

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

**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) M

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

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

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

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

special extension (enter description)

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

**Part II Basic Plan Information—enter all requested information**

<p><b>1a</b> Name of plan <u>DEFINED BENEFIT MASTER RETIREMENT TRUST</u></p>	<p><b>1b</b> Three-digit plan number (PN) ▶ <u>001</u></p>
<p><b>2a</b> Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>PILKINGTON NORTH AMERICA, INC.</u></p> <p><u>811 MADISON AVENUE</u> <u>TOLEDO, OH 43604</u></p>	<p><b>1c</b> Effective date of plan</p> <hr/> <p><b>2b</b> Employer Identification Number (EIN) <u>36-7045794</u></p> <p><b>2c</b> Plan Sponsor's telephone number <u>419-247-3731</u></p> <p><b>2d</b> Business code (see instructions)</p>

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

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

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

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN  <b>3c</b> Administrator's telephone number  <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN  <b>4d</b> PN
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> <b>6a(1)</b> <b>6a(2)</b> <b>6b</b> <b>6c</b> <b>6d</b> <b>6e</b> <b>6f</b> <b>6g(1)</b> <b>6g(2)</b> <b>6h</b>
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>

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

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

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

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

<b>a Pension Schedules</b> (1) <input type="checkbox"/> <b>R</b> (Retirement Plan Information) (2) <input type="checkbox"/> <b>MB</b> (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) <input type="checkbox"/> <b>SB</b> (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary (4) <input type="checkbox"/> <b>DCG</b> (Individual Plan Information) – Number Attached _____ (5) <input type="checkbox"/> <b>MEP</b> (Multiple-Employer Retirement Plan Information)	<b>b General Schedules</b> (1) <input checked="" type="checkbox"/> <b>H</b> (Financial Information) (2) <input type="checkbox"/> <b>I</b> (Financial Information – Small Plan) (3) <input checked="" type="checkbox"/> <b>A</b> (Insurance Information) – Number Attached <u>  1  </u> (4) <input type="checkbox"/> <b>C</b> (Service Provider Information) (5) <input checked="" type="checkbox"/> <b>D</b> (DFE/Participating Plan Information) (6) <input type="checkbox"/> <b>G</b> (Financial Transaction Schedules)
-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

---

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

---

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

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

---

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

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

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

---

**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**

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

<b>A</b> Name of plan <b>DEFINED BENEFIT MASTER RETIREMENT TRUST</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>PILKINGTON NORTH AMERICA, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>36-7045794</b>

**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.

**1 Coverage Information:**

**(a)** Name of insurance carrier  
**EMPOWER ANNUITY INSURANCE COMPANY**

<b>(b)</b> EIN	<b>(c)</b> NAIC code	<b>(d)</b> Contract or identification number	<b>(e)</b> Approximate number of persons covered at end of policy or contract year	<b>Policy or contract year</b>	
				<b>(f)</b> From	<b>(g)</b> To
<b>06-1050034</b>	<b>93629</b>	<b>556170</b>	<b>2888</b>	<b>01/01/2024</b>	<b>12/31/2024</b>

**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.

<b>(a)</b> Total amount of commissions paid	<b>(b)</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>(b)</b> Amount of sales and base commissions paid	<b>Fees and other commissions paid</b>		<b>(e)</b> Organization code
	<b>(c)</b> Amount	<b>(d)</b> Purpose	

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

<b>(b)</b> Amount of sales and base commissions paid	<b>Fees and other commissions paid</b>		<b>(e)</b> Organization code
	<b>(c)</b> Amount	<b>(d)</b> 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.

<b>4</b> Current value of plan's interest under this contract in the general account at year end .....	<b>4</b>	
<b>5</b> Current value of plan's interest under this contract in separate accounts at year end.....	<b>5</b>	1901994

**6** Contracts With Allocated Funds:

**a** State the basis of premium rates ▶

<b>b</b> Premiums paid to carrier .....	<b>6b</b>	
<b>c</b> Premiums due but unpaid at the end of the year .....	<b>6c</b>	
<b>d</b> If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. .... Specify nature of costs ▶	<b>6d</b>	

**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 ▶

**b** Balance at the end of the previous year ..... **7b**

<b>c</b> Additions: (1) Contributions deposited during the year .....	<b>7c(1)</b>	
	<b>7c(2)</b>	
	<b>7c(3)</b>	
	<b>7c(4)</b>	
	<b>7c(5)</b>	

(6) Total additions ..... **7c(6)** 0

**d** Total of balance and additions (add lines **7b** and **7c(6)**) ..... **7d** 0

**e** Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	<b>7e(1)</b>	
	<b>7e(2)</b>	
	<b>7e(3)</b>	
	<b>7e(4)</b>	

(5) Total deductions ..... **7e(5)** 0

**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) ..... **7f** 0

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

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

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

**9** Experience-rated contracts:

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

**10** Nonexperience-rated contracts:

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

Specify nature of costs.

**Part IV Provision of Information**

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

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





**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.)

<b>a</b> Plan name	RESTATED SALARIED RETIREMENT PLAN	
<b>b</b> Name of plan sponsor	PILKINGTON NORTH AMERICA, INC.	<b>c</b> EIN-PN 34-1506654-030

<b>a</b> Plan name	HOURLY EMPLOYEES PENSION PLAN	
<b>b</b> Name of plan sponsor	PILKINGTON NORTH AMERICA, INC.	<b>c</b> EIN-PN 34-1506654-040

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

<b>a</b> Plan name		
<b>b</b> Name of plan sponsor		<b>c</b> EIN-PN

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

For calendar plan year 2024 or fiscal plan year beginning <b>01/01/2024</b> and ending <b>12/31/2024</b>	
<b>A</b> Name of plan <b>DEFINED BENEFIT MASTER RETIREMENT TRUST</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>001</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>PILKINGTON NORTH AMERICA, INC.</b>	<b>D</b> Employer Identification Number (EIN) <b>36-7045794</b>

