

<p>Form 5500</p> <p>Department of the Treasury Internal Revenue Service</p> <hr/> <p>Department of Labor Employee Benefits Security Administration</p> <hr/> <p>Pension Benefit Guaranty Corporation</p>	<p>Annual Return/Report of Employee Benefit Plan</p> <p>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>OMB Nos. 1210-0110 1210-0089</p> <hr/> <p style="font-size: 24pt; font-weight: bold;">2024</p> <hr/> <p>This Form is Open to Public Inspection</p>
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Part I Annual Report Identification Information
 For calendar plan year 2024 or fiscal plan year beginning 02/01/2024 and ending 01/31/2025

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>SMITH SECKMAN REID, INC. EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST</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>SMITH SECKMAN REID, INC.</u></p> <p><u>2995 SIDCO DRIVE</u> <u>NASHVILLE, TN 37204</u></p>	<p>1c Effective date of plan <u>02/01/1976</u></p> <p>2b Employer Identification Number (EIN) <u>62-0791037</u></p> <p>2c Plan Sponsor's telephone number <u>615-383-1113</u></p> <p>2d Business code (see instructions) <u>541330</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.	11/13/2025	SUSAN OSTERBERG
	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	699
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)	513
	6a(2)	545
	6b	5
	6c	181
	6d	731
	6e	3
	6f	734
	6g(1)	678
6g(2)	721	
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:
2F 2G 2J 2K 2S 2T 2E 3D

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 type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(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 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.
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For calendar plan year 2024 or fiscal plan year beginning **02/01/2024** and ending **01/31/2025**

A Name of plan SMITH SECKMAN REID, INC. EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 SMITH SECKMAN REID, INC.	D Employer Identification Number (EIN) 62-0791037	

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

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04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
60 64 65	RECORDKEEPER	39271	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

STRATEGIC ADVISORS, INC.

04-2654524

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	12316	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"/>

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
BAIRD CORE PLUS INST - US BANCORP 39-0281260	0.02%	
(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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

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d Entity code

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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
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For calendar plan year 2024 or fiscal plan year beginning 02/01/2024 and ending 01/31/2025	
A Name of plan SMITH SECKMAN REID, INC. EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 SMITH SECKMAN REID, INC.	D Employer Identification Number (EIN) 62-0791037

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1864989	401029
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	2984324	2378449
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	91322008	102369842
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation.....	1e	0	0
f Total assets (add all amounts in lines 1a through 1e).....	1f	96171321	105149320
Liabilities			
g Benefit claims payable.....	1g	0	0
h Operating payables.....	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	96171321	105149320

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)	0	
(B) Participants.....	2a(1)(B)	6042185	
(C) Others (including rollovers).....	2a(1)(C)	906468	
(2) Noncash contributions.....	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		6948653
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	70166	
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	0	
(F) Other.....	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		70166
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)	0	
(B) Common stock.....	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	3497260	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		3497260
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)	0	
(B) Other.....	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

	(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)	90738
(7) Net investment gain (loss) from pooled separate accounts	2b(7)	0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)	0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)	0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)	12702272
c Other income	2c	0
d Total income. Add all income amounts in column (b) and enter total.....	2d	23309089

Expenses

e Benefit payment and payments to provide benefits:		
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	19063173
(2) To insurance carriers for the provision of benefits	2e(2)	0
(3) Other.....	2e(3)	0
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)	19063173
f Corrective distributions (see instructions)	2f	0
g Certain deemed distributions of participant loans (see instructions).....	2g	0
h Interest expense.....	2h	0
i Administrative expenses:		
(1) Salaries and allowances	2i(1)	0
(2) Contract administrator fees	2i(2)	300
(3) Recordkeeping fees	2i(3)	38971
(4) IQPA audit fees	2i(4)	0
(5) Investment advisory and investment management fees	2i(5)	12316
(6) Bank or trust company trustee/custodial fees	2i(6)	0
(7) Actuarial fees	2i(7)	0
(8) Legal fees	2i(8)	0
(9) Valuation/appraisal fees	2i(9)	0
(10) Other trustee fees and expenses	2i(10)	0
(11) Other expenses.....	2i(11)	0
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)	51587
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j	19114760

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d.....	2k	4194329
l Transfers of assets:		
(1) To this plan.....	2l(1)	4783670
(2) From this plan	2l(2)	0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **KENDRA G. MELNYK, CPA**

(2) EIN: **40-8298989**

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.)	X		
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.	X		

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

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

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

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

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

SCHEDULE R (Form 5500) <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.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning 02/01/2024 and ending 01/31/2025

