

<p style="text-align: center;">Form 5500</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>Annual Return/Report of Employee Benefit Plan</p> <p style="font-size: 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>▶ Complete all entries in accordance with the instructions to the Form 5500.</p>	<p style="font-size: x-small;">OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: large; font-weight: bold;">2024</p> <hr/> <p style="font-weight: bold;">This Form is Open to Public Inspection</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) _____

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>1a Name of plan <u>RETIREMENT INCOME PLAN FOR EMPLOYEES OF INTERNATIONAL ASSOCIATION OF LIONS CLUBS</u></p>	<p>1b Three-digit plan number (PN) ▶ <u>001</u></p>
<p>2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>THE INTERNATIONAL ASSOCIATION OF LIONS CLUBS</u></p> <p><u>300 WEST 22ND ST</u> <u>OAK BROOK, IL 60523-8815</u></p>	<p>1c Effective date of plan <u>08/01/1959</u></p> <p>2b Employer Identification Number (EIN) <u>36-1263962</u></p> <p>2c Plan Sponsor's telephone number <u>630-571-5466</u></p> <p>2d Business code (see instructions) <u>813000</u></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.

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

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	387
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	44
	6a(2)	40
	6b	260
	6c	41
	6d	341
	6e	31
	6f	372
	6g(1)	
6g(2)		
6h		0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

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

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

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

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
---	--	--

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

▶ **Round off amounts to nearest dollar.**
 ▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan <u>RETIREMENT INCOME PLAN FOR EMPLOYEES OF INTERNATIONAL ASSOCIATION OF LIONS CLUBS</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>THE INTERNATIONAL ASSOCIATION OF LIONS CLUBS</u>	D Employer Identification Number (EIN) <u>36-1263962</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information			
1 Enter the valuation date:	Month <u>01</u>	Day <u>01</u>	Year <u>2024</u>
2 Assets:			
a Market value	2a	<u>56652547</u>	
b Actuarial value	2b	<u>60609096</u>	
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	<u>299</u>	<u>43815606</u>	<u>43815606</u>
b For terminated vested participants	<u>46</u>	<u>3398434</u>	<u>3398434</u>
c For active participants	<u>44</u>	<u>8978571</u>	<u>9088678</u>
d Total	<u>389</u>	<u>56192611</u>	<u>56302718</u>
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	<u>5.13 %</u>	
6 Target normal cost			
a Present value of current plan year accruals	6a	<u>0</u>	
b Expected plan-related expenses	6b	<u>117000</u>	
c Target normal cost	6c	<u>117000</u>	

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

SIGN HERE Signature of actuary <u>CLARE F. KEMPER</u> Type or print name of actuary <u>WILLIS TOWERS WATSON US LLC.</u> Firm name <u>233 SOUTH WACKER DRIVE</u> <u>SUITE 1800</u> <u>CHICAGO, IL 60606</u> Address of the firm	<u>10/07/2025</u> Date <u>23-08760</u> Most recent enrollment number <u>312-525-2224</u> Telephone number (including area code)
--	--

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>11.33</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		471335
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.21</u> %		24557
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		495892
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	107.64 %
15	Adjusted funding target attainment percentage	15	107.64 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	103.81 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
Totals ▶			18(b)	0	18(c)	0	

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:	
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a 0
	b Contributions made to avoid restrictions adjusted to valuation date	19b 0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 0
20	Quarterly contributions and liquidity shortfalls:	
	a Did the plan have a "funding shortfall" for the prior year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
	b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input type="checkbox"/> No
	c If line 20a is "Yes," see instructions and complete the following table as applicable:	
Liquidity shortfall as of end of quarter of this plan year		
(1) 1st	(2) 2nd	(3) 3rd
(4) 4th		

Part V Assumptions Used to Determine Funding Target and Target Normal Cost			
21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)			21b 0
22 Weighted average retirement age			22 65
23 Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute			

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years			
28 Unpaid minimum required contributions for all prior years			28 0
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....			29 0
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....			30 0

Part VIII Minimum Required Contribution For Current Year			
31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)			31a 117000
b Excess assets, if applicable, but not greater than line 31a			31b 117000
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	0	0	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount			33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....			34 0
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35)			36 0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)			37 0
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)			38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances			38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)			39 0
40 Unpaid minimum required contributions for all years			40 0

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)			
41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021			

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

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

A Name of plan RETIREMENT INCOME PLAN FOR EMPLOYEES OF INTERNATIONAL ASSOCIATION OF LIONS CLUBS	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 THE INTERNATIONAL ASSOCIATION OF LIONS CLUBS	D Employer Identification Number (EIN) 36-1263962	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

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

BANK OF AMERICA

94-1687665

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

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

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

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

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

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

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

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

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

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

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

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

TRANSAMERICA RETIREMENT SOLUTIONS

13-3689044

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 12 15 28 38 50 59 61 62 63 64	ACTUARIAL SERVICES	4250	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

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

BANK OF AMERICA

94-1687665

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
12 15 50 59 61 62 63 64	TRUSTEE	192522	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

CROWE LLP

225 WEST WACKER DRIVE
SUITE 2600
CHICAGO, IL 60606

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	AUDITOR	19035	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

WILLIS TOWERS WATSON

800 NORTH GLEBE ROAD
FLOOR 10
ARLINGTON, VA 22203

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 50	ACTUARY	54000	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

a Name: CROWE LLP	b EIN: 35-0921680
c Position: AUDITOR	
d Address:	e Telephone:

Explanation: RFP RESULT AND SELECTION RECOMMENDED NEW AUDITOR

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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

A Name of plan <u>RETIREMENT INCOME PLAN FOR EMPLOYEES OF INTERNATIONAL ASSOCIATION OF LIONS CLUBS</u>	B Three-digit plan number (PN)	<u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>THE INTERNATIONAL ASSOCIATION OF LIONS CLUBS</u>	D Employer Identification Number (EIN) <u>36-1263962</u>	

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
---------------	--

a Name of MTIA, CCT, PSA, or 103-12 IE: <u>TRANSAMERICA COLLECTIVE TRUST FUNDS</u>		
b Name of sponsor of entity listed in (a): <u>TRANSAMERICA RETIREMENT SOLUTIONS</u>		
c EIN-PN <u>04-6784256-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>431454</u>
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

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

For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024			
A Name of plan RETIREMENT INCOME PLAN FOR EMPLOYEES OF INTERNATIONAL ASSOCIATION OF LIONS CLUBS	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">B Three-digit plan number (PN) ▶</td> <td style="width:30%; text-align: center;">001</td> </tr> </table>	B Three-digit plan number (PN) ▶	001
B Three-digit plan number (PN) ▶	001		
C Plan sponsor's name as shown on line 2a of Form 5500 THE INTERNATIONAL ASSOCIATION OF LIONS CLUBS	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:70%;">D Employer Identification Number (EIN) 36-1263962</td> </tr> </table>	D Employer Identification Number (EIN) 36-1263962	
D Employer Identification Number (EIN) 36-1263962			

Part I	Asset and Liability Statement
---------------	--------------------------------------

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	500000	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	308573	348781
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	3402093	2270409
(2) U.S. Government securities	1c(2)	14522304	17529721
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	10533347	11933586
(B) All other	1c(3)(B)	11038412	13325592
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	3481643	2318183
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	405092	431454
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	12465191	5249917

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	56656655	53407643
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k		
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	56656655	53407643

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)		
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	184572	
(B) U.S. Government securities.....	2b(1)(B)	46847	
(C) Corporate debt instruments.....	2b(1)(C)	1154628	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	76207	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1462254
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	38946	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		38946
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	68078808	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	67603903	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		474905
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	-368871	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		-368871

	(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)	5708
(7) Net investment gain (loss) from pooled separate accounts	2b(7)	
(8) Net investment gain (loss) from master trust investment accounts	2b(8)	
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)	
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)	60
c Other income	2c	100554
d Total income. Add all income amounts in column (b) and enter total.....	2d	1713556

Expenses

e Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	4635153
(2) To insurance carriers for the provision of benefits	2e(2)	
(3) Other.....	2e(3)	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)	4635153
f Corrective distributions (see instructions)	2f	
g Certain deemed distributions of participant loans (see instructions).....	2g	
h Interest expense.....	2h	
i Administrative expenses:		
(1) Salaries and allowances	2i(1)	
(2) Contract administrator fees	2i(2)	
(3) Recordkeeping fees	2i(3)	4250
(4) IQPA audit fees	2i(4)	19035
(5) Investment advisory and investment management fees	2i(5)	83294
(6) Bank or trust company trustee/custodial fees	2i(6)	
(7) Actuarial fees	2i(7)	54000
(8) Legal fees	2i(8)	
(9) Valuation/appraisal fees	2i(9)	
(10) Other trustee fees and expenses	2i(10)	109228
(11) Other expenses.....	2i(11)	57608
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)	327415
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j	4962568

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k	-3249012
l Transfers of assets:		
(1) To this plan.....	2l(1)	
(2) From this plan	2l(2)	

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: **BAKER TILLY US, LLP**

(2) EIN: **30-1413443**

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
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	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 544166.

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

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

A Name of plan RETIREMENT INCOME PLAN FOR EMPLOYEES OF INTERNATIONAL ASSOCIATION OF LIONS CLUBS	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 THE INTERNATIONAL ASSOCIATION OF LIONS CLUBS	D Employer Identification Number (EIN) <u>36-1263962</u>	

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....

1		0
---	--	---

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):
EIN(s): 13-3689044 94-1687665

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....

3		0
---	--	---

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
----------------	---

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?..... Yes No N/A
If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a	
b Enter the amount contributed by the employer to the plan for this plan year	6b	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c	

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline?..... Yes No N/A

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?..... Yes No N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... Increase Decrease Both No

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? Yes No

11 a Does the ESOP hold any preferred stock?..... Yes No

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)..... Yes No

12 Does the ESOP hold any stock that is not readily tradable on an established securities market?..... Yes No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

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

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

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

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

Retirement Income Plan for Employees of The International Association of Lions Clubs

Financial Statements and
Supplementary Information

December 31, 2024 and 2023

Table of Contents

Independent Auditors' Report	1
Statements of Net Assets Available for Benefits	5
Statements of Changes in Net Assets Available for Benefits	6
Notes to Financial Statements	7
Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)	17
Schedule H, Line 4(j) - Schedule of Reportable Transactions	35

Independent Auditors' Report

To the Plan Administrator of the
Retirement Income Plan for Employees of The International Association of Lions Clubs

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2024 Financial Statements

We have performed an audit of the 2024 financial statements of the Retirement Income Plan for Employees of The International Association of Lions Clubs (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The 2024 financial statements comprise the statements of net assets available for benefits as of December 31, 2024, the related statements of changes in net assets available for benefits for the year then ended and the related notes to the 2024 financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the Plan's 2024 financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the Plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from qualified institutions as of and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 6 to the 2024 financial statements, is complete and accurate.

Opinion on the 2024 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2024 Financial Statements section:

- The amounts and disclosures in the accompanying 2024 financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying 2024 financial statements related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2024 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2024 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2024 Financial Statements

Management is responsible for the preparation and fair presentation of the 2024 financial statements in accordance with accounting principles generally accepted in the United States of America and for the design, implementation and maintenance of internal control relevant to the preparation and fair presentation of 2024 financial statements that are free from material misstatement, whether due to fraud or error. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the 2024 financial statements.