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

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

		(a) Beginning of Year	(b) End of Year
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	2844	0
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>		
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>		
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>	1065195	836268
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	8423749	11958183
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	49836048	41941841
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	6424939	4634568
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>	3339203	3704322
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	2192063	1901994
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	5035022	6331097
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>		
<b>(15)</b> Other .....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		<b>(a)</b> Beginning of Year	<b>(b)</b> End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	76319063	71308273
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>		
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	76319063	71308273

**Part II Income and Expense Statement**

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

<b>Income</b>		<b>(a)</b> Amount	<b>(b)</b> Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>		
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		0
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>	13979	
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>	138149	
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>	1980847	
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	45509	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		2178484
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>	60148	
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	125999	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		186147
<b>(3)</b> Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	401664	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>		
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>	-182536	
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		87596
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		753144
<b>c</b> Other income .....	<b>2c</b>		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		3424499

**Expenses**

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

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		3424499
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		7328135
(2) From this plan .....	<b>2l(2)</b>		15763424

**Part III Accountant's Opinion**

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

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

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

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

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

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

(1) Name:

(2) EIN:

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

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

**Part IV Compliance Questions**

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

During the plan year:

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

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

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

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

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



## Consolidated Year End Summary Statement

01/01/2024 to 12/31/2024



0008751 03 AT 1.672 03 TR 00101 MSCY9DF2 100000



PNA DEFINED BENEFIT MASTER TRUST  
MATRIX TRUST COMPANY  
RPM DB  
P. O. BOX 52129  
PHOENIX AZ 85072-2129

TOTAL VALUE BEGINNING OF YEAR (as of 01/01/2024)	0.00
Net Contributions, Distributions and Transfers	(0.03)
Earnings on Investments	0.03
<b>TOTAL VALUE OF YOUR PLAN</b> (as of 12/31/2024)	<b>0.00</b>

### Your Branch

41 SOUTH HIGH ST SUITE 2700  
COLUMBUS, OH 43215

Telephone: 614-228-0600

Alt. Phone: 800-659-0660

Fax: 614-229-4990

### Your Financial Advisor Team

ROBERTSON/COSTELLO/+  
614-228-0600

### Client Service Center

800-869-3326

24 Hours a Day, 7 Days a Week

### Access your accounts online

[www.morganstanley.com/online](http://www.morganstanley.com/online)

*Morgan Stanley Smith Barney LLC. Member SIPC.*

*Total Value Of Your Plan does not include unpriced securities. For more information on the calculation of the Total Value Of Your Plan, see "Pricing of Securities" in the Disclosures section at the end of this statement.*

**INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT  
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED •  
MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD**

0008751 MSCY9DF2 075790

Plan Account Number: 362-084303-180  
 For the Period: 01/01/2024 - 12/31/2024

## Plan Summary

	This Plan Year (01/01/24 - 12/31/24)
<b>Total Beginning Market Value</b>	—
Contributions	142,224.52
Distributions	—
Transfers	(142,224.52)
Other Deposits	—
Other Withdrawals	—
Expenses	(0.03)
Portfolio Income	0.03
5500 Realized Gain/Loss	—
5500 Unrealized Gain/Loss	—
<b>Total Ending Market Value</b>	—

*This section displays a consolidated view of the overall plan assets with the underlying activities during the period covered by this statement.*

*Security Transfers are valued based on the closing price on the day of transfer. Transactions to and from separate plan accounts are included here.*

*Expenses that are shown here may not correspond to the amounts as shown on the Fee and Revenue Year End Report (FRYR) provided to you, if any, as the two reports are designed for different purposes.*

*5500 Unrealized Gain/Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year plus subsequent share activity (including security transfers) during the plan year. For security transfers, the market value on the day the security is received is used for calculating the average cost. Information from the prior institution which held the assets may be required to*

*reflect full plan year Unrealized Gain/Loss.*

*5500 Realized Gain/Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year, plus subsequent share activity up to the point of sale, during the plan year. For security transfers, the market value on the day the security is received is used for calculating the average cost. Information from the prior institution which held the assets may be required to reflect full plan year Realized Gain/Loss.*

*Other Earnings are total earnings attributable to miscellaneous activities, which may include corporate reorganizations, certain UIT rollovers, option exercises and assignments. Other Earnings may also represent earnings for any securities with missing cost basis/Carrying Value (e.g. Annuities, Other Investments, certain Alternative Investments) as well as accrued interest related to security transfers.*



Plan Account Number: 362-084303-180  
 For the Period: 01/01/2024 - 12/31/2024

Plan Details

Contributions, Distributions and Transfers	This Plan Year 01/01 - 12/31
<b>Contributions</b>	
Employer Current Year	—
Employer Current for Prior Year	142,224.52
Employee Current Year	—
Employee Current for Prior Year	—
Rollovers - Cash	—
Rollovers - Securities	—
Voluntary Non-Deductible (After-tax)	—
<b>Total Contributions</b>	<b>\$142,224.52</b>
<b>Distributions</b>	
Partial Distributions	—
Lump Sum Distribution	—
Refund of Excess Contributions	—
Rollovers - Cash	—
Rollovers - Securities	—
Other Distributions	—
<b>Total Distributions</b>	<b>—</b>
<b>Transfers</b>	
Transfer In - Cash	—
Transfer In - Securities	—
Transfer Out - Cash	(142,224.52)
Transfer Out - Securities	—
<b>Total Transfers</b>	<b>\$(142,224.52)</b>
<b>Other Deposits</b>	
Loan Principal	—
Fees Received	—
Other Receipts	—
<b>Total Other Deposits</b>	<b>—</b>
<b>Other Withdrawals</b>	
Loans Issued	—
<b>Total Other Withdrawals</b>	<b>—</b>
<b>Expenses</b>	
Fees Charged	(0.03)
Other Provider Payments	—
<b>Total Expenses</b>	<b>\$(0.03)</b>
<b>Total Contributions, Distributions and Transfers</b>	<b>\$(0.03)</b>