A Name of plan <u>SMITH SECKMAN REID, INC. EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>SMITH SECKMAN REID, INC.</u>	D Employer Identification Number (EIN) <u>62-0791037</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	
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): <u>04-6568107</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> 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?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> 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.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11 a Does the ESOP hold any preferred stock?	<input type="checkbox"/> Yes	<input type="checkbox"/> 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.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT
SHARING PLAN TRUST**

Financial Statements and Schedule

January 31, 2025 and 2024

(With Independent Auditor's Report Thereon)



KENDRA G. MELNYK } CPA

ACCOUNTING • BUSINESS CONSULTING • AUDITS

SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST

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Independent Auditor's Report

The Trust Committee and Management
Smith Seckman Reid, Inc.
Employee Savings and Profit Sharing Plan Trust
Nashville, Tennessee:

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

I have performed audits of the financial statements of the Smith Seckman Reid, Inc. Employee Savings and Profit Sharing Plan Trust (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of January 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of and for the years ended January 31, 2025 and 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the accompanying 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 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).

Independent Auditor's Report, Continued

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of my report, my objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my 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, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

Independent Auditor's Report, Continued

In performing an audit in accordance with GAAS, I:

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

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

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

I am 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 I identified during the audit.

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule, as listed in the accompanying table of contents, is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 financial statements.

Independent Auditor's Report, Continued

Other Matter - Supplemental Schedule Required by ERISA, continued

The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, I compared such information to the related certified investment information.

In forming my opinion on the supplemental schedule, I evaluated whether the supplemental schedule, 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 my opinion:

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



Kendra G. Melnyk, CPA
Franklin, Tennessee
October 8, 2025

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST**

Statements of Net Assets Available for Benefits

January 31, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Assets:		
Investments held by trustee at fair value	\$ 105,293,916	\$ 96,348,495
Contributions receivable from participants	<u> -</u>	<u> 224,052</u>
Net assets available for benefits	\$ <u>105,293,916</u>	\$ <u>96,572,547</u>

See accompanying notes to financial statements.

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST**

Statements of Changes in Net Assets Available for Benefits

Years ended January 31, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Additions (deductions) to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 12,702,272	\$ 6,624,751
Dividend and interest income	<u>3,625,587</u>	<u>2,851,842</u>
Net investment income	<u>16,327,859</u>	<u>9,476,593</u>
Contributions:		
Rollover contributions	906,468	433,417
Participant contributions	<u>5,818,133</u>	<u>5,307,397</u>
Total contributions	<u>6,724,601</u>	<u>5,740,814</u>
Transfers into Plan (See Note 1)	<u>4,783,670</u>	<u>-</u>
Total additions to net assets	<u>27,836,130</u>	<u>15,217,407</u>
Deductions from net assets attributed to:		
Benefits paid to participants	19,063,174	7,038,426
Administrative expenses	<u>51,587</u>	<u>57,277</u>
Total deductions from net assets	<u>19,114,761</u>	<u>7,095,703</u>
Net increase	8,721,369	8,121,704
Net assets available for benefits:		
Beginning of year	<u>96,572,547</u>	<u>88,450,843</u>
End of year	<u>\$ 105,293,916</u>	<u>\$ 96,572,547</u>

See accompanying notes to financial statements.

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST**

Notes to Financial Statements

January 31, 2025 and 2024

(1) Description of the plan

The following brief description of the Smith Seckman Reid, Inc. Employee Savings and Profit Sharing Plan Trust (the "Plan") is provided for general information purposes only. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan covering all eligible employees of Smith Seckman Reid, Inc. (the "Plan Sponsor"). All full-time, non-contract employees are eligible to become a participant in the Plan upon date of hire. The Plan, which was adopted by action of the Plan Sponsor's Board of Directors on February 1, 1976, is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Pursuant to a plan amendment, assets were transferred from the Smith Seckman Reid, Inc. Employee Stock Ownership Plan totaling \$4,783,670 for participants working less than 700 hours.

(b) Contributions

Each year, participants may defer a percentage of their pretax or after-tax annual compensation as defined in the plan agreement, not to exceed the maximum annual amount as determined by the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

The Plan Sponsor contributes a matching contribution amount each year equal to 100% of the first 3% of an eligible participant's compensation contributed to the Plan plus 50% of the next 2% of compensation. This match is calculated and deposited into the Company's Employee Stock Ownership Plan and active participants are automatically 100% vested in this portion of their contributions. The Plan Sponsor may also contribute a discretionary amount each year to participants who have made eligible contributions during the period and are employed on the last day of the year, which will also automatically be 100% vested.

