BUY	27354	100.0000	0	18,022	18,022	0		
	3,744,000	09/10/24	BUY	3818	100.0000	0	3,744,000	3,744,000	0		
	3,854	09/10/24	BUY	7947	100.0000	0	3,854	3,854	0		
	36,745	09/10/24	BUY	15911	100.0000	0	36,745	36,745	0		
	20,906	09/10/24	BUY	17881	100.0000	0	20,906	20,906	0		
	50,152	09/10/24	SELL	27383	100.0000	0	50,152	50,152	0		
	1,528,800	09/11/24	BUY	3823	100.0000	0	1,528,800	1,528,800	0		
	20,889	09/11/24	BUY	7961	100.0000	0	20,889	20,889	0		
	20,906	09/11/24	BUY	15920	100.0000	0	20,906	20,906	0		
	38,313	09/11/24	BUY	17891	100.0000	0	38,313	38,313	0		
	2,524	09/11/24	BUY	27403	100.0000	0	2,524	2,524	0		
	3,572,400	09/12/24	BUY	3828	100.0000	0	3,572,400	3,572,400	0		
	42,040	09/12/24	SELL	7971	100.0000	0	42,040	42,040	0		
	4,063	09/12/24	SELL	15929	100.0000	0	4,063	4,063	0		
	131,651	09/12/24	SELL	17900	100.0000	0	131,651	131,651	0		
	11,895	09/12/24	SELL	27419	100.0000	0	11,895	11,895	0		
	95,300,000	09/12/24	BUY	71139045	100.0000	0	95,300,000	95,300,000	0		
	2,558,400	09/13/24	BUY	3833	100.0000	0	2,558,400	2,558,400	0		
	29,117	09/13/24	SELL	7979	100.0000	0	29,117	29,117	0		
	12,719	09/13/24	SELL	15938	100.0000	0	12,719	12,719	0		
	29,500	09/13/24	SELL	17909	100.0000	0	29,500	29,500	0		
	3,158	09/13/24	SELL	27433	100.0000	0	3,158	3,158	0		
	8,099,977	09/13/24	SELL	71139048	100.0000	0	8,099,977	8,099,977	0		
	1,738,847	09/16/24	BUY	3848	100.0000	0	1,738,847	1,738,847	0		
	1,631	09/16/24	BUY	7991	100.0000	0	1,631	1,631	0		
	9,656	09/16/24	BUY	15947	100.0000	0	9,656	9,656	0		
	12,000	09/16/24	BUY	17916	100.0000	0	12,000	12,000	0		
	510	09/16/24	BUY	27451	100.0000	0	510	510	0		
	506,582	09/17/24	BUY	3912	100.0000	0	506,582	506,582	0		
	35,706	09/17/24	BUY	7996	100.0000	0	35,706	35,706	0		
	14,812	09/17/24	BUY	15956	100.0000	0	14,812	14,812	0		
	40,188	09/17/24	BUY	17923	100.0000	0	40,188	40,188	0		
	3,033	09/17/24	BUY	27462	100.0000	0	3,033	3,033	0		
	61,750	09/18/24	BUY	3917	100.0000	0	61,750	61,750	0		
	50,613	09/18/24	BUY	8007	100.0000	0	50,613	50,613	0		
	8,563	09/18/24	SELL	15965	100.0000	0	8,563	8,563	0		
	13,875	09/18/24	SELL	17930	100.0000	0	13,875	13,875	0		
	6,104	09/18/24	BUY	27481	100.0000	0	6,104	6,104	0		
	1,250,438	09/19/24	SELL	3922	100.0000	0	1,250,438	1,250,438	0		
	15,494	09/19/24	BUY	8023	100.0000	0	15,494	15,494	0		
	23,594	09/19/24	SELL	15974	100.0000	0	23,594	23,594	0		
	53,125	09/19/24	SELL	17937	100.0000	0	53,125	53,125	0		
	3,404	09/19/24	BUY	27503	100.0000	0	3,404	3,404	0		
	6,051,500	09/20/24	BUY	3928	100.0000	0	6,051,500	6,051,500	0		

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Ernst & Young Defined Benefit Retirement Plan

EIN: 34-6565596; Plan #111

Form 5500, Schedule H, Line 4(j) – Schedule of Reportable Transactions (continued)

December 31, 2024

FD496

SCHEDULE H (FORM 5500 - 4J-4)

