

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500.

Part I Annual Report Identification Information

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

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE (specify) C, B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report, 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, 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: VFTC RETIREMENT SAVINGS TRUST V
1b Three-digit plan number (PN): 011
1c Effective date of plan
2a Plan sponsor's name (employer, if for a single-employer plan): VANGUARD FIDUCIARY TRUST COMPANY
2b Employer Identification Number (EIN): 32-6234152
2c Plan Sponsor's telephone number: 610-669-1000
2d Business code (see instructions)

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

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

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

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

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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
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.....	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> <div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a(1) 6a(2) 6b 6c 6d 6e 6f 6g(1) 6g(2) 6h
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

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) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input type="checkbox"/> Trust (4) <input type="checkbox"/> General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) <input type="checkbox"/> Insurance (2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts (3) <input type="checkbox"/> Trust (4) <input type="checkbox"/> 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) <input type="checkbox"/> R (Retirement Plan Information) (2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____ (5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	b General Schedules (1) <input checked="" type="checkbox"/> H (Financial Information) (2) <input type="checkbox"/> I (Financial Information – Small Plan) (3) <input type="checkbox"/> A (Insurance Information) – Number Attached _____ (4) <input type="checkbox"/> C (Service Provider Information) (5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information) (6) <input type="checkbox"/> G (Financial Transaction Schedules)
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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 D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	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.	<small>OMB No. 1210-0110</small> 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 <u>VFTC RETIREMENT SAVINGS TRUST V</u>	B Three-digit plan number (PN) ▶	<u>011</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>VANGUARD FIDUCIARY TRUST COMPANY</u>	D Employer Identification Number (EIN) <u>32-6234152</u>	

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)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>VFTC RET SAVINGS MASTER TRUST</u>		
b Name of sponsor of entity listed in (a): <u>VANGUARD FIDUCIARY TRUST COMPANY</u>		
c EIN-PN <u>45-5354062-026</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>59644000</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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	3E, LLC 401(K) RETIREMENT PLAN	
b	Name of plan sponsor	3E, LLC	c EIN-PN 66-0962585-001
a	Plan name	A SQUARE GROUP 401(K) PLAN	
b	Name of plan sponsor	A SQUARE GROUP	c EIN-PN 26-3504429-001
a	Plan name	ACUITY FORENSICS 401(K) PLAN	
b	Name of plan sponsor	ACUITY GROUP, PLLC DBA ACUITY FORENSICS	c EIN-PN 26-2719063-001
a	Plan name	AFAIRCHILD PC 401 K PROFIT SHARING PLAN TRUST	
b	Name of plan sponsor	AFAIRCHILD PC	c EIN-PN 27-1127757-001
a	Plan name	AGFA OFFSET US CORP EMPLOYEE SAVINGS PLAN	
b	Name of plan sponsor	ECO3 GRAPHICS US CORP.	c EIN-PN 38-4236348-001
a	Plan name	AVI NEW ENGLAND 401(K) PLAN	
b	Name of plan sponsor	AUDITORY & VESTIBULAR INSTITUTE OF NEW ENG.	c EIN-PN 84-5109995-001
a	Plan name	BARRASSO USDIN KUPPERMAN FREEMAN & SARVER, L.L.C. 401(K) PLAN	
b	Name of plan sponsor	BARRASSO USDIN KUPPERMAN FREEMAN & SARVER, L.L.C.	c EIN-PN 90-0067114-001
a	Plan name	BLACKSTONE VALLEY FOOT AND ANKLE, INC. 401(K) PLAN	
b	Name of plan sponsor	BLACKSTONE VALLEY FOOT AND ANKLE, INC.	c EIN-PN 47-1995515-001
a	Plan name	BLOCKCHAIN, INC. 401(K) PLAN	
b	Name of plan sponsor	BLOCKCHAIN, INC	c EIN-PN 84-5054138-001
a	Plan name	BLUEBIRD STORAGE 401(K)	
b	Name of plan sponsor	BLUEBIRD STORAGE LLC	c EIN-PN 45-2391548-001
a	Plan name	BREGMAN, BERBERT, SCHWARTZ & GILDAY, LLC PSP	
b	Name of plan sponsor	BREGMAN, BERBERT, SCHWARTZ & GILDAY, LLC	c EIN-PN 52-1580768-002
a	Plan name	BRUCE RESTAURANTS LLC SAFE HARBOR 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	BRUCE RESTAURANTS LLC	c EIN-PN 47-1864851-001

