

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

Part II	Basic Plan Information—enter all requested information
1a	Name of plan POSILICO 401(K) PROFIT SHARING PLAN
1b	Three-digit plan number (PN) ▶ 003
1c	Effective date of plan 08/01/2006
2a	Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) POSILICO CIVIL, INC. 1750 NEW HIGHWAY FARMINGDALE, NY 11735
2b	Employer Identification Number (EIN) 11-1529032
2c	Plan Sponsor's telephone number 631-249-1872
2d	Business code (see instructions) 812990

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2025	LISA DIPPEL
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 346
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 307 6a(2) 685 6b 0 6c 58 6d 743 6e 1 6f 744 6g(1) 277 6g(2) 533 6h 11
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

3H 2A 2E 2F 2J 2K 2T 3D 2R 3F

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan POSILLICO 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 POSILLICO CIVIL, INC.	D Employer Identification Number (EIN) 11-1529032	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
EMPOWER ANNUITY INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-1050034	93629	GA-063298	32	01/01/2024	12/31/2024

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(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	

(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	

(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	

Part II Investment and Annuity Contract Information

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.

4 Current value of plan's interest under this contract in the general account at year end	4	
5 Current value of plan's interest under this contract in separate accounts at year end.....	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d 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 ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **ANNUITY**

b Balance at the end of the previous year	7b	1327007
c Additions: (1) Contributions deposited during the year	7c(1)	160004
(2) Dividends and credits.....	7c(2)	0
(3) Interest credited during the year.....	7c(3)	-11
(4) Transferred from separate account	7c(4)	0
(5) Other (specify below)..... ▶ OTHER INCOME	7c(5)	489716
(6) Total additions	7c(6)	649709
d Total of balance and additions (add lines 7b and 7c(6))	7d	1976716
e Deductions:		
(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	472829
(2) Administration charge made by carrier.....	7e(2)	1723
(3) Transferred to separate account	7e(3)	0
(4) Other (specify below)..... ▶ OTHER EXPENSES	7e(4)	162023
(5) Total deductions	7e(5)	636575
f Balance at the end of the current year (subtract line 7e(5) from line 7d).....	7f	1340141

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:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	0
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	0
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
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. Specify nature of costs.	10b	

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. ▶

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan POSILICO 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 POSILICO CIVIL, INC.	D Employer Identification Number (EIN) 11-1529032	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☒ Yes ☐ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL
04-2647786

(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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65 71	RECORDKEEPER	67001	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

AMPF HOLDING CORPORATION

38-2722519

(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?
26	INVESTMENT ADVISOR	56681	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

LEAFHOUSE FINANCIAL ADVISORS LLC

26-4311657

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	24012	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
EMP GUARANTEED INC 06-1050034	0.25%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
VICTORY S ESTB VAL I - FIS INVESTO 14785 PRESTON ROAD SUITE 1000 DALLAS, TX 75254	0.10%

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
LORD ABBETT SHORT DURATION HIGH YL 90 HUDSON ST 10TH FL JERSEY CITY, NJ 07302	0.15%

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
PIMCO INC FD CL A 1633 BROADWAY NEW YORK, NY 10019	0.40%	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024		
A Name of plan POSILICO 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	003
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 POSILICO CIVIL, INC.	D Employer Identification Number (EIN) 11-1529032	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: LA SM CP GR EQ II LH		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-4139856-634	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: WA CORE PLUS BOND R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 82-4391232-374	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP GROWTH R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4126247-549	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 108452
a Name of MTIA, CCT, PSA, or 103-12 IE: AB US LG CP GR CIT W		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4116831-509	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 7001259
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

a Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)**a** Name of MTIA, CCT, PSA, or 103-12 IE:**b** Name of sponsor of entity listed in (a):**c** EIN-PN**d** Entity
code**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

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

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

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

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

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

A Name of plan POSILLICO 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) 003
C Plan sponsor's name as shown on line 2a of Form 5500 POSILLICO CIVIL, INC.	D Employer Identification Number (EIN) 11-1529032

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	24046	21641
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	1014619	1269815
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	411668	479121
(9) Value of interest in common/collective trusts	1c(9)	6374047	7109711
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	40894805	57151897
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1327007	0
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	50046192	66032185
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	50046192	66032185

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	3403279	
(B) Participants	2a(1)(B)	3557141	
(C) Others (including rollovers)	2a(1)(C)	670626	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		7631046
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	4922	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	34461	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		39383
(2) Dividends:			
(A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	15899	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	1528566	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		1544465
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)	768787	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	829106	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		-60319
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	248884	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		1407488
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		4467411
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		15278358

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1775628	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1775628
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		5318
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	66711	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	24015	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	56681	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		147407
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1928353

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		13350005
l Transfers of assets:			
(1) To this plan	2l(1)		2635988
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unmodified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) ☒ DOL Regulation 2520.103-8 (2) ☐ DOL Regulation 2520.103-12(d) (3) ☐ neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **GRASSI & CO., CPAS, P.C.**

(2) EIN: **11-3266576**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation		Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.		OMB No. 1210-0110 2024 This Form is Open to Public Inspection.	
For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024					
A Name of plan POSILLICO 401(K) PROFIT SHARING PLAN				B Three-digit plan number (PN) ▶	003
C Plan sponsor's name as shown on line 2a of Form 5500 POSILLICO CIVIL, INC.				D Employer Identification Number (EIN) 11-1529032	
Part I Distributions					
All references to distributions relate only to payments of benefits during the plan year.					
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....				1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 04-6568107					
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.					
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year				3	
Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)					
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A					
If the plan is a defined benefit plan, go to line 8.					
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____					
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.					
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)				6a	
b Enter the amount contributed by the employer to the plan for this plan year				6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....				6c	
If you completed line 6c, skip lines 8 and 9.					
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A					
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A					
Part III Amendments					
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No					
Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.					
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No					
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No					
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No					
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No					
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.				Schedule R (Form 5500) 2024 v. 240311	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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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
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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 <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q702438A</u> .	

POSILLICO 401(k) PROFIT SHARING PLAN
FINANCIAL STATEMENTS
DECEMBER 31, 2024

POSILLICO 401(k) PROFIT SHARING PLAN

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INDEPENDENT AUDITORS' REPORT

To The Board of Trustees
Posillico 401(k) Profit Sharing Plan

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

We have performed audits of the accompanying financial statements of Posillico 401(k) Profit Sharing 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 Posillico 401(k) Profit Sharing 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, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA ("qualified institution").

Management has obtained certifications from Fidelity Management Trust Company 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 Auditors' Responsibilities for the Audit of the Financial Statements section:

- 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.
- the information in the financial statements referred to above 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. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Posillico 401(k) Profit Sharing 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 accounting principles generally accepted in the United States of America, 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 Posillico 401(k) Profit Sharing 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.

Auditors' Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' 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 generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with generally accepted auditing standards, 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 Posillico 401(k) Profit Sharing 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 Posillico 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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 accounting principles generally accepted in the United States of America.

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 Schedule Required by ERISA

The supplemental schedule of assets (held at end of year) at 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule 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 schedule, we evaluated whether the supplemental schedule, 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 schedule, other than the information in the supplemental schedule 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 schedule 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).

Grassi & Co., CPAs, P.C.

GRASSI & CO., CPAs, P.C.

Jericho, New York
September 5, 2025

POSILICO 401(k) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2024 AND 2023

	<u>2024</u>	<u>2023</u>
<u>ASSETS</u>		
INVESTMENTS:		
Mutual funds at fair value	\$ 55,833,397	\$ 40,918,851
Common collective trust at fair value	7,109,711	6,374,047
Common stock at fair value	1,269,815	1,014,619
Guaranteed income fund at contract value	<u>1,340,141</u>	<u>1,327,007</u>
Total Investments	<u>65,553,064</u>	<u>49,634,524</u>
RECEIVABLES:		
Employer contributions receivable	2,262,343	1,597,606
Notes receivable from participants	<u>479,121</u>	<u>411,668</u>
Total Receivables	<u>2,741,464</u>	<u>2,009,274</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 68,294,528</u>	<u>\$ 51,643,798</u>

The accompanying notes are an integral part of these financial statements.

POSILICO 401(k) PROFIT SHARING 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	\$ 6,063,506
Interest and dividend income	<u>1,549,344</u>

Total Investment Income	<u>7,612,850</u>
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Interest income on notes receivable from participants	<u>34,461</u>
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Contributions:

Employer	4,068,016
Participant	3,557,141
Participant rollover	<u>670,626</u>

Total Contributions	<u>8,295,783</u>
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Transfer of assets into the plan	<u>2,635,989</u>
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Total Investment Activity and Contributions	<u>18,579,083</u>
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DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits paid to participants	1,762,922
Deemed distributions of participant loans	18,024
Administrative fees	<u>147,407</u>

Total Deductions	<u>1,928,353</u>
------------------	------------------

NET INCREASE	16,650,730
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NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of year	<u>51,643,798</u>
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End of year	<u><u>\$ 68,294,528</u></u>
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The accompanying notes are an integral part of these financial statements.

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 1 - Description of Plan

The following description of the Posillico 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan, which was established on August 1, 2006 and amended on August 1, 2024, is a defined contribution profit sharing plan covering substantially all nonunion employees of Posillico Civil, Inc. and Affiliates (the "Sponsor") who have six months of service and are age 21 or older.

The Plan's 3(38) fiduciary advisor, Leaf House Advisors LLC ("Leaf House"), is responsible for oversight of the Plan. Leaf House and the Investment Committee determine the appropriateness of the Plan's investment offerings, monitor investment performance and report to the Plan's Board of Trustees. The trustee and the recordkeeper of the Plan is Fidelity Management Trust Company (the "Trustee").