In preparing the 2024 financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year from the date the 2024 financial statements are available to be issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan and determining that the Plan's transactions that are presented and disclosed in the 2024 financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditors' Responsibilities for the Audit of the 2024 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the 2024 financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the 2024 financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the 2024 financial statements, whether due to fraud or error and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the 2024 financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Plan's internal control. Accordingly, no such opinion is expressed.

- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the 2024 financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2024 financial statements and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the 2024 financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

Other Matter - 2023 Financial Statement

Predecessor auditors performed an audit of the 2023 financial statements of the Plan. In accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA, the prior year audit did not extend to any statements or information related to assets held for investment of the plan that were certified by a qualified institution. Their report dated September 25, 2024 indicated that (a) the amounts and disclosures in the 2023 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2023 financial statements related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C). Their report also indicated that the form and content of the 2023 supplemental schedule, other than the information in the 2023 supplemental schedule that agreed to or is derived from the certified investment information, were presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA; and the information in the 2023 supplemental schedule related to assets held by and certified to by a qualified institution agrees to or is derived from, in all material respects, the information prepared and certified by an institution that management determines meets the requirements of ERISA Section 103(a)(3)(C).

Other Matter - 2024 Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) and Schedule H, Line 4(j) - Schedule of Reportable Transactions as of or for the year ended December 31, 2024 are presented for purposes of additional analysis and are not a required part of the 2024 financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the 2024 financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the 2024 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2024 financial statements or to the 2024 financial statements themselves and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

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

Baker Tilly US, LLP

Chicago, Illinois
October 10, 2025

Retirement Income Plan for Employees of The International Association of Lions Clubs

Statements of Net Assets Available for Benefits

December 31, 2024 and 2023

	2024	2023
Assets		
Investments		
Investments at fair value	\$ 53,058,862	\$ 55,848,082
Receivables		
Employer contributions	-	500,000
Other current assets		
Accrued investment income	348,781	308,573
Total assets	53,407,643	56,656,655
Net assets available for benefits	\$ 53,407,643	\$ 56,656,655

See notes to financial statements

Retirement Income Plan for Employees of The International Association of Lions Clubs

Statements of Changes in Net Assets Available for Benefits

Years Ended December 31, 2024 and 2023

	2024	2023
Additions		
Investment income		
Interest and dividends	\$ 1,601,754	\$ 1,628,043
Net appreciation in fair value of investments	111,802	4,515,913
Total investment income	1,713,556	6,143,956
Contributions		
Employer contributions	-	500,000
Total additions	1,713,556	6,643,956
Deductions		
Benefits paid to participants	4,635,153	4,853,445
Administrative expenses	269,818	286,631
Total deductions	4,904,971	5,140,076
Net (decrease) increase	(3,191,415)	1,503,880
Transfers out of the Plan (Note 5)	(57,597)	-
Net assets available for benefits		
Beginning of year	56,656,655	55,152,775
End of year	\$ 53,407,643	\$ 56,656,655

See notes to financial statements

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

1. Description of Plan

The following description of the Retirement Income Plan for Employees of The International Association of Lions Clubs (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a noncontributory defined benefit plan established effective August 1, 1959, as restated January 1, 2013. Prior to the plan freeze, the Plan covered all employees of International Association of Lions Clubs (the Association) who are age 18 or older, excluding people who become an employee on or after January 1, 2007, whether by hire, transfer or rehire, any employee who has been employed by an employer in India after December 31, 2006, any employee who has been employed by an employer in Japan or Korea after December 31, 2008 and leased employees. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The plan administrator is the plan committee, which is the Finance and Headquarters Operation Committee. The Plan Committee is responsible for oversight of the Plan, determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Association's leadership team.

The Plan was frozen for entry effective January 1, 2007. The accrued benefit for any participant who was employed by the Association in India was frozen effective December 31, 2006. The accrued benefit for any participant who was employed by the Association in Japan or Korea was frozen effective December 31, 2008. The accrued benefit for any participant who was employed by the Association in the United States or Canada was frozen effective December 31, 2020. The Plan was frozen for accrued benefits effective January 1, 2021.

Funding Policy

The Plan's funding policy is for the Association to make contributions in actuarially determined amounts which will meet or exceed the annual ERISA minimum funding requirement. Annual contributions meet the minimum funding requirements of ERISA for 2024 and 2023.

Although it has not expressed any intent to do so, the Association has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA.

Vesting and Pension Benefits

Plan participants are fully vested for normal retirement benefits after five years of service; an employee who is employed by the Association on the date he or she attains age 62 shall be 100 % vested without regard to the number of years of service.

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

Normal retirement benefits commence at age 65. Except as discussed below, benefits are computed by multiplying (a) the number of full and fractional years of credited service times (b) 2.25% of the participant's average annual earnings. Average annual earnings are defined as the highest average earnings received during any five consecutive plan years during the last ten full plan years before retirement or termination of employment. As of December 31, 2006, benefits for participants who have not attained age 55 or have less than 15 years of service is the sum of the following: (a) the product of (i) 2.25% of the participant's average annual earnings determined as of December 31, 2006 multiplied by (ii) the number of years of credited service determined as of July 31, 2006 plus 5/12 of the year of credited service determined for the service computation period ending July 31, 2007; plus (b) the product of (i) 7/12 and 1.25% of the earnings paid to the participant during the earnings computation period ending December 31, 2007 provided the participant accrues 1,000 hours of service for the service computation period ending July 31, 2007; plus the product of (ii) 5/12 and 1.25% of the earnings paid to the participant during the earnings computation period ended December 31, 2007 provided the participant accrues 417 hours of service for the service computation period ending December 31, 2007, plus (c) 1.25% of the participant's career average earnings. Career average earnings are defined as the average of the earnings paid after December 31, 2006 in which the participants accrue a year of credited service.

Retirement benefits are generally payable monthly for the life of a participant. Upon termination or retirement, participants with a vested benefit between \$1,000 and \$10,000 may elect to receive a lump-sum distribution. Participants with a vested benefit of \$1,000 or less will automatically be paid a lump-sum distribution upon termination or retirement.

Participants are eligible for early retirement on the first of the month following attainment of age 55 and completion of 15 years of vesting service. The early retirement benefit is a reduced normal retirement benefit calculated in accordance with the Plan's provisions.

Participants can select varying methods of annuity payments as defined in the plan agreement. The Plan provides certain benefits to the surviving spouse of an employee, should the employee die before retirement.

Death and Disability Benefits

If an active employee dies at age 55 or older, a death benefit equal to the value of the employee's accumulated pension benefit is paid to the employee's beneficiary. Active employees who become totally disabled receive annual disability benefits that are equal to the equivalent normal retirement benefit they have accumulated as of the time they become disabled. Disability benefits are paid until normal retirement age, at which time disabled participants will receive the normal retirement benefit computed as though they had been employed to normal retirement age, with their annual compensation remaining the same as at the time they became disabled.

2. Summary of Accounting Policies

Basis of Accounting

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

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received by the Plan to sell an asset or paid by the Plan to transfer a liability in an orderly transaction between market participants at the measurement date in the Plan's principal or most advantageous market for the asset or liability. The Plan Committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company, as applicable. See Note 4 for discussion of fair value measurements.

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

Payment of Benefits

Benefits payments to participants are recorded upon distribution.

Administrative Expenses

The Plan's expenses are paid either by the Plan or the Association, as provided by the plan document. Expenses that are paid directly by the Association are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the Statements of Changes in Net Assets Available for Benefits . In addition, certain investment related expenses are included in net appreciation in fair value of investments in the Statements of Changes in Net Assets Available for Benefits .

Recent Accounting Standards

The SECURE 2.0 Act of 2022 (Secure 2.0 Act) was signed into law on December 29, 2022. This legislation includes a vast array of provisional changes to retirement plans, becoming effective in 2023 and beyond. Plan management adopted mandatory provisions effective for the year ended December 31, 2024. Plan management is evaluating the impact of optional SECURE 2.0 Act provisions. The application of SECURE 2.0 Act did not have a material effect on the Plan's financial statements. The Plan will be amended to reflect any changes made in response to SECURE 2.0 Act prior to the deadline set by law or applicable regulations.

Subsequent Events

Subsequent events were evaluated through October 10, 2025, the date the financial statements were available to be issued.

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

3. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable, under the Plan's provisions, to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries.

Benefits are calculated based on employees' credited years of service multiplied by a specified percentage of their average monthly compensation. Benefits provided via annuity contracts are deducted from plan assets and from accumulated plan benefits. Benefits payable under all circumstances – retirement, death, disability and termination of employment – are included, to the extent they are deemed attributable to employee service rendered to the valuation date.

The actuarial present value of accumulated plan benefits is determined by the Plan's independent actuary and is that amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability withdrawal, or retirement) between the valuation date and the expected date of payment.

The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2024. Had the valuation been performed as of December 31, there would be no material differences. The significant actuarial assumptions used in the valuation were:

Discount rate:	6.60%
Retirement:	Age 60-70+
Mortality:	Pri-2012 tables with MP-2021 improvement scales
Forms of payment:	60% elect a single life annuity 20% elect a 100% joint and survivor annuity 20% elect a 50% joint and survivor annuity

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

The calculation of the estimated present value of accumulated plan benefits attributable to participants in the Plan, which was made as of January 1, 2024, is as follows:

Actuarial present value of accumulated plan benefits:

Vested benefits:	
Participants currently receiving benefit payments	\$ 39,521,173
Other vested participants	10,375,648
Total vested benefits	49,896,821
Nonvested benefits	91,748
Total accumulated plan benefits	\$ 49,988,569

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

A summary of significant changes in the actuarial present value of accumulated plan benefits for the year ended December 31, 2023 are as follows:

Actuarial present value of accumulated plan benefits - beginning of year	\$ 56,873,351
<hr/>	
Decrease during the year attributable to:	
Actuarial losses	474,779
Decrease in the discount period	2,941,841
Change in assumptions	(5,447,957)
Benefits paid	(4,853,445)
Net decrease	(6,884,782)
Actuarial present value of accumulated plan benefits - end of year	\$ 49,988,569
<hr/>	

The changes in accumulated plan benefits related to change in assumptions is primarily due to a change in the discount rate from 5.40% to 6.60%.

4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under authoritative guidance are described as follows:

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

Level 2 - Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

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

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observables and minimize the use of unobservable inputs.

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

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

Money Market Deposit Account: Fair value is estimated to approximate the cost basis of the deposit account balance, based upon the liquidity of the account and the credit quality of the issuer.

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

U.S. Government and Government Agency Securities: Valued using pricing models maximizing the use of observable inputs for similar securities.

Collective Trust Fund: The fair values of participation units held in a collective trust are based on the net asset values (NAV) per unit as reported by the fund managers. The collective trust provides for daily redemptions by the Plan at reported NAV per share, with no advance notice requirement.

Exchange Traded Funds: The fair values of exchange traded funds are determined by obtaining quoted prices on nationally recognized securities exchanges.