SCHEDULE OF REPORTABLE TRANSACTIONS

TRANSACTIONS WITH SAME PARTY

E&Y COMPOSITE 2

BASE CURRENCY: USD

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DECEMBER 31, 2023

THROUGH DECEMBER 31, 2024

IDENTITY OF PARTY INVOLVED	DESCRIPTION OF ASSET	BASED ON MARKET VALUE OF PURCHASE PRICE SELLING PRICE	EXPENSES	2,218,148,491 COST OF ASSET	5% VALUE OF CURRENT VALUE	110,907,424 NET GAIN OR (LOSS)
	51,661 09/20/24 BUY 8052	100.0000	0	51,661	51,661	0
	27,750 09/20/24 SELL 15983	100.0000	0	27,750	27,750	0
	64,875 09/20/24 SELL 17947	100.0000	0	64,875	64,875	0
	17,917 09/20/24 BUY 27537	100.0000	0	17,917	17,917	0
	988,000 09/23/24 SELL 3933	100.0000	0	988,000	988,000	0
	1,885 09/23/24 BUY 8066	100.0000	0	1,885	1,885	0
	2,000 09/23/24 BUY 15992	100.0000	0	2,000	2,000	0
	203,316 09/23/24 BUY 17960	100.0000	0	203,316	203,316	0
	2,990 09/23/24 BUY 27557	100.0000	0	2,990	2,990	0
	910,813 09/24/24 BUY 3938	100.0000	0	910,813	910,813	0
	36,412 09/24/24 BUY 8069	100.0000	0	36,412	36,412	0
	3,781 09/24/24 SELL 16001	100.0000	0	3,781	3,781	0
	6,813 09/24/24 SELL 17969	100.0000	0	6,813	6,813	0
	9,521 09/24/24 BUY 27566	100.0000	0	9,521	9,521	0
	941,688 09/25/24 BUY 3943	100.0000	0	941,688	941,688	0
	4,969 09/25/24 SELL 8090	100.0000	0	4,969	4,969	0
	2,438 09/25/24 SELL 16010	100.0000	0	2,438	2,438	0
	7,875 09/25/24 SELL 17976	100.0000	0	7,875	7,875	0
	620 09/25/24 BUY 27593	100.0000	0	620	620	0
	802,750 09/26/24 SELL 3948	100.0000	0	802,750	802,750	0
	82,831 09/26/24 BUY 8091	100.0000	0	82,831	82,831	0
	20,250 09/26/24 SELL 16019	100.0000	0	20,250	20,250	0
	31,656 09/26/24 SELL 17983	100.0000	0	31,656	31,656	0
	12,078 09/26/24 BUY 27600	100.0000	0	12,078	12,078	0
	1,574,625 09/27/24 BUY 3953	100.0000	0	1,574,625	1,574,625	0
	1,937 09/27/24 BUY 16028	100.0000	0	1,937	1,937	0
	10,781 09/27/24 BUY 17990	100.0000	0	10,781	10,781	0
	2,625 09/27/24 SELL 27607	100.0000	0	2,625	2,625	0
	15,005,039 09/27/24 SELL 71133957	100.0000	0	15,005,039	15,005,039	0
	15,005,039 09/27/24 BUY 71139050	100.0000	0	15,005,039	15,005,039	0
	2,728,188 09/30/24 SELL 3958	100.0000	0	2,728,188	2,728,188	0
	1,910,000 09/30/24 BUY 8110	100.0000	0	1,910,000	1,910,000	0
	13,938 09/30/24 BUY 16037	100.0000	0	13,938	13,938	0
	15,125 09/30/24 BUY 17997	100.0000	0	15,125	15,125	0
	2,094 09/30/24 BUY 27629	100.0000	0	2,094	2,094	0
	72,938,152 10/01/24 SELL 3966	100.0000	0	72,938,152	72,938,152	0
	2,337,517 10/01/24 SELL 8130	100.0000	0	2,337,517	2,337,517	0
	409,184 10/01/24 SELL 16047	100.0000	0	409,184	409,184	0
	208,628 10/01/24 SELL 18005	100.0000	0	208,628	208,628	0
	71,932 10/01/24 SELL 27650	100.0000	0	71,932	71,932	0
3,199,688,440	BROKER TOTAL		0	3,199,688,440	3,199,688,440	0

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Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Line 26a – Schedule of active participant data

Age/service distribution for active participants with a cash balance¹

Years of Vesting Service														
Attained Age	Under 1 Comp. Average No. Cash Bal.	1 to 4 Comp. Average No. Cash Bal.	5 to 9 Comp. Average No. Cash Bal.	10 to 14 Comp. Average No. Cash Bal.	15 to 19 Comp. Average No. Cash Bal.	20 to 24 Comp. Average No. Cash Bal.	25 to 29 Comp. Average No. Cash Bal.	30 to 34 Comp. Average No. Cash Bal.	35 to 39 Comp. Average No. Cash Bal.	40 & up Comp. Average No. Cash Bal.	Total Comp. Average No. Cash Bal.			
Under 25	0	5,458 92,286 3,093	3	0	0	0	0	0	0	0	5,461 92,293 3,094			
25 to 29	0	10,957 115,369 6,331	2,789 149,541 15,344	1	0	0	0	0	0	0	13,747 122,304 8,160			
30 to 34	1	4,955 151,568 9,052	3,888 176,866 23,050	934 200,962 35,132	0	0	0	0	0	0	9,778 166,343 17,108			
35 to 39	292 154,249 2,422	2,674 169,725 12,350	2,308 206,648 31,830	1,320 215,628 51,183	324 233,158 56,306	0	0	0	0	0	6,918 193,120 27,898			
40 to 44	163 174,993 2,941	1,538 185,619 14,654	1,252 208,959 36,680	663 225,512 56,227	484 237,476 54,217	129 260,356 63,535	2	0	0	0	4,231 206,613 33,267			
45 to 49	120 203,521 3,785	963 198,021 16,584	743 216,572 43,073	354 219,254 53,571	341 213,556 53,120	320 231,275 62,337	83 222,897 89,685	3	0	0	2,927 211,590 38,630			
50 to 54	80 237,086 5,471	696 210,537 20,575	572 219,801 47,847	291 230,386 56,762	237 205,626 56,787	302 201,826 86,496	221 222,490 118,859	57 231,595 135,074	1	0	2,457 215,877 53,826			
55 to 59	46 231,214 5,732	467 215,814 21,902	415 215,010 51,379	201 231,431 63,353	156 211,362 78,176	186 189,875 103,838	184 209,218 119,783	96 217,947 134,188	53 206,160 137,979	3	1,807 213,669 65,582			
60 to 64	25 251,386 6,533	243 204,779 20,947	275 213,409 55,366	126 217,932 61,491	97 206,909 91,204	91 186,459 109,958	112 193,500 117,300	41 202,127 127,647	45 211,556 148,524	23 186,134 137,197	1,078 206,857 69,842			
65 to 69	6	65 177,658 20,007	91 197,516 55,284	45 219,021 70,593	28 206,456 93,487	33 202,151 125,916	32 222,200 136,564	9	8	13	330 198,448 74,929			
70 & up	2	6	19	10	5	7	4	2	3	1	59 188,245 75,722			
Total	735 184,474 3,493	28,022 134,129 8,341	12,355 186,133 28,638	3,945 216,195 50,100	1,672 222,472 59,997	1,068 213,924 82,810	638 213,525 115,916	208 215,647 131,376	110 203,821 141,224	40 167,612 128,233	48,793 161,036 22,513			