The following related employers are included as participating employers in the Plan:

- Posillico Environmental, Inc.
- P. Park NJ LLC
- Big River Trenchless and Geoservices, LLC
- Martins Construction Corp.

Contributions

Each year, participants may contribute up to 75% of eligible compensation, as defined in the Plan, provided that such contributions do not exceed the limitations under the Internal Revenue Code (the "Code") for 2024 of \$23,000, plus a maximum of \$7,500 in catch-up contributions for participants who have attained age 50 before the end of the Plan year. Contributions may be made as pre-tax deferrals or after-tax (Roth) deferrals. Highly compensated employees are subject to additional limits set forth in the Code. Participants may also contribute amounts representing rollover distributions from other qualified defined benefit or defined contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

The Sponsor makes safe harbor matching contributions of 100% of the first 4% of the eligible compensation that participants contribute to the Plan each year. The matching contribution is invested as directed by the participant. In 2024, the Sponsor made safe harbor matching contributions of \$1,676,806.

The Sponsor may also make discretionary profit sharing contributions to the Plan at the option of the Sponsor's board of directors. Profit sharing contributions are invested as directed by the participant. In 2024, the Sponsor made profit sharing contributions of \$2,205,770.

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 1 - Description of Plan (cont'd.)

Contributions (cont'd.)

The Sponsor is required to make prevailing wage contributions for the eligible compensation that participants contribute to the Plan each year. The contribution is invested as directed by the participant. In 2024, the Sponsor made prevailing wage contributions of \$185,440.

Participants are eligible for safe harbor matching contributions and discretionary profit sharing contributions upon completion of six months and twelve months of service, respectively, beginning on the date of hire, and participants must be age 21 or older.

The Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 4% of eligible compensation. Their contributions are invested in a designated balance fund until changed by the participant.

Participant Accounts

Each participant's account is credited with the participant's contributions and the Sponsor's matching and profit sharing contributions, as well as allocations of the Plan's earnings. Participant accounts are charged with an allocation of administrative expenses that are paid by the Plan based on participant earnings, 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.

Vesting

Participants are immediately vested in their contributions and employer matching contributions plus actual earnings thereon. Vesting in the Sponsor's profit sharing contribution portion of their accounts is based on years of continuous service as follows:

<u>Years of Service</u>	<u>Vesting Percentage</u>
At least 1 but less than 2	0%
At least 2 but less than 3	20%
At least 3 but less than 4	40%
At least 4 but less than 5	60%
At least 5 but less than 6	80%
At least 6 or more years	100%

In addition, a participant becomes 100% vested in all allocated Sponsor contributions upon death, disability or the attainment of age 62 while employed by the Sponsor.

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 1 - Description of Plan (cont'd.)

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their vested account. The loans are secured by the balance in the participant's account and bear interest at one percentage point above the prime rate, as defined by the Plan. The interest rate is determined as of the date of origination and is fixed for the loan term. Principal and interest are paid ratably through weekly payroll deductions over a period not to exceed five years, unless the funds are used to acquire a principal residence, in which case the maximum repayment period is thirty years.

Payment of Benefits

For termination of service for any reason, a participant receives a lump-sum amount equal to the value of the participant's vested interest in his or her account.

Forfeitures

At December 31, 2024 and 2023, forfeited nonvested accounts totaled \$36,997 and \$38,782, respectively. These accounts will be used to pay reasonable Plan expenses or to reduce future employer contributions. In 2024, the Sponsor's contributions were reduced by \$33,869 from forfeited nonvested accounts.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

The financial statements are prepared on the accrual basis of accounting.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP") requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 2 - Summary of Significant Accounting Policies

Investment Valuation and Income Recognition

Investments are reported at fair value except for the guaranteed income fund, which is stated at contract value (see Note 5). 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. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by the Plan's investment advisers. See Note 4 for a discussion of fair value measurement.

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

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 basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded at December 31, 2024 and 2023. Delinquent notes receivable from participants are reclassified as distributions once the participant is no longer employed by the Sponsor. Interest rates on loans outstanding at December 31, 2024 ranged from 4.25% to 10.50%.

Payments of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid directly by the Sponsor and are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment-related expenses are included in net appreciation or depreciation in fair value of investments. Certain administrative functions are performed by officers or employees of the Sponsor. No such officer or employee receives compensation from the Plan.

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 3 - Information Certified by Fidelity Management Trust Company

The following information, including investments and notes receivable from participants at December 31, 2024 and 2023, and investment income and interest income on notes receivable from participants for the year ended December 31, 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company, as the Trustee of the Plan.

	<u>2024</u>	<u>2023</u>
Investments:		
Mutual funds at fair value	\$ 55,833,397	\$ 40,918,851
Common collective trusts at fair value	7,109,711	6,374,047
Common stock at fair value	1,269,815	1,014,619
Guaranteed income funds at contract value	1,340,141	1,327,007
	<u>\$ 65,553,064</u>	<u>\$ 49,634,524</u>
Notes receivable from participants	<u>\$ 479,121</u>	<u>\$ 411,668</u>
Investment income:		
Net appreciation in fair value of investments	\$ 6,063,506	
Interest and dividend income	1,549,344	
	<u>\$ 7,612,850</u>	
Interest income on notes receivable from participants	<u>\$ 34,461</u>	

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 4 - Fair Value Measurement

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

The three levels of the fair value hierarchy under Financial Accounting Standards Board ("FASB") Accounting Standards Codification ("ASC") Topic 820 are described as follows:

Level 1 - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 - Inputs to the valuation methodology include:

- 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;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

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

Mutual funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common collective trusts: Valued at NAV of the underlying units of the fund. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective fund, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Common stock: Valued at the closing price reported on the active market on which the individual securities are traded.

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 4 - Fair Value Measurement (cont'd.)

The methods described above 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 assets at fair value at December 31, 2024 and 2023. Classification within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. For the year ended December 31, 2024, there were no significant transfers between Levels 1 and 2 and no transfers in or out of Level 3.

	<u>Assets at Fair Value at December 31, 2024</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds, including money market funds	\$55,833,397	\$ -	\$ -	\$55,833,397
Common collective trusts	7,109,711	-	-	7,109,711
Common stock	1,269,815	-	-	1,269,815
Total investments at fair value	<u>\$64,212,923</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$64,212,923</u>

	<u>Assets at Fair Value at December 31, 2023</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds, including money market funds	\$40,918,851	\$ -	\$ -	\$40,918,851
Common collective trusts	6,374,047	-	-	6,374,047
Common stock	1,014,619	-	-	1,014,619
Total investments at fair value	<u>\$48,307,517</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$48,307,517</u>

Note 5 - Guaranteed Income Fund

The guaranteed income fund is a fully benefit-responsive guaranteed investment contract with Prudential Retirement Insurance and Annuity Company ("PRIAC"). PRIAC maintains the contributions in a general account. Each account is credited with participant contributions and earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The guaranteed investment contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan. The crediting interest rate is based on a formula agreed upon with the issuer, but may not be less than 0%. The crediting rate is reviewed on a quarterly basis for resetting.

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 5 - Guaranteed Income Fund (cont'd.)

Because the guaranteed investment contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the guaranteed investment contract because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the Plan. Thus, the guaranteed investment contract is presented on the face of the statement of net assets available for benefits at contract value. Contract value, as reported to the Plan by PRIAC, represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

The Plan's ability to receive amounts due in accordance with fully benefit-responsive investment contracts is dependent on the third-party issuer's ability to meet its financial obligations. The issuer's ability to meet its contractual obligations may be affected by future economic and regulatory developments. There are no reserves against contract value for credit risk of the contract issuer or otherwise.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include:

- The Plan's failure to qualify under Section 401(a) of the Code or failure of the trust to qualify for exemption under the Employee Retirement Income Security Act of 1974 ("ERISA").
- Premature termination of the contracts.
- Plan termination or merger.
- Changes to the Plan's prohibition on competing investment options.
- Bankruptcy of the Plan sponsor or other Plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan.

In addition, certain events allow the issuer to terminate the contracts with the Plan and settle at an amount different from contract value. Those events may be different under each contract. Examples of such events include the following:

- The Plan terminates the contract as an investment option.
- The market value account balance is not more than \$1,000.
- A material amendment to the agreements without the consent of the issuer.

However, the Plan administrator believes that no events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that also would limit the ability of the Plan to transact at contract value with the participants.

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 6 - Related Party and Party-In-Interest Transactions

The Trustee and the recordkeeper is Fidelity Management Trust Company, and the 3(38) fiduciary investment advisor is Leaf House. Therefore, fees paid to these entities qualify as party-in-interest transactions. Such fees amounted to \$147,407 for the year ended December 31, 2024.

Certain Plan investments are shares of mutual funds managed by Fidelity Investments Institutional Operations Company, Inc., which is an affiliate of the Trustee. Therefore, the transactions related to these investments qualify as party-in-interest transactions. Fees paid by the Plan for investment management services are included in the net change in the fair value of investments.

Notes receivable from participants also qualify as party-in-interest transactions.

Note 7 - Plan Termination

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

Note 8 - Income Tax Status

The Plan has adopted the Fidelity Management & Research Co. ("Fidelity") volume submitter profit sharing plan with cash-or-deferred arrangement. Accordingly, the Plan is permitted to rely on Fidelity's opinion letters. The Internal Revenue Service has determined and informed Fidelity by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Code. Although the Plan has been amended since receiving the opinion letter, the Plan administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the Code, and therefore believes that the Plan is qualified and the related trust is tax exempt.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by a government authority. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that at December 31, 2024, there are no uncertain positions taken or expected to be taken that would require recognition of a liability or asset, or require disclosure in the 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 the Plan is no longer subject to income tax examinations for years prior to 2021.