(c) Participant accounts

Each participant's account is credited with the participant's contributions and allocations of the Plan Sponsor's contributions, plan earnings or losses. Participant accounts may be charged with an allocation of administrative expenses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined in the plan agreement. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested balance.

SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST

Notes to Financial Statements, Continued

January 31, 2025 and 2024

(1) Description of the plan, continued

(d) Vesting

Participants are immediately vested in all contributions.

(e) Payment of benefits

A participant will receive a distribution equal to the value of the interest in his or her account. The method of distribution is determined by the plan administrator in accordance with the provisions of the Plan. In-service withdrawals of deferral contributions are permitted upon reaching 59½ years of age.

(f) Administrative and investment expenses

Certain investment fund options may be subject to investment fees based upon a percentage of invested assets, as disclosed in a fund's prospectus. Certain fees may be charged directly against the fund's investment performance and thus, may not be separately disclosed in the accompanying financial statements. During the years ended January 31, 2025 and 2024, certain administrative expenses of the Plan were paid by the Plan Sponsor.

Fees related to distributions are charged directly to the participant's account and are included in administrative expenses. The Plan holds assets in an expense balance account which receives deposits as a result of a revenue sharing agreement with a party-in-interest to the Plan. During the plan year, deposits to the account were netted with administrative expenses and used to pay qualified plan expenses. See Note 8 for further disclosure.

(g) Hardship withdrawals

The Plan permits distributions in the event of a hardship, as defined in the plan agreement. These distributions are taxable and subject to a tax penalty equal to 10% of the hardship distribution amount if the participant is younger than age 59½. Hardship withdrawals are limited to a participant's pretax elective deferral and rollover account.

(h) Reinstatement

A former participant terminated prior to February 1, 2018 and not fully vested who is re-employed prior to a five-year break in service, will have forfeited account balances reinstated if repayment of the full amount distributed to the participant is made before the earlier of (a) the date the participant incurs five consecutive breaks in service or (b) the fifth anniversary of the participant's re-employment date. The reinstatement of the previously forfeited balance is funded first by any current year forfeitures. Any remaining amount is funded by the current year Plan Sponsor contribution.

SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST

Notes to Financial Statements, Continued

January 31, 2025 and 2024

(i) Auto enrollment feature

The Plan is subject to an automatic contribution agreement ("EACA"), whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 5% of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant. The EACA includes an escalation of 1% per year for all eligible participants, until a deferral of 10% has been reached. Under the terms of the EACA, there is a 90-day permissible withdrawal option, whereby a participant may "opt-out" of the automatic deferral without an early withdrawal penalty.

(2) Summary of significant accounting policies

(a) Basis of accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America.

(b) Investment valuation and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan Sponsor determined the Plan's valuation policies utilizing information provided by the investment advisors and custodian. 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 or depreciation includes the Plan's gains and losses on investments purchased and sold as well as held during the year.

(c) Contributions

Contributions from plan participants are recorded in the year in which the employee contributions are withheld from compensation.

(d) Payment of benefits

Benefits are recorded when paid.

(e) Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan Sponsor to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST

Notes to Financial Statements, Continued

January 31, 2025 and 2024

(2) Summary of significant accounting policies, continued

(f) Events occurring after the reporting date

The Plan Sponsor has performed an analysis of the activities and transactions subsequent to January 31, 2025, to determine the need for any adjustments or disclosures for the year then ended. The Plan Sponsor has evaluated subsequent events through October 8, 2025, the date the financial statements were available to be issued.

(3) Summary of information certified by the trustee

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments as of the date of the financial statements under audit and covered by the certification, and net appreciation in fair value of investments, and interest and dividends for the years ended January 31, 2025 and 2024 was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company (“Fidelity”), the trustee as of and for the years ended January 31, 2025 and 2024, and accordingly has not been audited.

(4) Fair value measurements

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

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

Level 1 – Unadjusted quoted prices for identical, unrestricted assets or liabilities in active markets that a plan has the ability to access.

Level 2 – Quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means for substantially the full term of the assets or liabilities.

Level 3 – Significant unobservable inputs.

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

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST**

Notes to Financial Statements, Continued

January 31, 2025 and 2024

(4) Fair value measurements, continued

There have been no changes in the applicable methodologies used at January 31, 2025 and 2024. The following is a description of the valuation methodologies used for assets measured at fair value.

Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded (Level 1 inputs).

Stable Value Collective Trusts are composed primarily of fully benefit-responsive investment contracts that are valued at the net asset value (“NAV”) of units of the collective trusts. The NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require 12 months’ notification in order to ensure that securities liquidations will be carried out in an orderly business manner. There are no unfunded commitments as of January 31, 2025 or 2024.