Debt Securities: Most bonds are valued based upon recent bid prices or the average of recent bid and asked prices when available and, if not available, they are valued through matrix pricing models developed by sources considered by management to be reliable. Matrix pricing, which is a mathematical technique commonly used to price debt securities that are not actively traded, values debt securities without relying exclusively on quoted prices for the specific securities but rather by relying on the securities' relationship to other benchmark quoted securities with similar credit risk.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

Assets at Fair Value as of December 31, 2024	Level 1	Level 2	Level 3	Total
Money market deposit account	\$ 2,270,409	\$ -	\$ -	\$ 2,270,409
Common stocks	2,318,183	-	-	2,318,183
U.S. government and government agency securities	-	17,529,721	-	17,529,721
Debt securities	-	25,259,178	-	25,259,178
Exchange traded funds	5,249,917	-	-	5,249,917
Total assets in the fair value hierarchy	9,838,509	42,788,899	-	52,627,408
Investments measured at NAV (a)	-	-	-	431,454
Total investments at fair value	\$ 9,838,509	\$ 42,788,899	\$ -	\$ 53,058,862

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

Assets at Fair Value as of December 31, 2023	Level 1	Level 2	Level 3	Total
Money market deposit account	\$ 3,402,093	\$ -	\$ -	\$ 3,402,093
Common stocks	3,547,494	-	-	3,547,494
U.S. government and government agency securities	-	14,522,304	-	14,522,304
Debt securities	-	23,705,293	-	23,705,293
Exchange traded funds	10,265,806	-	-	10,265,806
Total assets in the fair value hierarchy	17,215,393	38,227,597	-	55,442,990
Investments measured at NAV (a)	-	-	-	405,092
Total investments at fair value	\$ 17,215,393	\$ 38,227,597	\$ -	\$ 55,848,082

(a) In accordance with Subtopic 820-10, certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the Statements of Net Assets Available for Benefits.

Fair Value of Investments That Calculate NAV

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2024 and 2023. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice Period
Collective trust fund	\$ 431,454	\$ -	Daily	None

December 31, 2023	Fair Value	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice Period
Collective trust fund	\$ 405,092	\$ -	Daily	None

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

5. Transfers Into or Out of the Plan

From time to time, employees may no longer meet the eligibility requirements of the Plan and become eligible to participate in another qualified plan sponsored by the Association, or vice versa. These employees have their account balances transferred between the Plan and another qualified plan sponsored by the Association.

6. Information Certified by Trustees

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, Bank of America, N.A. and TransAmerica Trust Company, the Trustees of the Plan, have certified to the completeness and accuracy of all investments reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023 and the supplemental Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year) as of December 31, 2024 and the related investment activity reported in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2024 and 2023 and the information reported in the supplemental Schedule H, Line 4(j) - Schedule of Reportable Transactions for the year ended December 31, 2024. Such information was obtained by management and agreed to or derived from information certified as complete and accurate by a qualified institution.

7. Related-Party and Party in Interest Transactions

Certain plan investments are managed by the Trustees of the Plan. These transactions qualify as party in interest transactions as defined under ERISA guidelines.

Parties in interest are defined under DOL regulations as any fiduciary of the Plan, any party rendering service to the Plan, the employer and certain others. Amounts paid by the Plan to parties in interest included fees paid for investment management and actuarial services. Certain professional fees for the administration and audit of the Plan were paid by the Association. Various administrative functions are performed by officers or employees of the Association. No such officer or employee receives compensation from the Plan.

8. Plan Termination

In the event the Plan terminates, the net assets of the Plan will be allocated, as prescribed by ERISA and its related regulations, generally to provide the following benefits in the order indicated:

1. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under plan provisions in effect at any time during the five years preceding plan termination.
2. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations. All other vested benefits (that is, vested benefits not insured by the PBGC).
3. All nonvested benefits.

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all benefits under the Plan and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

Whether all participants receive their benefits should the Plan terminate at some future time will depend on the sufficiency, at that time, of the Plan's net assets to provide for accumulated benefit obligations and may also depend on the financial condition of the plan sponsor and the level of benefits guaranteed by the PBGC.

9. Tax Status

The Internal Revenue Service has determined and informed the Association by a letter dated May 5, 2014 that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, plan management believes that the Plan is designed and being operated in compliance with the applicable requirements of the IRC. Therefore, they believe that the Plan was qualified and the related trust was tax-exempt as of the financial statement date.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan. The plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2024 and 2023, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The plan administrator believes it is no longer subject to income tax examinations for years prior to 2020.

10. Risks and Uncertainties

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

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

Retirement Income Plan for Employees of The International Association of Lions Clubs

Notes to Financial Statements

December 31, 2024 and 2023

11. January 1, 2025 Actuarial Valuation (Unaudited)

The January 1, 2025 actuarial valuation was completed prior to the date the financial statements were available to be issued. A summary of the actuarial valuation information provided by the Plan's actuary, which has not been audited by independent auditors, is provided below for informational purposes.

Actuarial present value of accumulated plan benefits:

Vested benefits:	
Participants currently receiving benefit payments	\$ 41,135,171
Other vested participants	9,564,390
Total vested benefits	50,699,561
Nonvested benefits	90,968
Total accumulated plan benefits	\$ 50,790,529

A summary of significant changes in the actuarial present value of accumulated plan benefits for the year ended December 31, 2024 are as follows:

Actuarial present value of accumulated plan benefits - beginning of year	\$ 49,988,569
Increase during the year attributable to:	
Actuarial losses	645,536
Decrease in the discount period	3,148,729
Change in assumptions	1,642,848
Benefits paid	(4,635,153)
Net increase	801,960
Actuarial present value of accumulated plan benefits - end of year	\$ 50,790,529

The changes in accumulated plan benefits related to change in assumptions is primarily due to a change in the discount rate from 6.60% to 6.20%.

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
Collective Trust Fund				
*	TransAmerica Retirement Solutions Corporation	Government Money Market Fund	\$ 431,454	\$ 431,454
Total collective trust fund			431,454	431,454
Money Market Deposit Accounts				
*	Bank of America	Money Market Savings Account	2,270,409	2,270,409
Total money market deposit accounts			2,270,409	2,270,409
Exchange Traded Funds				
	The Vanguard Group	Vanguard Mid-Cap ETF	926,409	1,413,624
	The Vanguard Group	Vanguard 500 Index Fund	1,365,457	2,522,170
	The Vanguard Group	Vanguard FTSE Emerging	261,358	254,727
	The Vanguard Group	Vanguard FTSE Developed	705,115	777,505
	The Vanguard Group	Vanguard Small Cap	229,790	254,937
	Prologis Inc	Prologis Inc	30,141	26,954
Total exchange traded funds			3,518,270	5,249,917
Common Stocks				
	Alibaba Group Holding LT	Alibaba Group Holding LT	19,711	7,970
	Amazon Com Inc Com	Amazon Com Inc Com	50,564	76,787
	Lowe's Companies Inc	Lowe's Companies Inc	16,550	23,446
	Marriott Intl Inc New A	Marriott Intl Inc New A	15,281	24,826
	Nike Inc CL B	Nike Inc CL B	10,649	10,669
	Starbucks Corp	Starbucks Corp	15,577	17,611
	Tesla Inc	Tesla Inc	58,434	113,883
	Yum Brands Inc	Yum Brands Inc	7,710	10,464
	Yum China Holdings Inc	Yum China Holdings Inc	5,079	4,576
	Diageo PLC SPSD ADR New	Diageo PLC SPSD ADR New	23,827	20,087
	Kenvue Inc	Kenvue Inc	21,478	19,877
	Mondelez International	Mondelez International	22,909	19,293
	Monster Beverage SHS	Monster Beverage SHS	21,734	27,331

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Nestle S A Rep RG SH ADR	Nestle S A Rep RG SH ADR	\$ 24,935	\$ 16,830
	PepsiCo Inc	PepsiCo Inc	25,383	24,938
	Target Corp Com	Target Corp Com	15,333	13,788
	Conocophillips	Conocophillips	25,207	35,404
	Exxon Mobil Corp Com	Exxon Mobil Corp Com	39,648	37,757
	Aon PLC REG SHS	Aon PLC REG SHS	21,564	34,839
	Chubb Ltd	Chubb Ltd	11,571	24,038
	Amer Express Company	Amer Express Company	14,446	26,118
	Citigroup Inc Com New	Citigroup Inc Com New	14,856	20,765
	JPMorgan Chase & Co	JPMorgan Chase & Co	23,928	52,976
	KKR & Co Inc CL A	KKR & Co Inc CL A	11,763	26,476
	Marsh & McLennan Cos Inc	Marsh & McLennan Cos Inc	13,341	24,427
	Morgan Stanley	Morgan Stanley	20,447	32,184
	NASDAQ OMX Grp Inc	NASDAQ OMX Grp Inc	11,706	19,946
	PayPal Holdings Inc SHS	PayPal Holdings Inc SHS	13,292	11,181
	Progressive CRP Ohio	Progressive CRP Ohio	20,913	48,401
	SEI Invt Co PA PV \$0.01	SEI Invt Co PA PV \$0.01	9,172	14,434
	Block Inc	Block Inc	15,207	12,324
	Visa Inc CL A SHRS	Visa Inc CL A SHRS	38,772	60,680
	Abbott Labs	Abbott Labs	29,490	31,445
	Abbvie Inc SHS	Abbvie Inc SHS	21,483	25,056
	Cigna Group/The	Cigna Group/The	36,589	45,011
	Illumina Inc Com	Illumina Inc Com	22,574	11,359
	Intuitive Surgical Inc	Intuitive Surgical Inc	8,117	17,747
	Johnson and Johnson Com	Johnson and Johnson Com	29,180	27,767
	McKesson Corporation Com	McKesson Corporation Com	16,166	41,603
	Novartis ADR	Novartis ADR	10,174	11,775
	Novo Nordisk A S ADR	Novo Nordisk A S ADR	11,617	19,268
	Pfizer Inc	Pfizer Inc	37,341	24,806
	Regeneron Pharmaceuticals	Regeneron Pharmaceuticals	18,523	19,945
	Roche Holding Ltd SPN ADR	Roche Holding Ltd SPN ADR	11,658	9,243
	Thermo Fisher Scientific Inc	Thermo Fisher Scientific Inc	14,611	14,046
	Vertex Pharmaceuticals Inc	Vertex Pharmaceuticals Inc	17,550	28,592
	Eaton Corp PLC	Eaton Corp PLC	5,781	19,912
	Boeing Company	Boeing Company	90,100	84,960

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Deere Co	Deere Co	\$ 2,797	\$ 5,932
	Expeditors Intl Wash Inc	Expeditors Intl Wash Inc	9,539	12,628
	General Dynamics Corp Com	General Dynamics Corp Com	22,992	26,612
	Illinois Tool Works Inc	Illinois Tool Works Inc	14,892	20,031
	Paccar Inc	Paccar Inc	28,651	31,518
	RTX Corp	RTX Corp	18,625	26,037
	Union Pacific Corp	Union Pacific Corp	22,430	26,909
	Accenture PLC SHS	Accenture PLC SHS	20,999	28,143
	NXP Semiconductors N.V.	NXP Semiconductors N.V.	14,576	17,044
	Analog Devices Inc Com	Analog Devices Inc Com	23,724	30,169
	Autodesk Inc Del PV \$0.01	Autodesk Inc Del PV \$0.01	26,226	33,695
	FactSet Resh Sys Inc	FactSet Resh Sys Inc	10,184	13,928
	KLA Corp	KLA Corp	8,550	15,753
	Microsoft Corp	Microsoft Corp	27,329	51,423
	Nvidia	Nvidia	12,244	115,892
	Oracle Corp \$0.01 Del	Oracle Corp \$0.01 Del	21,856	57,657
	Qualcomm Inc	Qualcomm Inc	10,791	17,359
	Salesforce Inc	Salesforce Inc	22,428	38,448
	Shopify Inc CL A	Shopify Inc CL A	15,997	28,815
	Workday Inc CL A	Workday Inc CL A	7,225	10,063
	Alphabet Inc SHS CL A	Alphabet Inc SHS CL A	33,632	76,856
	Disney (Walt) Co Com Stk	Disney (Walt) Co Com Stk	32,790	32,626
	Meta Platforms Inc	Meta Platforms Inc	31,889	91,340
	Netflix Com Inc	Netflix Com Inc	26,482	71,306
	Dominion Energy Inc	Dominion Energy Inc	37,765	31,722
	Duke Energy Corp New	Duke Energy Corp New	24,879	30,275
	Southern Company	Southern Company	19,771	29,141
		Total common stocks	1,591,204	2,318,183
	U.S. Government and Government Agency Securities			
	Resolution Funding Corp	Principal STRIPS ZERO% APR 15 2030	34,758	35,230
	Resolution Funding Corp	Principal STRIPS ZERO% JAN 15 2030	333,619	653,252
	U.S. Treasury STRIP PRIN	ZERO% FEB 15 2026	3,487,324	3,599,867