POSILLICO 401(k) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2024

Note 9 - Risk and Uncertainties

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

Note 10 - Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at December 31, 2024 and 2023 to the Form 5500:

	<u>2024</u>	<u>2023</u>
Net assets available for benefits per the financial statements	\$68,294,528	\$ 51,643,798
Employer contributions receivable	<u>(2,262,343)</u>	<u>(1,597,606)</u>
Net assets available for benefits per the Form 5500	<u>\$66,032,185</u>	<u>\$ 50,046,192</u>

The following is a reconciliation of total additions (income) per the financial statements at December 31, 2024 to Form 5500:

Total additions to net assets available for benefits per the financial statements	\$ 18,579,083
Transfer of assets into the plan	(2,635,989)
Changes in employer contributions receivable	<u>(664,736)</u>
Total additions (income) per the Form 5500	<u>\$ 15,278,358</u>

There are no reconciliation items for total deductions (expenses) per the financial statements to the Form 5500.

Note 11 - Subsequent Events

The Plan administrator has evaluated all events or transactions that occurred after December 31, 2024 through September 5, 2025, which is the date that the financial statements were available to be issued. During this period, there were no material subsequent events requiring disclosure.

SUPPLEMENTAL SCHEDULE

Schedule H - Part IV - Line 4i - Schedule of Assets (Held at End of Year)
Attachment - Form 5500
Plan EIN: 11-1529032
Plan Number: 003

POSILLICO 401(k) PROFIT SHARING PLAN
SUPPLEMENTAL SCHEDULE
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AT DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issuer</u>	<u>Description of Investments</u>	<u>Cost**</u>	<u>Current Value</u>
	<u>Mutual Funds</u>			
	Dimensional Fund Advisors	DFA U. S. Small Cap Growth	**	\$ 656,626
	Dimensional Fund Advisors	DFA Inflation-Protected Securities	**	434,365
	Dimensional Fund Advisors	DFA Emerging Markets	**	417,114
*	Fidelity	Brokeragelink Cash	**	21,637
*	Fidelity	Brokeragelink Unit	**	1,516,399
*	Fidelity	Brokeragelink External Fund	**	330,288
*	Fidelity	Brokeragelink Fidelity Fund	**	666,270
*	Fidelity	Fidelity 500 Index	**	7,981,517
*	Fidelity	Fidelity Freedom Index Income Fund	**	766,438
*	Fidelity	Fidelity Freedom Index 2010 Fund Investor Class	**	169,849
*	Fidelity	Fidelity Freedom Index 2015 Fund Investor Class	**	190,376
*	Fidelity	Fidelity Freedom Index 2020 Fund Investor Class	**	823,309
*	Fidelity	Fidelity Freedom Index 2025 Fund Investor Class	**	4,091,478
*	Fidelity	Fidelity Freedom Index 2030 Fund Investor Class	**	2,812,340
*	Fidelity	Fidelity Freedom Index 2035 Fund Investor Class	**	4,615,695
*	Fidelity	Fidelity Freedom Index 2040 Fund Investor Class	**	4,658,680
*	Fidelity	Fidelity Freedom Index 2045 Fund Investor Class	**	4,519,099
*	Fidelity	Fidelity Freedom Index 2050 Fund Investor Class	**	2,968,031
*	Fidelity	Fidelity Freedom Index 2055 Fund Investor Class	**	4,274,316
*	Fidelity	Fidelity Freedom Index 2060 Fund Investor Class	**	1,434,117
*	Fidelity	Fidelity Freedom Index 2065 Fund Investor Class	**	190,019
*	Fidelity	Fidelity Freedom Index 2070 Fund Investor Class	**	3,620
*	Fidelity	Fidelity International Index	**	1,399,798
*	Fidelity	Fidelity Mid Cap Index	**	2,073,824
*	Fidelity	Fidelity Small Cap Index	**	1,446,898
*	Fidelity	Fidelity US Bond Index	**	1,530,862
*	Fidelity	Fidelity Government Money Market	**	4
	Legg Mason Fund	ClearBridge International Growth Fund Class A	**	349,125
	MFS Investment Management	MFS Total Return Bond Fund	**	1,221,969
	Pimco	PIMCO International Bond Fund	**	178,794
	Prudential	PGIM High Yield Fund	**	465,743
	Undiscovered Managers	Undiscovered Managers Behavioral Value R6	**	451,635
	Vanguard	Vanguard Equity Income ADM	**	2,605,355
	Victory	Victory Value I	**	567,807
				<u>55,833,397</u>
	<u>Common Collective Trusts</u>			
	AllianceBernstein	AB Large Cap Growth Z	**	7,001,259
	Disciplined Growth Investors	Mid Cap Growth Fund	**	108,452
				<u>7,109,711</u>
	<u>Common Stock</u>			
*	Fidelity	Brokeragelink Common Stock	**	<u>1,269,815</u>
	<u>Guaranteed Income Fund</u>			
	Prudential	Prudential Guaranteed Income Fund		<u>1,340,141</u>
		Total Investments		65,553,064
*	Participant Loans	Interest rates ranging from 4.25% to 10.50%	\$ -	<u>479,121</u>
				<u>\$ 66,032,185</u>

*Indicates party-in-interest to the Plan.

**Cost information not required for participant-directed investments.

See independent auditors' report.

Schedule H - Part IV - Line 4i - Schedule of Assets (Held at End of Year)
Attachment - Form 5500
Plan EIN: 11-1529032
Plan Number: 003

POSILLICO 401(k) PROFIT SHARING PLAN
SUPPLEMENTAL SCHEDULE
SCHEDULE OF ASSETS (HELD AT END OF YEAR)
AT DECEMBER 31, 2024

(a)	(b)	(c)	(d)	(e)
	<u>Identity of Issuer</u>	<u>Description of Investments</u>	<u>Cost**</u>	<u>Current Value</u>
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*Indicates party-in-interest to the Plan.

**Cost information not required for participant-directed investments.

See independent auditors' report.



Company Memorandum

To: Martins Employees
From: Human Resources
Date: November 20, 2023
Subject: 401K Change to Fidelity 1.1.24

All Martins Employees:

Effective 1.1.24 the Martins Construction Corp. 401k plan will be brought under the Posillico Retirement program with Fidelity Investments. This will allow for significantly enhanced benefits for Martins employees.

As a result of this change, there will be a period of time when you will be temporarily unable to access your accounts or to direct/diversify your investments, obtain a loan, distribution, etc. This period of time is called a “Blackout Period” and is scheduled to begin on December 27, 2023, and is expected to end on or before February 2, 2024.

Contributions will continue to be invested in your account during the backout period.

If you currently have a **loan(s)** set up and are active with Beneco, please be advised that they will also be moved over to Fidelity Investments and they **will now be paid through weekly payroll deduction**. Payments through payroll deduction will begin in early January 2024. For those with a loan(s):

- 1) You must continue to make payments directly through the end of the year.
- 2) Please make sure to notify your bank of this change if currently paying through direct ACH withdrawals/automatic payments.
- 3) Paychecks beginning in early January 2024 will include the loan(s) payments.
- 4) Beginning January 2, 2024, you will be able to:
 - a. Set up/log into your account at www.netbenefits.com
 - b. Call Fidelity Investments with questions at 1-800-835-5097
 - i. (bi-lingual representatives are available)

If you have any additional questions, you may contact the Posillico Benefits / Human Resources Department at 631-249-1872.

Thank you,
Posillico/Martins Human Resources Department



Company Memorandum

To: Martins Employees
From: Human Resources
Date: November 20, 2023
Subject: 401K Change to Fidelity 1.1.24

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If you have any additional questions, you may contact the Posillico Benefits / Human Resources Department at 631-249-1872.

Thank you,
Posillico/Martins Human Resources Department

November 20, 2023

Important Notice Concerning Your Rights Under the Martins Construction Corp

Dear Martins Construction Corp Participant:

Over the next few months, we will be merging Martins Construction Corp into the Posillico 401(k) Profit Sharing Plan with investment, trustee and recordkeeping services provided by the Fidelity Investments. This notice is to inform you of the change and provide you with the important information so that you can plan ahead for the transition to Fidelity.

As a result of these changes, there will be a period of time when you will temporarily be unable to access your account to direct or diversify your investments, obtain a loan from the plan, or obtain a distribution from the plan. **This time, during which you will be unable to exercise these rights otherwise available under the plan, is called a “Blackout Period”. The Blackout Period is expected to begin on 12/27/2023 and is expected to end on or before 02/02/2024.** Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this Blackout Period may affect your retirement planning, as well as your overall financial planning.

It is very important that you review and consider the appropriateness of your current investments in light of your inability to direct or diversify those investments during the Blackout Period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced and diversified investment portfolio, taking into account all your assets, income and investments.

Contributions will continue to be invested in your account during the blackout period.

Federal law generally requires that you receive notice of a Blackout Period at least 30 calendar days in advance of the last date on which you can exercise your affected rights immediately before the commencement of any Blackout period in order to provide you with sufficient time to consider the effect of the Blackout Period on your retirement and financial plans.

If you have any questions concerning the blackout period described in this notice, you should contact:

Lisa Dippel
1750 New Highway
Farmingdale, NY - 11735
631-390-5711
Between 9am-4pm ET

Again, I truly believe that this is an exciting and valuable change to the Martins Construction Corp. Please watch for more details on the plan change in the coming weeks.