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

The following tables set forth by level, within the fair value hierarchy, the Plan’s assets at fair values as of January 31, 2025 and 2024, respectively:

**Fair Value Measurements as of
January 31, 2025 using the following input**

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds and total assets in the fair value hierarchy	\$ 102,770,871	\$ -	\$ -	\$ 102,770,871
Investments measured at NAV *	-	-	-	2,523,045
Investments at fair value	<u>\$ 102,770,871</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 105,293,916</u>

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST**

Notes to Financial Statements, Continued

January 31, 2025 and 2024

(4) Fair value measurements, continued

**Fair Value Measurements as of
January 31, 2024 using the following input**

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds and total assets in the fair value hierarchy	\$ 93,186,977	\$ -	\$ -	\$ 93,186,977
Investments measured at NAV *	-	-	-	3,161,498
Investments at fair value	<u>\$ 93,186,977</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 96,348,495</u>

* 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 on the statements of net assets available for benefits.

(5) Fair value of investments in entities that use NAV as a practical expedient

<u>Investments</u>	<u>Fair Value</u> as of January 31,		<u>Unfunded</u>	<u>Redemption</u>	<u>Redemption</u>
	<u>2025</u>	<u>2024</u>	<u>commitments</u>	<u>frequency</u> (if currently <u>eligible</u>)	<u>notice</u> <u>period</u>
Collective trust	\$ 2,523,045	\$ 3,161,498	N/A	Daily	12 months

(6) Plan termination

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

(7) Income tax status

The Plan Sponsor has adopted a pre-approved plan document that has received an opinion letter from the Internal Revenue Service ("IRS") dated June 30, 2020, stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since adopting the pre-approved plan document, the plan administrator believes the Plan is designed and currently being operated in compliance with the applicable requirements of the IRC, and therefore, believes that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST**

Notes to Financial Statements, Continued

January 31, 2025 and 2024

(8) Party-in-interest transactions

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering service to the Plan, the Plan Sponsor, and certain others. The Plan's investments are shares of mutual funds and units of a collective trust issued by the trustee of the Plan, and its registered investment company affiliates. Therefore, these transactions qualify as party-in-interest transactions. Administrative expenses paid to parties-in-interest to the Plan amounted to \$51,587 and \$57,277 for the years ended January 31, 2025 and 2024, respectively.

(9) Risks and uncertainties

The Plan invests in various investment instruments. Investment securities, in general, 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 participants' account balances and amounts reported in the statement of net assets available for benefits.

(10) Reconciliation of financial statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of January 31, 2025 and 2024:

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per the financial statements	\$ 105,293,916	\$ 96,572,547
Contributions receivable	-	(224,052)
Collective trust adjustment	<u>(144,596)</u>	<u>(177,174)</u>
Net assets available for benefits per the Form 5500	\$ <u>105,149,320</u>	\$ <u>96,171,321</u>

The following is a reconciliation of changes in net assets available for benefits per the financial statements to the Form 5500 for the years ended January 31, 2025 and 2024:

	<u>2025</u>	<u>2024</u>
Changes in net assets available for benefits per the financial statements	\$ 8,721,369	\$ 8,121,704
Change in contributions receivable	224,052	(16,322)
Change in collective trust adjustment	<u>32,578</u>	<u>7,643</u>
Changes in net assets available for benefits per the Form 5500	\$ <u>8,977,999</u>	\$ <u>8,113,025</u>

SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST

EIN 62-0791037, PLAN NO. 001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

