



<b>3a</b> Plan administrator's name and address <input type="checkbox"/> Same as Plan Sponsor  NPPG FIDUCIARY SERVICES, INC.  494 SYCAMORE AVE. SHREWSBURY, NJ 07702	<b>3b</b> Administrator's EIN 30-0835405
	<b>3c</b> Administrator's telephone number 732-758-1577

<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:  <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN
	<b>4d</b> PN

<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	12661
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<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ).		
<b>a(1)</b> Total number of active participants at the beginning of the plan year .....	<b>6a(1)</b>	10755
<b>a(2)</b> Total number of active participants at the end of the plan year .....	<b>6a(2)</b>	11224
<b>b</b> Retired or separated participants receiving benefits.....	<b>6b</b>	168
<b>c</b> Other retired or separated participants entitled to future benefits .....	<b>6c</b>	1957
<b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> .....	<b>6d</b>	13349
<b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. ....	<b>6e</b>	0
<b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> .....	<b>6f</b>	13349
<b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) .....	<b>6g(1)</b>	4838
<b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) .....	<b>6g(2)</b>	4861
<b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6h</b>	79

<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	
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**8a** If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:  
2E 2F 2G 2J 2K 2T 3D

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

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

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

**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 1
- (4)  **C** (Service Provider Information)
- (5)  **D** (DFE/Participating Plan Information)
- (6)  **G** (Financial Transaction Schedules)

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

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

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

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

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

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

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

JAMES R TRIOLO

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
16099			3

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

PINNACLE FINANCIAL SERVICES, INC

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
	398864	TPA FEES	5

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

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

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

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

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

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

<b>Part II</b>	<b>Investment and Annuity Contract Information</b>	
	Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.	
<b>4</b>	Current value of plan's interest under this contract in the general account at year end .....	2958992
<b>5</b>	Current value of plan's interest under this contract in separate accounts at year end.....	209673288
<b>6</b>	<b>Contracts With Allocated Funds:</b>	
<b>a</b>	State the basis of premium rates ▶	
<b>b</b>	Premiums paid to carrier .....	<b>6b</b>
<b>c</b>	Premiums due but unpaid at the end of the year .....	<b>6c</b>
<b>d</b>	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... Specify nature of costs ▶	<b>6d</b>
<b>e</b>	Type of contract: (1) <input type="checkbox"/> individual policies (2) <input type="checkbox"/> group deferred annuity (3) <input type="checkbox"/> other (specify) ▶	
<b>f</b>	If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ <input type="checkbox"/>	
<b>7</b>	<b>Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)</b>	
<b>a</b>	Type of contract: (1) <input type="checkbox"/> deposit administration (2) <input type="checkbox"/> immediate participation guarantee (3) <input type="checkbox"/> guaranteed investment (4) <input checked="" type="checkbox"/> other ▶ STABLE VALUE OPTION	
<b>b</b>	Balance at the end of the previous year .....	<b>7b</b> 4956339
<b>c</b>	Additions: (1) Contributions deposited during the year .....	<b>7c(1)</b> 340587
	(2) Dividends and credits.....	<b>7c(2)</b> 0
	(3) Interest credited during the year.....	<b>7c(3)</b> 54833
	(4) Transferred from separate account .....	<b>7c(4)</b> 1250354
	(5) Other (specify below)..... ▶ CONVERSION ASSETS, EBA CREDITS FORF CREDITS, LOAN INT PAID, L LOAN PRINCIPAL, UNALLOC LOAN REPAY	<b>7c(5)</b> 680217
	(6) Total additions .....	<b>7c(6)</b> 2325991
<b>d</b>	Total of balance and additions (add lines <b>7b</b> and <b>7c(6)</b> ) .....	<b>7d</b> 7282330
<b>e</b>	Deductions:	
	(1) Disbursed from fund to pay benefits or purchase annuities during year .....	<b>7e(1)</b> 2099687
	(2) Administration charge made by carrier.....	<b>7e(2)</b> 23539
	(3) Transferred to separate account .....	<b>7e(3)</b> 1559121
	(4) Other (specify below)..... ▶ 3(16) ADMIN FID FEE; ADMIN FEE- PER ACCT AND PRO RATA EBA WITHDRAWALS; LOAN AND TPA FEES	<b>7e(4)</b> 640991
(5) Total deductions .....	<b>7e(5)</b> 4323338	
<b>f</b>	Balance at the end of the current year (subtract line <b>7e(5)</b> from line <b>7d</b> ).....	<b>7f</b> 2958992

**Part III Welfare Benefit Contract Information**  
 If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

**8** Benefit and contract type (check all applicable boxes)

- a** Health (other than dental or vision)     
  **b** Dental     
  **c** Vision     
  **d** Life insurance  
 **e** Temporary disability (accident and sickness)     
  **f** Long-term disability     
  **g** Supplemental unemployment     
  **h** Prescription drug  
 **i** Stop loss (large deductible)     
  **j** HMO contract     
  **k** PPO contract     
  **l** Indemnity contract  
 **m** Other (specify) ▶

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

<b>a</b> Total premiums or subscription charges paid to carrier .....	<b>10a</b>
<b>b</b> If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount. ....	<b>10b</b>

Specify nature of costs.

**Part IV Provision of Information**

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

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

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

<b>A</b> Name of plan <b>EMPLOYER FLEXIBLE 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶	<b>333</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>EMPLOYER FLEXIBLE</b>	<b>D</b> Employer Identification Number (EIN) <b>27-4406361</b>	

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

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

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

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

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

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

**TRANSAMERICA FINANCIAL LIFE INSURAN**

**36-6071399**

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

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

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

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

TRANSAMERICA FINANCIAL LIFE INSURAN

36-6071399

(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?
15 37 52 62 64 67	RECORDKEEPER	1206173	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

PINNACLE FINANCIAL SERVICES, INC.

59-2438373

(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?
15 37 64	RECORDKEEPER	176998	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	931	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

EMPLOYER FLEXIBLE HR LLC

27-4406363

(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?
35	PLAN SPONSOR	144793	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

**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)

NPPG FIDUCIARY SERVICES

30-0835405

(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?
14	PLAN ADMINISTRATOR	132244	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

360 PAYROLL INTEGRATION CORPORATION

83-3880266

(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?
15 37 64	RECORDKEEPER	45673	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

TEMPLETON & COMPANY, LLP

14-1918990

(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?
10	AUDIT	26500	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

<b>A</b> Name of plan <u>EMPLOYER FLEXIBLE 401(K) PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>333</u>
<b>C</b> Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>EMPLOYER FLEXIBLE</u>	<b>D</b> Employer Identification Number (EIN) <u>27-4406361</u>	

<b>Part I</b>	<b>Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)</b> (Complete as many entries as needed to report all interests in DFEs)
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<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>STATE STREET INTERNATNL INDEX RET A</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
<b>c</b> EIN-PN <u>36-6071399-004</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>3106818</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>STATE STREET S&amp;P MD CAP INDX RET AC</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
<b>c</b> EIN-PN <u>36-6071399-438</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>4298063</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>STATE STREET U.S. BD INDEX RET ACCT</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
<b>c</b> EIN-PN <u>36-6071399-416</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>3612752</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>STATE STREET RUSSELL SM CAP VAL IND</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
<b>c</b> EIN-PN <u>36-6071399-355</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>2280059</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>STATE STREET EMERGING MRKTS INDEX R</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
<b>c</b> EIN-PN <u>36-6071399-169</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>1555198</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>STATE STREET RUSSELL LG CAP VAL IND</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
<b>c</b> EIN-PN <u>36-6071399-171</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>5378222</u>	
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: <u>STATE STREET RUSSELL SM CAP GR INDE</u>				
<b>b</b> Name of sponsor of entity listed in (a): <u>TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY</u>				
<b>c</b> EIN-PN <u>36-6071399-172</u>	<b>d</b> Entity code <u>P</u>	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	<u>3146432</u>	

<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: STATE STREET RUSSELL LG CAP GR INDE			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-173	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	11384367
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: DFA INFLATION-PROTECTED SECURITIES			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-526	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1611006
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL RET WITH BLAC			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-833	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	10795101
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2025 WITH BLA			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-835	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	12861947
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2030 WITH BLA			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-836	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	20749258
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2035 WITH BLK			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-837	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	25252023
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2040 WITH BLK			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-838	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	22677864
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2045 WITH BLK			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-839	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	19797957
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2050 WITH BLK			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-840	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	14389098
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2055 WITH BLK			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-841	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	11564509