Sincerely,
Lisa Dippel

Please be sure you understand the tax consequences of any withdrawal from the plan.

SAFE HARBOR MATCHING CONTRIBUTION NOTICE

Plan Name: Posillico 401(k) Profit Sharing Plan

(the “Plan”)

Your employer has elected to make Safe Harbor Matching Contributions to eligible Participants in accordance with statutory requirements. This notice describes the Safe Harbor Matching Contribution and how you become eligible to receive this contribution.

Safe Harbor Matching Contributions will be made for the Plan Year beginning January 1, 2024, and will continue to be made unless the Plan is amended or terminated. Capitalized and certain other terms not defined within this notice may be defined or described in the Plan’s Summary Plan Description (SPD).

Your employer may amend the Plan, at any time during the Plan Year, to reduce or eliminate the Safe Harbor Matching Contribution. If your employer amends the Plan to reduce or eliminate the Safe Harbor Matching Contribution during the Plan Year, then the Plan Administrator will provide a supplemental notice to participants and the suspension or reduction will not apply until at least 30 days after that notice is provided.

Safe Harbor Matching Contribution Eligibility

Your employer will make a Safe Harbor Matching Contribution to:

- all eligible Participants
- Long-term part-time employees. Employees who become eligible to participate in the plan due to the long-term part-time rules under the SECURE Act are not eligible for Employer Contributions

To be eligible, you must also meet the Plan’s age, Eligibility Service, and Entry Date requirements for making Deferral Contributions and be part of a class of Employees eligible to participate in the Plan. You will be entitled to receive the Safe Harbor Matching Contribution if you make Deferral Contributions to the Plan during the Plan Year.

Eligible Compensation for Safe Harbor Matching Contributions and Deferrals

Generally, Compensation for computing the Safe Harbor Matching Contribution is your taxable compensation for the Plan Year reportable by your employer on your IRS Form W-2, however, the following are excluded:

- Bonuses
- Differential Wages
- Unused leave
- Fringe benefits
- Moving expenses
- Deferred compensation
- Welfare benefits
- Wages paid under a collective bargaining agreement. Reimbursements or other expense allowances (except Vehicle Reimbursements).

Compensation under the Plan is limited to the applicable dollar limit in effect for the Plan Year. Compensation for your first year of eligible Plan participation will be measured for the portion of your initial Plan Year that you are eligible.

You can elect to contribute a portion of your Compensation as a Deferral or Roth Deferral Contribution to the Plan by contacting Fidelity Investments. When you request a change to your Deferral election it is generally updated as soon as administratively feasible at the beginning of every month. In addition, you can suspend your Deferral Contributions at any time. The amount you defer is limited to the lesser of 75% of your compensation for the Plan Year or the annual IRS limit. If you will be age 50 or older during the taxable year, you may exceed these limitations to the extent allowed under your Plan.

Safe Harbor Matching Contribution Formula

Enhanced Matching Formula: Your employer will make Matching Contribution to your Account based on your Deferral Contributions in an amount equal to 100% of the first 4% of Compensation that you contribute to the Plan for each Plan Year (“Contribution Period”).

Example: Your Compensation for the Contribution Period is \$10,000 and you contribute 6% (\$600) of it to the Plan as Deferral Contributions. You will receive Safe Harbor Matching Contributions calculated as follows:

Compensation Contributed to the Plan

First 4% (\$10,000 x 4%) = \$400.00
Amounts in excess of 4%
Total

**Safe Harbor Matching
Contribution Formula**

100%
0%

Contribution Amount

\$400.00 x 100% = \$400.00
\$ 0
\$400.00

Vesting and Withdrawal of Safe Harbor Matching Contributions

Safe Harbor Matching Contributions are always 100% vested and non-forfeitable. They may only be withdrawn from your Account upon death, attainment of the Plan's normal retirement age (62), attainment of age 59 ½, termination of employment, or plan termination if no successor plan is established.

Additional Contributions Available Under the Plan

In addition to the Safe Harbor contributions described above, the Plan provides other contributions as described below. Generally contributions may be withdrawn upon death, attainment of the Plan's normal retirement age (62), termination of employment, or plan termination if no successor plan is established. Employees who become eligible to participate in the plan due to the long-term part-time rules under the SECURE Act are not eligible for Employer Contributions.

Deferral and Roth Deferral Contributions

Vesting Schedule

Always 100% vested and non-forfeitable.

Employee Rollover Contributions

Vesting Schedule

Rollover from another qualified retirement plan
Always 100% vested and non-forfeitable.

Fixed Nonelective Contributions

Vesting Schedule

0-1 0% /1-2 0% /2-3 20% /3-4 40% /4-5 60% /5-6 80%
/6+ 100%

Discretionary Nonelective Contributions

Vesting Schedule

0-1 0% /1-2 0% /2-3 20% /3-4 40% /4-5 60% /5-6 80%
/6+ 100%

Qualified Nonelective Contributions

Vesting Schedule

Always 100% vested and non-forfeitable.

Withdrawals Available Under the Plan

Generally contributions may be withdrawn upon death, attainment of the Plan's normal retirement age (62), termination of employment, or plan termination if no successor plan is established. Withdrawals from the plan while still employed may be available, if you qualify. Not all contribution types are available for all withdrawals, and certain withdrawals may incur a suspension period under which you may not contribute to the Plan. Further information about in-service withdrawals may be found in the In-Service Withdrawals Section of your SPD. Generally withdrawals made before age 59 ½ are subject to a 10% additional tax; you can learn more about the extra tax in IRS Publication 575, Pension and Annuity Income.

- **Age 59 ½ Withdrawal:** If you have reached 59 ½ years of age, you may withdraw all or a portion of your entire vested Account.
- **Rollover Contribution Withdrawal:** If you have made Rollover Contributions then you may elect to withdraw all or a portion of those Contributions. There is no limit on the number of withdrawals of this type.
- **After-Tax Contribution Withdrawal:** If you have made After-Tax Contributions then you may elect to withdraw all or a portion of those Contributions. There is no limit on the number of withdrawals of this type.
- **Hardship withdrawal:** Hardship withdrawals must be for a specified need – for qualifying medical expenses, costs related to your principal residence (purchasing of, preventing eviction from or foreclosure on your principal residence, or repairing qualifying damages to such principal residence), qualifying post-secondary education expenses, qualifying burial or funeral expenses, or expenses and/or losses (including loss of income) for qualifying disasters. You must take other available withdrawals from all plans under the employer or any related employer before you can take a hardship. Please see the SPD or other available Plan information for additional details and requirements. Types of contributions available for hardship withdrawals are: Deferral and Roth Deferral, Profit Sharing.

- Withdrawals of Vested Employer Contributions:
You may withdraw all or a portion of your vested employer Nonelective Contributions and earnings:
 - that have been in your Account for at least 24 months, however, restrictions apply to this withdrawal type:
 - In-service withdrawals of amounts held for a specified period are only available from Nonelective Employer Contributions that are fully vested
 - after 60 months of participation in the Plan, however, restrictions apply to this withdrawal type:
 - In-service withdrawals because of Participation in the Plan for 60 or more months are only available from Nonelective Employer Contributions that are fully vested.
- Qualified Reservist Distribution: If you have been called to active military duty for more than 179 days or for an indefinite period, you may elect to withdraw your Deferral Contributions. You may also elect to repay the distribution to an IRA within two years after the end of your active duty period.
- Loans from your vested Account balance may be available if you qualify. You can obtain more information about loans in the Plan's Loan Procedures supplied by the Plan Administrator.
- Withdrawal for Participants Performing Qualified Military Service: If you are performing Qualified Military Service, you may elect to withdraw during your active duty period. You will be suspended from making any contributions for 6 months following the distribution.

<i>Other Information</i>

More information about the contributions made pursuant to the Plan or a copy of the most current Summary Plan Description (SPD) can be obtained by contacting Fidelity or:

Ms. Lisa Dippel
1750 New Highway
Farmingdale, NY 11735
(631) 390-5711

The information contained herein has been provided by the Plan Administrator.

952577.2.0

PARTICIPANT DISCLOSURE IMPLEMENTATION CHANGE NOTICE

This Participant Disclosure Notice is being provided to you [as required by federal law] because you are or will be eligible to participate or have a balance in Posillico 401(k) Profit Sharing Plan ("the Plan") and have the right to direct investments.

Inside, you will find:

- Information about managing your Plan account
- Certain Plan information including an explanation of the right to direct investments, any Plan restrictions, and a description of the types of fees and expenses associated with a Plan account
- Various details about the Plan's investment options, including short-term trading fee information.

Please review these materials carefully. Please keep this information in mind when managing or monitoring any account you may have in the Plan.

Starting the week of February 02, 2024 you can go online at www.netbenefits.com or call 1-800-835-5097 to obtain additional information or to sign up for any of these new products and services available in your plan. Please refer back to this Important Plan Information on NetBenefits® when managing or monitoring your account.

Note: The first time you log on to www.netbenefits.com, you will need to register and set up a username and password to access your account. If you already have a username and password for a Fidelity site (including NetBenefits® from a previous employer), you do not need to register again.

Sincerely,

Posillico Human Resources Department

PARTICIPANT DISCLOSURE NOTICE IMPORTANT PLAN AND INVESTMENT-RELATED INFORMATION

This Participant Disclosure Notice (the “Notice”) provides certain information about your Plan. Your rights under the Plan are subject to the terms of the Plan, This Notice describes only your Fidelity account within the Plan.