Earnings on Investments	This Plan Year 01/01 - 12/31
<b>Portfolio Income</b>	
Interest	\$0.03
Bank Deposits	\$0.03
<b>Total Portfolio Income</b>	<b>\$0.03</b>
<b>Total Earnings on Investments</b>	
	<b>\$0.03</b>

008751 MSCY9DF2 075791

Plan Account Number: 362-084303-180  
For the Period: 01/01/2024 - 12/31/2024

## Plan Details

*This section displays a detailed view of all the plan activities during the period covered by this statement including Additional Account Information if applicable.*

*Security Transfers are valued based on the closing price on the day of transfer. Transactions to and from separate plan accounts are included here.*

*Expenses that are shown here may not correspond to the amounts as shown on the Fee and Revenue Year End Report (FRYR) provided to you, if any, as the two reports are designed for different purposes.*

*5500 Unrealized Gain/Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year plus subsequent share activity (including security transfers) during the plan year. For security transfers, the market value on the day the security is received is used for calculating the average cost. Information from the prior institution which held the assets may be required to*

*reflect full plan year Unrealized Gain/Loss.*

*5500 Realized Gain/Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year, plus subsequent share activity up to the point of sale, during the plan year. For security transfers, the market value on the day the security is received is used for calculating the average cost. Information from the prior institution which held the assets may be required to reflect full plan year Realized Gain/Loss.*

*Other Earnings are total earnings attributable to miscellaneous activities, which may include corporate reorganizations, certain UIT rollovers, option exercises and assignments. Other Earnings may also represent earnings for any securities with missing cost basis/Carrying Value (e.g. Annuities, Other Investments, certain Alternative Investments) as well as accrued interest related to security transfers.*



Plan Account Number: 362-084303-180  
For the Period: 01/01/2024 - 12/31/2024

## Net Change in Asset Value

Account Number	Account Description	Beginning Market Value	Contributions Other Deposits	Distributions Other Withdrawals	Portfolio Income Expenses	Transfers Other Earnings	Gain/Loss 5500 Unrealized 5500 Realized	Ending Market Value
362-084304-180	PNA DEFINED BENEFIT MASTER TRUST MATRIX TRUST COMPANY RPM DB	—	\$142,224.52	—	\$0.03	\$(142,224.52)	—	—
		—	<u>\$142,224.52</u>	—	<u>\$0.03</u>	<u>\$(142,224.52)</u>	—	—
			—	—	<u>\$(0.03)</u>	—	—	

This section summarizes activity for each account included in the Consolidated Year End Summary Statement.

Security Transfers are valued based on the closing price on the day of transfer. Transactions to and from separate plan accounts are included here.

Expenses that are shown here may not correspond to the amounts as shown on the Fee and Revenue Year End Report (FRYR) provided to you, if any, as the two reports are designed for different purposes.

If any Plan accounts held a Master Limited Partnership, any partnership distributions will be reflected as Portfolio Income.

5500 Unrealized Gain/Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year plus subsequent share activity (including security transfers) during the plan year. For security transfers, the market value on the day the security is received is used for

calculating the average cost. Information from the prior institution which held the assets may be required to reflect full plan year Unrealized Gain/Loss.

5500 Realized Gain/Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year, plus subsequent share activity up to the point of sale, during the plan year. For security transfers, the market value on the day the security is received is used for calculating the average cost. Information from the prior institution which held the assets may be required to reflect full plan year Realized Gain/Loss.

Other Earnings are total earnings attributable to miscellaneous activities, which may include corporate reorganizations, certain UIT rollovers, option exercises and assignments. Other Earnings may also represent earnings for any securities with missing cost basis/Carrying Value (e.g. Annuities, Other Investments, certain Alternative Investments) as well as accrued interest related to security transfers.

008751 MSCY9DF2.075792

Plan Account Number: 362-084303-180  
For the Period: 01/01/2024 - 12/31/2024

## Activity

### ACTIVITY DETAILS - CONTRIBUTIONS, DISTRIBUTIONS AND OTHER DEPOSITS

Activity Date	Account Number	Activity Type	Description	Quantity/ Face Value	Amount
<b>Contributions</b>					
<b>Employer Current for Prior Year</b>					
04/15/24	362-084304-180	Employer Current for Prior Year	WIRED FUNDS RECEIVED		\$142,224.52
<b>Employer Current for Prior Year Total</b>					<b>\$142,224.52</b>
Total Contributions					\$142,224.52



Plan Account Number: 362-084303-180  
For the Period: 01/01/2024 - 12/31/2024

## Messages

### Information for the Holdings Section

The Market Value and Unrealized 5500 Gain/Loss figures shown in the holdings section are representative values as of the last business day of the period shown above which may not reflect the value that could actually be obtained in the market. Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. The value 'p' under Original Total Cost indicates one or more tax lots of this position may either be missing cost basis information or has a Pending Corporate Action event. For more information on the plan's holdings, see "Pricing of Securities" in the Disclosures section at the end of this statement.

5500 Unrealized Gain/Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year plus subsequent share activity (including security transfers) during the plan year. For security transfers, the market value on the day the security is received is used for calculating the average cost. Information from the prior institution which held the assets may be required to reflect full plan year Unrealized Gain/Loss.

5500 Realized Gain/Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year, plus subsequent share activity up to the point of sale, during the plan year. For security transfers, the market value on the day the security is received is used for calculating the average cost. Information from the prior institution which held the assets may be required to reflect full plan year Realized Gain/Loss.

% of Assets in the holdings section is calculated with respect to and includes all asset classes, including loans.

The holdings section includes positions purchased and omits positions sold or sold short as of the trade-date. The unit/share price for unsettled fixed income new issues in the holdings section may be approximate in advance of active market pricing or pricing from third party pricing services.