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 BSA LIFESTRUCTURES, INC. 401(K) PLAN	
b	Name of plan sponsor BSA LIFESTRUCTURES, INC.	c EIN-PN 35-1323170-001
a	Plan name CAROFFER 401(K) PLAN	
b	Name of plan sponsor CAROFFER, LLC	c EIN-PN 61-1923604-001
a	Plan name CCT&CO. 401(K) PLAN	
b	Name of plan sponsor CTC CPAS & ADVISORS, LLC	c EIN-PN 88-2374443-001
a	Plan name CHESAPEAKE GLAZING, LLC 401(K) PLAN	
b	Name of plan sponsor CHESAPEAKE GLAZING, LLC	c EIN-PN 74-3161124-001
a	Plan name CHONG + KOSTER, LLC 401(K) PLAN	
b	Name of plan sponsor CHONG + KOSTER, LLC	c EIN-PN 80-0151186-001
a	Plan name CJC ARCHITECTS, INC. 401(K) PLAN	
b	Name of plan sponsor CJC ARCHITECTS, INC.	c EIN-PN 73-0760464-001
a	Plan name COLONY CONSTRUCTION, INC. 401(K) PLAN	
b	Name of plan sponsor COLONY CONSTRUCTION, INC.	c EIN-PN 62-1380768-001
a	Plan name CORNERSTONE CHEMICAL COMPANY EMPLOYEES' SAVINGS PLAN	
b	Name of plan sponsor CORNERSTONE CHEMICAL COMPANY	c EIN-PN 27-3966965-002
a	Plan name CORNERSTONE CHEMICAL COMPANY UNION EMPLOYEES' SAVINGS AND PROFIT SHARI PLAN	
b	Name of plan sponsor CORNERSTONE CHEMICAL COMPANY	c EIN-PN 27-3966965-001
a	Plan name DAVEY'S LOCKER 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor DAVEY'S LOCKER SPORTFISHING INC.	c EIN-PN 95-3504504-001
a	Plan name DAVIS CORPORATION OF WORCESTER, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor DAVIS CORPORATION OF WORCESTER, INC.	c EIN-PN 04-1235270-002
a	Plan name E DILLON & COMPANY 401(K) FOR NON-BARGAINING UNIT	
b	Name of plan sponsor E DILLON & COMPANY	c EIN-PN 54-0261160-002