<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2060 WITH BLK			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-842	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	7129039
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TA VANGUARD REIT INDEX RET ACCT			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-130	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1883620
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TA VANGUARD TOTAL STCK MRKT INDEX R			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-166	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	11969413
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS BLNCD RET ACCT			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-971	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2897155
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: BLACKROCK HLTH SCNCS OPPTS RET ACCT			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-844	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	994780
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TEMPLETON GLOB BD RET ACCT			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-350	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	693229
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: MACQUARIE SCIENCE AND TECHNOLOGY RE			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-848	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1479283
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: LORD ABBETT SHORT DURATION INC RET			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-821	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1285804
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS EUROPACIFIC GR RET A			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-076	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2696774
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: STATE STEET PRTN SERIES WITH TA CON			
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY			
<b>c</b> EIN-PN 36-6071399-503	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	298290

<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: STATE STEET PRTN SERIES WITH TA MOD		
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
<b>c</b> EIN-PN 36-6071399-504	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 798063
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: STATE STEET PRTN SERIES WITH TA AGG		
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
<b>c</b> EIN-PN 36-6071399-502	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1148183
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: VANGUARD MATERIALS INDEX RET ACCT		
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
<b>c</b> EIN-PN 36-6071399-959	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 674884
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TA VANGUARD HIGH-YIELD CORPORATE RE		
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
<b>c</b> EIN-PN 36-6071399-683	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1178947
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE: TRANSAMERICA LIFE GOAL 2065 WITH BLA		
<b>b</b> Name of sponsor of entity listed in (a): TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY		
<b>c</b> EIN-PN 83-1098532-403	<b>d</b> Entity code P	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 85144
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
<b>a</b> Name of MTIA, CCT, PSA, or 103-12 IE:		
<b>b</b> Name of sponsor of entity listed in (a):		
<b>c</b> EIN-PN	<b>d</b> Entity code	<b>e</b> Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)



<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>► File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>EMPLOYER FLEXIBLE 401(K) PLAN</b>	<b>B</b> Three-digit plan number (PN) <b>►</b> <b>333</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>EMPLOYER FLEXIBLE</b>	<b>D</b> Employer Identification Number (EIN) <b>27-4406361</b>

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>		
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	1054634	1274984
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>	995336	592915
<b>(3)</b> Other .....	<b>1b(3)</b>	511880	745452
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>		
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>		
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>		
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>		
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>	4302424	4104791
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	199223718	205827280
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>		
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts).....	<b>1c(14)</b>	4956339	2821928
<b>(15)</b> Other.....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	211044331	215367350
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>	334242	381662
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	334242	381662
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	210710089	214985688

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	9676763	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>	20057320	
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>	3440655	
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		33174738
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>	322657	
<b>(F)</b> Other.....	<b>2b(1)(F)</b>		
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		322657
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>		
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		0
(3) Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>		
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		26943938
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		
<b>c</b> Other income .....	<b>2c</b>		830386
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total.....	<b>2d</b>		61271719

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	<b>2e(1)</b>	29998285	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other.....	<b>2e(3)</b>	249503	
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		30247788
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		163272
<b>g</b> Certain deemed distributions of participant loans (see instructions).....	<b>2g</b>		185474
<b>h</b> Interest expense.....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>	1758853	
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>	26500	
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>		
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>		
(7) Actuarial fees .....	<b>2i(7)</b>		
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses.....	<b>2i(11)</b>	322710	
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		2108063
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total.....	<b>2j</b>		32704597

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		28567122
<b>l</b> Transfers of assets:			
(1) To this plan.....	<b>2l(1)</b>		33659793
(2) From this plan .....	<b>2l(2)</b>		57951316

**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: **TEMPLETON & COMPANY**

(2) EIN: **14-1918990**

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	X		3149123
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		1000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> PN(s)
CANTON II, INC. DBA THE INN AT LOS PATIOS SOT PLAN	36-4591511	002
CAPSTONE FAMILY PRACTICE SOT PLAN	76-0607742	002
CONCOURSE COMPANIES, LLC SOT PLAN	81-0771516	002
COPPELL ASSOCIATES IN FAMILY MEDICINE, P.A. SOT PLAN	75-2537575	002

**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 \_\_\_\_\_.

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

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> PN(s)
EDTECH VENTURES, LLC SOT PLAN	87-3719086	002
HUGHES & SCALISE, PC SOT PLAN	20-1076249	002
I-90 MOTORS, INC. DBA I-90 MOTORS & RV SOT PLAN	81-0540810	002
KIMBIA, INC SOT PLAN	26-0302523	002

**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 \_\_\_\_\_.

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

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> PN(s)
COADVANTAGE CORPORATION RETIREMENT SAVINGS PLAN	27-3007025	333
SPIRIT HUMAN RESOURCES, LLC RETIREMENT SAVINGS PLAN	47-4960461	001
MENDEZ ENGINEERING, PLLC 401(K) PLAN	45-4247258	001
MKG PLLC DBA COMAL PET HOSPITAL SOT PLAN	27-3215591	002

**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 \_\_\_\_\_.

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

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> PN(s)
MOFFIT COMPANIES RETIREMENT PLAN	38-3919577	001
COMPANY 401(K)	88-1959956	001
AGC SELECT 401(K) PEP	85-3213245	002
PRINTGLOBE 401(K) PLAN	83-2918087	002

**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 \_\_\_\_\_.

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

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> PN(s)
PROGRESSIVE MANUFACTURING TECHNOLOGY, INC. SOT PLAN	52-2334444	002
NEXTEP 401(K) PLAN	73-1543198	333
QUALITY CARE ER SOT PLAN	81-3447150	002
PROCARE HR RETIREMENT SAVINGS PLAN	41-1965469	001

**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 \_\_\_\_\_.

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

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> PN(s)
RAZOR US HOLDCO II, INC. SOT PLAN	86-2575776	002
RANGER HEALTH, INC. DBA FETCHMD SOT PLAN	47-3262500	002
SOCIETY HOLDINGS, LLC SOT PLAN	81-0984533	002
SOLAR FOR U LLC SOT PLAN	85-0576646	002

**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 \_\_\_\_\_.

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

<b>5b(1)</b> Name of plan(s)	<b>5b(2)</b> EIN(s)	<b>5b(3)</b> PN(s)
HIGGINBOTHAM PEP BY SOUTH TEXAS TRUCK CENTERS, LLC	82-1196076	011
FLEXIBLE 401(K) POOLED EMPLOYER PLAN	82-3095168	009
ADP TOTALSOURCE RETIREMENT SAVINGS PLAN	59-2452823	001
WAYBLAZER, INC. SOT PLAN	46-4628130	002

**5c** Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) .....  Yes  No  Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year \_\_\_\_\_.

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

<b>A</b> Name of plan <u>EMPLOYER FLEXIBLE 401(K) PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>333</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>EMPLOYER FLEXIBLE</u>	<b>D</b> Employer Identification Number (EIN) <u>27-4406361</u>	

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

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
<b>2</b> 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): <u>36-6071399</u>		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	3	

<b>Part II</b>	<b>Funding Information</b> (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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<b>4</b> Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>If the plan is a defined benefit plan, go to line 8.</b>			
<b>5</b> 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. <b>Date:</b> Month _____ Day _____ Year _____ <b>If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.</b>			
<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	6a		
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	6b		
<b>c</b> Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
<b>If you completed line 6c, skip lines 8 and 9.</b>			
<b>7</b> Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
<b>8</b> 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? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

<b>Part III</b>	<b>Amendments</b>
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<b>9</b> 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.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
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<b>Part IV</b>	<b>ESOPs</b> (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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<b>10</b> Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>11 a</b> Does the ESOP hold any preferred stock? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>b</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.) .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<b>12</b> Does the ESOP hold any stock that is not readily tradable on an established securities market? .....	<input type="checkbox"/> Yes	<input type="checkbox"/> No

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

**22** If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702889A.

<p><b>SCHEDULE MEP (Form 5500)</b></p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p>	<p><b>MULTIPLE-EMPLOYER RETIREMENT PLAN INFORMATION</b></p> <p>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)</p> <p>▶ <b>File as an attachment to Form 5500.</b></p>	<p>OMB No. 1210-0110</p> <hr/> <p style="text-align: center; font-size: 1.2em;"><b>2024</b></p> <hr/> <p style="text-align: center;"><b>This Form is Open to Public Inspection</b></p>
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

<p><b>A</b> Name of plan <span style="margin-left: 20px;">EMPLOYER FLEXIBLE 401(K) PLAN</span></p>	<p><b>B</b> Three-digit Plan number (PN)..... ▶</p>	<p>333</p>
<p><b>C</b> Plan administrator's name as shown on line 3a of Form 5500/Form 5500-SF <span style="margin-left: 20px;">NPPG FIDUCIARY SERVICES, INC.</span></p>	<p><b>D</b> Administrator's EIN <span style="margin-left: 100px;">30-0835405</span></p>	

**Part I** **Type of Multiple-Employer Pension Plan.** All multiple-employer pension plans must complete.

**1 Check the appropriate box to indicate type of multiple-employer pension plan. (Only defined contribution plans may check lines 1a, 1b, and 1c. Defined benefit plans and defined contribution plans not checking lines 1a, 1b, or 1c should check line 1d. See Instructions).**