### Cash, Deposits, MMFs and CDs

Certain money market funds classified as government funds and retail funds seek (although they cannot guarantee) to maintain a share price of \$1.00, therefore the dollar amounts listed equal the number of shares. Additional information concerning these transactions is available upon request. For more information on the plan holdings, see "Money Market Fund (MMF) Pricing" in the Disclosures section at the end of this statement. The money market funds reflected in this statement include the balances in your automatic sweep feature, if any, and may include other money market funds that have been purchased in your account.

Bank Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, affiliates of Morgan Stanley Smith Barney LLC and each a national bank and FDIC member.

### USD Savings and Time Deposits

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit [www.fdic.gov](http://www.fdic.gov). Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

### Foreign Currency Time Deposits

Foreign currency deposits may include both unsettled and settled transactions. Estimated Annual Income, Accrued Interest and APY% will only be displayed for fully settled positions. In the event all or a portion of a foreign currency deposit is unsettled as of month end, this data will not be available. The USD equivalent value of foreign currency deposits is displayed as of the statement date. Foreign currency time deposits are subject to a penalty if withdrawn prior to maturity. All foreign currency deposits are held at Morgan Stanley Private Bank, National Association, an FDIC member and affiliate of Morgan Stanley Smith Barney LLC.

### ICS Deposits

ICS Deposits allow you to deposit funds into Insured Cash Sweep (ICS) money market deposit accounts or demand deposit accounts at participating depository institutions in amounts up to \$250,000 per institution. For more detailed information about deposits held in ICS including bank information, interest rates and accrued interest, please review the ICS statement sent under separate cover, if applicable.

### CDARS Deposits

CDARS Deposits allow you to deposit funds into Certificate of Deposit Account Registry Service (CDARS) time deposits accounts at participating depository institutions in amounts up to \$250,000 (including scheduled interest accruals over the term of the deposit) per institution. For more detailed information about your deposits held in CDARS including bank information, interest rates and accrued interest, please review the CDARS statement sent under separate cover, if applicable.

### Sovereign Securities

For purposes of this statement, Sovereign Securities include International Government Bonds.

### Stocks

For purposes of this statement, Common Stocks include Master Limited Partnerships.

### Fully Paid Lending

The total quantity and market value includes shares you have on loan in the Fully Paid Lending program (FPL) pursuant to your master securities loan agreement. The interest rate is that which was in effect on the last business day of the plan year end. Refer to the account monthly statement for more information on shares you have on loan in the FPL program. Shares on FPL loan are displayed beneath the security description and are denoted with an asterisk. Loaned securities are not protected by the Securities Investor Protection Act of 1970 (SIPA). The market value of the shares on loan is fully collateralized with Treasury Securities held in a separate account in your name at The Bank of New York. Such collateral deposits may constitute the only source for satisfaction of our obligation if we fail to return the securities on loan to you. For more information regarding your collateral account, please contact The Bank of New York.

### Mutual Funds

Transactions in mutual fund positions held directly at the Fund Company are not reflected on this statement and are therefore not included in the Total Value of Your Plan.

Although share price is displayed only to three decimal places, calculation of Market Value is computed using the full share price in our data base, which may carry out beyond three decimal places.

"Total Purchases vs. Market Value" is provided to assist you in comparing your "Total Purchases," excluding reinvested distributions, with the current value of the mutual fund positions in your account.

"Cumulative Cash Distributions" when shown, may reflect distributions on shares no longer held in the account. It may not reflect all distributions received

Plan Account Number: 362-084303-180  
For the Period: 01/01/2024 - 12/31/2024

## Messages (CONTINUED)

in cash; due to but not limited to: investments made prior to addition of this information on statements; securities transfers; timing of recent distributions; and certain adjustments made in your account.

"Net Value Increase/ (Decrease)" reflects the difference between your total purchases, and the sum of the current value of the fund's shares, and cash distributions shown. This calculation is for informational purposes only and does not reflect your total unrealized gain or loss nor should it be used for tax purposes.

### Participant Loans

The loan balance information provided on this statement is included as a convenience to you, is based upon information which you have provided to us and does not represent an asset that is held by Morgan Stanley. Participant Loan Activity displays a summarized view of all participant loans and participant loan activity in the plan. Loan Schedule Details displays an account level detailed view of all participant loans and participant loan activity in the plan. If Principal Balance information is not available for a loan, the balance will be displayed as N/A. Interest Payments Received are also reflected under the Portfolio Income section of this report.

### Insurance/Annuities

Morgan Stanley Smith Barney LLC ("MSSB") is the custodial owner and beneficiary, for the benefit of the MSSB account holder and his or her beneficiaries, for each annuity recorded under Annuities & Insurance in the Holdings section of this statement. Annuity policy information and values are provided to us by the annuity company, are only displayed for informational purposes and we are not responsible for their accuracy. The Gross Accumulated Value is as of the Valuation Date shown; all other values shown may have a different date of valuation. The values provided to us are based on the particular annuity company's interpretations and definitions. Amounts reported by

the annuity company may be subject to surrender and other contract charges and may not reflect the actual cash value of the policy or policies. Information on applicable surrender or contract charges may be found in the annuity policy and other relevant documentation. For custodial annuities, we provide distribution reporting for VIP Basic accounts. Although annuities purchased through a VIP Plus or RPM account may have us listed as the custodian on the records of the annuity company, we do NOT provide any required tax reporting to the IRS with respect to these annuities. Note that the purchase of a tax deferred annuity in a tax qualified account provides no additional tax benefit as all assets in a tax qualified account like a VIP Basic, VIP Plus or RPM account are already tax deferred; however, the other features of a tax deferred annuity may provide benefits that make an annuity an appropriate investment for a qualified plan. These assets are not covered by SIPC.