Right to Direct Investments

You have the right to direct your account balance and any future contributions among the Plan's investment options, subject to restrictions summarized below. To access your Plan account with Fidelity, make any changes to your investment options, direct any future contributions, or seek additional information, log on to www.netbenefits.com or call Fidelity at 1-800-835-5097.

Investment Options

The Plan offers a choice of investment options to allow you to create a diversified portfolio to help you meet your individual needs. Below is a listing of the investment options available under the Plan. Additional information (including risk and performance information) is available on www.netbenefits.com.

Fund Number	Ticker Symbol	Fund Name
OB3Q		Prudential Guaranteed Income Fund
OIDK	PRZIX	T. Rowe Price Emerging Markets Stock Fund I Class
OUTW	DIP SX	DFA Inflation-Protected Securities Portfolio Institutional Class
OF8C	PFORX	PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class
OST4	UBVFX	Undiscovered Managers Behavioral Value Fund Class R6
OEIU	VEVIX	Victory Sycamore Established Value Fund Class I
OQFM	VEIRX	Vanguard Equity-Income Fund Admiral Shares
2326	FXNAX	Fidelity® U.S. Bond Index Fund
2328	FXAIX	Fidelity® 500 Index Fund
2352	FSMDX	Fidelity® Mid Cap Index Fund
2358	FSSNX	Fidelity® Small Cap Index Fund
2363	FSPSX	Fidelity® International Index Fund
OE5U	LMGPX	ClearBridge International Growth Fund Class IS
OUY4	PHYQX	PGIM High Yield Fund- Class R6
2764	FFGZX	Fidelity Freedom® Index Income Fund Institutional Premium Class
2765	FFGFX	Fidelity Freedom® Index 2005 Fund Institutional Premium Class
2766	FFWTX	Fidelity Freedom® Index 2010 Fund Institutional Premium Class
2767	FIWFX	Fidelity Freedom® Index 2015 Fund Institutional Premium Class
2768	FIWTX	Fidelity Freedom® Index 2020 Fund Institutional Premium Class
2769	FFEDX	Fidelity Freedom® Index 2025 Fund Institutional Premium Class
2770	FFEGX	Fidelity Freedom® Index 2030 Fund Institutional Premium Class
2771	FFEZX	Fidelity Freedom® Index 2035 Fund Institutional Premium Class
2772	FFIZX	Fidelity Freedom® Index 2040 Fund Institutional Premium Class

2773	FFOLX	Fidelity Freedom® Index 2045 Fund Institutional Premium Class
2774	FFOPX	Fidelity Freedom® Index 2050 Fund Institutional Premium Class
2775	FFLDX	Fidelity Freedom® Index 2055 Fund Institutional Premium Class
2776	FFLEX	Fidelity Freedom® Index 2060 Fund Institutional Premium Class
3427	FFIKX	Fidelity Freedom® Index 2065 Fund Institutional Premium Class
O9ST		Western Asset Core Plus Bond CIT Unit Class R1
O3EQ		Lord Abbett Small Cap Growth Equity Trust II Class LH
OMA5		AB US Large Cap Growth CIT (W Series) Fee Class P-1
OI2E	BMGKX	BlackRock Mid-Cap Growth Equity Portfolio Class K

Fidelity BrokerageLink[®]

The Plan also provides access to Fidelity BrokerageLink®, which allows you to choose from investments beyond those options offered directly through the Plan. BrokerageLink includes investments beyond those in your plan's lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.

To use this feature, you must first open a separate brokerage account within the Plan. To open an account or if you have any questions about Fidelity BrokerageLink, please log on to www.netbenefits.com > Quick Links > BrokerageLink or call 1-800-835-5097. Once you have opened an account, you may access, monitor or change investments online by contacting Fidelity.

Any Plan-imposed restrictions related to BrokerageLink will be specified in the Restrictions section of this Notice; any individual administration fees associated with BrokerageLink are reflected in the Individual Fees section of this Notice. Please review the BrokerageLink Plan Fact Sheet, which can be found online (www.netbenefits.com > Quick Links > BrokerageLink), for information regarding available investment choices. Prior to initiating a trade in BrokerageLink, you should review any fees associated with the transaction; please refer to the *Fidelity BrokerageLink Fees* attached at the end of this Notice. Please note that fund minimums are not applied in all situations to BrokerageLink investors.

Restrictions

If the Plan has BrokerageLink, insert the following restrictions:

- The initial exchange into BrokerageLink requires a \$500 minimum.
- Exchanges into BrokerageLink require a \$500 minimum.
- Exchanges into BrokerageLink are not allowed if the exchange will result in more than <95%><or client specific percentage if different>% of the total market value of your account being invested in BrokerageLink.

Keep in mind that restrictions are subject to change.

Exercising Voting, Tender and Similar Rights

You have the right to exercise voting, tender and similar rights related to the following investments you may have in your Plan account. You will receive information regarding such rights and how to exercise them at the time of a vote, tender, or other event.

- Mutual Funds

Fees and Expenses

If you have an account in the Plan, it may be subject to the following types of fees and expenses:

- Asset-based fees
- Plan administrative fees and expenses
- Individual fees and expenses

Asset-Based Fees

Asset-based fees reflect an investment option's total annual operating expenses and include management and other fees. They are often the largest component of retirement plan costs and are paid by all shareholders of the investment option. Typically, asset-based fees are reflected as a percentage of assets invested in the option and often are referred to as an "expense ratio." You may multiply the expense ratio by your balance in the investment option to estimate the annual expenses associated with your holdings.

Asset-based fees are deducted from an investment option's assets, thereby reducing its investment return. Fee levels can vary widely among investment options, depending in part on the type of investment option, its management (including whether it is active or passive), and the risks and complexities of the option's strategy. In some instances, a Plan's administrative services may be paid for through offsets and/or payments associated with a Plan's investment options.

Plan Administrative Fees and Expenses

Plan administrative fees may include recordkeeping, legal, accounting, trustee, recordkeeping, and other administrative fees and expenses associated with maintaining the Plan. Some Plans may deduct these fees and expenses from individual accounts in the Plan.

Based on the information and direction Fidelity had at the time this Notice was prepared, the following Plan administrative fees listed below may be deducted from accounts in the Plan. The Plan's administrative services may also be paid for through offsets and/or payments associated with one or more of the Plan's investment options. As you review this information, please keep in mind that fees are subject to change and that certain Plan administrative fees may not be deducted from accounts in certain circumstances.

Type of Plan Administrative Fee	Amount
Recordkeeping Fee	The annual Plan level fee is 0.12% of the Plan's assets. This amount will be deducted from participant accounts proportionally based upon account balance. For example, if your account balance is \$10,000.00 you will have an estimated fee between \$7.00 and \$17.00 per year deducted quarterly.
Investment Advisor Fees	The annual Plan level fee is 0.05% of the Plan's assets. This amount will be deducted from participant accounts proportionally based upon account balance. For example, if your account balance is \$10,000.00 you will have an estimated fee between \$1.00 and \$10.00 per year deducted quarterly.

If any Plan administrative fees are deducted directly from your account, they will be reflected on your Plan account statement.

Individual Fees and Expenses

Individual fees and expenses include those associated with a service or transaction you may select, or an investment option you hold in your account. In some instances, they may be deducted from the accounts of those individuals who utilize the service or engage in the transaction.

If you have an account in the Plan and you select or execute the following service(s) or transaction(s), the fee(s) outlined below may be deducted from your account based on the information and direction Fidelity had on file at the time this Notice was prepared. As you review this information, please keep in mind that fees are subject to change and that certain individual fees may not be deducted in certain circumstances.

Type of Individual Fee	Amount
Loan Setup Fee	\$ 75 per loan
Loan Maintenance Fee	\$ 25 per year per loan
In-Service Withdrawal Fee	\$ 25 per transaction
Qualified Domestic Relations Order (QDRO) Fee	\$300 per standard Fidelity web-generated Order \$1200 per modified Fidelity web-generated or custom Order
Required Minimum Distribution Fee	\$ 25 per transaction
Self-Directed Brokerage Account Fee (SDB Account Fee)	\$ 100 per year
Overnight Mailing Fee	\$ 25 per transaction
Full Distribution Fee	\$ 25 per transaction

Also, please note you may incur short-term redemption fees (or shareholder fees), commissions, and similar expenses in connection with transactions associated with your Plan's investment options.

If any individual fees are deducted directly from your account, they will be reflected on your Plan account statement.

Fidelity Investments Institutional Operations Company, Inc., 245 Summer Street, Boston, MA 02210

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Qualified Default Investment Notice

11-20-2023

Re: **Required Disclosure Information**

Dear Participant or Eligible Employee:

You are receiving this notice as a result of your Plan transitioning to Fidelity Investments. Under the Plan, any contributions for which you do not provide investment direction will be invested in the Plan's designated default option (the "Plan Designated Fund"). Please refer to your transition material for detailed information on all of your Plan's investment options, and details regarding the transition to Fidelity Investments.

You are required to receive this notice to inform you that any contributions which you do not provide investment direction will be invested in the Plan's designated fund option. Included is the Plan's Default Fund Information Sheet describing the Plan's designated default investment option(s) as well as applicable fee information.

If you are satisfied with your current investment elections, no action is required on your part. You do have the right under the Plan to direct the investment of your existing balances, which includes contributions and any earnings on those contributions, and your future contributions to any of the Plan's available investment options. In the event that you have not made an investment election or the Plan Sponsor has not provided direction for a given contribution, it will be invested into the Plan's designated fund option. If your contributions are initially invested in the designated fund option, you have the right to transfer out of the designated fund option to another investment option.