- a  association retirement plan (See 29 CFR 2510.3-55) (Complete Part II)
- b  professional employer organization plan (PEO Plan) (See 29 CFR 29 CFR 2510.3-55) (Complete Part II)
- c  pooled employer plan (PEP) (See 29 CFR 2510.3-44) (Complete Parts II and III)
- d  other multiple-employer pension plan (Describe) \_\_\_\_\_ (Complete Part II)

**Part II** **Participating Employer Information.**

**2** All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan. **Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).**

<b>2a</b> Name of Participating Employer <span style="margin-left: 20px;">EFX/AATD, LLC</span>	<b>2b</b> EIN <span style="margin-left: 20px;">27-2969202</span>	<b>2c</b> Percentage of Total Contributions for the Plan Year <span style="margin-left: 40px;">0.10</span>	<b>2d</b> Aggregate Account Balances Attributable to Participating Employer <span style="margin-left: 100px;">171710</span>
<b>2a</b> Name of Participating Employer <span style="margin-left: 20px;">EFX/ABRAHAMS BAILBONDS</span>	<b>2b</b> EIN <span style="margin-left: 20px;">73-1139140</span>	<b>2c</b> Percentage of Total Contributions for the Plan Year <span style="margin-left: 40px;">0.00</span>	<b>2d</b> Aggregate Account Balances Attributable to Participating Employer <span style="margin-left: 100px;">5343</span>

**CAUTION** Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

<b>2e</b> Does the plan include any individuals not participating through an employer or who are individual working owners?	<b>2e</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
<b>2f</b> If you answer "Yes" in line 2e, enter a good faith estimate of the percentage of total contributions made by all such individuals that are not listed on line 2a during the plan year.	<b>2f</b>	
<b>2g</b> If you answer "Yes" in Line 2e, enter the aggregate account balances for all such individuals that are not listed on line 2a.	<b>2g</b>	

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

**Schedule MEP (2024)  
v. 240311**

**Part II Participating Employer Information (Continued).**

Use this page for additional participating employer information.

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**Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).**

2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
EFX/ABSOLUTE COMMUNICATIONS AND NETWORK SOLUTIONS, INC	74-2677636	0.04	112791
EFX/ACCORD MARKETING AND MANAGEMENT, INC	45-4957417	1.18	3137311
EFX/ADVANCED PERSONAL COMPUTING INC., DBA LIQUID NETWORK	74-2820828	1.35	3246609
EFX/ADWHITE, LLC	20-2824874	0.10	479156
EFX/AFFILIATED THERAPY GROUP PRACTICE, INC.	20-4132215	0.00	0
EFX/AFFILIATES OF FAMILY MEDICINE, P.A.	76-0586252	0.64	980236
EFX/AGAR CORPORATION, INC.	74-2115860	0.00	0
EFX/AIRTEAM, LTD	76-0267090	0.38	1976870
EFX/ALAMO FIREWORKS, INC.	74-1462147	0.01	0

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**Part II Participating Employer Information (Continued).**

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EFX/ALDERSON ELECTRICAL SALES, LLC	82-1942104	0.16	44754
EFX/AMERICAN REALTY INVESTORS, LP	76-0597288	0.63	3270866
EFX/APPLEARN, INC.	37-1827846	0.00	0
EFX/APTOS SOLAR TECHNOLOGY LLC	84-2724465	0.14	69407
EFX/APX PLASTICS, INC.	75-2875751	0.00	952775
EFX/ARC ALABAMA, LLC	26-4285983	0.00	0
EFX/AUTISM SERVICE CENTER OF SAN ANTONIO	26-2592058	0.22	192471
EFX/AVENIDA GUADALUPE ASSOCIATION	74-2148804	0.04	120167
EFX/BAKER KATZ LLC	11-3732245	0.81	252107

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**Part II Participating Employer Information (Continued).**

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EFX/BAKKE DEVELOPMENT CORP.	74-2790691	0.34	1732535
EFX/BALLENGEE HOLDINGS, LLC	81-0702315	1.02	2793330
EFX/BARRETT STEEL ENERGY PRODUCTS, INC	27-4000782	0.00	0
EFX/BASS AGRICULTURAL SUPPLY COMPANY, LLC	82-2021679	0.16	186128
EFX/BAY 9 HOLDINGS LLC DBA EDGEMERE	88-4418047	1.23	877386
EFX/BEMA INFORMATION TECHNOLOGIES, LLC	27-4701712	1.37	2714652
EFX/BLANCHFORD LANDSCAPE CONTRACTORS, INC.	84-1400042	0.02	168073
EFX/BRAND NEUE COMPANY, LLC	46-3368984	0.29	648550
EFX/BUTTERWORTH SYSTEMS, INC.	76-0174052	0.31	1084803

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EFX/CAL-TEX INTERIORS INC	74-2940635	0.27	0
EFX/CANNON COMPRESSION SERVICES LLC	86-2008757	0.86	661538
EFX/CANONBALL CREATIVE, INC	26-1585407	0.12	522133
EFX/CANTON II, INC DBA THE INN AT LOS PATIOS	36-4591511	0.00	0
EFX/CAPITOL ELECTRIC MOTOR REPAIR, INC.	73-0789136	0.24	1181477
EFX/CAPSTONE FAMILY PRACTICE	76-0607742	0.00	0
EFX/CARDINAL BAY INC.	35-2440075	0.91	1616926
EFX/CARE CONTINUITY, INC.	05-0524264	1.80	3051748
EFX/CEEJ MANAGEMENT INC DBA MORNINGSIDE CAPITAL LLC	85-1327507	0.52	472028

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EFX/CENTERS FOR CANCER CARE DBA HILL COUNTRY CENTER FOR CANC	20-2533320	0.22	1217850
EFX/CHAMPIONS MACHINE TOOL SALES, INC.	74-2149248	1.14	5493905
EFX/CIRCLE Z CONSTRUCTION, LLC	82-4762417	0.01	2147
EFX/CLEAR SPRINGS CENTER FOR CANCER CARE	04-5152599	0.00	0
EFX/CLEARWORTH RESIDENTIAL, LLC	85-4164952	0.75	677466
EFX/COASTAL BEND COMMUNITY FOUNDATION	74-2190039	0.37	772163
EFX/COLORADO RIVER LAND TRUST	46-1481647	0.17	379371
EFX/COLT MIDSTREAM, LLC	84-3743358	2.47	2738872
EFX/CONCOURSE COMPANIES LLC	81-0771516	0.00	0

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EFX/CONNEXA ENERGY, L.L.C.	26-1917870	0.03	32381
EFX/CONROE AESTHETICS & WELLNESS, P.A.	27-2043298	0.01	17633
EFX/COPPELL ASSOCIATES IN FAMILY MEDICINE, P.A.	75-2537575	0.00	0
EFX/CORE BENEFIT SERVICES	76-0669147	1.34	2319377
EFX/CORPORATE FLIGHT MANAGEMENT	88-2193929	0.22	275066
EFX/CS MANAGEMENT, LLC	26-4074597	0.02	11264
EFX/CYCLE MEDICAL	82-0881399	0.09	123396
EFX/DC CONTRACTING SERVICES, LLC	88-1330005	0.32	1216185
EFX/DDS SOLUTIONS, LLC	82-2924076	0.60	783257

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EFX/DEALER SOURCE, LTD	20-3677285	0.04	262011
EFX/DIAMOND B OILFIELD TRUCKING INC.	84-1444037	0.40	2028428
EFX/DIGITAL DISCOVERY SOLUTIONS LLP	06-1714383	0.11	447987
EFX/E & JK ENTERPRISES, INC DBA SUNDOWN SECURITY	81-0410173	0.01	4735
EFX/EARTH DAY TEXAS, INC.	27-4029245	0.53	752908
EFX/EDGE REALTY CAPITAL MARKET HOUSTON	81-2141096	0.04	13307
EFX/EDGE REALTY CAPITAL MARKETS, LLC	37-1668568	0.03	48010
EFX/EDGE REALTY PARTNERS AUSTIN, LLC	80-0426197	0.03	14569
EFX/EDGE REALTY PARTNERS HOUSTON, LLC	80-0691374	0.01	73575

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EFX/EDGE REALTY PARTNERS, LLC	80-0382953	0.41	822018
EFX/EDTECH VENTURES LLC	87-3719086	0.00	0
EFX/EDUCARE PRESCHOOL & CHILD CARE, INC.	81-1305919	0.10	164780
EFX/EDUCATION BASED HOUSING, INC DBA EMPOWER COMMUNITY DEVE	76-0629574	0.08	23557
EFX/EES GP, LLC	85-3467065	2.44	5395401
EFX/EIT HOLDING COMPANY LLC	93-2338480	0.32	1439325
EFX/EMPLOYER FLEXIBLE HR, LLC	27-4406361	3.63	8389423
EFX/EMPLOYER FLEXIBLE MANAGEMENT, LLC	27-4396996	0.00	202926
EFX/EMPLOYER FLEXIBLE RECRUITING II LLC DBA EFLEX RECRUITING	84-2079966	0.02	1069