January 31, 2025

(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
Mutual funds:				
*	Fidelity Funds	500 Index Fund	\$	** \$ 18,474,956
	Vanguard Funds	Vanguard Equity Income Fund		** 3,625,728
	Vanguard Funds	Vanguard International Growth Fund		** 6,016,836
	Vanguard Funds	Vanguard Long-Term Investment Grade Fund		** 992,224
*	Fidelity Funds	Mid-Cap Index Fund		** 5,728,618
	Vanguard Funds	Vanguard PRIMECAP Fund		** 16,035,472
*	Fidelity Funds	Fidelity Government Money Market Fund		** 401,029
*	Fidelity Funds	Small-Cap Index Fund		** 4,155,037
*	Fidelity Funds	Fidelity Index 2010 Fund		** 3,612
*	Fidelity Funds	Fidelity Index 2015 Fund		** 177,631
*	Fidelity Funds	Fidelity Index 2020 Fund		** 2,443,288
*	Fidelity Funds	Fidelity Index 2025 Fund		** 6,165,661
*	Fidelity Funds	Fidelity Index 2030 Fund		** 6,920,024
*	Fidelity Funds	Fidelity Index 2035 Fund		** 4,071,604
*	Fidelity Funds	Fidelity Index 2040 Fund		** 4,440,497
*	Fidelity Funds	Fidelity Index 2045 Fund		** 4,747,625
*	Fidelity Funds	Fidelity Index 2050 Fund		** 3,341,969
*	Fidelity Funds	Fidelity Index 2055 Fund		** 2,809,109
*	Fidelity Funds	Fidelity Index 2060 Fund		** 2,144,792
*	Fidelity Funds	Fidelity Index 2065 Fund		** 802,148
	American Century Funds	Small Cap Growth Fund		** 189,633
	Baird Funds	Baird Core Plus Institutional Fund		** 1,421,877
	PIMCO Funds	U.S. Small Fund		** 385,088
*	Fidelity Funds	St Tr Bond Index Fund		** 563,658
*	Fidelity Funds	Global US Index Fund		** 887,174
*	Fidelity Funds	Blue Chip Fund		** 3,822,145
*	Fidelity Funds	Int TR Bond Index Fund		** 509,039
*	Fidelity Funds	Freedom Index Income Fund		** 155,663
*	Fidelity Funds	Inflation PR Bond Index Fund		** 205,624
*	Fidelity Funds	U.S. Bond Index Fund		** 1,133,110
		Total mutual funds		** 102,770,871
	Collective trust:			
*	Fidelity Funds	Managed Income Portfolio Class Fund		** 2,523,045
			\$	** \$ 105,293,916

* Party-in-interest to the Plan.

** Not required for participant-directed plans.

The above data is based upon information which has been certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan as of January 31, 2025.

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT
SHARING PLAN TRUST**

Financial Statements and Schedule

January 31, 2025 and 2024

(With Independent Auditor's Report Thereon)



KENDRA G. MELNYK } CPA

ACCOUNTING • BUSINESS CONSULTING • AUDITS

SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST

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Independent Auditor's Report

The Trust Committee and Management
Smith Seckman Reid, Inc.
Employee Savings and Profit Sharing Plan Trust
Nashville, Tennessee:

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

I have performed audits of the financial statements of the Smith Seckman Reid, Inc. Employee Savings and Profit Sharing Plan Trust (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), as permitted by ERISA Section 103(a)(3)(C) ("ERISA Section 103(a)(3)(C) audit"). The financial statements comprise the statements of net assets available for benefits as of January 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of and for the years ended January 31, 2025 and 2024, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the accompanying 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 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).

Independent Auditor's Report, Continued

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of my report, my objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my 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, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users made on the basis of these financial statements.

Independent Auditor's Report, Continued

In performing an audit in accordance with GAAS, I:

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

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

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

I am 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 I identified during the audit.

Other Matter - Supplemental Schedule Required by ERISA

The supplemental schedule, as listed in the accompanying table of contents, is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 financial statements.

Independent Auditor's Report, Continued

Other Matter - Supplemental Schedule Required by ERISA, continued

The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, I compared such information to the related certified investment information.

In forming my opinion on the supplemental schedule, I evaluated whether the supplemental schedule, 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 my opinion:

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



Kendra G. Melnyk, CPA
Franklin, Tennessee
October 8, 2025

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST**

Statements of Net Assets Available for Benefits

January 31, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Assets:		
Investments held by trustee at fair value	\$ 105,293,916	\$ 96,348,495
Contributions receivable from participants	<u> -</u>	<u> 224,052</u>
Net assets available for benefits	\$ <u>105,293,916</u>	\$ <u>96,572,547</u>

See accompanying notes to financial statements.

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST**

Statements of Changes in Net Assets Available for Benefits

Years ended January 31, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Additions (deductions) to net assets attributed to:		
Investment income:		
Net appreciation in fair value of investments	\$ 12,702,272	\$ 6,624,751
Dividend and interest income	<u>3,625,587</u>	<u>2,851,842</u>
Net investment income	<u>16,327,859</u>	<u>9,476,593</u>
Contributions:		
Rollover contributions	906,468	433,417
Participant contributions	<u>5,818,133</u>	<u>5,307,397</u>
Total contributions	<u>6,724,601</u>	<u>5,740,814</u>
Transfers into Plan (See Note 1)	<u>4,783,670</u>	<u>-</u>
Total additions to net assets	<u>27,836,130</u>	<u>15,217,407</u>
Deductions from net assets attributed to:		
Benefits paid to participants	19,063,174	7,038,426
Administrative expenses	<u>51,587</u>	<u>57,277</u>
Total deductions from net assets	<u>19,114,761</u>	<u>7,095,703</u>
Net increase	8,721,369	8,121,704
Net assets available for benefits:		
Beginning of year	<u>96,572,547</u>	<u>88,450,843</u>
End of year	<u>\$ 105,293,916</u>	<u>\$ 96,572,547</u>

See accompanying notes to financial statements.

SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST

Notes to Financial Statements

January 31, 2025 and 2024

(1) Description of the plan

The following brief description of the Smith Seckman Reid, Inc. Employee Savings and Profit Sharing Plan Trust (the "Plan") is provided for general information purposes only. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

(a) General

The Plan is a defined contribution plan covering all eligible employees of Smith Seckman Reid, Inc. (the "Plan Sponsor"). All full-time, non-contract employees are eligible to become a participant in the Plan upon date of hire. The Plan, which was adopted by action of the Plan Sponsor's Board of Directors on February 1, 1976, is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Pursuant to a plan amendment, assets were transferred from the Smith Seckman Reid, Inc. Employee Stock Ownership Plan totaling \$4,783,670 for participants working less than 700 hours.

(b) Contributions

Each year, participants may defer a percentage of their pretax or after-tax annual compensation as defined in the plan agreement, not to exceed the maximum annual amount as determined by the Internal Revenue Code ("IRC"). Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. Participants direct the investment of their contributions into various investment options offered by the Plan.

The Plan Sponsor contributes a matching contribution amount each year equal to 100% of the first 3% of an eligible participant's compensation contributed to the Plan plus 50% of the next 2% of compensation. This match is calculated and deposited into the Company's Employee Stock Ownership Plan and active participants are automatically 100% vested in this portion of their contributions. The Plan Sponsor may also contribute a discretionary amount each year to participants who have made eligible contributions during the period and are employed on the last day of the year, which will also automatically be 100% vested.

(c) Participant accounts

Each participant's account is credited with the participant's contributions and allocations of the Plan Sponsor's contributions, plan earnings or losses. Participant accounts may be charged with an allocation of administrative expenses. Allocations are based on participant earnings, account balances or specific participant transactions, as defined in the plan agreement. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested balance.

**SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST**

Notes to Financial Statements, Continued

January 31, 2025 and 2024

(1) Description of the plan, continued

(d) Vesting

Participants are immediately vested in all contributions.

(e) Payment of benefits

A participant will receive a distribution equal to the value of the interest in his or her account. The method of distribution is determined by the plan administrator in accordance with the provisions of the Plan. In-service withdrawals of deferral contributions are permitted upon reaching 59½ years of age.

(f) Administrative and investment expenses

Certain investment fund options may be subject to investment fees based upon a percentage of invested assets, as disclosed in a fund's prospectus. Certain fees may be charged directly against the fund's investment performance and thus, may not be separately disclosed in the accompanying financial statements. During the years ended January 31, 2025 and 2024, certain administrative expenses of the Plan were paid by the Plan Sponsor.

Fees related to distributions are charged directly to the participant's account and are included in administrative expenses. The Plan holds assets in an expense balance account which receives deposits as a result of a revenue sharing agreement with a party-in-interest to the Plan. During the plan year, deposits to the account were netted with administrative expenses and used to pay qualified plan expenses. See Note 8 for further disclosure.

(g) Hardship withdrawals

The Plan permits distributions in the event of a hardship, as defined in the plan agreement. These distributions are taxable and subject to a tax penalty equal to 10% of the hardship distribution amount if the participant is younger than age 59½. Hardship withdrawals are limited to a participant's pretax elective deferral and rollover account.

(h) Reinstatement

A former participant terminated prior to February 1, 2018 and not fully vested who is re-employed prior to a five-year break in service, will have forfeited account balances reinstated if repayment of the full amount distributed to the participant is made before the earlier of (a) the date the participant incurs five consecutive breaks in service or (b) the fifth anniversary of the participant's re-employment date. The reinstatement of the previously forfeited balance is funded first by any current year forfeitures. Any remaining amount is funded by the current year Plan Sponsor contribution.

SMITH SECKMAN REID, INC.
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Notes to Financial Statements, Continued

January 31, 2025 and 2024

(i) Auto enrollment feature

The Plan is subject to an automatic contribution agreement ("EACA"), whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at 5% of eligible compensation and their contributions invested in a designated balanced fund until changed by the participant. The EACA includes an escalation of 1% per year for all eligible participants, until a deferral of 10% has been reached. Under the terms of the EACA, there is a 90-day permissible withdrawal option, whereby a participant may "opt-out" of the automatic deferral without an early withdrawal penalty.