Annuity policies and values in the Annuities Not Held By Morgan Stanley section under External Assets are not held by us and are provided by the annuity company. They are displayed only for informational purposes and we are not responsible for their accuracy. We do not provide any tax reporting to the IRS with respect to these annuities. The Gross Accumulated Value is as of the Valuation Date shown; all other values shown may have a different date of valuation. The values provided to us are based on the particular annuity company's interpretations and definitions. Amounts reported by the annuity company may be subject to surrender and other contract charges and may not reflect the actual cash value of the policy or policies. Information on applicable surrender or contract charges may be found in the annuity policy and other relevant documentation. Ownership of these assets and the beneficiaries associated with these annuities are based upon the records of the annuity company and may differ from the ownership structure of and the beneficiaries listed on your account with us. Note

that the purchase of a tax deferred annuity in a tax qualified arrangement provides no additional tax benefit as all assets in a tax qualified arrangement are already tax deferred; however, other features of a tax deferred annuity may provide benefits that make an annuity an appropriate investment for a qualified plan. These assets are not covered by SIPC.

Insurance policies and values in the Insurance and Annuities section are not held by us and are provided by the insurance company. They are displayed only for informational purposes and we are not responsible for their accuracy. We do not provide any tax reporting to the IRS with respect to these insurance policies. The Gross Accumulated Value is as of the Valuation Date shown; all other values shown may have a different date of valuation. The values provided to us are based on the particular insurance company's interpretations and definitions. Amounts reported by the insurance company may be subject to surrender and other contract charges and may not reflect the actual cash value of the policy or policies. Information on applicable surrender or contract charges may be found in the insurance policy and other relevant documentation. Ownership of these assets and the beneficiaries associated with these insurance policies are based upon the records of the insurance company and may differ from the ownership structure of and the beneficiaries listed on your account with us. Private Placement Life Insurance ("PPLI") may be supported by investment options that are illiquid and therefore, your ability to access your insurance policy's cash value (through surrender, loan or partial withdrawals) or reallocate the cash value to another investment option may be limited and/or delayed; see applicable offering document. The value of the PPLI policy may be based (in whole or in part) on valuations the insurance company receives from the underlying investment options, which may occur infrequently and/or be based on estimates. Accordingly, the amount the insurance company receives from liquidating certain investment options in connection

with any particular contract transaction (i.e., surrender, withdrawal, loan or reallocation among investment options) may not equal the amount anticipated based on the prior valuations received by the insurance company. We are not required to take any action with respect to your investment unless valid written instructions are received from you in a timely manner. These assets are not covered by SIPC.

### Alternative Investments

Your interests in Alternative Investments, which may have been purchased through us, may not be held here, and are not covered by SIPC. The information provided to you: 1) is included solely as a service to you, and certain transactions may not be reported; 2) is derived from you or another external source for which we are not responsible, and may have been modified to take into consideration capital calls or distributions to the extent applicable; 3) may not reflect actual shares, share prices or values; 4) may include invested or distributed amounts in addition to a fair value estimate; and 5) should not be relied upon for tax reporting purposes. Alternative Investments are illiquid and may not be valued daily. The estimated valuation provided will be as of the most recent date available and will be included in summaries of your assets. Such valuation may not be the most recent provided by the fund in which you are invested. No representation is made that the valuation is a market value or that the interest could be liquidated at this value. We are not required to take any action with respect to your investment unless valid instructions are received from you in a timely manner. Some positions reflected on your statement, including those with a security description ending in "HLD," may not represent interests in the fund, but rather redemption proceeds withheld by the issuer pending final valuations which are not subject to the investment performance of the fund and may or may not accrue interest for the length of the withholding. There are likely to be restrictions on redemptions; see applicable offering document.

CONTINUED



Plan Account Number: 362-084303-180  
For the Period: 01/01/2024 - 12/31/2024

## Messages (CONTINUED)

Positions with a security description ending in "CPV" represent contributions pending fund valuation inclusive of the activity, while those ending in "DPV" represent distributions or redemptions pending fund valuation inclusive of the activity. These positions should be viewed as a complement to the underlying position with the same description, to ensure a more comprehensive valuation. Information on those investments designated "(RPTG ONLY)" is limited to performance reporting only. No investment advice or research is provided.

For Hedge Funds: 1) "Commitment/Aggregate Investment" is equal to the total investment to date; 2) "Redemptions" are equal to any past redemptions/sales that were reported to us; 3) "Distributions" consist of proceeds distributed from the fund.

For Private Equity and Real Estate: 1) "Commitment" is equal to the obligation of an investor to provide funding to the Partnership from time to time in accordance with the Limited Partnership Agreement; 2) "Contributions to Date" is equal to the total investor funding to date; 3) "Distributions" consist of proceeds distributed from the fund.

### Direct Investments

Direct Participation Program (DPP) or Real Estate Investment Trust (REIT) securities are not listed on a securities exchange and are generally illiquid. In the event that the interest in the DPP or REIT is sold, the price received may be less than the per share estimated value provided in the account statement.

**IMPORTANT** - A portion of a distribution received in connection with a DPP or REIT may include a return of capital. Any distribution that represents a return of capital may reduce the estimated per share value shown on your account statement. While we make every effort to obtain a current valuation for positions held within your account, we are not always able to obtain current valuations in a timely fashion from issuers, securities exchanges or other sources. In the

event that we are unable to obtain a valuation, this may result in the valuation being shown as either "\$0" or "N/A" on the statement. However, this does not necessarily mean that the position is worthless.

### Price Execution

An addendum reflecting the details and actual prices are available upon request.

### Information for the Activity Section

#### 5% Transactions

The 5% figure is determined by comparing the current value of the transaction at the transaction date with the current value of the plan assets at the beginning of the plan year. If this is the initial plan year, the current value of plan assets at the end of the plan year is used to determine the 5% figure. The transactions provided are limited to assets held within a Morgan Stanley brokerage account. If additional assets of the plan are held away from Morgan Stanley, this information is not accurate and must be updated to include those assets and transactions prior to filing your 5500 Form.

Transactions shown do not include any transaction within the plan year with respect to securities with, or in conjunction with, a person if any prior or subsequent single transaction within the plan year with such person, with respect to securities, exceeds 5% of the current value of plan assets.

Transactions shown do not include any series of transactions with, or in conjunction with, the same person, involving property other than securities, which amount in the aggregate within the plan year (regardless of the category of asset and the gain or loss on any transaction) to more than 5% of the current value of plan assets.