To obtain information about other plan investment options, please log onto NetBenefits® at NetBenefits.com or call 800-835-5097 to speak to a representative. You may also make changes to your investment elections for future contributions and/or exchange all or a portion of your existing balance into other options available under the Plan via NetBenefits or by phone. We encourage you to review your investment mix and deferral percentage and update as appropriate.

Sincerely,

Posillico Human Resources Department

Default Fund Information Sheet

The funds used as the Plan Designated Fund(s) are based on the assumption that the participant will retire at age 65. Please use the chart below, decided by your plan sponsor, to determine in which fund your future contributions will be directed, based on your date of birth at Fidelity Investments.

Date of Birth	Fund Name	*Gross Expense Ratio
Prior to 12/31/1937	Fidelity Freedom® Index Income Fund Institutional Premium Class	0.08%
01/01/1938 to 12/31/1942	Fidelity Freedom® Index 2005 Fund Institutional Premium Class	0.08%
01/01/1943 to 12/31/1947	Fidelity Freedom® Index 2010 Fund Institutional Premium Class	0.08%
01/01/1948 to 12/31/1952	Fidelity Freedom® Index 2015 Fund Institutional Premium Class	0.08%
01/01/1953 to 12/31/1957	Fidelity Freedom® Index 2020 Fund Institutional Premium Class	0.08%
01/01/1958 to 12/31/1962	Fidelity Freedom® Index 2025 Fund Institutional Premium Class	0.08%
01/01/1963 to 12/31/1967	Fidelity Freedom® Index 2030 Fund Institutional Premium Class	0.08%
01/01/1968 to 12/31/1972	Fidelity Freedom® Index 2035 Fund Institutional Premium Class	0.08%
01/01/1973 to 12/31/1977	Fidelity Freedom® Index 2040 Fund Institutional Premium Class	0.08%
01/01/1978 to 12/31/1982	Fidelity Freedom® Index 2045 Fund Institutional Premium Class	0.08%
01/01/1983 to 12/31/1987	Fidelity Freedom® Index 2050 Fund Institutional Premium Class	0.08%
01/01/1988 to 12/31/1992	Fidelity Freedom® Index 2055 Fund Institutional Premium Class	0.08%
01/01/1993 to 12/31/1997	Fidelity Freedom® Index 2060 Fund Institutional Premium Class	0.08%
On or after 01/01/1998	Fidelity Freedom® Index 2065 Fund Institutional Premium Class	0.08%

*Gross Expense Ratio is as of 08/02/2023

Fidelity Freedom® Index Income Fund Institutional Premium Class

Fund Code: 2764

Objective: Seeks high current income and, as a secondary objective, capital appreciation.

Strategy: Investing in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), some of which are actively managed and others of which are passively managed, meaning they seek to provide investment results that correspond to the total return of a specific index (approximately 11% in domestic U.S. equity funds, 8% in international equity funds, 43% in U.S. investment grade bond funds, 5% in international bond funds, 3% in long-term treasury bond funds, 20% in inflation-protected bond funds, and 10% in short-term funds). The Adviser may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

Risk: The fund is subject to risks resulting from the asset allocation decisions of the Investment Adviser. The fund is subject to the volatility of the financial markets, including that of equity and fixed income investments. Fixed income investments entail issuer default and credit risk, inflation risk, and interest rate risk (as interest rates rise, bond prices usually fall and vice versa). This effect is usually more pronounced for longer-term securities. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Short Term Trading Fee Note: None

Footnotes: This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index Income Fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index Income Fund - Investor Class. Had Fidelity Freedom Index Income Fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Freedom® Index 2005, 2010, 2020, 2025, 2030, 2035, 2040, 2045, 2050, 2055, 2060 Fund Institutional Premium Class

Fund Code: 2765, 2766, 2768, 2769, 2770, 2771, 2772, 2773, 2774, 2775, 2776

Objective: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Strategy: Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

Risk: The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Short Term Trading Fee Note: None

Footnotes: This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, 2015, an initial offering of the Fidelity Freedom Index year in the name of the fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, 2015 are those of the Fidelity Freedom Index year in the name of the fund - Investor Class. Had Fidelity Freedom Index year in the name of the fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Freedom® Index 2015 Fund Institutional Premium Class

Fund Code: 2767

Objective: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Strategy: Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

Risk: The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Short Term Trading Fee Note: None

Footnotes: This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

On June 24, year in the name of the fund, an initial offering of the Fidelity Freedom Index year in the name of the fund - Class W (renamed Institutional Premium Class on August 1, 2016) took place. Returns and expenses prior to June 24, year in the name of the fund are those of the Fidelity Freedom Index year in the name of the fund - Investor Class. Had Fidelity Freedom Index year in the name of the fund - Institutional Premium Class expenses been reflected in the returns shown, total returns would have been higher.

Fidelity Freedom® Index 2065 Fund Institutional Premium Class

Fund Code: 3427

Objective: Seeks high total return until its target retirement date. Thereafter, the fund's objective will be to seek high current income and, as a secondary objective, capital appreciation.

Strategy: Designed for investors who anticipate retiring in or within a few years of the fund's target retirement year at or around age 65. Investing primarily in a combination of Fidelity U.S. equity funds, international equity funds, bond funds, and short-term funds (underlying Fidelity funds), each of which (excluding any money market fund) seeks to provide investment results that correspond to the total return of a specific index. Allocating assets among underlying Fidelity funds according to a "neutral" asset allocation strategy that adjusts over time until it reaches an allocation similar to that of the Freedom Index Income Fund approximately 10 to 19 years after the target year. Ultimately, the fund may merge with the Freedom Index Income Fund. Fidelity Management & Research Company LLC (the Adviser) may modify the fund's neutral asset allocations from time to time when in the interests of shareholders. Buying and selling futures contracts (both long and short positions) in an effort to manage cash flows efficiently, remain fully invested, or facilitate asset allocation.

Risk: The investment risk of each Fidelity Freedom Index Fund changes over time as its asset allocation changes. These risks are subject to the asset allocation decisions of the Investment Adviser. The funds are subject to the volatility of the financial markets, including that of equity and fixed income investments in the U.S. and abroad, and may be subject to risks associated with investing in high-yield, small-cap, commodity-linked, and foreign securities. The funds are subject to the risks associated with investing in a passively managed underlying fund in which the passively managed underlying fund's performance could be lower than an actively managed fund that shifts its portfolio assets to take advantage of market opportunities or lessen the impact of a market decline or a decline in the value of one or more issuers. Leverage can increase market exposure, magnify investment risks, and cause losses to be realized more quickly. No target date fund is considered a complete retirement program and there is no guarantee any single fund will provide sufficient retirement income at or through retirement. Principal invested is not guaranteed at any time, including at or after the funds' target dates.

Short Term Trading Fee Note: None

Footnotes: This description is only intended to provide a brief overview of the mutual fund. Read the fund's prospectus for more detailed information about the fund.

Before investing in any mutual fund, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a prospectus or, if available, a summary prospectus containing this information. Read it carefully.

In the event of a discrepancy between this notice and the terms of the Plan, the plan document will govern

*For a mutual fund, the expense ratio is the total annual fund or class operating expenses (before waivers or reimbursements) paid by the fund and stated as a percentage of the fund's total net assets. Expense ratios change periodically and are drawn from the fund's prospectus. For more detailed fee information, see the fund prospectus or annual or semiannual reports.

Fidelity Brokerage Services LLC, Member NYSE, SIPC, 900 Salem Street, Smithfield RI 02917

► **Focus on your future**
with your workplace savings plan



Posillico 401(k) Profit Sharing Plan



We are pleased to announce that effective January 01, 2024, the Martins Construction Corp is merging into the Posillico 401(k) Profit Sharing Plan with recordkeeping and trustee services and investment options provided by Fidelity Investments.

As part of the transition related to your workplace savings plan, we have new and exciting benefits that can help you better manage your account and prepare for retirement readiness. Please carefully review this entire brochure for information regarding very important events that will be occurring.

Tax Savings – Once you make an election to defer some of your salary into the plan, your pretax contributions are deducted from your pay before income taxes are taken out. This means that you can actually lower the amount of current income taxes you pay each period. Also, you pay no taxes on any earnings until you withdraw them from your account, generally at retirement, enabling you to keep more of your money working for you now.

Convenience – Your contributions are automatically deducted regularly from your paycheck.

Portability – You can roll over eligible savings from a previous employer into this Plan. You can also take your plan vested account balance with you if you leave the company. See the Frequently Asked Questions section for additional details.

Investment Flexibility – You have the flexibility to select from investment options that range from more conservative to more aggressive, making it easy for you to develop a well-diversified investment portfolio.

Please see the following pages to learn more about important details, including Frequently Asked Questions, a look at the Fund Investment Options offered within your plan and a wealth of Fidelity Resources.

Transition Events: Current and Newly Eligible Plan Participants

Plan ahead for the transition.

In order to implement the transition, there will be a period of time when you will be unable to direct or diversify investments in your plan account that is being transitioned, obtain a loan from the plan, or process a distribution from the plan, and you may not be able to change your payroll deductions. Loan repayments will continue to be deducted accordingly. This period of time, during which you will be unable to exercise your rights otherwise available under the plan, is called a “blackout period” and begins on December 27, 2023, and is expected to end on or before February 02, 2024. Any exception to the blackout period is noted in the “Key Dates to Keep in Mind” section below. There is an additional notice that you will also receive regarding this timeframe. This additional notice is a more formal announcement, and is referred to as the Sarbanes-Oxley Act (SOA) notification.