(2) Summary of significant accounting policies

(a) Basis of accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States of America.

(b) Investment valuation and income recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan Sponsor determined the Plan's valuation policies utilizing information provided by the investment advisors and custodian. 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 or depreciation includes the Plan's gains and losses on investments purchased and sold as well as held during the year.

(c) Contributions

Contributions from plan participants are recorded in the year in which the employee contributions are withheld from compensation.

(d) Payment of benefits

Benefits are recorded when paid.

(e) Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the Plan Sponsor to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

SMITH SECKMAN REID, INC.
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Notes to Financial Statements, Continued

January 31, 2025 and 2024

(2) Summary of significant accounting policies, continued

(f) Events occurring after the reporting date

The Plan Sponsor has performed an analysis of the activities and transactions subsequent to January 31, 2025, to determine the need for any adjustments or disclosures for the year then ended. The Plan Sponsor has evaluated subsequent events through October 8, 2025, the date the financial statements were available to be issued.

(3) Summary of information certified by the trustee

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments as of the date of the financial statements under audit and covered by the certification, and net appreciation in fair value of investments, and interest and dividends for the years ended January 31, 2025 and 2024 was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company (“Fidelity”), the trustee as of and for the years ended January 31, 2025 and 2024, and accordingly has not been audited.

(4) Fair value measurements

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

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

Level 1 – Unadjusted quoted prices for identical, unrestricted assets or liabilities in active markets that a plan has the ability to access.

Level 2 – Quoted prices for similar assets or liabilities in active markets; quoted prices for identical or similar assets or liabilities in inactive markets; inputs other than quoted prices that are observable for the asset or liability; and inputs that are derived principally from or corroborated by observable market data by correlation or other means for substantially the full term of the assets or liabilities.

Level 3 – Significant unobservable inputs.

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

**SMITH SECKMAN REID, INC.
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Notes to Financial Statements, Continued

January 31, 2025 and 2024

(4) Fair value measurements, continued

There have been no changes in the applicable methodologies used at January 31, 2025 and 2024. The following is a description of the valuation methodologies used for assets measured at fair value.

Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded (Level 1 inputs).

Stable Value Collective Trusts are composed primarily of fully benefit-responsive investment contracts that are valued at the net asset value (“NAV”) of units of the collective trusts. The NAV is used as a practical expedient to estimate fair value. This practical expedient would not be used if it is determined to be probable that the fund will sell the investment for an amount different from the reported NAV. Participant transactions (purchases and sales) may occur daily. If the Plan initiates a full redemption of the collective trust, the issuer reserves the right to require 12 months’ notification in order to ensure that securities liquidations will be carried out in an orderly business manner. There are no unfunded commitments as of January 31, 2025 or 2024.

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

The following tables set forth by level, within the fair value hierarchy, the Plan’s assets at fair values as of January 31, 2025 and 2024, respectively:

**Fair Value Measurements as of
January 31, 2025 using the following input**

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds and total assets				
in the fair value hierarchy	\$ 102,770,871	\$ -	\$ -	\$ 102,770,871
Investments measured at NAV *	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,523,045</u>
Investments at fair value	<u>\$ 102,770,871</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 105,293,916</u>

**SMITH SECKMAN REID, INC.
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Notes to Financial Statements, Continued

January 31, 2025 and 2024

(4) Fair value measurements, continued

**Fair Value Measurements as of
January 31, 2024 using the following input**

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Mutual funds and total assets in the fair value hierarchy	\$ 93,186,977	\$ -	\$ -	\$ 93,186,977
Investments measured at NAV *	-	-	-	3,161,498
Investments at fair value	<u>\$ 93,186,977</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 96,348,495</u>

* 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 on the statements of net assets available for benefits.

(5) Fair value of investments in entities that use NAV as a practical expedient

<u>Investments</u>	<u>Fair Value</u> as of January 31,		<u>Unfunded</u>	<u>Redemption</u> frequency (if currently eligible)	<u>Redemption</u> notice period
	<u>2025</u>	<u>2024</u>	<u>commitments</u>		
Collective trust	\$ 2,523,045	\$ 3,161,498	N/A	Daily	12 months

(6) Plan termination

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

(7) Income tax status

The Plan Sponsor has adopted a pre-approved plan document that has received an opinion letter from the Internal Revenue Service ("IRS") dated June 30, 2020, stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since adopting the pre-approved plan document, the plan administrator believes the Plan is designed and currently being operated in compliance with the applicable requirements of the IRC, and therefore, believes that the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

**SMITH SECKMAN REID, INC.
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Notes to Financial Statements, Continued

January 31, 2025 and 2024

(8) Party-in-interest transactions

Parties-in-interest are defined under Department of Labor regulations as any fiduciary of the Plan, any party rendering service to the Plan, the Plan Sponsor, and certain others. The Plan's investments are shares of mutual funds and units of a collective trust issued by the trustee of the Plan, and its registered investment company affiliates. Therefore, these transactions qualify as party-in-interest transactions. Administrative expenses paid to parties-in-interest to the Plan amounted to \$51,587 and \$57,277 for the years ended January 31, 2025 and 2024, respectively.