If the assets of two or more plans are maintained in one trust, the transactions in the 5% Transaction section will not be accurate as Morgan Stanley cannot determine each plan's allocable portion of the

transactions.

In accordance with the instructions of the Form 5500, and the special rule for certain participant-directed transactions, transactions under an individual account plan that a participant or beneficiary directed with respect to assets allocated to his or her account (including a negative election authorized under the terms of the plan) should not be treated for purposes of line 4j (in Schedule H of the Form 5500) as reportable transactions. The current value of all assets of the plan, including these participant-directed transactions, should be included in determining the 5% figure for all other transactions. For purposes of this calculation, the numerator is the absolute value of the transactions in pooled accounts only, and the denominator is the total market value of plan assets including those allocated to individual participant accounts.

Single Transaction - Transactions shown are a single transaction within the plan year in excess of 5% of the current value of the plan assets.  
Series of Transactions - Transactions shown are any transactions within the plan year involving securities of the same issue if within the plan year any series of transactions with respect to such securities amount in the aggregate to more than 5% of the current value of the plan assets.

008751 MSCY9DF2 075794

Plan Account Number: 362-084303-180  
For the Period: 01/01/2024 - 12/31/2024

## Disclosure

### Questions

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

### Account Valuation

Account values are computed by adding (1) the market value of all priced positions (2) valuations utilizing industry pricing services and/or outside custodians for other positions, and (3) adding any credit or subtracting any debit to your closing Cash, Money Market Funds and/or Deposit balance. Cash, Deposits and Money Market Funds are displayed on a settlement date basis, and other positions are displayed in your account on a trade date basis. The values of fixed income positions in summary displays include accrued interest in the totals. In the "Holdings" section, fixed income market value and accrued interest are also displayed in separate columns. Accrued interest is the interest earned but not yet paid on the bond since its last interest payment. In most cases, it is calculated from the date of the last coupon payment (or "dated date") through the closing date of the statement. Foreign Currency Deposits are reflected in U.S. dollars as of the statement end date. The Annual Percentage Yield (APY) for deposits represents the applicable rate in effect for your deposits at the statement ending date. This APY may be different than the APY that was in effect during the statement period. For current Bank Deposit or Money Market Fund yields, go to [www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html](http://www.morganstanley.com/wealth-investmentstrategies/ratemonitor.html).

### Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial

statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

### Certain Assets Not Held Here

You may purchase certain assets through us that may be held at another financial institution. Assets not held with us may not be covered by SIPC protection. We may include information about certain of these assets on this statement solely as a service to you and are not responsible for any information provided by external sources. Generally, any financial institution that holds securities is responsible for year-end reporting (e.g., Forms 1099) and separate periodic statements, which may vary from our information due to different reporting periods.

### Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral Communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

### Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

### Gain/(Loss) Information

Gain/(Loss) is provided for informational purposes. It is not a substitute for Internal Revenue Service (IRS) Form 1099 (on which we report cost basis for covered securities) or any other IRS tax form, and should not be used for tax preparation. Unrealized Gain/(Loss) provided on this statement is an estimate. Contact your own independent legal or tax advisor to determine the appropriate use of the Gain/(Loss) information on this statement. For more information, contact us.

### 5500 Unrealized Gain/Loss Information

5500 Unrealized Gain or Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year plus subsequent share activity (including security transfers) during the plan year. For security transfers, the market value on the day the security is received is used for calculating the average cost. Information from the prior institution who held the assets may be required to reflect full plan year Unrealized Gain/ Loss.

5500 Realized Gain or Loss is calculated using the average cost of securities derived using security positions held at the beginning of the year, plus subsequent share activity up to the point of sale, during the plan year. For security transfers, the market value on the day the security is received is used for calculating the average cost. Information from the prior institution who held the assets may be required to reflect full plan year Realized Gain/ Loss.

### Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

### Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

### Important Information if You are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in exchange for pledging assets in your accounts as collateral. The amount you may borrow is based on the value of eligible securities in your margin accounts. If a security has eligible shares the number of shares pledged as collateral is indicated below the position. If this plan has a margin account with us, as permitted by law, we may use certain securities in the account for, among other things, settling short sales or lending the securities for short sales, for which we may receive compensation.

### Money Market Fund (MMF) Pricing

You could lose money in MMFs. Although MMFs classified as government funds (i.e., MMFs that invest 99.5% of total assets in cash and/or securities backed by the U.S. government) and retail funds (i.e., MMFs open to natural person investors only) seek to preserve value at \$1.00 per share, they cannot guarantee they will do so. The price of other MMFs will fluctuate and when you sell shares they may be worth more or less than originally paid. MMFs may impose a fee upon sale or temporarily suspend sales if liquidity falls below required minimums. During suspensions, shares would not be



Plan Account Number: 362-084303-180  
For the Period: 01/01/2024 - 12/31/2024

## Disclosure (CONTINUED)

available for purchases, withdrawals, check writing or ATM debits from this plan. A MMF investment is not insured or guaranteed by the Federal Deposit Insurance Corporation or other government agency.

### Notice Regarding Global Investment Manager Analysis

The Global Investment Manager Analysis team conducts analysis on various mutual funds and exchange-traded funds for clients holding those funds in certain investment advisory programs. If you have invested in any of these funds in another type of account, such as a brokerage account, you will not receive the same materials and status updates on the funds as we provide to investment advisory clients (including instructions on selling fund shares).

### Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Services and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

### Pricing of Securities

The prices of securities are derived from various sources, and do not necessarily represent the prices at which those securities could have been bought or sold. Although we attempt to use reliable sources of information, we can offer no assurance as to their accuracy, reliability or completeness. Prices are as of the date shown only and are not an offer by us or our affiliates to purchase or sell any instrument or enter into any transaction or a commitment by us or them to make such an offer. Prices of securities not actively traded may not be available, and are indicated by N/A (not available). For additional information on how we price securities, contact us.