¹ Compensation limited by IRC §401(a)(17).

Ernst & Young Defined Benefit Retirement Plan**[EIN# 34-6565596 / Plan# 111]****Schedule SB, Part V – Statement of actuarial assumptions/methods**

Prescribed assumptions**Mortality**

IRS Generational Mortality Table, as noted in IRS Regulation Section 1.430(h)(3)-1

IRS mandated segment rates24-month average segment
rates specified in IRC
§430(h)(2) absent
§430(h)(2)(C)(iv)Adjusted 24-month average
segment rates, based on the
IIJA applicable percentage of
the 25-year average rates**1st segment rate**

3.62% per year

4.75% per year

2nd segment rate

4.46% per year

4.87% per year

3rd segment rate

4.52% per year

5.59% per year

Effective interest rate¹

4.50% per year

5.39% per year

Lump sums

The conversion between annuity and lump sum payment forms used the same segment rates as used for discounting purposes and the applicable mortality table under 417(e) for 2024.

¹ The effective interest rate is the single equivalent rate based on the above September 2023 IRS-mandated segment rates and expected future benefit payments.

Ernst & Young Defined Benefit Retirement Plan

[EIN# 34-6565596 / Plan# 111]

Schedule SB, Part V – Statement of actuarial assumptions/methods

Non-prescribed assumptions

Rate of return on assets used to determine expected earnings for Actuarial Value of Assets

8.20% for the 2023 plan year

7.00% for the 2022 plan year

Rationale: Based on weighted average long-term historical returns for each asset class within the trust.

Administrative expenses included in Funding Target Normal Cost

The administrative expense is assumed to be zero.

Rationale: The plan sponsor does not pay plan expenses from the trust.

Valuation pay

Base pay on the valuation date plus expected bonuses of 6.4% for client serving staff and 4.0% for administrative staff.

Rationale: Assumption was selected based on a 2021 study of actual experience from 2017 to 2019.

Salary increases

Illustrative rates of salary increases are shown below:

	<u>Client</u>	<u>Practice Support and</u>
<u>Age</u>	<u>Serving</u>	<u>Administrative Staff</u>
25	14.9%	9.7%
30	12.2%	7.5%
35	8.8%	6.0%
40	7.3%	4.8%
45	6.0%	4.3%
50	5.0%	3.8%
55	4.1%	3.2%
60	3.1%	2.7%
65	1.8%	2.3%
70	1.0%	2.0%

Rationale: Assumption was selected based on a 2021 study of actual experience from 2015 to 2019.

Inflation

2.20% per year

Rationale: Assumption was selected based on inflation expectations published by the Cleveland Federal Reserve.

Maximum benefit and compensation increases

2.20% per year

Rationale: Assumption was selected based on inflation expectations published by the Cleveland Federal Reserve.



Ernst & Young Defined Benefit Retirement Plan

[EIN# 34-6565596 / Plan# 111]

Schedule SB, Part V – Statement of actuarial assumptions/methods

Disability

None

Rationale: Assumption was selected based on a 2015 study of actual experience from 2009 to 2013.

Retirement

Rates of retirement are as follows:

<u>Age</u>	<u>Client Serving</u>	<u>Practice Support and Administrative Staff</u>
50	3.3%	0.6%
51	3.0%	3.1%
52	3.3%	4.2%
53	3.8%	4.4%
54	4.7%	4.3%
55	5.6%	4.2%
56	6.6%	4.6%
57	7.6%	5.5%
58	8.6%	7.1%
59	9.8%	9.1%
60	11.1%	15.0%
61	12.7%	15.0%
62	14.9%	15.0%
63	17.8%	15.0%
64	21.4%	15.0%
65-71	30.0%	30.0%
72	100.0%	100.0%

Rationale: Assumption was selected based on a 2021 study of actual experience from 2015 to 2019.

Ernst & Young Defined Benefit Retirement Plan

[EIN# 34-6565596 / Plan# 111]

Schedule SB, Part V – Statement of actuarial assumptions/methods

Turnover

Illustrative rates of withdrawal are as follows:

<u>Service</u>	<u>Client Serving</u>	<u>Practice Support and Administrative Staff</u>
0	20.8%	10.0%
5	17.1%	8.4%
10	9.5%	4.7%
15	7.6%	3.1%
20	3.9%	2.6%
25	0.5%	0.9%
26+	0.0%	0.0%

Rationale: Assumption was selected based on a 2021 study of actual experience from 2015 to 2019.

Marital status

85% of male participants and 65% of female participants are assumed to be married.

Rationale: Assumption was selected based on a 2021 study of actual marriage data.

Spouse age

Male participants are assumed to be 3 years older than their spouse, and female participants are assumed to be 1 year younger than their spouse.