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	U.S. Treasury STRIP PRIN	ZERO% AUG 15 2027	\$ 1,435,177	\$ 2,404,818
	U.S. Treasury STRIP PRIN	ZERO% NOV 15 2027	1	713,850
	U.S. Treasury Bond	4.250% AUG 15 2054	51,532	50,226
	U.S. Treasury STRIPS	ZERO% AUG 15 2030	4,081,808	4,043,776
	U.S. Treasury STRIP	ZERO% AUG 15 2034	4,695,941	4,865,545
	U.S. Treasury STRIP	ZERO% MAY 15 2032	945,912	913,952
	U.S. Treasury STRIP	ZERO% MAY 15 2052	282,832	249,205
		Total U.S. government and government agency securities	15,348,904	17,529,721
Debt Securities				
	AEP Texas Inc	SER G GLB 04.150% MAY 01 2049	38,635	94,369
	AEP Texas Inc	SER H GLB 03.450% JAN 15 2050	4,975	3,361
	AT&T Inc	GLB 04.500% MAR 09 2048	124,881	491,357
	AT&T Inc	GLB 03.650% JUN 01 2051	86,576	77,685
	AT&T Inc	GLB 03.550% SEP 15 2055	134,816	117,703
	AT&T Inc	GLB 03.800% DEC 01 2057	164,102	158,677
	AT&T Inc	GLB 05.400% FEB 15 2034	111,795	112,448
	Abbott Laboratories	GLB 04.900% NOV 30 2046	79,120	93,343
	Abbvie Inc	GLB 04.875% NOV 14 2048	12,339	193,057
	Abbvie Inc	GLB 04.250% NOV 21 2049	259,027	199,195
	Abbvie Inc	GLB 05.500% MAR 15 2064	35,299	33,416
	Alphabet Inc	GLB 02.050% AUG 15 2050	35,975	30,476
	Altria Group Inc	COMPANY GUARNT GLB 04.000% FEB 04 2061	21,900	17,449
	Amazon.com Inc	GLB 04.800% DEC 05 2034	1	114,457
	Amazon.com Inc	GLB 04.050% AUG 22 2047	6,382	4,132
	Amazon.com Inc	GLB 02.700% JUN 03 2060	14,418	8,605
	Amazon.com Inc	GLB 03.100% MAY 12 2051	10,074	6,740
	Amazon.com Inc	GLB 03.250% MAY 12 2061	111,361	78,073
	Amazon.com Inc	GLB 04.100% APR 13 2062	94,565	78,255
	American Intl Group	GLB 04.750% APR 01 2048	11,718	30,921
	American Tower Corp	GLB 03.100% JUN 15 2050	12,443	9,622

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	American Tower Corp	GLB 01.875% OCT 15 2030	\$ 68,430	\$ 58,659
	Amgen Inc	GLB 04.663% JUN 15 2051	12,810	96,286
	Amgen Inc	GLB 03.375% FEB 21 2050	119,143	82,002
	Amgen Inc	GLB 04.200% FEB 22 2052	179,179	158,299
	Amgen Inc	GLB 05.650% MAR 02 2053	242,671	231,065
	Anheuser-Busch Co/INBEV	Comp Guarnt SER * GLB 04.900% FEB 01 2046	115,835	110,034
	Anheuser-Busch INBEV WOR	Company Guarnt GLB 04.439% OCT 06 2048	166,944	151,969
	Anheuser-Busch INBEV WOR	Company Guarnt GLB 05.550% JAN 23 2049	26,174	201,646
	Anthem Inc	GLB 03.125% MAY 15 2050	41,610	28,786
	Elevance Health Inc	GLB 05.650% JUN 15 2054	45,588	43,119
	Elevance Health Inc	GLB 05.850% NOV 01 2064	55,148	53,059
	Apache Corp	05.100% SEP 01 2040	43,682	43,570
	Appalachian Power Co	SER BB GLB 04.500% AUG 01 2032	116,816	117,605
	Apple Inc	GLB 03.750% SEP 12 2047	1	181,031
	Apple Inc	GLB 02.950% SEP 11 2049	85,266	63,312
	Apple Inc	GLB 02.400% AUG 20 2050	9,639	5,905
	Apple Inc	GLB 02.650% FEB 08 2051	24,433	15,424
	Apple Inc	GLB 02.700% AUG 05 2051	146,288	115,375
	Apple Inc	GLB 02.850% AUG 05 2061	34,013	20,978
	Astrazeneca Finance LLC	Company Guarnt GLB 02.250% MAY 28 2031	43,925	41,734
	Baltimore Gas & Electric	GLB 02.250% JUN 15 2031	14,973	12,695
	Becton Dickinson and Co	04.669% JUN 06 2047	13,268	55,634
	Becton Dickinson and Co	GLB 03.794% MAY 20 2050	14,698	9,596
	Berkshire Hathaway Fin	Company Guarnt GLB 04.200% AUG 15 2048	100,901	206,858
	Boeing Co	06.875% MAR 15 2039	94,275	79,030
	Boeing Co	GLB 03.650% MAR 01 2047	1	30,377
	Boeing Co	GLB 05.805% MAY 01 2050	177,871	144,173
	Boeing Co	GLB 05.930% MAY 01 2060	86,083	87,904

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Boeing Co	GLB 03.625% FEB 01 2031	\$ 25,083	\$ 22,696
	BP Cap Markets America	Company Guarnt 02.772% NOV 10 2050	55,732	38,990
	BP Cap Markets America	Company Guarnt GLB 02.939% JUN 04 2051	57,524	37,146
	Brighthouse Financial In	GLB 03.850% DEC 22 2051	29,177	22,754
	Bristol-Myers Squibb Co	GLB 03.900% MAR 15 2062	62,661	53,651
	Bristol-Myers Squibb Co	GLB 05.500% FEB 22 2044	80,419	79,284
	Bristol-Myers Squibb Co	GLB 05.550% FEB 22 2054	150,909	145,512
	Bristol-Myers Squibb Co	GLB 05.650% FEB 22 2064	120,212	115,486
	Broadcom Inc	Company Guarnt GLB 04.150% NOV 15 2030	233,626	224,864
	Broadcom Inc	Company Guarnt GLB 04.300% NOV 15 2032	224,723	202,775
	Broadcom Inc	GLB 04.800% OCT 15 2034	49,976	48,250
	Burlington North Santa Fe	04.150% DEC 15 2048	1	104,205
	Burlington North Santa Fe	02.875% JUN 15 2052	17,836	12,443
	Burlington North Santa Fe	GLB 05.200% APR 15 2054	69,046	65,876
	Cigna Corp	GLB 03.400% MAR 15 2050	140,620	85,441
	Cigna Corp	GLB 03.400% MAR 15 2051	60,203	52,181
	Cigna Group/The	GLB 05.600% FEB 15 2054	62,951	60,876
	CSX Corp	GLB 04.250% NOV 01 2066	71,767	52,907
	CSX Corp	GLB 04.750% NOV 15 2048	13,663	57,217
	CVS Health Corp	GLB 05.125% JUL 20 2045	10,200	151,229
	CVS Health Corp	GLB 05.050% MAR 25 2048	145,059	111,314
	Campbell Soup Co	GLB 05.400% MAR 21 2034	32,005	31,840
	Campbell Soup Co	GLB 05.250% OCT 13 2054	9,956	9,034
	Cardinal Health Inc	GLB 04.368% JUN 15 2047	11,596	11,970
	Carrier Global Corp	GLB 02.722% FEB 15 2030	61,866	53,673
	Carrier Global Corp	GLB 06.200% MAR 15 2054	14,065	13,744
	Caterpillar Inc	GLB 02.600% APR 09 2030	71,173	58,597
	Caterpillar Inc	GLB 03.250% APR 09 2050	46,239	34,541
	Centene Corp	GLB 02.500% MAR 01 2031	31,960	33,084

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Centerpoint Energy RES	GLB 04.400% JUL 01 2032	\$ 106,442	\$ 99,415
	Charter Comm OPT LLC/CAP	GLB 05.750% APR 01 2048	1	119,678
	Charter Comm OPT LLC/CAP	GLB 03.850% APR 01 2061	48,477	30,130
	Charter Comm OPT LLC/CAP	GLB 04.400% DEC 01 2061	63,008	64,566
	Charter Comm OPT LLC/CAP	GLB 05.500% APR 01 2063	38,612	31,826
	Chevron USA Inc	Company Guarnt GLB 02.343% AUG 12 2050	30,785	22,483
	Chubb INA Holdings Inc	Company Guarnt GLB 05.000% MAR 15 2034	114,986	113,568
	Cisco Systems Inc	05.500% JAN 15 2040	32,903	45,367
	Cisco Systems Inc	GLB 05.350% FEB 26 2064	57,756	54,638
	Citigroup Inc	Subordinated 04.750% MAY 18 2046	72,796	65,904
	Citigroup Inc	GLB VAR%MAY 01 2032	29,511	25,392
	Citigroup Inc	Subordinated GLB VAR%FEB 13 2035	105,000	104,487
	Citigroup Inc	GLB VAR%JUN 11 2035	111,331	109,071
	Coca-Cola Co/The	GLB 02.600% JUN 01 2050	54,504	39,176
	Coca-Cola Co/The	GLB 03.000% MAR 05 2051	42,635	26,336
	Coca-Cola Co/The	GLB 05.400% MAY 13 2064	34,778	33,681
	Comcast Corp	Company Guarnt GLB 03.450% FEB 01 2050	88,280	270,437
	Comcast Corp	Company Guarnt GLB 02.887% NOV 01 2051	9,518	9,022
	Comcast Corp	Company Guarnt GLB 05.500% MAY 15 2064	214,217	200,513
	Commonwealth Edison Co	1st Mortgage SER 130 GLB 03.125% MAR 15 2051	31,714	22,670
	Conagra Brands Inc	GLB 05.400% NOV 01 2048	6,266	9,071