### Important Information About Auction Rate

### Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

### Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle, printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

### SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at [www.sipc.org](http://www.sipc.org). Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit [www.sipc.org](http://www.sipc.org).

### Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and are subject to special risks, which may include, but are not limited to: loss of initial investment; issuer credit risk and price volatility resulting from actual or anticipated changes to issuer's and/or guarantor's credit ratings/spreads; limited or no appreciation and limits on participation in any appreciation of underlying asset(s); risks associated with the underlying asset(s); no periodic payments; call prior to maturity; early redemption fees for market linked deposits; lower interest rates and/or yield compared to conventional debt with comparable maturity; unique tax implications; limited or no secondary market; and conflicts of interest due

to affiliation, compensation or other factors which could adversely affect market value or payout to investors. Investors also should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the product category where they appear, and therefore may not satisfy portfolio asset allocation needs for that category. When displayed, the accrued interest, annual income and yield for structured investments with a contingent income feature (e.g., Range Accrual Notes/Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant observation period and payment in full of all contingent interest. Actual accrued interest, annual income and yield will be dependent upon the performance of the underlying asset(s) and may be significantly lower than estimates shown. For more information on risks and conflicts of interest related to Structured Investments, log in to Morgan Stanley Online at [www.morganstanley.com/structuredproductsrisksandconflicts](http://www.morganstanley.com/structuredproductsrisksandconflicts). For information on the risks specific to your Structured Investments, contact us.

### Total Portfolio Income (This Plan Year)

Total income, as used in the income summaries, represents dividends and/or interest on securities we receive on the plan's behalf and credit to the plan account(s) during the plan year.

### Transaction Dates and Conditions

Transactions display trade date and settlement date. Transactions are included on this statement on trade date basis (excluding BDP and MMFs). Trades that have not settled as of statement month end will also be displayed in the "Unsettled Purchases/Sales Activity" section. Upon written request, we will give you the date and time of a transaction and the name

of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

### Tax and Legal Disclosure

When Morgan Stanley Smith Barney LLC, its affiliates and Morgan Stanley Financial Advisors and Private Wealth Advisors (collectively, "Morgan Stanley") provide "investment advice" regarding a retirement or welfare benefit plan account, an individual retirement account or a Coverdell education savings account ("Retirement Account"), Morgan Stanley is a "fiduciary" as those terms are defined under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), and/or the Internal Revenue Code of 1986 (the "Code"), as applicable. When Morgan Stanley provides investment education, takes orders on an unsolicited basis or otherwise does not provide "investment advice", Morgan Stanley will not be considered a "fiduciary" under ERISA and/or the Code. For more information regarding Morgan Stanley's role with respect to a Retirement Account, please visit [www.morganstanley.com/disclosures/dol](http://www.morganstanley.com/disclosures/dol). Tax laws are complex and subject to change. We do not provide tax or legal advice. Individuals are encouraged to consult their tax and legal advisors (a) before establishing a Retirement Account, and (b) regarding any potential tax, ERISA and related consequences of any investments or other transactions made with respect to a Retirement Account.

### Allocation of Roles and Responsibilities Under Your Retirement Plan

Many different parties have important roles to play in the administration of a retirement plan (including plans qualified under the Internal Revenue Code and/or subject to the requirements of the Employee

Plan Account Number: 362-084303-180  
For the Period: 01/01/2024 - 12/31/2024

## Disclosure (CONTINUED)

Retirement Income Security Act of 1974 ("ERISA") or other statutes)(the "Plan"). In order to administer the Plan in a prudent and effective manner in compliance with applicable laws, it is important to understand the roles that outside providers may play and the role that Morgan Stanley Smith Barney LLC ("Morgan Stanley") plays as broker and service provider.

The following is a description of the duties that various parties may undertake with respect to the Plan; whether such parties actually perform the described duties will depend upon decisions made by the Plan Sponsor. We encourage you to share the information below with your tax and/or legal advisors.

### Plan Sponsor Responsibilities

The Plan Sponsor, who may be an employer (public or private), or an employee organization, such as a union: selects, adopts and amends Plan documents and employee communications; makes contributions to the Plan and remits employee contributions within the deadlines, if applicable, established by the Department of Labor and the Internal Revenue Service; selects other "fiduciaries" and service providers for the Plan where duties are not delegated to particular individuals under the terms of the Plan; and selects Trustees or other responsible parties to hold or custody the Plan's assets.

### Participant Investment Diversification Information

Among other things, Plan Sponsors are required to provide information to plan participants regarding the importance of a well-balanced and diversified investment portfolio. As a service to our clients, Morgan Stanley provides a disclosure on this topic in the FYI booklet that is delivered with the Firm's quarterly statements. To access this disclosure, see the *Important Information for Clients With Individual Retirement Accounts ("IRAs"), Business Retirement Plan Accounts ("BRPs") and Coverdell*

*Education Savings Accounts ("CESAs")* section of the quarterly FYI and look for the Participant Investment Diversification Information. If appropriate, you can direct your plan participants to this quarterly statement insert so that they can learn about the importance of diversification.

### Plan Administrator Responsibilities

One or more of the duties of the Plan Administrator can be performed by the Plan Sponsor, or by a separately appointed individual or committee. Typically the Plan Administrator: determines eligibility of employees to participate in the Plan; communicates Plan amendments, modifications, notices and important Plan information to employees and participants; enrolls participants and provides enrollment materials to participants; conducts information sessions on Plan provisions and investment options for employees; compiles and forwards employee data to service providers for the Plan; submits information regarding employee contributions and investment selection to service providers; makes determinations as to the amount of benefits payable to participants; provides information regarding available distribution options (e.g., lump sum distribution, rollover, transfer to a successor plan); provides distribution forms to participants/beneficiaries; approves hardship withdrawals and other plan distributions where available under the Plan; approves plan loans to participants where available under the Plan and monitors the repayment of these loans; completes or processes necessary forms for various participant/beneficiary requests and participant-directed transactions; reviews and approves all requests for distributions under Qualified Domestic Relations Orders ("QDROs"); reviews, determines legitimacy of, and approves claims for benefits; establishes various policies related to the operation of the Plan, and maintains Plan records; files Form 5500 reports and other required information with government agencies, such as the

Department of Labor, the Internal Revenue Service or the Pension Benefit Guaranty Corporation. Morgan Stanley and its affiliates will not file Form 5500 on behalf of any plan. Typically the Plan Administrator also: provides tax reporting with respect to distributions from the Plan (tax reporting and other duties listed above may also be performed by the Plan Trustee or another designated party).