Rationale: Assumption was selected based on a 2021 study of actual marriage data.

Deferred commencement age

Age 65 - 100% commence

Rationale: Assumption was selected based on a 2021 study of actual experience from 2015 to 2019.

Ernst & Young Defined Benefit Retirement Plan

[EIN# 34-6565596 / Plan# 111]

Schedule SB, Part V – Statement of actuarial assumptions/methods

Form of benefit election

Participants are assumed to elect a lump sum as follows:

Immediate at retirement or termination:

15% of participants less than age 45

30% of participants greater than age 45

Deferred:

40% at deferred commencement age if not taken immediately

For the participants electing an annuity, rates of form of benefit election are as follows:

Type of benefit payment	Single	Married
100% Joint and Survivor	0%	40%
50% Joint and Survivor	0%	25%
Single Life Annuity	100%	35%

Rationale: Annuity election rates were selected based on a 2021 study of actual experience from 2015 to 2019.

Lump sum election rates are based on experience from 2018 to 2019.

Ernst & Young Defined Benefit Retirement Plan

[EIN# 34-6565596 / Plan# 111]

Schedule SB, Part V – Statement of actuarial assumptions/methods

Actuarial methods

Measurement date 1 January 2024

Census date 1 January 2024

Asset Method

The plan assets for the plan year are determined by averaging the current year's fair value with the fair values of assets from the previous two years adjusted for contributions, benefit payments and expected investment earnings based on the following:

1. All determination dates that are within 25 months of the valuation date are used.
2. The determination dates are at the ends of the plan years.
3. Expected investment earnings are according to the assumptions listed in Section 2 of the actuarial valuation report, but limited to the third segment rate used in the calculation of the Funding Target.

Mandated interest rates for Funding Target

Segment rates representing the 24-month average of corporate bond yields, adjusted as necessary to fall within a specified range that is determined based on a percentage of the average of the corresponding segment rates for the 25-year period ending on September 30 preceding the calendar year that includes the first day of that plan year in accordance with §430(h)(2)(c)(iv). These rates reflect interest rate relief as defined by IJJA. The applicable month for the determination of the segment rates is September.

Actuarial Cost Method

Unit Credit Cost Method: This is the prescribed method under PPA. Under this method a projected benefit is determined at every age at which a participant could receive a benefit. This benefit is based on accrued service and current pay. Different benefits will be calculated in accordance with the plan provisions for the different decrements. The accrued liability is determined by discounting the benefits to which the employee is expected to become eligible with interest from the valuation date to the payment date. The normal cost is the difference between the accrued liability determined as if the participant had an additional year of service and the otherwise calculated accrued liability.

Employees valued

All active employees other than partners and select former employees with vested accrued benefits who terminated within the prior 6 months and have not elected to commence benefits as of the census date are included in this valuation.

Benefits valued

To the best of our knowledge, all benefits have been included in the liabilities, in accordance with the actuarial assumptions.

Section 415 limits

Benefits were limited in accordance with IRC section 415(b).



Ernst & Young Defined Benefit Retirement Plan

[EIN# 34-6565596 / Plan# 111]

Schedule SB, Part V – Statement of actuarial assumptions/methods

Models

EY uses various models in the development of actuarial results. The signing actuaries have reviewed model results to ensure they reflect the applicable data, assumptions, methods, and plan provisions. We are not aware of any material limitations that would prevent these models from being suitable for generating the liabilities and costs in this report. ProVal is EY's selected actuarial liability modeling software. It is developed and maintained by WinTech. ProVal is used in the valuation to generate actuarial liabilities and normal costs using standard actuarial cost methods, the documented valuation assumptions, and the provided census data.

Other considerations

The financial data submitted by the plan sponsor is being used without further audit. The census data submitted appears to be consistent with the data used for the prior valuation.

Subsequent events not reflected

We are not aware of any event or trend which has occurred that would have a material impact on this valuation.

Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB - Statement by Enrolled Actuary

In preparing this Schedule SB, the actuary relied on other parties for, and applied reasonability tests to, information on assets as of 31 December 2023, contributions, plan provisions, and data on people covered by the plan as of 1 January 2024. The accuracy of the results presented in this report is dependent upon the accuracy and completeness of the underlying information.

The assumptions and methods have been selected in accordance with ERISA and IRS requirements. It is my belief that the assumptions and methods are reasonable for the purposes for which they have been selected. Future actuarial measurements may differ significantly from current measurements due to plan experience differing from that anticipated by the economic and demographic assumptions, increases or decreases expected as part of the natural operation of the methodology used for these measurements, and changes in plan provisions or applicable law. Because of limited scope, no analysis was performed related to the potential range of such future differences.

The determination of all present values, liabilities, cost allocations, future cash flows, and other factors used in the actuarial valuation has been performed in accordance with generally accepted actuarial principles as set forth in the provisions of the following Actuarial Standards of Practice (ASOP):

- ASOP No. 4 – Measuring Pension Obligations and Determining Pension Plan Costs or Contributions
- ASOP No. 23 – Data Quality
- ASOP No. 27 – Selection of Assumptions for Measuring Pension Obligations
- ASOP No. 35 – Selection of Demographic and Other Noneconomic Assumptions for Measuring Pension Obligations
- ASOP No. 41 – Actuarial Communications
- ASOP No. 44 – Selection and Use of Asset Valuation Methods for Pension Valuations
- ASOP No. 51 – Assessment and Disclosure of Risk Associated with Measuring Pension Obligations and Determining Pension Plan Contributions
- ASOP No. 56 – Modeling

The Enrolled Actuary is a member of the Society of Actuaries and other professional actuarial organizations and meets the “General Qualification Standard for Prescribed Statements of Actuarial Opinions” relating to pension plans. He believes the contents of this report fully and fairly disclose the actuarial position of the plan for its stated purpose and is available to answer any questions on the material contained in this report, or to provide any further information or exhibits requested.