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 E. DILLON & COMPANY 401(K) PLAN FOR BARGAINING UNIT EMPLOYEES	
b	Name of plan sponsor E DILLON & COMPANY	c EIN-PN 54-0261160-001
a	Plan name ECONOMIC & PLANNING SYSTEMS P/S PLAN	
b	Name of plan sponsor ECONOMIC & PLANNING SYSTEMS, INC.	c EIN-PN 94-3056856-001
a	Plan name EMERGENCE CREATIVE INC. 401(K) PLAN	
b	Name of plan sponsor EMERGENCE CREATIVE INC.	c EIN-PN 47-2298987-001
a	Plan name EVEREST GLOBAL INC 401(K) PLAN	
b	Name of plan sponsor EVEREST GLOBAL, INC.	c EIN-PN 80-0013742-001
a	Plan name FINANCIAL INDEPENDENCE LLC 401(K) PROFIT SHARING PLAN & TRUST	
b	Name of plan sponsor FINANCIAL INDEPENDENCE LLC	c EIN-PN 20-5987829-001
a	Plan name FINANCIAL SYNERGIES WEALTH ADVISORS, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor FINANCIAL SYNERGIES WEALTH ADVISORS, INC.	c EIN-PN 76-0536705-001
a	Plan name FRONT RANGE LAW 401(K) PLAN	
b	Name of plan sponsor FRONT RANGE LAW PLLC	c EIN-PN 92-1692045-001
a	Plan name FUEL MEDICAL GROUP 401(K) PLAN	
b	Name of plan sponsor FUEL MEDICAL GROUP, LLC	c EIN-PN 27-1346186-001
a	Plan name FULL SWING GOLF 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor FULL SWING GOLF	c EIN-PN 33-0196815-002
a	Plan name GENCO COMPANY 401(K) PLAN AND TRUST	
b	Name of plan sponsor GENCO COMPANY	c EIN-PN 56-2472128-001
a	Plan name GENESIS ENGINEERS, INC. 401(K) RETIREMENT SAVINGS PLAN	
b	Name of plan sponsor GENESIS ENGINEERS, INC.	c EIN-PN 23-2883723-001
a	Plan name GREAT LAKES EYE CARE PC 401(K) PROFIT SHARING PLAN & TRUST	
b	Name of plan sponsor GREAT LAKES EYE CARE PC	c EIN-PN 38-2723375-001

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)		
<small>(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)</small>		
a	Plan name	HALVIK CORP 401(K) PLAN
b	Name of plan sponsor	HALVIK CORP
c	EIN-PN	13-4367307-001
a	Plan name	HAUSMANN MOTORSPORTS, LLC 401(K) PLAN
b	Name of plan sponsor	HAUSMANN MOTORSPORTS, LLC
c	EIN-PN	20-8713467-001
a	Plan name	IMPACT COMPLIANCE & TESTING 401(K) AND PSP
b	Name of plan sponsor	IMPACT COMPLIANCE & TESTING, INC.
c	EIN-PN	83-2752615-002
a	Plan name	INNOVATION SPECIALTIES 401K PROFIT SHARING PLAN
b	Name of plan sponsor	INNOVATION SPECIALTIES
c	EIN-PN	95-3345974-001
a	Plan name	INTEGRITY BANK & TRUST 401K PLAN
b	Name of plan sponsor	INTEGRITY BANK & TRUST
c	EIN-PN	43-2009807-001
a	Plan name	JAKOB MUELLER OF AMERICA, INC. THRIFT PLAN
b	Name of plan sponsor	JAKOB MUELLER OF AMERICA, INC.
c	EIN-PN	56-1319560-001
a	Plan name	KAMMINGA & ROODVOETS, INC. 401(K) SAVINGS AND RETIREMENT PLAN
b	Name of plan sponsor	KAMMINGA AND ROODVOETS, INC.
c	EIN-PN	38-1808100-001
a	Plan name	KNIGHT TRANSFER SERVICES INC 401(K) PSP&TRUST
b	Name of plan sponsor	KNIGHT TRANSFER SERVICES, INC.
c	EIN-PN	38-3278095-001
a	Plan name	KODIAK 401K SAVINGS PLAN
b	Name of plan sponsor	KODIAK SOLUTIONS LLC
c	EIN-PN	92-2432823-001
a	Plan name	L & R DISTRIBUTORS, INC. 401(K) PROFIT SHARING PLAN AND TRUST
b	Name of plan sponsor	L & R DISTRIBUTORS, INC.
c	EIN-PN	11-1812912-002
a	Plan name	LEAPS AND BOUNDS ABA LLC 401(K) PLAN
b	Name of plan sponsor	LEAPS AND BOUNDS ABA LLC
c	EIN-PN	88-1253442-001
a	Plan name	MARTIN CLEARWATER & BELL LLP PARTNERS AND STAFF 401(K) PROFIT SHARING PLAN
b	Name of plan sponsor	MARTIN CLEARWATER AND BELL LLP
c	EIN-PN	13-2811394-003