### Named Fiduciary/Investment Fiduciary Responsibilities

The "Named Fiduciary" for investment purposes (who may be the Plan Sponsor, Trustee or other party appointed under the Plan) is one or more persons who are tasked with the authority to invest Plan assets or hire investment advisors and managers who will invest Plan assets. If the Plan is subject to ERISA, the Named Fiduciary for investment purposes typically: determines the investment policy for the Plan; develops and maintains a written Investment Policy Statement, revising the policy when appropriate; selects Plan investments, investment advisors and/or managers; reviews investment performance of Plan assets on a regular basis and adjusts the Plan's investment portfolio to conform to the guidelines of the Investment Policy Statement; may provide investment education and/or the delivery of investment materials (e.g., prospectuses and investment performance information) to participants who are allowed to self-direct the investment of their accounts (such as in Internal Revenue Code section 401(k) plans); reviews, approves and discloses all expenses, fees and compensation paid to Plan advisors, service providers and investment funds from Plan assets in accordance with the Plan's terms and applicable law (including ERISA); selects other service providers who will perform administrative, recordkeeping and other Plan investment-related services; and ensures that the Plan complies with all applicable fiduciary provisions of ERISA, including compliance with self-directed account rules under ERISA section

404(c), if applicable.

With respect to Plan investments that are mutual funds, the Named Fiduciary should also review Morgan Stanley's *Mutual Fund Features, Share Classes and Compensation*, which will help a Named Fiduciary for investment purposes understand mutual funds, their costs, how Morgan Stanley and your Financial Advisor are compensated when you buy mutual funds and how we receive additional compensation from fund families to sell their mutual funds. To get a copy of the *Mutual Fund Features, Share Classes and Compensation*, please go to [www.morganstanley.com/wealth/investmentsolutions/mutualfunds.asp](http://www.morganstanley.com/wealth/investmentsolutions/mutualfunds.asp).

### Plan Trustee

The Plan Trustee, either an individual or an institution such as a bank or trust company with trust powers under applicable law, has responsibilities under the Plan that are distinct from the duties of the Plan Sponsor, Plan Administrator and Named Fiduciary.

The Plan Trustee holds legal title to all Plan assets; if acting as a directed Trustee, purchases or sells investments pursuant to direction of the Named Fiduciary, participants or investment managers (as applicable); if acting as a discretionary Trustee, is empowered to purchase or sell investments without direction; distributes Plan benefits, often as directed by the Plan Administrator or Named Fiduciary; makes payments to service providers and other persons from Plan assets, often as directed by the Plan Administrator or Named Fiduciary; provides appropriate certifications and may provide tax reporting with respect to distributions from the Plan; and provides periodic Trust reports and annual audited Trust statements to the Plan Sponsor when appropriate.

### Third-Party Administrator ("TPA")/Consultants



Plan Account Number: 362-084303-180  
 For the Period: 01/01/2024 - 12/31/2024

Disclosure (CONTINUED)

Certain types of retirement plans, such as Internal Revenue Code section 401(k) plans and other defined contribution plans, often utilize the specialized services of TPAs or consultants who may: process enrollments, contributions, distributions and loans to participant account records as authorized by the Plan Administrator; perform various tests for compliance under Internal Revenue Code qualification provisions (including maximum deferral percentage, nondiscrimination, coverage, top-heavy, minimum participation); assist the Plan Administrator in providing communications, enrollment and other instructional materials to Plan participants; and prepare reports and forms required by the IRS and the DOL for the Plan Administrator.

**Role of Morgan Stanley**

In assisting the Plan Sponsor and the other designated parties who have responsibilities under the Plan, we provide specific services that are separate from the duties of the Named Fiduciary, Plan Administrator, Trustee and TPA. If requested by the Plan Sponsor or other appropriate party, we can provide one or more of the following services: act as broker-dealer to the Plan in providing a wide range of potential investment options for the Plan; offer, through the VIP Program, "prototype" plan documents for Plan Sponsors to use that comply with the various qualification requirements of the Internal Revenue Code, and ensure that amendments required to maintain the Plan document are provided to the Plan Sponsor when necessary; offer, through the RPM Program and the VIP Program, brokerage accounts to the Plan and its participants that enable Trustees, participants and other authorized individuals to direct the investment of Plan account balances; offer, through our Consulting Group unit, advisory programs sponsored by Morgan Stanley; employee education services; assist in enrollment of participants; and/or assist Plan fiduciaries in evaluating Plan investments.

Morgan Stanley and its affiliates will not serve as Trustee, Plan Administrator, Named Fiduciary or TPA for Morgan Stanley clients. Outside of the VIP Program, we will neither provide plan documents, nor will we review other plans to determine if they comply with the requirements of the Internal Revenue Code and (where applicable) ERISA. Except as otherwise provided herein or specified in a written agreement, we are not responsible for insuring that contributions are made to the Plan, or providing various reports and disclosures to governmental agencies or participants (e.g., Form 5500, Summary Plan Description). Furthermore, Morgan Stanley will not be responsible for ensuring that fiduciaries and other persons handling funds or property of a plan are appropriately bonded as required under ERISA. For more information regarding Morgan Stanley's role with respect to a plan, please visit [www.morganstanley.com/disclosures/dol](http://www.morganstanley.com/disclosures/dol).

Revised 11/2024

008751 MSCY9DF2 075796

This page intentionally left blank