See

Audited Financial

Statements

For

Schedule of Reportable Transactions

(Schedule H 4j)

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection	
For calendar plan year 2024 or fiscal plan year beginning		01/01/2024		and ending 12/31/2024	
▶ Round off amounts to nearest dollar. ▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.					
A Name of plan Ernst & Young Defined Benefit Retirement Plan		B Three-digit plan number (PN) ▶		111	
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF Ernst & Young U.S. LLP		D Employer Identification Number (EIN) 34-6565596			
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B		F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500			
Part I Basic Information					
1 Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>					
2 Assets:					
a Market value.....				2a	2,269,638,890
b Actuarial value.....				2b	2,335,920,175
3 Funding target/participant count breakdown				(1) Number of participants	(2) Vested Funding Target
a For retired participants and beneficiaries receiving payment.....				0	0
b For terminated vested participants.....				1,938	68,301,354
c For active participants.....				48,793	1,651,313,338
d Total.....				50,731	1,719,614,692
3 Total Funding Target				1,889,332,569	
4 If the plan is in at-risk status, check the box and complete lines (a) and (b). ☐					
a Funding target disregarding prescribed at-risk assumptions.....				4a	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....				4b	
5 Effective interest rate.....				5	5.39%
6 Target normal cost					
a Present value of current plan year accruals.....				6a	172,214,619
b Expected plan-related expenses.....				6b	0
c Target normal cost.....				6c	172,214,619
Statement by Enrolled Actuary To the best of my knowledge, the information supplied in this schedule and accompanying schedules, statements and attachments, if any, is complete and accurate. (Each prescribed assumption was applied in accordance with applicable law and regulations. In my opinion, each other assumption is reasonable (taking into account the experience of the plan and reasonable expectations) and such other assumptions, in combination, offer my best estimate of anticipated experience under the plan.)					
SIGN HERE		Adam S. Berk		10/7/2025	
		Signature of actuary		Date	
Adam S. Berk				2305541	
		Type or print name of actuary		Most recent enrollment number	
Ernst & Young LLP				713-750-4995	
		Firm name		Telephone number (including area code)	
1401 McKinney Street					
Houston TX 77010					
		Address of the firm			
If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions ☐					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.					
Schedule SB (Form 5500) 2024 v. 240311					

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.87 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 62
23 Mortality table(s) (see instructions)	☐ Prescribed - combined	☒ Prescribed - separate	☐ Substitute	

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	172,214,619	
b Excess assets, if applicable, but not greater than line 31a	31b	172,214,619	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	176,038,169	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	176,038,169	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

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

Ernst & Young Defined Benefit Retirement Plan

[EIN# 34-6565596 / Plan# 111]

Schedule SB, Line 12 – Explanation of other reductions in balances due to elections or deemed elections

Effective 1 January 2017, the Ernst & Young Inactive Defined Benefit Retirement Plan ("I-DBRP", PN 114) was spun-off from the Ernst & Young Defined Benefit Retirement Plan ("DBRP", PN 111) where accrued benefits and corresponding assets and liabilities applicable to former employees are transferred between the plans on a monthly basis as described in the Summary of plan provisions appendix. The adjustment shown in line 12 represents, 1) \$379,749 of the Prefunding Balance that was allocated to the I-DBRP as part of the monthly spin-offs, and 2) \$34,900 of the Prefunding Balance for interest on the amount spun off in (1).

Ernst & Young Defined Benefit Retirement Plan**[EIN# 34-6565596 / Plan# 111]****Schedule SB, Line 22 – Description of weighted average retirement age**

(1) Age	(2) Expected Active Headcount	(3) Retirement Rate	(4) Expected Retirements (2)*(3)	(5) Weighted Age (1)*(4)
50	11,639	1.22%	142	7,103
51	11,557	1.57%	181	9,235
52	11,497	2.08%	240	12,457
53	11,424	2.60%	297	15,721
54	11,323	3.23%	366	19,772
55	11,061	4.72%	522	28,697
56	10,790	5.46%	589	33,000
57	10,456	6.34%	663	37,799
58	10,018	7.46%	748	43,369
59	9,476	8.86%	840	49,542
60	8,826	11.71%	1,034	62,025
61	7,953	12.60%	1,002	61,123
62	7,097	13.86%	984	61,005
63	6,218	15.52%	965	60,792
64	5,337	17.43%	930	59,538
65	4,469	29.81%	1,332	86,599
66	3,208	29.85%	958	63,199
67	2,305	29.78%	686	45,993
68	1,651	29.80%	492	33,464
69	1,189	29.83%	355	24,480
70	851	29.84%	254	17,771
71	604	29.83%	180	12,786
72	431	100.00%	431	31,011
73	5	80.00%	4	292
74	8	100.00%	8	576
75	3	100.00%	3	225
76	5	100.00%	5	380
77	1	100.00%	1	77
78	1	100.00%	1	78
79	1	100.00%	1	79
80	0	100.00%	0	0
81	1	100.00%	1	81
Total			14,214	878,269
Average				61.79