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Conocophillips	Company Guarnt GLB 06.500% FEB 01 2039	\$ 18,535	\$ 54,653
	Conocophillips Company	Company Guarnt GLB 03.800% MAR 15 2052	34,165	29,200
	Consolidated Edison Co	SER 2017 03.875% JUN 15 2047	1	106,620
	Con Edison Co of NY Inc	GLB 03.700% NOV 15 2059	70,129	55,768
	Constellation Brands Inc	GLB 04.900% MAY 01 2033	49,560	48,279
	Corebridge Financial Inc	GLB 05.750% JAN 15 2034	76,692	76,397
	Corning Inc	GLB 05.850% NOV 15 2068	14,527	9,567
	Corning Inc	GLB 05.450% NOV 15 2079	13,395	9,048
	DTE Electric Co	1st Mortgage SER C 02.625% MAR 01 2031	89,747	74,355
	DTE Electric Co	GENL RF MORT SER B GLB 03.250% APR 01 2051	32,071	23,831
	Deere & Company	03.900% JUN 09 2042	4,286	29,233
	Deere & Company	GLB 03.750% APR 15 2050	9,607	7,682
	Diamondback Energy Inc	Company Guarnt GLB 05.900% APR 18 2064	94,828	89,179
	Walt Disney Company/The	Company Guarnt GLB 03.800% MAY 13 2060	87,775	65,326
	Dominion Energy Inc	SER A GLB 04.600% MAR 15 2049	112,699	74,151
	Dominion Energy Inc	SER B GLB 04.850% AUG 15 2052	12,541	12,879
	Dow Chemical Co/The	GLB 03.600% NOV 15 2050	116,915	82,396
	Dowdupont Inc	05.419% NOV 15 2048	47,914	59,678
	Duke Energy Corp	04.200% JUN 15 2049	123,304	224,051
	Duke Energy Corp	GLB 05.000% AUG 15 2052	70,373	65,452
	Duke Energy Carolinas	1st Mortgage GLB 03.550% MAR 15 2052	24,623	21,131

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Duke Energy Ohio Inc	1st Mortgage GLB 05.650% APR 01 2053	\$ 5,993	\$ 5,872
	Duke Energy Progress LLC	1st Mortgage GLB 02.900% AUG 15 2051	48,256	37,082
	Elevance Health Inc	GLB 05.125% FEB 15 2053	27,738	26,690
	Enbridge Energy Partners	Company Guarnt 05.500% SEP 15 2040	30,562	62,218
	Energy Transfer Partners	06.125% DEC 15 2045	1	133,245
	Energy Transfer LP	GLB 05.950% MAY 15 2054	98,973	96,675
	Energy Transfer Operating	GLB 05.000% MAY 15 2050	21,933	16,967
	Energy Louisiana LLC	1st Mortgage 02.350% JUN 15 2032	40,869	37,437
	Energy Texas Inc	1st Mortgage 05.000% SEP 15 2052	34,030	31,293
	Energy Texas Inc	1st Mortgage GLB 05.550% SEP 15 2054	34,841	33,912
	Enterprise Products Oper	Company Guarnt 04.800% FEB 01 2049	1	86,061
	Enterprise Products Oper	Company Guarnt 04.200% JAN 31 2050	7,489	7,866
	Enterprise Products Oper	Company Guarnt 03.200% FEB 15 2052	152,105	113,664
	Eversource Energy	GLB 03.450% JAN 15 2050	41,142	30,754
	Eversource Energy	GLB 03.375% MAR 01 2032	23,173	21,882
	Exelon Corp	GLB 04.050% APR 15 2030	156,836	128,651
	Exelon Corp	GLB 04.700% APR 15 2050	32,129	25,314
	Exxon Mobil Corporation	GLB 03.095% AUG 16 2049	13,909	26,648
	Exxon Mobil Corporation	GLB 03.452% APR 15 2051	99,435	73,604
	Meta Platforms Inc	GLB 05.400% AUG 15 2054	91,176	87,153
	Meta Platforms Inc	GLB 05.550% AUG 15 2064	30,110	29,245
	FedEx Corp	Company Guarnt 04.950% OCT 17 2048	-	69,818
	FedEx Corp	Company Guarnt GLB 05.250% MAY 15 2050	89,657	77,764
	FirstEnergy Corp	SER C GLB 03.400% MAR 01 2050	37,941	37,347

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Florida Power & Light Co	1st Mortgage 04.050% OCT 01 2044	\$ 37,193	\$ 36,653
	Florida Power & Light Co	1st Mortgage GLB 03.990% MAR 01 2049	50,683	93,791
	Ford Motor Credit Co LLC	GLB 07.122% NOV 07 2033	25,076	26,092
	Ford Motor Credit Co LLC	GLB 05.303% SEP 06 2029	20,098	19,600
	Fox Corp	GLB 05.576% JAN 25 2049	28,785	23,231
	General Elec Cap Corp	SER MTNA GLB 06.750% MAR 15 2032	112,703	109,556
	General Motors Co	GLB 05.950% APR 01 2049	38,319	47,233
	General Motors Finl Co	GLB 06.100% JAN 07 2034	45,081	45,652
	Georgia Power Co	SER A GLB 03.250% MAR 15 2051	30,169	23,592
	Gilead Sciences Inc	GLB 04.150% MAR 01 2047	1	87,923
	Gilead Sciences Inc	GLB 02.800% OCT 01 2050	80,609	64,536
	Goldman Sachs Group Inc	GLB VAR%APR 25 2035	30,000	30,567
	Goldman Sachs Group Inc	GLB VAR%JUL 23 2035	90,000	88,320
	Goldman Sachs Group Inc	GLB VAR%OCT 23 2035	123,856	119,628
	Goldman Sachs Group Inc	GLB VAR%NOV 19 2045	40,000	38,630
	Goldman Sachs Group Inc	GLB 02.600% FEB 07 2030	131,244	115,153
	Goldman Sachs Group Inc	GLB VAR%JAN 27 2032	97,198	82,526
	Goldman Sachs Group Inc	GLB VAR%OCT 21 2032	119,230	109,880
	HCA Inc	Company Guarnt GLB 03.500% JUL 15 2051	124,612	100,248
	HCA Inc	Company Guarnt GLB 05.950% SEP 15 2054	54,911	52,309
	Halliburton Company	GLB 04.750% AUG 01 2043	38,083	30,493
	HP Enterprise Co	GLB STEP% OCT 15 2045	31,493	51,891
	Home Depot Inc	GLB 03.900% JUN 15 2047	1	82,145
	Home Depot Inc	GLB 03.350% APR 15 2050	70,144	48,801
	Home Depot Inc	GLB 02.375% MAR 15 2051	36,001	28,291
	Home Depot Inc	GLB 04.950% SEP 15 2052	37,071	36,417
	Honeywell International	GLB 02.700% AUG 15 2029	21,207	18,330
	Honeywell International	GLB 02.800% JUN 01 2050	8,628	6,271
	Indiana Michigan Power	GLB 05.625% APR 01 2053	35,781	34,102
	Intel Corp	GLB 03.100% FEB 15 2060	131,069	72,059

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Intel Corp	GLB 03.050% AUG 12 2051	\$ 49,667	\$ 37,075
	Intel Corp	GLB 03.200% AUG 12 2061	44,538	29,846
	Intel Corp	GLB 05.700% FEB 10 2053	14,999	13,266
	Intel Corp	GLB 05.600% FEB 21 2054	9,874	8,769
	Intercontinental Exchange	GLB 01.850% SEP 15 2032	142,387	126,584
	IBM Corp	04.000% JUN 20 2042	8,445	8,171
	IBM Corp	GLB 04.250% MAY 15 2049	65,048	96,343
	JPMorgan Chase & Co	GLB VAR%JAN 23 2049	107,898	88,597
	JPMorgan Chase & Co	Subordinated GLB VAR%MAY 13 2031	115,010	107,341
	JPMorgan Chase & Co	GLB VAR%APR 22 2042	156,664	139,509
	JPMorgan Chase & Co	GLB VAR%JAN 25 2033	331,778	324,139
	JPMorgan Chase & Co	GLB VAR%JAN 23 2035	30,000	29,810
	JPMorgan Chase & Co	GLB VAR%APR 22 2035	76,464	75,695
	JPMorgan Chase & Co	GLB VAR%OCT 22 2035	65,810	63,592
	JPMorgan Chase & Co	GLB VAR%NOV 29 2045	80,000	78,092
	Johnson & Johnson	GLB 03.500% JAN 15 2048	17,315	48,826
	Johnson & Johnson	GLB 02.250% SEP 01 2050	27,854	20,018
	Kimco Realty Corp	Company Guarnt GLB 03.700% OCT 01 2049	26,158	18,140
	Kimco Realty Corp	Company Guarnt GLB 02.700% OCT 01 2030	25,432	22,193
	Kinder Morgan Inc	Company Guarnt GLB 05.200% MAR 01 2048	39,825	158,758
	Kinder Morgan Inc	Company Guarnt GLB 05.450% AUG 01 2052	4,419	4,546
	Kraft Heinz Foods Co	Company Guarnt GLB 04.375% JUN 01 2046	156,590	149,785
	Kroger Co	GLB 04.650% JAN 15 2048	4,338	45,977
	Kroger Co	GLB 03.950% JAN 15 2050	19,227	14,982
	Kroger Co	GLB 05.650% SEP 15 2064	14,933	14,077
	L3Harris Tech Inc	GLB 05.600% JUL 31 2053	40,312	38,720
	L3Harris Tech Inc	GLB 05.500% AUG 15 2054	14,798	14,408
	LYB Int Finance III	Company Guarnt GLB 03.625% APR 01 2051	142,486	100,719

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	LYB Int Finance III	Company Guarnt GLB 05.500% MAR 01 2034	\$ 74,884	\$ 73,570
	Eli Lilly & Co	GLB 04.875% FEB 27 2053	44,470	40,739
	Eli Lilly & Co	GLB 05.200% AUG 14 2064	11,996	11,172
	Lockheed Martin Corp	GLB 03.800% MAR 01 2045	-	39,409
	Lockheed Martin Corp	GLB 04.090% SEP 15 2052	38,984	31,640
	Lockheed Martin Corp	GLB 01.850% JUN 15 2030	37,335	34,286
	Lockheed Martin Corp	GLB 02.800% JUN 15 2050	38,376	28,166
	Lockheed Martin Corp	GLB 05.250% JAN 15 2033	14,371	15,159
	Lockheed Martin Corp	GLB 05.200% FEB 15 2055	44,909	42,390
	Loews Corp	GLB 04.125% MAY 15 2043	41,066	62,166
	Lowe's Cos Inc	GLB 04.050% MAY 03 2047	23,721	77,643
	Lowe's Cos Inc	GLB 04.250% APR 01 2052	90,531	81,946
	Lowe's Cos Inc	GLB 05.750% JUL 01 2053	15,068	14,687
	MPLX LP	GLB 05.500% FEB 15 2049	81,858	110,179
	MPLX LP	GLB 04.950% SEP 01 2032	49,717	48,206
	WarnerMedia Holdings Inc	Company Guarnt GLB 05.391% MAR 15 2062	162,167	152,211
	Mass Institute of Tech	03.885% JUL 01 2116	30,908	73,476
	McDonald's Corp	SER MTN GLB 04.450% SEP 01 2048	107,877	154,244
	Merck & Co Inc	GLB 04.000% MAR 07 2049	16,469	66,564
	Merck & Co Inc	GLB 02.450% JUN 24 2050	52,684	40,297
	MetLife Inc	GLB 04.050% MAR 01 2045	63,226	108,062
	MetLife Inc	GLB 05.375% JUL 15 2033	135,904	136,431
	Microsoft Corp	GLB 02.525% JUN 01 2050	55,633	52,309
	Microsoft Corp	GLB 02.675% JUN 01 2060	105,705	94,879
	Microsoft Corp	GLB 03.041% MAR 17 2062	202,380	132,879
	MidAmerican Energy Holdings	GLB 06.125% APR 01 2036	15,393	15,774
	MidAmerican Energy Co	1st Mortgage 03.950% AUG 01 2047	1	120,561
	MidAmerican Energy Co	1st Mortgage 03.150% APR 15 2050	103,913	80,515
	Mondelez International	GLB 02.625% SEP 04 2050	12,413	8,773
	Mondelez International	GLB 01.500% FEB 04 2031	42,390	36,687