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EFX/ENCORE LIVE LLC DBA ENCORE LIVE	27-4166216	0.00	440889
EFX/ENDEAVOR CRUDE LLC	83-3675673	0.20	276105
EFX/ENGINEERED SYSTEMS AND ENERGY SOLUTIONS, INC.	26-2379936	0.79	2846796
EFX/EP ENERGY MANAGEMENT LLC	74-1405013	0.15	45376
EFX/ERGOS TECHNOLOGY PARTNERS, INC.	76-0538671	2.91	9866744
EFX/ERGYTECH INC.	76-0316265	0.54	233631
EFX/ESCONDIDO RESOURCES EMPLOYEECO, LLC	41-1982889	1.41	2931713
EFX/ESPEY & ASSOCIATES, PC	26-4114000	1.11	3600992
EFX/ESPRIT HEALTH & WELLNESS, LLC DBA ESPRIT HEALTH CLINIC	47-1134949	0.03	9438

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EFX/EVERIZ MANAGEMENT, LLC	46-5147125	2.09	4921554
EFX/EXPRESS CORPORATE HOUSING LLC	81-1037816	0.52	1057292
EFX/FEATHERINGILL ASSET MANAGEMENT, LLC	81-4861178	0.22	478142
EFX/FHG FUELING LLC	81-2810863	0.10	37540
EFX/FINANCIAL CONCEPTS MORTGAGE, LLC	73-1611552	0.58	1684249
EFX/FIREPLACE CENTER OF BILLINGS, INC	85-2608917	0.16	259817
EFX/FIREPLACE CENTER OF KALISPELL INC	20-5129512	0.02	7131
EFX/FORBES DISTRIBUTING CO, INC	63-0244395	0.04	1746333
EFX/FRED LAW FIRM & ASSOCIATES, PLLC DBA FRONTIER LAW FIRM	47-4519584	0.06	24331

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EFX/FRONTIER TITLE COMPANY-WH, LLC	20-5284703	0.00	0
EFX/FRONTLINE MEDICAL RESOURCES, LLC	88-3697467	0.38	194176
EFX/GDC MARKETING & IDEATION	74-2940278	0.83	5004251
EFX/GDC STUDIOS LLC DBA GEOMEDIA	88-2622746	0.16	122632
EFX/GENIS HOLDINGS, LLC	37-1779437	0.17	201202
EFX/GIBSON ENTERPRISES, LLC DBA TOP GRADE MILL WORK	46-3611427	0.00	0
EFX/GIL'S HEAVY EQUIPMENT REPAIR, INC	76-0685009	0.38	542395
EFX/GIRLS INCORPORATED OF SAN ANTONIO	20-5468038	0.03	11475
EFX/GKH INC. DBA KINGS PHARMACY-BEAUMONT	42-1739015	0.00	0

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EFX/GLACIER POWER SOLUTIONS LLC	84-3917552	0.01	2604
EFX/GREATAUPAIR, LLC	94-3407085	0.03	45729
EFX/GREATER TEXAS CAPITAL CORPORATION	75-2600054	0.61	1474425
EFX/GREEN REVOLUTION COOLING INC	94-3462532	1.00	1696048
EFX/HAIGHT CONSTRUCTION MANAGEMENT SERVICES, INC	20-5760698	1.12	4929361
EFX/HAYES VENDING CO., INC./HAYES DISTRIBUTION CO., INC.	73-1057641	0.06	97851
EFX/HEALTHPOINTE SOLUTIONS	81-1128476	0.00	268210
EFX/HEAVENLY PAWS, LLC	47-1055972	0.00	0
EFX/HERBST & ASSOCIATES SALES INC. DBA HERBST & ASSOCIATES,	76-0688181	0.20	726163

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2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
EFX/HHH GROUP INC.	26-3496085	0.40	505340
EFX/HIS MECHANICAL	20-2486440	0.02	13338
EFX/HUGHES & SCALISE, PC	20-1076249	0.21	0
EFX/I-90 MOTORS, INC. DBA I-90 MOTORS & RV	81-0540810	0.00	0
EFX/IGEM COMMUNICATIONS LLC DBA GLOBALGIG	81-1981422	2.59	3595671
EFX/IMAGING 4 PETS, LLC	27-0978715	0.00	0
EFX/INC NAUTICAL, L.P.	20-3093653	0.11	56669
EFX/INDEPENDENT MEDICAL EXAMINATIONS, LLC	04-3621039	0.04	139435
EFX/INFINITE PROPERTY MANAGEMENT, LLC	82-3218450	0.01	1641

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**Part II Participating Employer Information (Continued).**

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EFX/INGRAM HOMES, LLC	20-0376802	0.19	1918501
EFX/INK CIVIL	27-5023545	0.26	466248
EFX/INTERNATIONAL ASSOCIATION OF VENUE MANAGERS	62-0671161	0.65	1903866
EFX/INTERNATIONAL SCHOOL OF LEARNERS AND LEADERS DBA INTERNA	46-2877379	0.44	309821
EFX/IWC SERVICES LLC	93-2665254	0.60	283551
EFX/J STREET PROPERTY SERVICES DBA J STREET COMPANIES	26-3088061	1.06	2514100
EFX/JAY M HOELSCHER MD PA DBA ALAMO HEIGHTS PRIMARY CARE PHY	68-0496454	0.00	0
EFX/JO L. SLAMA PC DBA SLAMA LEGAL GROUP	20-2143147	0.26	1958668
EFX/JORDAN REID LLC DBA RAMSEY LAND SURVEYING	47-4396068	0.30	357777

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EFX/JZ CONTRACTING INC DBA PRO SWEEP PLUS	81-0541214	0.02	6803
EFX/KIMBIA, INC	26-0302523	0.00	0
EFX/KNIGHTCAP SERVICES, INC	85-2890871	0.86	591724
EFX/LADERA PARK DERMATOLOGY, PA	82-1602215	0.18	1903915
EFX/LANDMARK GSI	81-4842089	0.47	492710
EFX/LARGER THAN AVERAGE LLC DBA BIG BLANKET CO	83-1466801	0.11	327087
EFX/LAUNCH AGENCY, LP	57-1147232	0.43	7700987
EFX/LEADERSHIP ALABAMA, INC	63-1007967	0.05	105616
EFX/LM ENERGY OPERATING	83-3437495	1.06	2081230

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EFX/LOMAD CORP DBA MIGHTY DOG ROOFING	88-1712660	0.27	121433
EFX/LONE STAR PEDIATRICS	84-2758800	0.42	676580
EFX/LOS ROBLE ROTO RANCH, LLC	82-4234193	0.09	89769
EFX/LUMENSERVE, INC.	47-4170442	0.14	673348
EFX/MARANATHA TECHNOLOGIES, LLC DBA AVATAR COMPUTER SOLUTION	88-0676369	0.25	149774
EFX/MARFIELD, INC. DBA MARFIELD CORPORATE STATIONERY	75-1368569	0.04	477171
EFX/MARTIN INGRAM ENTERPRISE, INC.	75-1230528	0.00	0
EFX/MBA ENGINEERS, INC	63-0576330	1.22	760210
EFX/MCDANIEL & SON PLUMBING INC	75-2802542	0.06	218469

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EFX/MEDICAL COMPUTING SOLUTIONS, INC. DBA HILL COUNTRY TECH	20-5053159	0.00	0
EFX/MEDICATION THERAPY SOLUTIONS I	26-4477258	0.31	409755
EFX/MEDIPSYCH, LLC	26-1786078	0.84	1604226
EFX/MENDEZ ENGINEERING, PLLC	45-4247258	0.00	0
EFX/MERIDIAN INFRASTRUCTURE OPERATING LLC	99-3644005	0.44	130773
EFX/MERIT ADVISORS, INC.	73-1332049	0.12	405754
EFX/MESA EMPLOYEES, LLC	87-0858412	0.56	929843
EFX/METRO CUSTOM PLASTICS, INC.	75-1443675	0.25	655112
EFX/MIGHTY CITIZEN PBC	20-0213624	1.57	3074704