Ernst & Young Defined Benefit Retirement Plan**[EIN# 34-6565596 / Plan# 111]****Schedule SB, Line 26b – Schedule of projection of expected benefit payments**

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	59,599,129	7,757,386	0	67,356,515
2025	61,761,329	453,599	0	62,214,928
2026	64,633,055	1,701,064	0	66,334,119
2027	67,679,228	584,971	0	68,264,199
2028	70,613,520	2,715,855	0	73,329,375
2029	74,675,108	2,618,507	0	77,293,615
2030	78,025,447	1,190,187	0	79,215,634
2031	81,429,915	2,173,186	0	83,603,101
2032	84,710,921	2,509,441	0	87,220,362
2033	87,628,485	2,365,564	0	89,994,049
2034	90,376,671	2,517,445	0	92,894,116
2035	94,047,776	2,438,517	0	96,486,293
2036	96,818,827	2,677,187	0	99,496,014
2037	99,606,097	2,723,055	0	102,329,152
2038	101,768,613	3,813,752	0	105,582,365
2039	105,645,530	3,568,486	0	109,214,016
2040	107,979,704	3,363,864	0	111,343,568
2041	111,086,025	3,296,691	0	114,382,716
2042	113,173,064	4,231,760	0	117,404,824
2043	117,002,712	3,851,021	0	120,853,733
2044	120,833,153	4,416,145	0	125,249,298
2045	124,520,555	4,728,417	0	129,248,972
2046	127,875,540	4,536,885	0	132,412,425
2047	132,605,733	5,299,350	0	137,905,083
2048	137,204,899	5,013,698	0	142,218,597
2049	141,565,156	5,745,545	0	147,310,701
2050	146,935,369	5,987,282	0	152,922,651
2051	150,403,622	6,581,491	0	156,985,113
2052	156,581,368	6,613,346	0	163,194,714
2053	160,669,350	6,680,151	0	167,349,501
2054	166,681,046	7,987,783	0	174,668,829
2055	171,519,588	7,747,524	0	179,267,112
2056	168,863,479	6,805,957	0	175,669,436
2057	164,541,946	7,203,217	0	171,745,163
2058	161,011,604	7,658,942	0	168,670,546
2059	161,478,031	7,418,575	0	168,896,606
2060	157,483,075	7,606,441	0	165,089,516

Ernst & Young Defined Benefit Retirement Plan**[EIN# 34-6565596 / Plan# 111]****Schedule SB, Line 26b – Schedule of projection of expected benefit payments**

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2061	156,697,857	7,536,676	0	164,234,533
2062	153,931,948	8,178,428	0	162,110,376
2063	148,537,427	7,767,281	0	156,304,708
2064	139,708,298	6,417,633	0	146,125,931
2065	128,493,553	5,679,468	0	134,173,021
2066	116,734,411	5,389,184	0	122,123,595
2067	109,919,100	5,207,836	0	115,126,936
2068	105,088,804	5,027,799	0	110,116,603
2069	100,421,156	4,843,994	0	105,265,150
2070	95,788,682	4,656,482	0	100,445,164
2071	91,187,644	4,465,352	0	95,652,996
2072	86,609,630	4,270,716	0	90,880,346
2073	82,056,638	4,072,735	0	86,129,373

Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Part V – Summary of Plan provisions

Original effective date	1 October 1990.
Plan year	January 1 to December 31.
Employees covered	Employees of Ernst & Young LLP.
Eligibility requirements	Covered Employees will participate on the earlier of: (a) On or after 2 October 2002, the first January 1 or July 1 after attaining age 21 and completing one Year of Eligibility service. (b) On or after 1 April 1999, the first day of the month after attaining age 35.
Year of eligibility	The 12-month consecutive period, starting at the date the employee performs his first hour of service.
Credited service	The years and months from the date on which an employee performs his first hour of service to the date on which he terminates participation. No Credited service shall accrue after 31 December 2016.
Vesting service	The years and months from the date on which an employee performs his first hour of service to the date on which he terminates participation.
Annual earnings	All non-deferred compensation (before withholdings and deductions for taxes or other purposes). Annual Earnings are currently limited according to IRC section 401(a)(17).
Final average earnings	Highest average earnings in five calendar years of the last ten consecutive calendar years.
Covered compensation	35-year average of the Social Security taxable wage base from consecutive years prior to and including the year the participant attains Social Security Normal Retirement age.
Treatment of Partners	Effective 1 January 2014, Partners shall be ineligible to accrue future benefits under the Plan and all accrued benefits as of 1 January 2014 are transferred into the Ernst & Young Partnership Defined Benefit Retirement Plan. Any participant who is promoted to Partner after 1 January 2014 shall cease to accrue a benefit on the day they become a Partner. The frozen accrued benefit shall be adjusted based on the annual percentage increase in the Consumer Price Index - All Urban Consumers (CPI-U) until the assets and liabilities are transferred into the Ernst & Young Partnership Defined Benefit Retirement Plan.



Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Part V – Summary of Plan provisions

Treatment of Inactives

Effective 1 January 2017, the accrued benefits as of 31 December 2016, and corresponding assets and liabilities applicable to any former employee who terminates participation and who is entitled to a pension under the Plan before 1 January 2017, and who, as of 31 December 2016, had not elected to commence payment of his retirement benefit from the Plan in the form of an annuity, did not apply for a lump sum payment option, or was employed in a “financial reporting oversight role” within the meaning of rules adopted by the Public Company Accounting Oversight Board, and any alternate payee or beneficiary of any such Employee, were transferred to the Ernst & Young Inactive Defined Benefit Retirement Plan.