For this reason, it is very important that you review and consider the appropriateness of your current investment options in light of your inability to direct or diversify those investments during the blackout period. For your long-term retirement security, you should give careful consideration to the importance of a well-balanced portfolio, taking into account all your assets, income and investments. You should be aware that there is risk to holding a substantial portion of your assets in the securities of any one company, as individual securities tend to have wider price swings, up and down, in short periods of time than investments in diversified funds. Stocks that have wide price swings might have a large loss during the blackout period, and you will not be able to direct the sale of such stocks from your plan account during the blackout period.

Whether or not you are planning retirement in the near future, we encourage you to carefully consider how this blackout period may affect your retirement planning and your overall financial plan. Please review the calendar of events below to help you plan accordingly.

Key Dates to Keep in Mind*

Key Date	Plan Activity
12/28/2023	This is the last day <u>before</u> the blackout period begins. The following activities will not be available during the blackout period: • Request exchanges between investment options • Request withdrawals • Request loans • Change your future contribution amount • Check account balances Contributions, and loan repayments (as applicable), will continue to occur during the blackout period.
01/02/2024	Fidelity Online and Phone Access Availability • You will have access to choose and/or update your deferral percentage and how future contributions will be invested as a result of the transition in accordance with your plan provisions, online via NetBenefits® or through a Fidelity representative at 1-800-835-5097. • Access to view and print fund prospectuses will also be available. • Designation of Beneficiary information should be completed via the NetBenefits® Internet site.
01/01/2024	• All new 401(k) contributions and loan repayments (as applicable) will be sent to the new plan.
02/02/2024	Blackout Period Scheduled to End on or Before • Around this date you will receive notification from your employer that your plan’s transition is complete, as well as information on how to access and manage your account online or by phone. • The Fidelity Retirement Benefits Line and NetBenefits® Internet site will be available for plan account services. • All activities that were not available during the blackout period will now resume.

*The timing of the plan changes and transition period, including any asset reallocations, described within this brochure depends on a variety of factors, which may include the timing and accuracy of the transfer of data, receipt of instructions, and receipt of assets. Changes in any of these factors may result in changes to the timing of the delivery of services, the transition period, and/or the dates on which, and thus the prices at which, assets in your account are sold and/or reinvested.

Changes to Plan Investment Options

The following strategy details how your existing account balances (“converting assets”) in the Martins Construction Corp will be transferred from your current investment options to new investment options through a process called *fund mapping*. The mapping strategy was selected and authorized by your employer. New contributions, and loan repayments (as applicable), will follow the same strategy. This will occur unless you have provided new investment direction during the Fidelity online and phone access availability period. If you provide direction during this time, your new contributions, and loan repayments (as applicable), will be invested according to that direction. Any direction that you have provided will apply to new contributions received and will not apply to conversion balances mapped to like funds. If some or all of your converting assets (as well as future contributions, if applicable) are going to map to any investments you do not want, you must take action before the blackout period begins.

Money you have invested in these current investment options*:		Will be transferred to these new investment options:	New investment option redemption fee % and holding period (if applicable):
FLEXPATH IDX+ CONSERV 2045	⇒	Fidelity Freedom® Index 2045 Fund Institutional Premium Class	
FLEXPATH IDX+ CONSERV 2035	⇒	Fidelity Freedom® Index 2035 Fund Institutional Premium Class	
FLEXPATH IDX+ MODERATE 2045 FD	⇒	Fidelity Freedom® Index 2045 Fund Institutional Premium Class	
Large Cap Value I2 (Putnam Equity Income	⇒	Vanguard Equity-Income Fund Admiral Shares	
JPMorgan Large Cap Growth I	⇒	AB US Large Cap Growth CIT (W Series) Fee Class P-1	
FLEXPATH IDX+ MODERATE 2035 FD	⇒	Fidelity Freedom® Index 2035 Fund Institutional Premium Class	
FLEXPATH IDX+ AGGRESSIVE 2035	⇒	Fidelity Freedom® Index 2035 Fund Institutional Premium Class	
FLEXPATH IDX+ CON RETIREMENT	⇒	Fidelity Freedom® Index Income Fund Institutional Premium Class	
BlackRock Equity Index Fund 31	⇒	Fidelity® 500 Index Fund	
T. Rowe Price New Horizons	⇒	BlackRock Mid-Cap Growth Equity Portfolio Class K	
FLEXPATH IDX+ MODERATE 2055 FD	⇒	Fidelity Freedom® Index 2055 Fund Institutional Premium Class	
BlackRock EAFE Equity Index Fd 31	⇒	Fidelity® International Index Fund	
FLEXPATH IDX+ AGGRESSIVE 2025	⇒	Fidelity Freedom® Index 2025 Fund Institutional Premium Class	
Core Bond I2 (Lord Abbett TR Composite)	⇒	Western Asset Core Plus Bond CIT Unit Class R1	
AUL Stable Value Account CL B	⇒	Prudential Guaranteed Income Fund	
FLEXPATH IDX+ CONSERV 2025	⇒	Fidelity Freedom® Index 2025 Fund Institutional Premium Class	
Vanguard Treasury Money Market Investor	⇒	Prudential Guaranteed Income Fund	
FLEXPATH IDX+ MODERATE 2025 FD	⇒	Fidelity Freedom® Index 2025 Fund Institutional Premium Class	
FLEXPATH IDX+ CONSERV 2055	⇒	Fidelity Freedom® Index 2055 Fund Institutional Premium Class	
FLEXPATH IDX+ MOD RETIREMENT	⇒	Fidelity Freedom® Index Income Fund Institutional Premium Class	



FLEXPATH IDX+ AGGRESSIVE 2055	⇒	Fidelity Freedom® Index 2055 Fund Institutional Premium Class	
Small Cap Value I2 (BMO Disciplined SCV)	⇒	Undiscovered Managers Behavioral Value Fund Class R6	
FLEXPATH IDX+ AGGRESSIVE 2045	⇒	Fidelity Freedom® Index 2045 Fund Institutional Premium Class	
T. Rowe Price Extended Equity Market Idx	⇒	Fidelity® Mid Cap Index Fund	
International Growth II I2 (MFS Intl LC	⇒	ClearBridge International Growth Fund Class IS	
FLEXPATH IDX+ AGG RETIREMENT	⇒	Fidelity Freedom® Index Income Fund Institutional Premium Class	
American Funds New Perspective R4	⇒	Fidelity Freedom Index Fund Institutional Premium Class by Age	
Principal Global Real Estate	⇒	Fidelity Freedom Index Fund Institutional Premium Class by Age	
Vanguard Short-Term Federal Adm	⇒	Fidelity Freedom Index Fund Institutional Premium Class by Age	

*Short-term redemption fees may apply.

<<For those funds moving to the Fidelity Investments target date funds, the existing funds are liquidated on the valuation date (the valuation date is the last date your prior recordkeeper valued the assets in your plan; generally, the day before your plan's effective date with Fidelity). Once received, all assets will then be invested in the Fidelity® Government Money Market Fund. Assets will remain invested in this fund until the final valuation is received from the current recordkeeper of the plan in transition and the trust reconciliation has been completed and approved.

Once transferred, these existing account balances ("converting assets") and future contributions will be invested in the Fidelity Investments target date fund based on your date of birth as outlined in the chart below and will remain invested in the applicable fund until such time as you request a change. This will occur unless you have provided new investment direction during the open enrollment period.

If you have no valid investment election on file, your future contributions will be defaulted into the Fidelity Investments target date fund based on your date of birth as outlined in the chart below. New contributions will remain invested in the applicable fund until such time as you request a change.

Fund Name	Date of Birth Year From	Date of Birth Year To*
Fidelity Freedom® Index Income Fund Institutional Premium Class	1900	1937
Fidelity Freedom® Index 2005 Fund Institutional Premium Class	1938	1942
Fidelity Freedom® Index 2010 Fund Institutional Premium Class	1943	1947
Fidelity Freedom® Index 2015 Fund Institutional Premium Class	1948	1952
Fidelity Freedom® Index 2020 Fund Institutional Premium Class	1953	1957
Fidelity Freedom® Index 2025 Fund Institutional Premium Class	1958	1962
Fidelity Freedom® Index 2030 Fund Institutional Premium Class	1963	1967
Fidelity Freedom® Index 2035 Fund Institutional Premium Class	1968	1972
Fidelity Freedom® Index 2040 Fund Institutional Premium Class	1973	1977



Fidelity Freedom® Index 2045 Fund Institutional Premium Class	1978	1982
Fidelity Freedom® Index 2050 Fund Institutional Premium Class	1983	1987
Fidelity Freedom® Index 2055 Fund Institutional Premium Class	1988	1992
Fidelity Freedom® Index 2060 Fund Institutional Premium Class	1993	1997
Fidelity Freedom® Index 2065 Fund Institutional Premium Class	1998	2099

*Date of Birth chart has been provided by the plan sponsor.

You will receive notification when the blackout period ends.



Frequently asked questions about your plan.

Here are answers to some common questions about the key features, benefits, and rules of your plan during the transition.

What happens to my money during the plan transition?

To ensure that all information is transferred from your current provider to Fidelity Investments, there will be a period of time when you will be unable to direct or diversify investments in your plan account, obtain a loan from the plan or process a distribution from the plan. For more specific investment information regarding your plan's transition, please refer to the "Changes to Plan Investment Options" section of this guide.

Why isn't there an exact date for when the blackout period will end?

The effective date of Posillico 401(k) Profit Sharing Plan and the end of the blackout period depend on the accurate and timely transfer of data between your current service provider and Fidelity. Projecting completion within the week of February 02, 2024, allows some time for the plan information to be transferred, checked and tested before the plan reopens for transactions.