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EFX/MKG PLLC DBA COMAL PET HOSPITAL	27-3215591	0.00	0
EFX/MOBIUS PARTNERS, INC.	74-2975590	1.32	4048188
EFX/MODA MIDSTREAM OPERATING, LLC	47-3671424	0.67	1816897
EFX/MOFFITT HOLDINGS, LLC DBA MOFFITT SERVICES	38-3919577	0.00	0
EFX/MYWORKDOC TECHNOLOGIES LLC	47-3653292	0.00	0
EFX/NATIONAL WESTERN ART FOUNDATION	30-0211961	0.38	610428
EFX/NATOWATCHBANDS.COM, LLC DBA BARTON WATCH BANDS	47-3870708	0.16	277246
EFX/NERXD LLC DBA CYPRESS COMPOUNDING PHARMACY	27-5465561	0.00	329714
EFX/NORTHWEST HARDWARE LLC	20-4148540	0.17	741665

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EFX/NUEVA VIDA BEHAVIORAL HEALTH ASSOCIATES, INC.	52-2403742	0.17	339106
EFX/NVYA TECHNOLOGY, LLC	47-5126186	0.04	0
EFX/OPTIMAS MANUFACTURING SOLUTIONS II, LLC	26-4543644	0.25	487187
EFX/OSC HOLDINGS, LLC. DBA O'DONNELL/SNIDER CONSTRUCTION, LL	20-3992772	4.04	0
EFX/OUR FATHER'S CHILDREN, INC.	20-0647744	0.11	537721
EFX/OXLEY ENERGY, LLC	35-2416732	0.29	181824
EFX/PC3 TECHNOLOGIES, LLC	82-1072960	0.00	64309
EFX/PETRO SOURCE PARTNERS, LLC	27-0778753	0.46	255577
EFX/PILGRIM MORTGAGE, LLC	30-0382471	1.15	2545962

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EFX/PREMIER HEALTH SOLUTIONS, LLC	45-5120131	1.41	3957752
EFX/PRIME FRESH FOODS, LLC DBA CAPRA FOODS	45-1271042	0.37	251534
EFX/PRINT GLOBE, LLC	83-2918087	0.29	0
EFX/PROGRESSIVE MANUFACTURING TECHNOLOGY, INC.	52-2334444	0.00	0
EFX/PROTOPIA AI, INC	84-4611813	0.72	403973
EFX/PROVIDENCE ENERGY LTD. DBA PROVIDENCE ENERGY CORP.	75-2493397	0.00	0
EFX/QUALITY CARE ER	81-3447150	0.00	0
EFX/QV21 TECHNOLOGIES, INC	45-4205090	1.10	1734031
EFX/R.O.C.K., RIDE ON CENTER FOR KIDS	74-2917659	0.08	118433

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EFX/RAINTREE HOLDINGS, LLC	45-3227635	0.00	0
EFX/RANGER HEALTH, INC. DBA FETCHMD	47-3262500	0.00	0
EFX/RAZOR US HOLDCO II, INC.	86-2575776	0.05	0
EFX/RDB SERVICES LLC	46-3679452	0.01	55966
EFX/REAL ESTATE ACCOUNTING AND LEARNING MANAGEMENT SERVICES,	92-1618607	0.06	25174
EFX/REAL VALUE LLC DBA SIMPLE MODERN	47-5135105	1.84	3698793
EFX/REALITY BASED GROUP INC	76-0455244	1.23	2347593
EFX/RECON DIGITAL MEDIA, LLC DBA RECON DIGITAL MEDIA	84-4665577	0.07	43986
EFX/REDBUD E&P INC.	98-0465447	0.73	1854636

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EFX/RELIANCE AIRCRAFT INTERNATIONAL, LLC	84-3918252	0.08	314611
EFX/RISE COMMERCIAL PARTNERS	85-3226775	0.04	17082
EFX/RITE INSPECTION SERVICES, INC	20-4135801	0.14	1519708
EFX/ROCK SURGERY CENTER LLC	81-4591057	0.00	17131
EFX/ROCKWELL MANAGEMENT CORPORATION	76-0449858	1.02	3335763
EFX/RSI & ASSOCIATES INC.	74-2903075	0.12	140693
EFX/SA2020	45-5409693	0.03	119337
EFX/SABRE COMMERCIAL, INC.	26-2705040	0.80	1703649
EFX/SAN ANTONIO FOUNDATION FOR EXCELLENCE IN EDUCATION, INC.	74-2861587	0.00	31744

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EFX/SAN ANTONIO STEEL COMPANY, LLC	74-2252602	1.07	3869155
EFX/SANTA MARIA HOSTEL, INC.	74-1669131	0.10	130841
EFX/SAWYER SOLUTIONS, LLC	45-3810336	0.00	0
EFX/SCHRIVER, CARMONA & COMPANY, PLLC	27-3473554	0.00	0
EFX/SCRIPTO INC. DBA SCRIPTO PHARMACY	84-1747411	0.03	127025
EFX/SELRICO SERVICES, INC	74-2688702	0.15	468082
EFX/SHERIDAN CUSTOM STONE, LLC	46-3086567	0.09	254335
EFX/SHERMAN ROTO TANK, LLC	46-3757568	0.35	467135
EFX/SILVERPOINT MANAGEMENT LLC	84-3799990	0.01	2540

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EFX/SILVERPOINT SENIOR LIVING	84-2013472	0.00	1179
EFX/SIMPLESHIP HOLDINGS, LLC	81-1187161	1.03	1868471
EFX/SMH CAPITAL ADVISORS	75-2681494	0.29	205076
EFX/SOCIETY HOLDINGS, LLC	81-0984533	0.00	0
EFX/SOLAR FOR U LLC DBA TEJAS SOLAR	85-0576646	0.00	0
EFX/SOUTH TEXAS TRUCK CENTERS, LLC	82-1196076	0.00	0
EFX/SPRINGTIME PEDIATRICS PLLC	47-2947232	0.28	408581
EFX/STANDARD BEAGLE STUDIO, LLC DBA STANDARD BEAGLE	61-1692164	0.00	9424
EFX/STEEL SOLUTIONS LLC	45-3123357	0.13	176016

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EFX/STERLING ASSOCIATION SERVICES, INC.	20-0158612	0.64	1118308
EFX/STERLING MANAGEMENT GROUP, LLC	16-1709718	0.32	945387
EFX/STRONG AUTOMOTIVE MERCHANDISING, LLC	20-1057095	2.14	4935337
EFX/SUPREME PLANT SERVICES, LLC.	84-4256570	0.18	124319
EFX/SWAU, LLC	83-4047690	0.04	13144
EFX/TAS TECHNOLOGIES, INC. DBA LONESTAR SYNERGISTX	76-0543520	0.09	802548
EFX/TECNICS CONSULTING INC	76-0588593	1.26	2131707
EFX/TELECOM AMERICA SERVICES, INC.	74-2895614	0.59	1682298
EFX/TEXAS COMMUNITY PROPANE, LTD.	11-3661210	0.06	38663

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EFX/TEXAS LIBATIONS LLC	83-2900454	0.00	0
EFX/THE SALES COLLECTIVE, INC.	87-4480313	0.45	278916
EFX/THE SERVICE CENTER, LTD	76-0051678	0.39	1987585
EFX/THEO EXECUTIVE GROUP, LLC	45-0489354	0.21	407473
EFX/TIA GROUP, LLC	27-1368344	0.17	161070
EFX/TIGERFLOW SYSTEMS, LLC	82-1029189	0.11	65014
EFX/TRAFFIC SOLUTIONS, INC	63-1210581	0.35	590706
EFX/TRAVERSA SOLUTIONS, INC	77-0717208	0.26	478426
EFX/TRIGGERPOINT MEDIA, INC.	47-3667640	0.10	47634

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EFX/TRUE LEE LOUDSPEAKERS, LLC	27-4814742	0.00	0
EFX/TWC ARCHITECTURAL MOULDINGS, LTD	74-3002001	0.09	340670
EFX/TXAM PUMPS, LLC	20-8772534	2.78	0
EFX/USA DATAFAX, INC.	76-0189618	0.07	975347
EFX/VANT MARKETING, LLC	81-4158610	0.00	5991
EFX/VENTI USA INC.	75-3257048	0.08	90648
EFX/VERTEX DOWNHOLE, INC.	46-3584806	0.40	251642
EFX/VISUAL SOLUTIONS, INC	63-1150733	0.00	587554
EFX/VOPAK EXOLUM HOUSTON, LLC	46-2568658	0.61	661827

**CAUTION** Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

**Part II Participating Employer Information (Continued).**

Use this page for additional participating employer information.

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan.

**Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).**

2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
EFX/VRL SHARED SERVICES LLC	46-4182848	0.57	0
EFX/WALLACE & ALLEN, LLP	84-3332163	0.09	46890
EFX/WAYBLAZER, INC.	46-4628130	0.00	0
EFX/WEB-HEAD TECHNOLOGIES, INC.	74-2882434	0.14	356771
EFX/WESTERN INSULATION INC. DBA GREAT WESTERN INSULATION	27-1586097	0.00	0
EFX/WESTERN PROPERTY MANAGEMENT, INC.	73-1418290	0.03	110285
EFX/WILD BADGER MANAGEMENT LLC.	82-0873152	0.14	617507
EFX/WILLCAM, INC DBA VANGUARD CLEANING SYSTEMS OF NORTH AME	20-5772077	0.17	503465
EFX/WILLOWBEND INVESTMENTS, INC.	48-1110937	0.13	42477

**CAUTION** Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

**Part II Participating Employer Information (Continued).**

Use this page for additional participating employer information.