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	MARTIN CLEARWATER AND BELL LLP ASSOCIATE 401(K) PLAN	
b	Name of plan sponsor	MARTIN CLEARWATER AND BELL LLP	c EIN-PN 13-2811394-004
a	Plan name	MATTER MANAGEMENT ENTERPRISE, LLC 401(K) PLAN	
b	Name of plan sponsor	MATTER MANAGEMENT ENTERPRISE, LLC	c EIN-PN 84-2254556-001
a	Plan name	MATTOON PRECISION MFG., INC. PS 401(K) PLAN	
b	Name of plan sponsor	MATTOON PRECISION MANUFACTURING, INC.	c EIN-PN 37-1255027-001
a	Plan name	MEMPHIS RECOVERY CENTERS 401(K) PLAN	
b	Name of plan sponsor	MEMPHIS RECOVERY CENTERS	c EIN-PN 23-7067459-002
a	Plan name	MERRITT CLUB MANAGEMENT 401(K) PROFIT SHARING PLAN AND TRUST	
b	Name of plan sponsor	MERRITT CLUB MANAGEMENT, INC.	c EIN-PN 52-2208662-001
a	Plan name	MIAMI CITY BALLET 401(K) PLAN	
b	Name of plan sponsor	MIAMI CITY BALLET, INC.	c EIN-PN 59-2578534-002
a	Plan name	MLM CUISINE 401(K) PLAN	
b	Name of plan sponsor	MLM CUISINE	c EIN-PN 20-0812926-001
a	Plan name	MORAN, ROWEN, AND DORSEY, INC. PROFIT SHARING PLAN	
b	Name of plan sponsor	MORAN, ROWEN, AND DORSEY, INC.	c EIN-PN 95-2628283-001
a	Plan name	MOTIVATIONAL MARKETING 401K PLAN	
b	Name of plan sponsor	MOTIVATIONAL MARKETING, LLC	c EIN-PN 87-1207891-001
a	Plan name	NETATWORK, INC. 401(K) PROFIT SHARING PLAN	
b	Name of plan sponsor	NETATWORK, INC.	c EIN-PN 11-3354501-001
a	Plan name	NEW ERA CUSTOM DESIGN 401(K) PLAN	
b	Name of plan sponsor	NEW ERA CUSTOM DESIGN & CABINET WORKS INC.	c EIN-PN 52-1521385-001
a	Plan name	NIAGARA SPECIALTY METALS, INC. 401(K) PLAN	
b	Name of plan sponsor	NIAGARA SPECIALTY METALS, INC.	c EIN-PN 16-1179936-001

Part II		Information on Participating Plans (to be completed by DFEs, other than DCGs)	
<small>(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)</small>			
a	Plan name	NORTH EASTON DENTAL ASSOCIATES 401(K) PLAN	
b	Name of plan sponsor	NORTH EASTON DENTAL ASSOCIATES	c EIN-PN 04-2829219-003
a	Plan name	O'CONNOR, BROOKS & CO. PC 401(K) S/H PLAN	
b	Name of plan sponsor	O'CONNOR, BROOKS & CO. PC	c EIN-PN 42-1302327-001
a	Plan name	P P & J DRAINAGE, INC. PROFIT SHARING 401(K) PLAN	
b	Name of plan sponsor	P P & J DRAINAGE, INC.	c EIN-PN 26-1084497-001
a	Plan name	PACIFIC COAST CONTRACTING SERVICES, INC. RETIREMENT PLAN	
b	Name of plan sponsor	PACIFIC COAST CONTRACTING SERVICES, INC.	c EIN-PN 20-4637738-001
a	Plan name	PARKER OIL COMPANY, INC. 401(K) PLAN	
b	Name of plan sponsor	PARKER OIL COMPANY, INC.	c EIN-PN 54-0379900-001
a	Plan name	PARTNERS IN WOMENS HEALTHCARE 401K PROFIT SHARING PLAN	
b	Name of plan sponsor	PARTNERS IN WOMENS HEALTHCARE	c EIN-PN 55-0756602-001
a	Plan name	PERMA-PIPE BARGAINING UNIT SAVINGS PLAN	
b	Name of plan sponsor	PERMA-PIPE INTERNATIONAL HOLDINGS, INC.	c EIN-PN 36-3922969-006
a	Plan name	PLAID ENTERPRISES, INC. 401(K) RETIREMENT SAVINGS PLAN	
b	Name of plan sponsor	PLAID ENTERPRISES, INC.	c EIN-PN 58-1989103-001
a	Plan name	PLASTIC GRAPHIC COMPANY 401(K) PLAN	
b	Name of plan sponsor	PLASTIC GRAPHIC CO.	c EIN-PN 36-4195303-001
a	Plan name	POINT WEST CREDIT UNION CAPITAL ACCUMULATION PLAN	
b	Name of plan sponsor	POINT WEST CREDIT UNION	c EIN-PN 93-0232289-033
a	Plan name	POSTLETHWAITE & NETTERVILLE, APAC 401(K) PLAN	
b	Name of plan sponsor	POSTLETHWAITE & NETTERVILLE, APAC	c EIN-PN 72-1202445-001
a	Plan name	PPIH 401(K) EMPLOYEE SAVINGS PLAN	
b	Name of plan sponsor	PERMA-PIPE INTERNATIONAL HOLDINGS, INC.	c EIN-PN 36-3922969-005