(9) Risks and uncertainties

The Plan invests in various investment instruments. Investment securities, in general, 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 participants' account balances and amounts reported in the statement of net assets available for benefits.

(10) Reconciliation of financial statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Form 5500 as of January 31, 2025 and 2024:

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per the financial statements	\$ 105,293,916	\$ 96,572,547
Contributions receivable	-	(224,052)
Collective trust adjustment	<u>(144,596)</u>	<u>(177,174)</u>
Net assets available for benefits per the Form 5500	\$ <u>105,149,320</u>	\$ <u>96,171,321</u>

The following is a reconciliation of changes in net assets available for benefits per the financial statements to the Form 5500 for the years ended January 31, 2025 and 2024:

	<u>2025</u>	<u>2024</u>
Changes in net assets available for benefits per the financial statements	\$ 8,721,369	\$ 8,121,704
Change in contributions receivable	224,052	(16,322)
Change in collective trust adjustment	<u>32,578</u>	<u>7,643</u>
Changes in net assets available for benefits per the Form 5500	\$ <u>8,977,999</u>	\$ <u>8,113,025</u>

SMITH SECKMAN REID, INC.
EMPLOYEE SAVINGS AND PROFIT SHARING PLAN TRUST

EIN 62-0791037, PLAN NO. 001
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

January 31, 2025

(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
Mutual funds:				
*	Fidelity Funds	500 Index Fund	\$	** \$ 18,474,956
	Vanguard Funds	Vanguard Equity Income Fund		** 3,625,728
	Vanguard Funds	Vanguard International Growth Fund		** 6,016,836
	Vanguard Funds	Vanguard Long-Term Investment Grade Fund		** 992,224
*	Fidelity Funds	Mid-Cap Index Fund		** 5,728,618
	Vanguard Funds	Vanguard PRIMECAP Fund		** 16,035,472
*	Fidelity Funds	Fidelity Government Money Market Fund		** 401,029
*	Fidelity Funds	Small-Cap Index Fund		** 4,155,037
*	Fidelity Funds	Fidelity Index 2010 Fund		** 3,612
*	Fidelity Funds	Fidelity Index 2015 Fund		** 177,631
*	Fidelity Funds	Fidelity Index 2020 Fund		** 2,443,288
*	Fidelity Funds	Fidelity Index 2025 Fund		** 6,165,661
*	Fidelity Funds	Fidelity Index 2030 Fund		** 6,920,024
*	Fidelity Funds	Fidelity Index 2035 Fund		** 4,071,604
*	Fidelity Funds	Fidelity Index 2040 Fund		** 4,440,497
*	Fidelity Funds	Fidelity Index 2045 Fund		** 4,747,625
*	Fidelity Funds	Fidelity Index 2050 Fund		** 3,341,969
*	Fidelity Funds	Fidelity Index 2055 Fund		** 2,809,109
*	Fidelity Funds	Fidelity Index 2060 Fund		** 2,144,792
*	Fidelity Funds	Fidelity Index 2065 Fund		** 802,148
	American Century Funds	Small Cap Growth Fund		** 189,633
	Baird Funds	Baird Core Plus Institutional Fund		** 1,421,877
	PIMCO Funds	U.S. Small Fund		** 385,088
*	Fidelity Funds	St Tr Bond Index Fund		** 563,658
*	Fidelity Funds	Global US Index Fund		** 887,174
*	Fidelity Funds	Blue Chip Fund		** 3,822,145
*	Fidelity Funds	Int TR Bond Index Fund		** 509,039
*	Fidelity Funds	Freedom Index Income Fund		** 155,663
*	Fidelity Funds	Inflation PR Bond Index Fund		** 205,624
*	Fidelity Funds	U.S. Bond Index Fund		** 1,133,110
		Total mutual funds		** 102,770,871
	Collective trust:			
*	Fidelity Funds	Managed Income Portfolio Class Fund		** 2,523,045
			\$	** \$ 105,293,916

* Party-in-interest to the Plan.

** Not required for participant-directed plans.

The above data is based upon information which has been certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan as of January 31, 2025.