On and after 1 January 2017, the accrued benefits and corresponding assets and liabilities applicable to any former employee who terminates participation and who is entitled to a benefit under the Plan, and any alternate payees or beneficiary of such employee will continue to be spun off periodically from the Plan to the Ernst & Young Inactive Defined Benefit Retirement Plan as of the earliest of:

- (a) The date the former employee, alternate payee, or beneficiary elects to commence payment of his retirement benefit or death benefit payable from the Plan in the form of an annuity;
- (b) If the former employee, alternate payee, or beneficiary did not apply for a lump sum payment option, the last day of the month that includes the date that is six months following the former employee’s termination from participation; or
- (c) The date the former employee, alternate payee, or beneficiary is employed in a “financial reporting oversight role” within the meaning of rules adopted by the Public Company Accounting Oversight Board.

Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Part V – Summary of Plan provisions

Normal retirement

Eligibility

The first day of the month falling on or after a participant's 65th birthday, after the earlier of 3 years of Vesting Service or the participant's 3rd anniversary of the date of participation.

Benefit

Effective 1 January 2017, the normal pension shall be a monthly amount equal to the sum of the Participant's (1) FAC Benefit, frozen as of 31 December 2016, subject to (2) AY Benefit Offset Amount and a monthly amount equal to the Participant's (3) Cash Balance Annuity.

(1) FAC Benefit: Greater of (a), (b) and (c) for a Participant credited with an Hour of Service before 1 January 2017

(a) Sum of (i) and (ii), limited to (iii):

(i) 1.3% of Final Average Earnings not in excess of Covered Compensation for each year of Credited Service, not to exceed 30 years.

(ii) 1.7% of Final Average Earnings in excess of Covered Compensation for each year of Credited Service, not to exceed 30 years.

(iii) Maximum Benefit: The FAC Benefit is limited to \$10,416.67 per month.

(b) With respect to a covered person on or before 1 January 2014 the annuity equivalent of the cash balance account determined in accordance with the following schedule for each Plan Year commencing on or after 1 October 1994:

Plan Years of Participation	Percentage of Compensation*
1	4%
2	3%
3	2%
4	1%
More than 4	0%

Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Part V – Summary of Plan provisions

Benefit (continued)

Effective 1 October 1996, the following schedule applies:

Plan Years of Participation	Percentage of Compensation*
1	5%
2	4%
3	3%
4	2%
5	1%
More than 5	0%

*Pensionable compensation capped at 50% of the Qualified 401(a)(17) limit if participant's date of hire is on or after 1 July 2004.

The short plan year 1 October 2002 to 31 December 2002 is ignored for purposes of determining Plan Years of participation.

For purposes of determining the cash balance account, an interest rate of 7.5% per year will be credited for years ending on or before 31 December 2016 and an interest rate of 6.0% per year will be credited for years beginning on or after 1 January 2017.

For terminations on or after 1/1/2010, the lump sum paid is the cash balance account at Benefit Commencement.

- (c) The minimum benefit accrual with respect to any Employee who is a Covered Person on or after 1 January 2014.

The minimum benefit shall be \$3,800 annually and which shall accrue on a monthly basis during the three year period following the Employee's commencement of participation in the Plan.

- (2) AY Benefit Offset Amount: The benefit provided under (1) shall be reduced by the participant's offset amount. This amount is the actuarial equivalent of a portion of the AY Supplementary Firm Contributions made to the participants' Retirement Plan of Arthur Young United States for periods prior to 1 January 1989. It may not be applied in all instances.

Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Part V – Summary of Plan provisions

Benefit (continued)

- (3) Cash Balance Annuity: With respect to each Employee who is a Covered Person and who performs an Hour of Service on or after 1 January 2017, the annuity equivalent of the cash balance account determined in accordance with the following schedule for each Plan Year commencing on or after 1 January 2017:

Participant's Points*	Percentage of Compensation
Less than 35	2.50%
35 to 50	3.25%
50 to 65	4.00%
65 to 80	5.00%
80 to 95	6.00%
95 or more	7.00%

*Participant's Points are equal to the Participant's age in whole years and months plus his Vesting Service determined as of the last day of the prior Plan Year.

A Transitional Credit, if any, shall be credited in accordance with the following schedule for each Plan Year commencing on or after 1 January 2017 and before 1 January 2022:

Participant's Transition Points**	Percentage of Compensation
Less than 60	0.00%
60 to 65	4.00%
65 to 80	5.00%
80 to 95	6.00%
95 or more	7.00%

**Participant's Transition Points are equal to the Participant's age in whole years and months plus his Vesting Service determined as of 31 December 2016.

For purposes of determining the cash balance account, an interest rate of 4.0% per year will be credited at the end of each plan year beginning on or after 1 January 2018. The annuity is the Actuarial Equivalent of the cash balance account.

Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Part V – Summary of Plan provisions

Early Retirement

Eligibility	The first day of any month following a participant's 55th birthday and completion of 10 years of Vesting Service.
Benefit	The sum of the participant's FAC Benefit reduced by AY Benefit Offset Amount and the participant's Cash Balance Annuity. The FAC Benefit is reduced 5% for each year Benefit Commencement precedes the Normal Retirement date. If the participant has 30 years or more of Vesting Service, the benefit is reduced 5% for each year Benefit Commencement precedes age 60.

Late Retirement

Eligibility	The first day of any month following a participant's Normal Retirement date.
Benefit	The Late Retirement pension is determined in the same way as for Normal Retirement based on Credited Service and compensation to actual retirement date. This amount may be adjusted in accordance with applicable code and regulations.