2 All multiple-employer pension plans that are subject to section 210(a) of ERISA (see instructions for filing the Form 5500) must complete Part II, in addition to Part I, in accordance with the instructions, to report the information for each employer participating in the multiple-employer pension plan.

**Defined contribution plans must complete lines 2a-2d. All other multiple-employer pension plans complete lines 2a-2c only. Complete as many entries as needed to list the required information for each participating employer that is not an individual person (see instructions).**

2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
EFX/WINTERMLB, LLC DBA ASTOUNDZ, LLC	81-1575590	0.13	135915
EFX/WORKFAITH BIRMINGHAM	46-3606843	0.02	78127
EFX/YUVA BIOSCIENCES, INC. DBA YUVA	84-2866443	0.18	54541
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer
2a Name of Participating Employer	2b EIN	2c Percentage of Total Contributions for the Plan Year	2d Aggregate Account Balances Attributable to Participating Employer

**CAUTION** Do not individually list information for working owners (see instructions and 29 CFR 2510.3-55(d)(2)) or other individuals who are participants or beneficiaries in the plan or arrangement that are no longer associated with a particular participating employer or participating employer plan (see instructions). Providing identifying information for individuals may result in rejection of this filing. If there are any such individuals in the plan, answer "Yes" to line 2e and provide the total information for all such individuals, without providing names or other identifying information.

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<b>Part III</b>	<b>Pooled Employer Plan Information</b>
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**Line 3.** All Pooled employer plans must answer all of the questions in Part III, in addition to completing all of Parts I and II.

**3a** Is the pooled plan provider (identified as the plan sponsor and administrator in Part II of the Form 5500) currently in compliance with the Form PR (Pooled Plan Provider Registration Statement) requirements? (See instructions and 29 CFR 2510.3-44).....  Yes  No

**3b** If line 3a is "Yes", enter the ACK ID for the most recent Form PR that was required to be filed under the Form PR filing requirements. (Failure to enter a valid ACK ID will subject the Form 5500 filing to rejection as incomplete.)

ACK ID \_\_\_\_\_

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**EMPLOYER FLEXIBLE 401(k) PLAN**  
**REPORT ON AUDITS OF FINANCIAL STATEMENTS**  
**AS OF DECEMBER 31, 2024 AND 2023**  
**AND FOR THE YEAR ENDED DECEMBER 31, 2024**

# EMPLOYER FLEXIBLE 401(k) PLAN

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## Independent Auditor's Report

To the Plan Administrator and Those Charged with Governance  
Employer Flexible 401(k) Plan  
Houston, Texas

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

We have performed audits of the accompanying financial statements of Employer Flexible 401(k) Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits 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.

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

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

### Opinion

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

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

### Basis for Opinion

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

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

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

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

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

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

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

In performing an audit in accordance with GAAS, we:

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

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

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

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

### **Supplemental Information Required by ERISA**

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

In forming our opinion on the supplemental information, we evaluated whether the supplemental information, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion—

- The form and content of the supplemental information, other than the information in the supplemental information that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental information related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

*Templeton & Company, LLP*

Fort Lauderdale, Florida  
October 15, 2025

**EMPLOYER FLEXIBLE 401(k) PLAN**  
**STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS**  
**December 31, 2024 and 2023**

	2024	2023
<b>ASSETS</b>		
Investments:		
Investments, at fair value	\$ 205,827,280	\$ 199,223,718
Investment, at contract value	<u>2,821,928</u>	<u>4,956,339</u>
Total investments	208,649,208	204,180,057
Receivables:		
Notes receivable from participants	4,104,791	4,302,424
Employer contributions	1,274,984	1,054,634
Participant contributions	592,915	995,336
Other	<u>745,452</u>	<u>511,880</u>
Total receivables	<u>6,718,142</u>	<u>6,864,274</u>
Total assets	215,367,350	211,044,331
<b>LIABILITIES AND NET ASSETS AVAILABLE FOR BENEFITS</b>		
Liabilities:		
Refunds payable for excess contributions	<u>381,662</u>	<u>334,242</u>
Net assets available for benefits	<u>\$ 214,985,688</u>	<u>\$ 210,710,089</u>

See accompanying notes to financial statements.

**EMPLOYER FLEXIBLE 401(k) PLAN**  
**STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS**  
**For the Year Ended December 31, 2024**

Additions to net assets attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 26,943,938
Interest and other income	<u>830,386</u>
Total investment income	<u>27,774,324</u>
Interest income on notes receivable from participants	<u>322,657</u>
Contributions:	
Participants	20,057,320
Employer	9,676,764
Rollover	<u>3,440,654</u>
Total contributions	<u>33,174,738</u>
Total additions	61,271,719
Deductions from net assets attributable to:	
Benefits paid to participants	30,596,535
Administrative expenses	<u>2,108,062</u>
Total deductions	<u>32,704,597</u>
Change in net assets before plan transfers	28,567,122
Plan transfers:	
Transfers in from qualified plans	33,659,793
Transfers out to qualified plans	<u>(57,951,316)</u>
Change in net assets	4,275,599
Net assets available for benefits:	
Beginning of year	<u>210,710,089</u>
End of year	<u><u>\$ 214,985,688</u></u>

See accompanying notes to financial statements.

# EMPLOYER FLEXIBLE 401(k) PLAN

## NOTES TO FINANCIAL STATEMENTS

### Note 1 – Description of Plan

The following description of the Employer Flexible 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

#### General

The Plan was established on January 1, 2012, by Employer Flexible as a multiple employer plan defined contribution plan that permits participants to make deferrals under Internal Revenue Code (IRC) Section 401(k).

The Plan is a multiple employer defined contribution plan which is offered to the employees of Employer Flexible and its affiliates (the Company, Sponsor or Sponsoring Employer) and employees of participating client employers. The Sponsor is a Professional Employer Organization (PEO) and provides payroll processing and human resources services to its clients. A participating client employer is a company that has entered into a co-employment relationship with the Company. The Plan covers employees who are not subject to a collective bargaining agreement. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan's Retirement Committee is responsible for oversight of the Plan, determining the appropriateness of the Plan's investment offerings and monitoring investment performance. The Plan has an arrangement with Transamerica Financial Life Insurance Company (Transamerica or the Custodian) which holds the Plan's investments and executes investment transactions of the Plan. Transamerica's affiliate, Transamerica Retirement Solutions (TRS) provides recordkeeping services to the Plan.

#### Eligibility

Employees are eligible to participate in the Plan based on elections made by the Adopting Employers (Participating Employers) in their adoption agreement. An Adopting Employer establishes its eligibility requirements related to age and length of service for its employees in accordance with the Plan document and the IRC. An Adopting Employer may elect to waive or change the service eligibility requirement for individuals who are performing services for the Adopting Employer as of the date the Plan is adopted. Participants may immediately enter the Plan on the day coinciding with or following the completion of the eligibility requirement.

#### Contributions

Each year, participants may contribute an amount of annual compensation as elected by their Adopting Employer, subject to Internal Revenue Service (IRS) limitations. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Roth 401(k) deferrals are allowed under the Plan. Participants direct the investment of their contributions into various investment options offered by the Plan.

Each Adopting Employer may make safe harbor, regular matching, discretionary matching, and/or profit-sharing contributions, as defined by the terms of their respective adoption agreement. Participating Employer contributions, if any, are recorded in the year for which the contributions apply. Aggregate Participating Employer contributions for the year ended December 31, 2024 amounted to \$9,676,764. Participating Employer contributions are invested in funds in accordance with the participant's direction and the Plan's provisions.

Contributions are subject to certain IRS limitations.

**EMPLOYER FLEXIBLE 401(k) PLAN**  
**NOTES TO FINANCIAL STATEMENTS, CONTINUED**

**Note 1 – Description of Plan, Continued**

Participant accounts

Each participant's account is credited with the participant's contribution, and an allocation of: (a) their Adopting Employer contributions, if any, and (b) Plan earnings or losses. Participants are charged with his or her withdrawals and an allocation of Plan administrative expenses. Allocations are based on participant earnings or losses, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account. Each participant directs the investment of his or her account to any of the investment options available under the Plan.