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 PREFERRED GLOBAL EQUIPMENT 401(K) PLAN	
b	Name of plan sponsor PREFERRED GLOBAL EQUIPMENT, LLC	c EIN-PN 20-3802829-001
a	Plan name REALVEST CORPORATION SAVINGS BENEFIT PLAN	
b	Name of plan sponsor REALVEST CORPORATION	c EIN-PN 91-0887218-002
a	Plan name RICHMOND ASSOC OF REALTORS 401(K) PLAN	
b	Name of plan sponsor THE RICHMOND ASSOCIATION OF REALTORS, INC.	c EIN-PN 54-0357560-001
a	Plan name ROBERTSON & OLSON CONSTRUCTION, INC. 401(K) PLAN	
b	Name of plan sponsor ROBERTSON & OLSON CONSTRUCTION, INC.	c EIN-PN 91-1876356-001
a	Plan name RPMS 401 (K) PLAN	
b	Name of plan sponsor RHODE PLANNING & MANAGEMENT SOLUTIONS, INC.	c EIN-PN 26-2579967-001
a	Plan name RS MICROWAVE COMPANY, INC. 401(K) PLAN	
b	Name of plan sponsor RS MICROWAVE COMPANY, INC.	c EIN-PN 22-2327247-001
a	Plan name RSV BUILDING SOLUTIONS 401(K) PLAN	
b	Name of plan sponsor RSV CONSTRUCTION SERVICES, INC.	c EIN-PN 91-1030629-001
a	Plan name SMYTH LAW OFFICES PC 401(K) PROFIT SHARING PLAN TRUST	
b	Name of plan sponsor SMYTH LAW OFFICES, P.C.	c EIN-PN 26-0006114-001
a	Plan name SPRING ARBOR LUMBER 401(K) PLAN	
b	Name of plan sponsor SPRING ARBOR LUMBER AND HOME CENTER	c EIN-PN 38-1858599-001
a	Plan name STANDVAST FULFILLMENT, LLC RETIREMENT PLAN	
b	Name of plan sponsor STANDVAST FULFILLMENT, LLC	c EIN-PN 82-2187772-001
a	Plan name TEGETHOFF HOMES 401(K) PLAN	
b	Name of plan sponsor TEGETHOFF HOMES	c EIN-PN 43-1840038-001
a	Plan name TEITLER & TEITLER 401K PLAN	
b	Name of plan sponsor TEITLER & TEITLER, LLP	c EIN-PN 27-1333346-001