Disability retirement

Eligibility	Effective 1 October 2002, a member of the client serving, practice support, or administrative staff who becomes totally and permanently disabled after age 40 and 15 years of Vesting Service may apply for Disability Retirement.
Benefit	For a participant who becomes totally or permanently disabled before 1 January 2017, the FAC Benefit determined in accordance with the Normal Retirement Benefit provisions, based on Credited Service the participant would have completed at Normal Retirement as if Credited Service had not been frozen as of 31 December 2016, but using current levels of Annual Earnings and Covered Compensation. For a participant who becomes totally or permanently disabled on or after 1 January 2017, the FAC Benefit frozen as of 31 December 2016 plus the Cash Balance Annuity determined in accordance with the Normal Retirement Benefit provisions, based on the participant's Compensation for the plan year immediately preceding the plan year the participant ceased active service or the participant's Compensation for the plan year the participant ceased active service, if greater, and on the participant's Points determined as of the last day of the plan year preceding the date the participant ceased active service.

Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Part V – Summary of Plan provisions

Termination

Eligibility

Termination with vested rights.

Benefit

The FAC Benefit determined in accordance with the Normal Retirement Benefit provisions before any recognition of the Benefit Offset Amount, based on Credited Service the participant would have completed at Normal Retirement as if Credited Service had not been frozen as of 31 December 2016 (limited to 30 years), but using current levels of Annual Earnings and Covered Compensation. This amount is then multiplied by the ratio of Credited Service at the earlier of the date of termination or 31 December 2016 to the number of years of Credited Service the participant would have completed had he continued until Normal Retirement as if Credited Service had not been frozen as of 31 December 2016. The net benefit is then reduced by the Benefit Offset Amount and then increased by the participant's Cash Balance Annuity determined in accordance with the Normal Retirement Benefit provisions.

Benefit commencement

A participant may choose commencement of a reduced benefit on the first day of any month following his date of termination.

Vesting schedule

In the event of termination of employment other than by death or retirement after completion of 3 years of service, an employee is entitled to 100% of his accrued benefit payable at age 65.

Special vesting schedule

Employees who terminate employment after age 50 and age plus years of Vesting Service are at least 75 are entitled to the benefit earned as of the date of termination payable in the same manner as the Early Retirement Benefit.

Pre-retirement death

Eligibility

Death of a participant with a domestic partner who has earned the right to a vested benefit.

Benefit

100% of the benefit that would have been payable to an active participant at his earliest retirement date if the participant had retired early (or terminated) on the date of his death and had elected a 100% joint and survivor annuity.

50% of the benefit that would have been payable to a terminated participant at his earliest retirement date if the participant had retired early (or terminated) on the date of his death and had elected a 50% joint and survivor annuity.

Benefit commencement

At the time the employee would have attained his earliest retirement age, or immediately if the participant was eligible for an Early Retirement Benefit.



Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Part V – Summary of Plan provisions

Actuarial equivalence	FAC Benefit: 1979 George B. Buck Mortality Table (Blended) using 8% interest per annum. Cash Balance Annuity: Applicable mortality and interest under IRC 417(e). Lump sums: Applicable mortality and interest under IRC 417(e).
Normal form of payment	
Married participants	50% joint and survivor annuity.
Non-married participants	Single life annuity.
Optional forms	5-year, 10-year or 15-year certain and continuous annuity. 100%, 75%, 50% or 25% joint and survivor annuity. 100%, 75%, 50% or 25% joint and survivor annuity with pop up option. Single life annuity. Lump sum.
Timing of lump sum optional form	Effective 1 July 2016, a participant may elect an unlimited lump sum upon retirement eligibility or within 6 months from termination if the participant is not yet retirement eligible.
Changes since prior valuation	
None.	

Ernst & Young Defined Benefit Retirement Plan
[EIN# 34-6565596 / Plan# 111]
Schedule SB, Part V – Summary of Plan provisions

Significant events that occurred during the year

During the year, quarterly transfers to the Ernst & Young Inactive Defined Benefit Retirement Plan (“I-DBRP”, PN 114) occurred relating to participant terminations and retirements. In addition, quarterly transfers from the I-DBRP occurred relating to participant rehires.

During the year, transfers to the Ernst & Young Partnership Defined Benefit Retirement Plan (“P-DBRP”, PN 113) occurred relating to participant promotions.

See

Audited Financial

Statements

For

Schedule of Assets Held

(Schedule H 4i)

Ernst & Young Defined Benefit Retirement Plan**[EIN# 34-6565596 / Plan# 111]****Schedule R, line 18 – Funded Percentage of Plans Contributing to the Liabilities of Plan Participants**

Plan Name	EIN	PN	Funded Percentage
Ernst & Young Defined Benefit Retirement Plan	34-6565596	111	109.17%
Ernst & Young Partnership Defined Benefit Retirement Plan	34-6565596	113	108.99%

Ernst & Young Defined Benefit Retirement Plan

[EIN# 34-6565596 / Plan# 111]

Schedule SB, Line 24 – Changes in actuarial assumptions

Changes in non-prescribed assumptions since prior valuation

The expected return on plan assets assumption, used to determine expected earnings for the Actuarial Value of Assets, was changed from 7.00% in 2022 to 8.20% in 2023 due to changes in capital market expectations.

The inflation rate assumption was changed from 2.40% in 2023 to 2.20% in 2024, and the maximum benefit and compensation increase assumption was changed from 2.40% in 2023 to 2.20% in 2024 due to changes in inflation expectations.