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Morgan Stanley	SER MTN GLB VAR%APR 28 2032	\$ 15,743	\$ 13,087
	Morgan Stanley	GLB VAR%APR 19 2035	17,000	17,324
	Morgan Stanley	GLB VAR%JUL 19 2035	9,000	8,852
	Morgan Stanley	GLB VAR%APR 22 2042	226,227	181,136
	Netflix Inc	GLB 05.400% AUG 15 2054	29,976	29,180
	NY & Presbyterian Hospital	SER 2019 03.954% AUG 01 2119	1	16,955
	Nike Inc	GLB 03.375% MAR 27 2050	36,594	35,213
	NiSource Finance Corp	GLB 04.375% MAY 15 2047	89,478	126,691
	Norfolk Southern Corp	GLB 03.050% MAY 15 2050	48,455	38,804
	Norfolk Southern Corp	GLB 02.900% AUG 25 2051	42,599	30,799
	Norfolk Southern Corp	GLB 03.700% MAR 15 2053	69,313	64,681
	Norfolk Southern Corp	GLB 05.350% AUG 01 2054	29,617	28,562
	Northern States PWR-MINN	1st Mortgage GLB 05.400% MAR 15 2054	44,855	43,376
	Northrop Grumman Corp	GLB 04.030% OCT 15 2047	12,050	39,252
	Northrop Grumman Corp	GLB 05.250% MAY 01 2050	21,079	14,046
	Northrop Grumman Corp	GLB 05.200% JUN 01 2054	48,836	46,512
	Nvidia Corp	GLB 03.700% APR 01 2060	35,277	25,822
	Occidental Petroleum Cor	GLB 06.600% MAR 15 2046	58,811	55,526
	Occidental Petroleum Cor	GLB 06.050% OCT 01 2054	60,918	56,927
	CB Oneok Inc	03.950% MAR 01 2050	25,722	28,844
	Oracle Corp	GLB 04.000% JUL 15 2046	19,703	203,936
	Oracle Corp	GLB 03.600% APR 01 2040	82,767	82,094
	Oracle Corp	GLB 03.600% APR 01 2050	76,322	70,061
	Oracle Corp	GLB 03.950% MAR 25 2051	10,853	7,407
	Oracle Corp	GLB 05.550% FEB 06 2053	42,668	42,516
	Oracle Corp	GLB 05.500% SEP 27 2064	59,644	54,895
	Peco Energy Co	1st Ref Mort GLB 04.150% OCT 01 2044	25,613	102,809
	Peco Energy Co	1st Mortgage GLB 04.375% AUG 15 2052	72,872	61,958
	Pacific Gas and Elec Com	1st Mortgage GLB 04.950% JUL 01 2050	183,077	151,840

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	Pacific Gas & Electric	1st Mortgage GLB 06.700% APR 01 2053	\$ 99,962	\$ 102,819
	Pacific Gas & Electric	1st Mortgage GLB 06.950% MAR 15 2034	98,063	104,046
	Pacific Gas & Electric	1st Mortgage GLB 05.900% OCT 01 2054	44,784	44,383
	Pacificcorp	1st Mortgage GLB 05.800% JAN 15 2055	39,530	38,870
	PepsiCo Inc	GLB 02.625% JUL 29 2029	1	65,084
	PepsiCo Inc	GLB 01.625% MAY 01 2030	29,871	25,598
	PepsiCo Inc	GLB 02.750% OCT 21 2051	103,733	68,594
	PepsiCo Inc	GLB 04.200% JUL 18 2052	25,591	23,608
	Pfizer Inc	GLB 04.000% MAR 15 2049	49,386	184,435
	Pfizer Inc	GLB 02.700% MAY 28 2050	71,054	52,295
	Philip Morris Intl Inc	GLB 04.250% NOV 10 2044	36,560	49,117
	Piedmont Natural Gas Co	GLB 03.350% JUN 01 2050	45,134	29,696
	Plains All Amer Pipeline	GLB 04.700% JUN 15 2044	33,891	57,772
	Potomac Electric Power	1st Mortgage GLB 05.500% MAR 15 2054	24,967	24,219
	Pres & Fellows of Harvar	03.745% NOV 15 2052	28,503	22,993
	Principal Financial Group	Company Guarnt GLB 02.125% JUN 15 2030	67,701	68,950
	Procter & Gamble Co/The	GLB 01.200% OCT 29 2030	22,748	20,637
	Procter & Gamble Co/The	GLB 02.300% FEB 01 2032	22,580	21,484
	Procter & Gamble Co/The	GLB 04.550% OCT 24 2034	64,957	63,586
	Prudential Financial Inc	SER MTN 03.700% MAR 13 2051	39,898	54,272
	Public Service Colorado	1st Mortgage GLB 04.050% SEP 15 2049	11,101	72,598
	Public Service Colorado	1st Mortgage SER 36 GLB 02.700% JAN 15 2051	89,894	59,129
	Pub SVC Elec & Gas	SER MTN 03.650% SEP 01 2042	1	15,580
	Qualcomm Inc	GLB 04.800% MAY 20 2045	31,758	54,220
	RTZ Corp	GLB 06.400% MAR 15 2054	132,833	130,508

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	San Diego G & E	1st Mortgage 05.350% APR 01 2053	\$ 34,447	\$ 32,933
	Sempra Energy	GLB 04.000% FEB 01 2048	59,462	105,851
	Shell Finance US Inc	Company Guarnt SER *	87,810	82,148
		GLB 04.000% MAY 10 2046		
	Southern Cal Edison	1st Ref Mort SER	35,457	66,462
		C 03.600% FEB 01 2045		
	Southern Cal Edison	1st Mortgage GLB 05.700% MAR 01 2053	49,715	48,630
	Southern Calif Gas Co	1st Mortgage GLB 05.875% DEC 01 2053	39,914	39,783
	Southern Cal Edison	1st Mortgage GLB 05.750% APR 15 2054	65,345	63,737
	Southern Co	GLB 04.400% JUL 01 2046	119,655	186,095
	Starbucks Corp	GLB 03.500% NOV 15 2050	49,169	34,542
	T-Mobile USA Inc	Company Guarnt GLB 04.500% APR 15 2050	85,715	73,794
	T-Mobile USA Inc	Company Guarnt GLB 03.400% OCT 15 2052	111,502	96,725
	T-Mobile USA Inc	Company Guarnt GLB 05.650% JAN 15 2053	87,538	87,086
	Tampa Electric Co	GLB 04.450% JUN 15 2049	9,844	16,472
	Target Corp	GLB 04.000% JUL 01 2042	21,031	16,720
	Target Corp	GLB 02.650% SEP 15 2030	58,855	53,482
	Target Corp	GLB 04.800% JAN 15 2053	24,327	22,313
	Texas Instruments Inc	GLB 02.700% SEP 15 2051	28,012	18,214
	Williams Companies Inc	GLB 03.500% OCT 15 2051	5,002	3,407
	Time Warner Cable Inc	GLB 06.750% JUN 15 2039	14,612	142,113
	Tyson Foods Inc	GLB 04.550% JUN 02 2047	54,350	53,342
	Union Pacific Corp	GLB 04.500% SEP 10 2048	1	126,818
	Union Pacific Corp	GLB 03.839% MAR 20 2060	11,816	7,147
	Union Pacific Corp	GLB 03.750% FEB 05 2070	59,555	50,038
	United Parcel Service	03.750% NOV 15 2047	29,460	83,241
	United Parcel Service	05.300% APR 01 2050	14,626	9,555
	US Bancorp	Subordinated GLB VAR%NOV 03 2036	50,000	40,498

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	US Bancorp	GLB VAR%JAN 23 2035	\$ 64,364	\$ 64,540
	United Technologies Corp	GLB 04.625% NOV 16 2048	57,975	127,439
	UnitedHealth Group Inc	GLB 04.450% DEC 15 2048	32,784	189,442
	UnitedHealth Group Inc	GLB 03.875% AUG 15 2059	22,264	21,238
	UnitedHealth Group Inc	GLB 02.900% MAY 15 2050	24,724	15,499
	UnitedHealth Group Inc	GLB 03.250% MAY 15 2051	86,644	59,414
	UnitedHealth Group Inc	GLB 04.750% MAY 15 2052	122,572	111,384
	UnitedHealth Group Inc	GLB 05.050% APR 15 2053	124,155	112,563
	UnitedHealth Group Inc	GLB 05.200% APR 15 2063	54,336	50,373
	UnitedHealth Group Inc	GLB 05.750% JUL 15 2064	146,323	140,891
	Valero Energy Corp	GLB 04.000% JUN 01 2052	38,273	28,513
	Verizon Communications	GLB 04.000% MAR 22 2050	310,467	189,740
	Verizon Communications	GLB 02.875% NOV 20 2050	9,378	6,142
	Verizon Communications	GLB 03.550% MAR 22 2051	159,927	123,664
	Verizon Communications	GLB 02.550% MAR 21 2031	165,285	142,093
	Verizon Communications	GLB 02.850% SEP 03 2041	109,914	93,346
	Virginia Elec & Power Co	GLB 02.950% NOV 15 2051	35,596	24,905
	Visa Inc	GLB 04.300% DEC 14 2045	1	17,118
	Visa Inc	GLB 02.000% AUG 15 2050	21,457	13,481
	Voya Financial Inc	Company Guarnt GLB 04.800% JUN 15 2046	14,638	25,555
	WEC Energy Group Inc	01.800% OCT 15 2030	35,025	30,090
	Walmart Inc	GLB 02.650% SEP 22 2051	40,844	27,826
	Walmart Inc	GLB 04.500% APR 15 2053	78,966	73,958
	Waste Management Inc	Company Guarnt GLB 05.350% OCT 15 2054	14,994	14,408
	Wells Fargo & Company	Subd SER GMTN GLB 04.900% NOV 17 2045	1	281,668
	Wells Fargo & Company	SER MTN GLB VAR%APR 04 2051	32,315	31,068
	Wells Fargo & Company	GLB VAR%JAN 23 2035	246,909	242,963
	Wells Fargo & Company	GLB VAR%DEC 03 2035	5,000	4,865
	Western Gas Partners LP	GLB 05.500% AUG 15 2048	37,903	39,122
	Western Midstream Operat	GLB 05.450% NOV 15 2034	4,991	4,830
	Williams Partners LP	GLB 04.850% MAR 01 2048	61,759	114,980
	Wisconsin Power & Light	03.950% SEP 01 2032	34,346	32,331