What happens if the stock market fluctuates during the blackout period when I won't have access to my account?

The blackout notice provides information regarding the timing of the plan conversion, so that you can consider whether to take any action regarding your plan account before the conversion begins.

I'm repaying a loan on my account. What happens during the blackout period?

Payments will continue to be deducted from your pay during the blackout period. These deductions will be invested in a fund selected by your Plan Sponsor. As soon as administratively feasible, the amount you repaid will be applied to your loan and accrued interest will be spread across your selected investment options according to your investment mix or the plan's designated default investment option if no election has been made. See the "How do I enroll/Do I need to enroll" section for additional information.

How do I access Fidelity NetBenefits® or a phone representative?

Once your plan transition is complete, log in to NetBenefits® at netbenefits.com or call the Fidelity Retirement Benefits Line at 1-800-835-5097. If it's your first visit, you'll be prompted to set up a user name and password, which you'll use every time you contact Fidelity. Establishing a username and password give you instant access to your plan and personal account information.

How do I update my beneficiary information?

Once the blackout period is over, you can log in to our website, netbenefits.com, and go to the "Profile" section to review or update your beneficiary information on file.

How do I enroll? Do I need to enroll?

If you are already a participant in the plan, you do not need to enroll. However, please review the "Changes to Plan Investment Options" section to see if you need to take action regarding your investment elections. If you are newly eligible to enroll in the

Plan, log on to Fidelity NetBenefits® at netbenefits.com, and click on "Register Now." Follow the easy instructions to enroll online.

If you do not select an investment mix of your own, your Employer has directed Fidelity to place your contributions and/or loan repayments into a(n) Fidelity Investments target date fund that most closely aligns with your projected retirement date based upon your birth year. If you would prefer to select your own investments, please contact Fidelity by logging onto www.netbenefits.com and indicate your elections.

How do I manage my account once I am enrolled in the Plan?

NetBenefits is the online tool that puts you in the driver's seat in saving for retirement. You can manage your account, track your savings progress and keep moving toward your goals right from your desktop. Log in to netbenefits.com to get started. You can discover a wealth of resources to help you achieve your savings goals.

- Create an online statement
- Go to the NetBenefits® Learn section to set your financial goals for retirement and create a strategy to get there
- Attend online workshops



Investment Options:

Before investing in any investment option, consider the investment objectives, risks, charges, and expenses. Contact Fidelity for a mutual fund prospectus or, if available, a summary prospectus containing this information. Read it carefully.

What follows is an introduction to the investment options you can choose for your Plan account. You can spread your investments among several options to take advantage of what each has to offer and help balance different types of risk. Reviewing this information can help you understand and compare your options. For more complete information about any of the mutual funds available through the Plan, including fees and expenses, log on to Fidelity NetBenefits® at netbenefits.com.

More Conservative

Investment Options to the top have potentially more inflation risk and less investment risk

Spectrum Category	Fund Name					
Money Market (or Short Term)	Government		Retail		Institutional	
Stable Value	● Prudential Guaranteed Income Fund					
Bond	● PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class					
	Government	Diversified	Municipal	Inflation-Protected	High Yield	International/Global
		● Fidelity® U.S. Bond Index Fund ● Western Asset Core Plus Bond CIT Unit Class R1		● DFA Inflation-Protected Securities Portfolio Institutional Class	● PGIM High Yield Fund- Class R6	● PIMCO International Bond Fund (U.S. Dollar-Hedged) Institutional Class
Balanced / Hybrid	Convertibles			International		
Domestic Equity	Large Value		Large Blend		Large Growth	
	● Vanguard Equity-Income Fund Admiral Shares		● Fidelity® 500 Index Fund		● AB US Large Cap Growth CIT (W Series) Fee Class P-1	
	Mid Value		Mid Blend		Mid Growth	
	● Victory Sycamore Established Value Fund Class I		● Fidelity® Mid Cap Index Fund		● BlackRock Mid-Cap Growth Equity Portfolio Class K	
	Small Value		Small Blend		Small Growth	
	● Undiscovered Managers Behavioral Value Fund Class R6		● Fidelity® Small Cap Index Fund		● Lord Abbett Small Cap Growth Equity Trust II Class LH	
International / Global Equity	Diversified	Regional		Emerging Markets		Specialty
	● Fidelity® International Index Fund ● ClearBridge International Growth Fund Class IS			● T. Rowe Price Emerging Markets Stock Fund I Class		
Specialty	Long-Short					
Company Stock						

This spectrum, with the exception of the Domestic Equity category, is based on Fidelity's analysis of the characteristics of the general investment categories and not on the actual investment options and their holdings, which can change frequently. Investment options in the Domestic Equity category are based on the options' Morningstar categories as of the date indicated. There may be a number of funds in each category and each may have a significantly different risk profile as compared to other funds within that category as well as compared to funds in other categories on the spectrum. Morningstar categories are based on a fund's style as measured by its underlying portfolio holdings over the past three years and may change at any time. These style calculations do not represent the investment options' objectives and do not predict the investment options' future styles. Investment options are listed in alphabetical order within each investment category. Risk associated with the investment options can vary significantly within each particular investment category and the relative risk of categories may change under certain economic conditions. For a more



complete discussion of risk associated with the mutual fund options, please read the prospectuses before making your investment decisions. The spectrum does not represent actual or implied performance.

Stock markets are volatile and can fluctuate significantly in response to company, industry, political, regulatory, market, or economic developments. Investing in stock involves risks, including the loss of principal.

In general the bond market is volatile, and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk and credit and default risks for both issuers and counterparties. Unlike individual bonds, most bond funds do not have a maturity date, so avoiding losses caused by price volatility by holding them until maturity is not possible.

Fidelity BrokerageLink® - BrokerageLink includes investments beyond those in your plan's standard lineup. You should compare investments and share classes that are available in your plan's lineup with those available through BrokerageLink, and determine the available investment and share class that is appropriate for your situation. The plan fiduciary neither evaluates nor monitors the investments available through BrokerageLink. It is your responsibility to ensure that the investments you select are suitable for your situation, including your goals, time horizon, and risk tolerance.



Investment Options:

Target Date Funds

Target date funds offer a blend of asset classes, generally stocks, bonds, and short-term investments, within a single fund. The funds are generally designed for investors expecting to retire around the year indicated in each fund's name.

More Conservative		More Aggressive
Investment Options to the left have potentially more inflation risk and less investment risk		Investment Options to the right have potentially less inflation risk and more investment risk
Fidelity Freedom® Index Income Fund Institutional Premium Class	Fidelity Freedom® Index 2030 Fund Institutional Premium Class	Fidelity Freedom® Index 2045 Fund Institutional Premium Class
Fidelity Freedom® Index 2005 Fund Institutional Premium Class	Fidelity Freedom® Index 2035 Fund Institutional Premium Class	Fidelity Freedom® Index 2050 Fund Institutional Premium Class
Fidelity Freedom® Index 2010 Fund Institutional Premium Class	Fidelity Freedom® Index 2040 Fund Institutional Premium Class	Fidelity Freedom® Index 2055 Fund Institutional Premium Class
Fidelity Freedom® Index 2015 Fund Institutional Premium Class		Fidelity Freedom® Index 2060 Fund Institutional Premium Class
Fidelity Freedom® Index 2020 Fund Institutional Premium Class		Fidelity Freedom® Index 2065 Fund Institutional Premium Class
Fidelity Freedom® Index 2025 Fund Institutional Premium Class		

Target date investments are generally designed for investors expecting to retire around the year indicated in each investment's name. The investments are managed to gradually become more conservative over time. The investment risks of each target date investment change over time as its asset allocation changes. They are subject to the volatility of the financial markets, including equity and fixed income investments in the U.S. and abroad and may be subject to risk associated with investing in high yield, small cap and foreign securities. Principal invested is not guaranteed at any time, including at or after their target dates.



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- If you are currently a participant in the plan and would like to change the amount that is being deducted from your paycheck:
 - Click on the **Contribution Amount** link from the left hand menu

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¿Habla español? Para empezar, llame a nuestros representantes dedicados que hablan español a la línea de Beneficios de Jubilación de Fidelity (Fidelity Retirement Benefits Line) al 800-587-5282.

Get all the support you need to:

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- Change your current or future investments
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Besides access to online transactions and account information, your plan's website provides a wealth of planning resources. Visit netbenefits.com for:

- Details on all your investment options, including current prices and historical performance.
- Online account statements covering any time period you specify – up to 24 months and featuring your personal rate of return.
- Online tutorials: NetBenefits provides you access to a full range of online education topics, covering everything from investing basics to retirement income planning. There are self guided modules you take at your own pace. These convenient tutorials can help make plan participation a more rewarding experience and you a more educated investor.
- The Fidelity Take Home Pay Calculator shows how affordable it can be to invest in your plan. Simply enter the amount you might want to contribute on a pretax basis and see how it impacts your pay. You'll find it in the Learn section on NetBenefits.

For information about your plan transition, visit NetBenefits at netbenefits.com or call the Fidelity Retirement Benefits Line at 1-800-835-5097.



IMPORTANT INFORMATION:

This document provides only a summary of the main features of Posillico 401(k) Profit Sharing Plan, and the Plan document will govern in the event of any discrepancy.

This Plan is intended to be a participant-directed Plan as described in Section 404(c) of the Employee Retirement Income Security Act of 1974 (ERISA), which means that fiduciaries of the Plan are ordinarily relieved of liability for any losses under ERISA that are the direct and necessary result of investment instructions given by a participant or beneficiary.

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Your Plan Transition Guide