Vesting

Participants are immediately vested in their individual voluntary contributions, plus actual earnings or losses thereon, and their Adopting Employer's safe harbor contributions, if any, plus actual earnings or losses thereon. Vesting in the remainder of the accounts is based on years of credited service. A participant generally begins to vest in year one at (20%) and increases ratably until fully vested in year five, based on elections made in the Adopting Employer's adoption agreement. Vesting schedules vary based on the Adopting Employer's elections. Participants become fully vested upon reaching normal retirement age of sixty-five (65), death, or becoming disabled.

Forfeitures

Forfeited nonvested accounts may be used to offset certain Plan administrative expenses or reduce future employer contributions. During the year ended December 31, 2024, forfeitures of approximately \$50,000 were used to reduce Participating Employer contributions and offset certain Plan administrative expenses. At December 31, 2024 and 2023, available forfeited nonvested accounts totaled \$378,490 and \$363,416, respectively. Adopting Employers transferring their plan assets out of the Plan may also transfer their forfeited nonvested accounts, under the Plan's provisions.

Notes receivable from participants

Plan participants are permitted to borrow from their account a minimum of \$1,000 and up to a maximum equal to the lesser of \$50,000 or 50% of the participant's vested account balance. Loan terms range from one to five years unless the loan is used to acquire a principal residence of the participant which must be repaid in a reasonable period of time not to exceed thirty years. Loans are secured by the vested account balance in the participant's account, and bear interest at the prime rate plus 1%. A participant may only have two loans outstanding at any time. Delinquent notes receivable from participants are reclassified as distributions based upon the terms of the Plan document. Principal and interest are repaid through regular payroll deductions.

Payment of benefits

On termination of service due to death, disability, or normal retirement age (65), a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in a lump-sum distribution, or in monthly installments. For termination of service due to other reasons, a participant may choose to leave the vested interest in the Plan if such amounts exceed \$5,000 or elect a lump-sum distribution. Participants with vested amounts less than \$5,000 must elect a lump-sum distribution. Participants may elect to take an in-service distribution of their vested accounts if they meet certain defined requirements, including becoming disabled, early retirement (age 59½), or due to heavy financial hardship, as defined.

# EMPLOYER FLEXIBLE 401(k) PLAN

## NOTES TO FINANCIAL STATEMENTS, CONTINUED

### **Note 1 – Description of Plan, Continued**

#### Plan administration

The Sponsoring Employer is the Plan Administrator, and as such, controls and manages the operations of the Plan. The Plan's investment assets are maintained by Transamerica which invests cash received, interest and dividend income and makes distributions to participants (subject to the direction of participants).

The Sponsoring Employer contracted with National Professional Planning Group, Inc. (NPPG) for third-party administrative services.

#### Plan expense budget account

The Plan utilizes an expense budget account (EBA) to pay Plan related expenses. The EBA is funded by an annual charge to participant accounts of 0.15%. EBA funds can be used to pay Plan-related expenses approved by the Plan Administrator or can be allocated to Plan participants at the end of the year.

At December 31, 2024 and 2023, the Plan's EBA totaled \$84,274 and \$100,491, respectively. During the year ended December 31, 2024, EBA funds, totaling \$395,515, were utilized to pay Plan related expenses.

### **Note 2 – Summary of Significant Accounting Policies**

#### Basis of accounting

The accompanying financial statements of the Plan are prepared using the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP).

#### Investment valuation and income recognition

Investments are reported at fair value (except for the fully benefit-responsive investment contract which is valued at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Plan management determines the Plan's valuation policies utilizing information provided by the investment advisor and Custodian.

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

#### Use of estimates

The preparation of financial statements in accordance with U.S. GAAP requires Plan management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and changes therein and disclosure of contingent assets and liabilities. Actual results could differ from those estimates and those differences may be material.

#### Risks and uncertainties

The Plan provides for various investment options. Investment securities are exposed to various risks, such as interest rate risk, market risk, liquidity risk and credit risk. Due to the level of risk associated with certain investment securities, including the uncertainty related to changes in the value of investment securities, it is at least reasonably possible changes in such risks in the near-term would materially affect participants' account balances and the amounts reported in the financial statements.

**EMPLOYER FLEXIBLE 401(k) PLAN**  
**NOTES TO FINANCIAL STATEMENTS, CONTINUED**

**Note 2 – Summary of Significant Accounting Policies, Continued**

Notes receivable from participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual method. Related fees are charged directly to the borrowing participants' accounts and included as administrative expenses when incurred. No allowance for credit losses has been recorded as of December 31, 2024 and 2023. If a participant ceases to make scheduled repayments and the Plan Administrator deems the participant note receivable to be in default, the note receivable is reduced and a benefit payment recorded.

Payment of benefits

The Plan records benefits when paid.

Contributions

Contributions from Plan participants and the matching contributions from the Participating Employers are recorded in the year in which the employee contributions are withheld from compensation.

Administrative expenses

The Plan allows certain administrative expenses to be paid from Plan investment assets. Certain administrative expenses are paid by the Sponsoring Employer and Adopting Employers and are not reflected in these financial statements. Investment related expenses are included in net appreciation in fair value of investments.

Uncertain tax positions

U.S. GAAP requires the Plan to assess its uncertain tax positions for the likelihood they would be overturned upon examination by the IRS. In accordance with this guidance, the Plan Administrator has determined it does not have any positions at December 31, 2024, that it would be unable to substantiate.

**Note 3 – Certified Investment Information**

The Plan Administrator has elected the method of annual reporting compliance permitted by ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, Transamerica Financial Life Insurance Company, a qualified institution, has certified that the following investment information included in the accompanying financial statements and ERISA-required supplemental information is complete and accurate:

- Investments and notes receivable from participants as shown on the statements of net assets available for benefits as of December 31, 2024 and 2023;
- Net investment activity and interest income on notes receivable from participants as shown in the statement of changes in net assets available for benefits for the year ended December 31, 2024; and
- Investment information included in the Schedule H, line 4i – Schedule of Assets (held at end of year) as of December 31, 2024, as shown on the ERISA-required supplemental information.

At the request of the Plan's Administrator, the Plan's independent auditors did not perform auditing procedures with respect to this certified information, except for comparing such certified information to the related investment information included in the financial statements, including the disclosures related to the investments to assess whether they are in accordance with the presentation and disclosure requirements of U.S. GAAP, and in the ERISA-required supplemental information, including assessing whether the supplemental information is in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

**EMPLOYER FLEXIBLE 401(k) PLAN**  
**NOTES TO FINANCIAL STATEMENTS, CONTINUED**

**Note 4 – Fair Value Measurements**

Accounting guidance provides a framework for measuring fair value and provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements).

The three levels of the fair value hierarchy are described as follows:

Level 1	Unadjusted quoted prices for identical, unrestricted assets or liabilities in active markets that a plan has the ability to access.
Level 2	Quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means for substantially the full term of the assets or liabilities.
Level 3	Significant unobservable inputs.

A financial investment's level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs. There have been no changes in the methodology used at December 31, 2024 and 2023. During the year ended December 31, 2024, there were no transfers of financial instruments into or out of Level 3.

Following is a description of the value methodology used for assets measured at fair value:

*Pooled separate accounts* - Valued at net asset value (NAV) based upon the units of such pooled separate accounts held by the Plan at year-end multiplied by the respective unit value. The unit values of the pooled separate accounts are based upon significant observable inputs but are not based upon quoted market prices in an active market and are therefore considered Level 2 investments within the fair value hierarchy.

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

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

	Fair Value Measurements as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Pooled separate accounts	\$ -	\$ 205,827,280	\$ -	\$ 205,827,280
	Fair Value Measurements as of December 31, 2023			
	Level 1	Level 2	Level 3	Total
Pooled separate accounts	\$ -	\$ 199,223,718	\$ -	\$ 199,223,718

**EMPLOYER FLEXIBLE 401(k) PLAN**  
**NOTES TO FINANCIAL STATEMENTS, CONTINUED**

**Note 5 – Guaranteed Investment Contract with Insurance Company**

The Plan invests in a fully benefit-responsive investment contract issued by Transamerica (the issuer), with a contract value of \$2,821,928 and \$4,956,339 at December 31, 2024 and 2023, respectively. Contributions are maintained in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. Transamerica is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The effective rate of interest is established every January 1 and July 1 and is based on the daily balance, at a rate that is the daily equivalent of the effective annual rate of interest applicable for the six-month period. The average crediting rate for the year ended December 31, 2024, was 1.65%. Per the contract's terms, Transamerica may not terminate the agreement prior to the scheduled maturity date.

This contract meets the fully benefit-responsive investment criteria and, therefore, is reported at contract value. Contract value is the relevant measurement for fully benefit-responsive investment contracts, because it is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. Contract value, as reported to the Plan by Transamerica, represents contributions made under the contract, plus earnings, less participant withdrawals and expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due is dependent on Transamerica's ability to meet its financial obligations. Transamerica's ability to meet its contractual obligations may be affected by future economic and regulatory developments.