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	AerCap Ireland CAP/Global	Company Guarnt GLB 03.300% JAN 30 2032	\$ 50,534	\$ 43,566
	Astrazeneca PLC	GLB 04.000% SEP 18 2042	72,175	57,902
	Astrazeneca PLC	GLB 03.000% MAY 28 2051	47,194	29,426
	USD BHP Finance USA	5.000% SEP 30 2043	93,998	126,126
	Barclays PLC	GLB VAR%MAR 10 2032	44,593	38,135
	Barclays PLC	GLB VAR%NOV 24 2032	126,021	122,444
	Barclays PLC	GLB VAR%MAR 12 2055	20,324	19,988
	USD Canadian Natl RR	3.650% FEB 03 2048	7,139	18,791
	USD Can Natural RES	5.850% FEB 01 2035	84,154	90,343
	USD Canadian Pacific	3.100% DEC 02 2051	101,832	92,267
	USD Cenovus Energy	5.400% JUN 15 2047	54,456	44,495
	USD Cenovus Energy	3.750% FEB 15 2052	40,913	30,985
	Diageo Capital PLC	Company Guarnt GLB 02.375% OCT 24 2029	9,232	85,130
	USD Enbridge Inc	6.700% NOV 15 2053	9,987	10,851
	HSBC Holdings PLC	GLB VAR%AUG 18 2031	217,053	183,012
	HSBC Holdings PLC	GLB VAR%MAR 04 2035	9,987	10,069
	HSBC Holdings PLC	Subordinated GLB VAR%NOV 18 2035	114,940	112,266
	Lloyds Banking Group PLC	GLB VAR%MAY 11 2027	99,673	95,655
	NXP BV/NXP FDG/NXP USA	Company Guarnt GLB 05.000% JAN 15 2033	31,013	30,168
	Pfizer Investment Enter	Company Guarnt GLB 05.300% MAY 19 2053	211,768	196,627
	USD Rio Tinto Financ	4.125% AUG 21 2042	13,481	29,282
	Rio Tinto Fin USA LTD	Company Guarnt GLB 02.750% NOV 02 2051	37,962	33,543
	USD Rogers Communic	5.000% MAR 15 2044	18,178	57,565
	Royal Bank of Canada	SER GMTN GLB 05.150% FEB 01 2034	20,004	19,749
	USD Shell Intl Fin	3.625% AUG 21 2042	32,289	46,726
	USD Telefonica Emis	7.045% JUN 20 2036	166,628	219,820
	Total Capital Intl SA	Company Guarnt GLB 03.461% JUL 12 2049	19,111	28,110

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(i) - Schedule of Assets (Held at End of Year)

EIN: 36-1263962 Plan Number: 001

December 31, 2024

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	(e) Current Value
	TotalEnergies Capital SA	Company Guarnt GLB 05.425% SEP 10 2064	\$ 30,000	\$ 27,824
	Vodafone Group PLC	GLB 05.125% JUN 19 2059	73,959	56,215
	Vodafone Group PLC	GLB 05.625% FEB 10 2053	48,592	47,519
	USD Waste Connection	4.200% JAN 15 2033	29,201	27,884
	WestPac Banking Corp	Subordinated GLB VAR%NOV 15 2035	81,974	85,069
		Total debt securities	22,290,971	25,259,178
			\$ 45,451,212	\$ 53,058,862

*A party in interest as defined by ERISA.

Retirement Income Plan for Employees of The International Association of Lions Clubs

Schedule H, Line 4(j) - Schedule of Reportable Transactions

EIN: 36-1263962 Plan Number: 001

Year Ended December 31, 2024

	(a) Identity of Party	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(f) Expenses	(g) Cost	(h) Current Value	(i) Net Gain/ (Loss)
Single Transactions								
	U.S. TREASURY STRIPS	ZERO% AUG 15 2030	\$ 3,952,058	\$ -	\$ -	\$ 3,952,058	\$ 3,952,058	\$ -
*	BANK OF AMERICA TEMPORARY	OVERNIGHT DEPOSIT	5,727,000	-	-	5,727,000	5,727,000	-
			-	5,727,000	-	5,727,000	5,727,000	-
*	BANK OF AMERICA MONEY SAVINGS ACCOUNT MARKET		5,829,656	-	-	5,829,656	5,829,656	-
			-	2,897,499	-	2,897,499	2,897,499	-
Series of Transactions								
	U.S. TREASURY BILL	ZERO% JUL 18 2024	\$ 1,922,185	\$ -	\$ -	\$ 1,922,185	\$ 1,922,185	\$ 3,844,370
			-	1,922,185	-	1,922,185	1,922,185	-
	U.S. TREASURY BILL	ZERO% JAN 30 2025	1,478,127	-	-	1,478,127	1,478,127	-
			-	1,478,127	-	1,478,127	1,478,127	-
	U.S. TREASURY STRIPS	ZERO% AUG 15 2030	4,081,808	-	-	4,081,808	4,081,808	-
	U.S. TREASURY STRIP	ZERO% AUG 15 2034	2,468,489	-	-	2,468,489	2,468,489	-
			-	1,594,301	-	1,493,687	1,587,098	7,203
	VANGUARD 500 INDEX FUND	SHS ETF	-	2,898,101	34	1,770,631	2,651,376	246,725
*	BANK OF AMERICA TEMPORARY	OVERNIGHT DEPOSIT	11,416,526	-	-	11,416,526	11,416,526	-
			-	11,416,526	-	11,416,526	11,416,526	-
*	BANK OF AMERICA MONEY SAVINGS ACCOUNT MARKET		21,314,328	-	-	21,314,328	21,314,328	-
			-	22,446,012	-	22,446,012	22,446,012	-

*A party in interest as defined by ERISA.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 26a Schedule of Active Participant Data as of January 1, 2024

Attained Age	Attained Years of Credited Service ¹										Total
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over	
Under 25	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0
30-34	0	0	0	0	0	0	0	0	0	0	0
35-39	0	0	0	0	0	0	0	0	0	0	0
40-44	0	0	0	1	1	0	0	0	0	0	2
45-49	0	0	0	1	5	0	0	0	0	0	6
50-54	0	0	0	1	3	4	0	0	0	0	8
55-59	0	0	0	0	5	1	2	2	0	0	10
60-64	0	0	0	0	3	2	1	2	5	0	13
65-69	0	0	0	3	1	0	0	0	0	0	4
70 & over	0	0	0	0	1	0	0	0	0	0	1
Total	0	0	0	6	19	7	3	4	5	0	44

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
 EIN / PN: 36-1263962/001
 Plan Sponsor: The International Association of Lions Clubs
 Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis:

- Applicable month January
- Interest rate basis 3-Segment Rates

Interest rates:	Reflecting Stabilization	Not Reflecting Stabilization
-----------------	--------------------------	------------------------------

Annual rates of increase:

- Compensation N/A

Administrative expenses

The amount of plan-related expenses expected to be paid from plan assets during the plan year is included in the Target Normal Cost. For 2024, this amount is \$117,000.

Demographic Assumptions

Inclusion date The valuation date coincident with or next following the enrollment date on which the employee becomes a participant

New or rehired employees It was assumed there will be no new or rehired employees.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Mortality:

- **Healthy** Separate rates for non-annuitants and annuitants based on Pri-2012 “Employees” and “Healthy Annuitants” (participants and beneficiaries combined) tables, respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).
- **Disabled** N/A

Termination

Rates varying by age

Representative Termination Rates

Age	Rate (%)
25	7.7242
30	7.2219
40	5.1504
50	2.5627

Retirement

Rates varying by age

Representative Retirement Rates

Age	Rate (%)
55-59	0
60-64	10
65-66	30
67-68	20
69	50
70+	100

Disability

None

Benefit commencement date:

- **Preretirement death benefit** Later of the date of death of active vested participant or early retirement date.
- **Deferred vested benefit** 20% at age 55; 20% at age 60; 40% at age 62 and 100% at age 65.
- **Retirement benefit** Upon termination of employment.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Form of payment 60% elect a single life annuity, 20% elect a 100% joint and survivor annuity, and 20% elect a 50% joint and survivor annuity.

Marital assumptions:

- Percent married 75% of males; 60% of females.
- Spouse age Wife three years younger than husband.

Covered pay Total compensation, limited by IRC 401(a)(17) pay cap.

Timing of benefit payments Annuity payments are payable monthly at the beginning of the month.

Methods

Valuation date First day of plan year.

Funding target Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

Actuarial value of assets for determining minimum required contributions Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year).

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.

Benefits not valued

All benefits described in the Plan Provisions section of this report were valued. WTW has reviewed the plan provisions with The International Association of Lions Clubs and, based on that review, is not aware of any significant benefits required to be valued that were not.

Sources of Data and Other Information

The plan sponsor furnished participant data as of January 1, 2024. Information on assets, contributions and plan provisions was supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

Assumptions Rationale – Significant Economic Assumptions

Discount rate

The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

Mortality

Assumptions used for funding purposes are as prescribed by IRC §430(h).

Termination

Termination rates were based on a published table for pension participants believed to have similar characteristics to the plan population. The rates were confirmed during the experience study conducted in 2016.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Retirement

Retirement rates were based on an experience study conducted in 2016 blended with plan sponsor expectations for the future reflecting plan changes and current economic conditions with periodic monitoring of observed gains and losses caused by retirement patterns different than assumed.

Benefit commencement date for deferred benefits:

- Preretirement death benefit
Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. Experience indicates that most spouses do take the benefit as soon as it is available.
- Deferred vested benefit
Deferred vested participants are assumed to begin benefits based on rates applied to a number of commencement ages based on an analysis of actual commencement patterns as part of the experience study conducted in 2016.

Form of payment

The percentage of retiring participants assumed to take single life and joint and survivor annuities, and the assumed survivor percentages, are based on observed experience over the period 2011-2016 as part of the experience study conducted in 2016.

Marital assumptions:

- Percent married
The married percentages are based on observed experience over the period 2011-2016 for retiring participants as part of the experience study conducted in 2016.
- Spouse age
The assumed age difference for spouses is based on general population statistics of the age difference for married individuals of retirement age.

Sources of Prescribed Methods

Funding method

The methods used for funding purposes as described in Appendix A, including the method of determining plan assets, are "prescribed methods set by law," as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430, or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.
- The mortality table used to calculate the funding target and target normal cost was updated to reflect the latest mortality improvement scale, as required by guidance issued by IRS under IRC §430.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	The International Association of Lions Clubs
EIN/PN	36-1263962/001
Plan Name	Retirement Income Plan for Employees of International Association of Lions Clubs
Valuation Date	January 1, 2024
Enrolled Actuary	Clare F. Kemper
Enrollment Number	23-08760

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

**ATTACHMENT TO THE 2024 SCHEDULE H OF FORM 5500
LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS**

Plan Sponsor: The International Association of Lions Clubs

Plan Name: Retirement Income Plan for Employees of International Association of
Lions Clubs

Plan Year: January 1, 2024 to December 31, 2024

EIN: 36-1263962 Plan No.: 001

Item 4i- Schedule of Assets Held at End of Year

Pages 17-34 of the attached auditor's report of the Plan for the plan year ending December 31, 2024 provides the schedule of assets information.