Part II		Information on Participating Plans (to be completed by DFEs, other than DCGs)	
<small>(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)</small>			
a	Plan name	TRADEMARK CONSTRUCTION SERVICES, LLC PROFIT SHARING PLAN	
b	Name of plan sponsor	TRADEMARK CONSTRUCTION SERVICES, LLC	c EIN-PN 93-3860207-001
a	Plan name	TRADEWINDS TOWING 401(K) PLAN	
b	Name of plan sponsor	TRADEWINDS TOWING LLC	c EIN-PN 20-3995471-001
a	Plan name	U.S. TIRE MANUFACTURERS ASSOCIATION	
b	Name of plan sponsor	U.S. TIRE MANUFACTURERS ASSOCIATION	c EIN-PN 52-1083025-002
a	Plan name	UNITEX TEXTILE SERVICES LLC 401(K) PLAN	
b	Name of plan sponsor	UNITEX TEXTILE SERVICES LLC	c EIN-PN 47-4588332-001
a	Plan name	VERTIFLO PUMP COMPANY, INC. 401(K) PLAN	
b	Name of plan sponsor	VERTIFLO PUMP COMPANY, INC.	c EIN-PN 31-0969692-001
a	Plan name	WARREN & SELBERT RETIREMENT PLAN	
b	Name of plan sponsor	WARREN & SELBERT, LLC	c EIN-PN 82-4313135-003
a	Plan name	WE ARE ROSIE LLC 401(K) RETIREMENT PLAN	
b	Name of plan sponsor	WE ARE ROSIE LLC	c EIN-PN 82-4586453-001
a	Plan name	WESTMINSTER HYDRAULICS INC.401(K) PLAN	
b	Name of plan sponsor	WESTMINSTER HYDRAULICS, INC	c EIN-PN 52-1499030-001
a	Plan name	WHIRLPOOL CORPORATION PUERTO RICO SALARY SAVINGS PLAN	
b	Name of plan sponsor	WHIRLPOOL CORPORATION	c EIN-PN 38-1490038-052
a	Plan name	XSYS 401(K) PLAN	
b	Name of plan sponsor	XSYS NORTH AMERICA CORPORATION	c EIN-PN 85-4278189-001
a	Plan name	ZEICHNER ELLMAN & KRAUSE LLP 401(K) PLAN	
b	Name of plan sponsor	ZEICHNER ELLMAN & KRAUSE LLP	c EIN-PN 13-3533097-002
a	Plan name		
b	Name of plan sponsor		c EIN-PN

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 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 VFTC RETIREMENT SAVINGS TRUST V	B Three-digit plan number (PN) ▶ 011
C Plan sponsor's name as shown on line 2a of Form 5500 VANGUARD FIDUCIARY TRUST COMPANY	D Employer Identification Number (EIN) 32-6234152

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

	(a) Beginning of Year	(b) End of Year
Assets		
a Total noninterest-bearing cash	1a	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(B) All other	1c(3)(B)	
(4) Corporate stocks (other than employer securities):		
(A) Preferred	1c(4)(A)	
(B) Common	1c(4)(B)	
(5) Partnership/joint venture interests	1c(5)	
(6) Real estate (other than employer real property)	1c(6)	
(7) Loans (other than to participants)	1c(7)	
(8) Participant loans	1c(8)	
(9) Value of interest in common/collective trusts	1c(9)	64666000
(10) Value of interest in pooled separate accounts	1c(10)	59644000
(11) Value of interest in master trust investment accounts	1c(11)	
(12) Value of interest in 103-12 investment entities	1c(12)	
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	
(15) Other	1c(15)	32537000

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	97203000	66228000
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	32537000	6584000
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	32537000	6584000
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	64666000	59644000

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)		
(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)		0
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)		
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		1586000
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		1586000

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)		
(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)		0
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)	138000	
(5) Investment advisory and investment management fees	2i(5)		
(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)		138000
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		138000

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		1448000
l Transfers of assets:			
(1) To this plan.....	2l(1)		27209000
(2) From this plan	2l(2)		33679000

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:

(2) EIN:

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?			
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)

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 _____.