Certain events might limit the ability of the Plan to transact at contract value with Transamerica. Such events include amendments to the Plan documents (including complete or partial Plan termination or merger with another plan), changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, bankruptcy of the Sponsoring Employer or other Sponsoring Employer events that cause a significant withdrawal from the Plan, the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA, or premature termination of the contract. The Plan Administrator does not believe any events are probable of occurring that might limit the ability of the Plan to transact at contract value with Transamerica and that also would limit the ability of the Plan to transact at contract value with the participants.

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

Based on ongoing credit evaluations of its guaranteed investment contract investments, Plan management does not expect payment defaults or delinquencies and has not recorded an allowance for credit losses for these investments as of December 31, 2024 and 2023.

**Note 6 – Refunds Payable for Excess Contributions**

During 2024 and 2023, the Plan received contributions from participants in excess of Plan and IRS limitations. Such excess contributions were refunded to participants in each of the subsequent years with a liability and corresponding reduction to contributions recorded in the year the excess contribution was received.

**Note 7 – Party-In-Interest Transactions**

Parties in interest are defined under DOL regulations as any fiduciary of the Plan, any party rendering service to the Plan, the Sponsor, Adopting Employers, and certain others. The Plan's investments are issued, managed, and administered by Transamerica with recordkeeping services provided by Transamerica's affiliate, TRS. Therefore, transactions with Transamerica and TRS qualify as party-in-interest transactions. Such transactions are exempt from the prohibited transaction rules.

**EMPLOYER FLEXIBLE 401(k) PLAN**  
**NOTES TO FINANCIAL STATEMENTS, CONTINUED**

**Note 7 – Party-In-Interest Transactions, Continued**

The Plan contracted with National Professional Planning Group, Inc. (NPPG), for third-party administrative services. The Plan compensates NPPG directly for such services. Certain administrative functions are performed by officers and employees of the Sponsor. For the year ended December 31, 2024, the Sponsor was reimbursed for administrative costs and charges totaling \$144,793 which are included in administrative expense in the accompanying statement of changes in net assets available for benefits. No officer or employee of the Sponsor receives direct compensation from the Plan for these services.

**Note 8 – Plan Termination**

Although it has not expressed any intent to do so, the Sponsor has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their respective Adopting Employer's contributions.

**Note 9 – Plan Transfers**

In the normal course of business, the Sponsor adds Adopting Employers, and assets from the individual qualified plans that the Adopting Employers previously sponsored are transferred into the Plan, in conjunction with the Adopting Employer's adoption of the Plan. Likewise, as Adopting Employers terminate their co-employment arrangement with the Sponsor during the year, assets may be transferred out of the Plan through mergers with, or creation of, other qualified plans.

**Note 10 – Tax Status**

On June 30, 2020, the IRS stated that the Non-Standardized Pre-Approved Profit-Sharing Plan with CODA adopted by the Plan, as then designed, qualifies under Section 401(a) of the Internal Revenue Code (IRC) and, therefore, the Plan and its related trust are tax-exempt. The Plan has not received a determination letter specific to the Plan itself, however, the Plan Administrator and the Plan's tax counsel believe that the Plan is being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2021.

**Note 11 – Delinquent Participant Contributions**

For the years ended December 31, 2024, 2023, 2022, 2021 and 2020, certain participant contributions and loan repayments totaling \$119,964, \$673,416, \$164,637, \$690,363, and \$1,500,743, respectively, were not remitted to the Plan within the period prescribed by DOL regulations. These transactions constitute non-exempt party-in-interest transactions as defined by ERISA. The Sponsor and Adopting Employers are in the process of correcting these transactions and remitting lost earnings for these transactions to the Plan during 2025.

**Note 12 – Subsequent Events**

The Plan evaluated events occurring subsequent to December 31, 2024 through October 15, 2025, the date on which the financial statements were available to be issued, for matters that should be recorded in the financial statements or disclosed in the footnotes thereto.

## **SUPPLEMENTAL INFORMATION**

**EMPLOYER FLEXIBLE 401(k) PLAN**

**SPONSOR'S EIN: 27-4406361**

**PLAN NUMBER: 333**

**SCHEDULE H, LINE 4a - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS  
For the Year Ended December 31, 2024**

Year	Check if Late Loan Repayments Are Included	Participant Contributions Transferred Late To Plan	Total That Constitute Nonexempt Prohibited Transactions			Total Fully Corrected Under VFCP and Prohibited Transaction Exemption 2002-51
			Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	
2024	✓	\$ 119,964	\$ 119,964	\$ -	\$ -	\$ -
2023	✓	\$ 673,416	\$ 673,416	\$ -	\$ -	\$ -
2022	✓	\$ 164,637	\$ 164,637	\$ -	\$ -	\$ -
2021	✓	\$ 690,363	\$ 690,363	\$ -	\$ -	\$ -
2020	✓	\$ 1,500,743	\$ 1,500,743	\$ -	\$ -	\$ -

**EMPLOYER FLEXIBLE 401(k) PLAN**  
**PLAN SPONSOR'S EIN: 27-4406361**  
**PLAN NUMBER: 333**  
**SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)**  
**December 31, 2024**

(a)	(b) Identity of issuer or similar party:	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Values
	Pooled separate accounts:			
*	Transamerica	American Funds Balanced Retirement Account	**	\$ 2,897,155
*	Transamerica	American Funds Euro Pacific Growth Retirement Account	**	2,568,312
*	Transamerica	BlackRock Health Sciences Opportunity Retirement Account	**	954,773
*	Transamerica	DFA Inflation-Protected Securities Portfolio Retirement Account	**	1,589,598
*	Transamerica	Macquarie Science and Technology Retirement Account	**	1,479,283
*	Transamerica	Lord Abbett Short Duration Income Retirement Account	**	1,132,164
*	Transamerica	State Street Emerging Markets Index Retirement Account	**	1,545,126
*	Transamerica	State Street International Index Retirement Account	**	3,047,879
*	Transamerica	State Street Russell Large Cap Growth Index Retirement Account	**	10,911,037
*	Transamerica	State Street Russell Large Cap Value Index Retirement Account	**	5,125,923
*	Transamerica	State Street Russell Small Cap Growth Index Retirement Account	**	3,029,572
*	Transamerica	State Street Russell Small Cap Value Index Retirement Account	**	2,154,451
*	Transamerica	State Street S&P Mid Cap Index Retirement Account	**	4,056,103
*	Transamerica	State Street U.S. Bond Index Retirement Account	**	3,363,310
*	Transamerica	Vanguard High-Yield Corporate Retirement Account	**	1,129,423
*	Transamerica	State Street Partner Series with Conservative Growth Retirement Account	**	298,290
*	Transamerica	State Street Partner Series with Aggressive Growth Retirement Account	**	1,148,183
*	Transamerica	State Street Partner Series with Moderate Growth Retirement Account	**	755,300
*	Transamerica	Vanguard Real Estate Index Retirement Account	**	1,787,603
*	Transamerica	Vanguard Total Stock Market Index Retirement Account	**	11,464,181
*	Transamerica	Templeton Global Bond Retirement Account	**	663,664
*	Transamerica	BlackRock LifeGoal Index 2025 Retirement Account	**	12,800,372
*	Transamerica	BlackRock LifeGoal Index 2030 Retirement Account	**	20,607,117
*	Transamerica	BlackRock LifeGoal Index 2035 Retirement Account	**	25,202,508
*	Transamerica	BlackRock LifeGoal Index 2040 Retirement Account	**	22,641,966
*	Transamerica	BlackRock LifeGoal Index 2045 Retirement Account	**	19,670,521
*	Transamerica	BlackRock LifeGoal Index 2050 Retirement Account	**	14,269,685
*	Transamerica	BlackRock LifeGoal Index 2055 Retirement Account	**	11,460,155
*	Transamerica	BlackRock LifeGoal Index 2060 Retirement Account	**	6,907,136
*	Transamerica	BlackRock LifeGoal Index 2065 Retirement Account	**	82,083
*	Transamerica	BlackRock LifeGoal Index Retirement Account	**	10,409,538
*	Transamerica	Materials Index Retirement Account	**	<u>674,869</u>
	Total pooled separate accounts			205,827,280
	Guaranteed investment contract:			
*	Transamerica Financial Life Insurance Company	Stable Value Core Account	**	<u>2,821,928</u>
	Total investments			208,649,208
*	Notes receivable from participants	Loans to participants, interest rates from 4.25% - 10.50%, various maturities.	-	<u>4,104,791</u>
	Total assets held			<u>\$212,753,999</u>

\* A party-in-interest, as defined by ERISA.

\*\* The cost of participant-directed investments is not required to be disclosed.

**EMPLOYER FLEXIBLE 401(k) PLAN**  
**PLAN SPONSOR'S EIN: 27-4406361**  
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