Item 4j- Schedule of Reportable Transactions

Page 35 of the attached auditor's report of the Plan for the plan year ending December 31, 2024 provides the schedule of reportable transactions

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
---	--	--

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan RETIREMENT INCOME PLAN FOR EMPLOYEES OF INTERNATIONAL ASSOCIATION OF LIONS CLUBS	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF THE INTERNATIONAL ASSOCIATION OF LIONS CLUBS	D Employer Identification Number (EIN) 36-1263962	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I	Basic Information		
1	Enter the valuation date: Month <u>01</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	56652547
	b Actuarial value	2b	60609096
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment.....	299	43815606
	b For terminated vested participants.....	46	3398434
	c For active participants	44	8978571
	d Total.....	389	56192611
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor.....	4b	
5	Effective interest rate	5	5.13 %
6	Target normal cost		
	a Present value of current plan year accruals	6a	0
	b Expected plan-related expenses	6b	117000
	c Target normal cost.....	6c	117000

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

SIGN HERE		10/7/2025
	Signature of actuary	Date
	CLARE F. KEMPER	23-08760
	Type or print name of actuary	Most recent enrollment number
	WILLIS TOWERS WATSON US LLC.	(312) 525-2224
	Firm name	Telephone number (including area code)
	233 SOUTH WACKER DRIVE	
	SUITE 1800	
	CHICAGO, IL 60606	
	Address of the firm	

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions

Part II	Beginning of Year Carryover and Prefunding Balances	
	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9 Amount remaining (line 7 minus line 8)	0	0
10 Interest on line 9 using prior year's actual return of <u>11.33</u> %	0	0
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		471335
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.21</u> %		24557
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c Total available at beginning of current plan year to add to prefunding balance		495892
d Portion of (c) to be added to prefunding balance		0
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III	Funding Percentages	
14 Funding target attainment percentage	14	107.64 %
15 Adjusted funding target attainment percentage	15	107.64 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	103.81 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV	Contributions and Liquidity Shortfalls							
18 Contributions made to the plan for the plan year by employer(s) and employees:								
	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
				Totals ▶	18(b)	0	18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:			
a Contributions allocated toward unpaid minimum required contributions from prior years	19a 0		
b Contributions made to avoid restrictions adjusted to valuation date	19b 0		
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c 0		
20 Quarterly contributions and liquidity shortfalls:			
a Did the plan have a "funding shortfall" for the prior year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
c If line 20a is "Yes," see instructions and complete the following table as applicable:			
Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V	Assumptions Used to Determine Funding Target and Target Normal Cost			
21	Discount rate:			
a	Segment rates:	1st segment: 4.75 %	2nd segment: 4.96 %	3rd segment: 5.59 %
		<input type="checkbox"/> N/A, full yield curve used		
b	Applicable month (enter code)	21b	0	
22	Weighted average retirement age	22	65	
23	Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute		

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

Part VII	Reconciliation of Unpaid Minimum Required Contributions For Prior Years			
28	Unpaid minimum required contributions for all prior years	28	0	
29	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	0	
30	Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	0	

Part VIII	Minimum Required Contribution For Current Year				
31	Target normal cost and excess assets (see instructions):				
a	Target normal cost (line 6c)	31a	117000		
b	Excess assets, if applicable, but not greater than line 31a	31b	117000		
32	Amortization installments:	Outstanding Balance	Installment		
a	Net shortfall amortization installment	0	0		
b	Waiver amortization installment.....	0	0		
33	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33			
34	Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	0		
35	Balances elected for use to offset funding requirement	0	0	0	
36	Additional cash requirement (line 34 minus line 35)	36	0		
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0		
38	Present value of excess contributions for current year (see instructions)				
a	Total (excess, if any, of line 37 over line 36)	38a	0		
b	Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0		
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0		
40	Unpaid minimum required contributions for all years	40	0		

Part IX	Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)			
41	If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021			

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22 Description of Weighted Average Retirement Age as of January 1, 2024

The valuation retirement decrements begin at age 60 and continue through age 70, when each active participant is then assumed to retire. The exhibit below illustrates the calculation of an average retirement age for the retirement rates. If a participant is currently older than age 70 as of the valuation date, he is assumed to retire immediately.

(1) Retirement Age	(2) Probability of Retiring	(3) Probability of Surviving to Age from 60	(4) Weighted Retirement Age (1) x (2) x (3)
60	0.10	1.0000	6.0000
61	0.10	0.9000	5.4900
62	0.10	0.8100	5.0220
63	0.10	0.7290	4.5927
64	0.10	0.6561	4.1990
65	0.30	0.5905	11.5148
66	0.30	0.4134	8.1853
67	0.20	0.2894	3.8780
68	0.20	0.2315	3.1484
69	0.50	0.1852	6.3894
70	1.00	0.0926	6.4820
Average Retirement Age =			64.9016

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

Effective date and most recent amendment	August 1, 1959. Most recently amended effective December 31, 2020.
Eligibility	<p>Each employee hired before January 1, 2007 will become a participant of the Plan as of the date he completes a 12-month period of at least 1,000 hours and after attainment of age 21. Employees covered by a collective bargaining agreement that does not allow inclusion in the Plan are not eligible.</p> <p>Employees hired after January 1, 2007 are not eligible for participation in the Plan.</p>

Definitions

Vesting service	One year of vesting service shall be earned for each plan year in which an employee completes 1,000 hours of service.
Pension service	<p>One year of credited service shall be earned for each plan year in which a participant completes 1,000 hours of service.</p> <p>No service credit will be given for period prior to date of participation in the Plan.</p> <p>No participant shall be credited with Pension Service after December 31, 2020.</p>
Pensionable pay	<p>Total compensation as defined in IRS Code Section 3401(a) plus deferrals under Sections 125, 402(e)(3), 402(h)(1)(B), 403(b), 457(b), 414(h)(2), up to a maximum as defined by IRC §401(a)(17).</p> <p>No compensation shall be recognized after December 31, 2020.</p>
Average earnings	Highest average earnings earned in any five consecutive full calendar years of the last ten calendar years preceding the calculation date, or the plan freeze date of December 31, 2020.

Plan Name:	Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN:	36-1263962/001
Plan Sponsor:	The International Association of Lions Clubs
Valuation Date:	January 1, 2024

SCHEDULE SB ATTACHMENTS

Career average earnings The sum of earnings paid between December 31, 2006 and December 31, 2020, in which the participant accrues a year of credited service.

Normal retirement date (NRD) First of month coinciding with or next following the attainment of age 65.

Annual pension benefit:

• For a Participant who has been employed by an Employer in the United States or Canada As of December 31, 2006, if Participant has either attained age 55 or completed at least 15 years of Service:
2.25% of the Participant's Average Annual Earnings multiplied by the number of his years of Credited Service at retirement.

As of December 31, 2006, if Participant has not attained age 55, and has not completed at least 15 years of Service, the sum of (a), (b), (c), and (d):

(a) The product of (1) and (2):

(1) 2.25% of the Participant's Average Annual Earnings determined as of December 31, 2006

(2) the number of his years of Credited Service determined as of July 31, 2006 plus 5/12 of the year of Credited Service determined for the Service Computation Period ending July 31, 2007

(b) 7/12 of 1.25% of the Earnings paid to the Participant during the Earnings Computation Period ending December 31, 2007 provided the Participant accrues a year of Credited Service pursuant to Section 3.2(c) for the Service Computation Period ending July 31, 2007

(c) 5/12 of 1.25% of the Earnings paid to the Participant during the Earnings Computation Period ending December 31, 2007 provided the Participant accrues a short plan year of Credited Service pursuant to Section 3.2(c) for the Service Computation Period ending December 31, 2007

(d) 1.25% of the Participant's Career Average Earnings.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

- For a Participant who has been employed by an Employer in Korea or Japan As of December 31, 2006, if Participant had either attained age 55 or completed at least 15 years of Service:
2.25% of the Participant's Average Annual Earnings multiplied by the number of his years of Credited Service, both determined as of December 31, 2008.

Annual pension benefit (Continued):

- For a Participant who has been employed by an Employer in Korea or Japan As of December 31, 2006, if Participant had not attained age 55 and had not completed at least 15 years of Service, the sum of (e), (f), (g), and (h):
 - (e) The product of (3) and (4):
 - (3) 2.25% of the Participant's Average Annual Earnings determined as of December 31, 2006
 - (4) the number of his years of Credited Service determined as of July 31, 2006 plus 5/12 of the year of Credited Service determined for the Service Computation Period ending July 31, 2007
 - (f) 7/12 of 1.25% of the Earnings paid to the Participant during the Earnings Computation Period ending December 31, 2007 provided the Participant accrues a year of Credited Service pursuant to Section 3.2(c) for the Service Computation Period ending July 31, 2007
 - (g) 5/12 of 1.25% of the Earnings paid to the Participant during the Earnings Computation period ending December 31, 2007 provided the Participant accrues a short plan year of Credited Service pursuant to Section 3.2(c) for the Service Computation Period ending December 31, 2007.
 - (h) 1.25% of the Participant's Career Average Earnings for the Earnings Computation Periods beginning after December 31, 2006 and prior to January 1, 2009
- For a Participant employed by an Employer in India 2.25% of the Participant's Average Annual Earnings multiplied by the number of his years of Credited Service, both determined as of December 31, 2006.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Eligibility for Benefits

Normal retirement	Retirement on NRD.
Early retirement	Retirement before NRD and on or after both attaining either age 55 and completing 15 years of vesting service or attaining age 62.
Postponed retirement	Retirement after NRD.
Vested termination	Termination for reasons other than death or retirement after completing either five years of vesting service or attaining age 62.
Preretirement death benefit	Death while eligible for normal, early, postponed, or deferred vested retirement benefits, with a surviving spouse.

Benefits Paid Upon the Following Events

Normal retirement	Monthly pension benefit determined as of NRD.
Early retirement	Monthly pension benefit determined as of early retirement date, reduced 2% per year for the first five years and 3.6% per year for the next five years that the benefits commence early.
Postponed retirement	The greater of: Accrued Benefit at Postponed Retirement Date (PRD) If PRD is less than or equal to 70 ½: Accrued Benefit at Normal Retirement Date multiplied by late retirement adjustment factor provided in Table 3 of the Plan Document Addendum. If PRD is greater than 70 ½: Accrued Benefit at Normal Retirement Date multiplied by late retirement adjustment factor provided in Table 3 of the Plan Document Addendum (to age 70 ½) multiplied by Actuarial Equivalence factor from 70 ½ to PRD.
Vested termination	Annual pension benefit determined as of termination date payable at NRD.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

SCHEDULE SB ATTACHMENTS

Preretirement death

If an active vested participant dies prior to age 65 and prior to retirement, a survivor benefit will be payable to the surviving spouse. The survivor benefit will be equal to 50% of the participant's accrued benefit reduced for a 50% joint & survivor annuity, but not reduced for payment prior to age 65.

Other Plan Provisions

Forms of payment

The normal form of payment for a married participant is a 50% joint and survivor annuity, which is a reduced payment that allows for a continuation of payments to the spouse after the participant's death. Spousal consent is required in the case of a married participant electing a form of benefit other than a 50% joint and survivor annuity with the spouse as the contingent annuitant. Optional forms available as actuarial equivalent. Actuarial equivalence is based on a 6% interest rate and the 1971 Group Annuity Mortality Table for male lives, set back six years.

Maximum on benefits and pay

All benefits and pay for any calendar year may not exceed the maximum limitations for that year as defined in the Internal Revenue Code. The plan provides for increasing the dollar limits automatically as such changes become effective. Increases in the dollar limits are assumed for determining pension cost but not for determining contributions.

Future Plan Changes

No future plan changes were recognized in determining pension cost. WTW is not aware of any future plan changes which are required to be reflected.

Changes in Benefits Valued Since Prior Year

None.

Substantive Commitment

No substantive commitments other than the above plan provisions have been included in this valuation.

Plan Name: Retirement Income Plan for Employees of International Association of Lions Clubs
EIN / PN: 36-1263962/001
Plan Sponsor: The International Association of Lions Clubs
Valuation Date: January 1, 2024

**ATTACHMENT TO THE 2024 SCHEDULE H OF FORM 5500
LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)
LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS**

Plan Sponsor: The International Association of Lions Clubs

Plan Name: Retirement Income Plan for Employees of International Association of
Lions Clubs

Plan Year: January 1, 2024 to December 31, 2024

EIN: 36-1263962 Plan No.: 001

Item 4i- Schedule of Assets Held at End of Year

Pages 17-34 of the attached auditor's report of the Plan for the plan year ending December 31, 2024 provides the schedule of assets information.

Item 4j- Schedule of Reportable Transactions

Page 35 of the attached auditor's report of the Plan for the plan year ending December 31, 2024 provides the schedule of reportable transactions