

Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

Complete all entries in accordance with the instructions to the Form 5500-SF.

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

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: [X] a single-employer plan [] a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
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 Check box if filing under: [] Form 5558 [] automatic extension [X] DFVC program [] special extension (enter description)
D If the plan is a collectively-bargained plan, check here []
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here []

Part II Basic Plan Information—enter all requested information

1a Name of plan: TOTAL REWARDS STRATEGIES, LLC CASH BALANCE PLAN AND TRUST
1b Three-digit plan number (PN): 001
1c Effective date of plan: 02/01/2012
2a Plan sponsor's name (employer, if for a single-employer plan): TOTAL REWARDS STRATEGIES, LLC
2b Employer Identification Number (EIN): 26-2368377
2c Sponsor's telephone number: 314-569-8910
2d Business code (see instructions): 523120
3a Plan administrator's name and address: [X] 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.
4b EIN
4d PN
5a Total number of participants at the beginning of the plan year: 2
5b Total number of participants at the end of the plan year: 2
5c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)
5c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)
5d(1) Total number of active participants at the beginning of the plan year: 2
5d(2) Total number of active participants at the end of the plan year: 2
5e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested: 0

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Row 1: Filed with authorized/valid electronic signature, 12/31/2025, F. MICHAEL J. LACKEY, DIRECTOR. Row 2: Signature of employer/plan sponsor, Date, Enter name of individual signing as employer or plan sponsor.

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.) Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.) Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____ (See instructions.)

Part III Financial Information			
7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	1548231	1489908
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	1548231	1489908
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	8089	
(2) Participants	8a(2)	0	
(3) Others (including rollovers)	8a(3)	0	
b Other income (loss)	8b	70183	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		78272
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	136511	
e Certain deemed and/or corrective distributions (see instructions) .	8e	0	
f Administrative service providers (salaries, fees, commissions)	8f	84	
g Other expenses	8g	0	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		136595
i Net income (loss) (subtract line 8h from line 8c)	8i		-58323
j Transfers to (from) the plan (see instructions)	8j	0	

Part IV Plan Characteristics	
9a	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 1A 1C 3D
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions				
10 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)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c		X	
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h			
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. Yes No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a** 164486

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? Yes No
(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above.

a 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 letter ruling granting the waiver. Month Day Year

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline?..... Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No

a If "Yes," enter the amount of any plan assets that reverted to the employer this year..... **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII IRS Compliance Questions

14a 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

14b 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

15 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 03 / 30 / 2018 (MM/DD/YYYY) and the Opinion Letter serial number J501826A.

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 02/01/2024 and ending 01/31/2025

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

A Name of plan <u>TOTAL REWARDS STRATEGIES, LLC CASH BALANCE PLAN AND TRUST</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>TOTAL REWARDS STRATEGIES, LLC</u>	D Employer Identification Number (EIN) <u>26-2368377</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date:	Month <u>01</u>	Day <u>31</u>	Year <u>2025</u>	
2 Assets:				
a Market value	2a	<u>1489908</u>		
b Actuarial value	2b	<u>1489908</u>		
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target	
a For retired participants and beneficiaries receiving payment	<u>0</u>	<u>0</u>	<u>0</u>	
b For terminated vested participants	<u>0</u>	<u>0</u>	<u>0</u>	
c For active participants	<u>2</u>	<u>1585785</u>	<u>1585785</u>	
d Total	<u>2</u>	<u>1585785</u>	<u>1585785</u>	
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>				
a Funding target disregarding prescribed at-risk assumptions	4a			
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b			
5 Effective interest rate	5	<u>5.31 %</u>		
6 Target normal cost				
a Present value of current plan year accruals	6a	<u>154163</u>		
b Expected plan-related expenses	6b	<u>0</u>		
c Target normal cost	6c	<u>154163</u>		

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

SIGN HERE			
	Signature of actuary	<u>12/12/2025</u>	Date
	<u>DENNIS M. REDDINGTON</u>	<u>23-06071</u>	Most recent enrollment number
	Type or print name of actuary	<u>847-680-3867</u>	Telephone number (including area code)
	<u>PENSION ADVISORY GROUP, LTD.</u>		
	Firm name		
	<u>175 E HAWTHORN PKWY STE 405</u> <u>VERNON HILLS, IL 60061-1468</u>		
	Address of the firm		

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>1.03</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.16</u> %		0
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		0
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	93.95 %
15	Adjusted funding target attainment percentage	15	85.62 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	90.33 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
12/27/2024	8089	0					
			Totals ▶	18(b)	8089	18(c)	0

19 Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	7728
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? Yes No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? Yes No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 5.00 %	2nd segment: 5.27 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 0
22 Weighted average retirement age				22 77
23 Mortality table(s) (see instructions)	<input checked="" type="checkbox"/> Prescribed - combined	<input type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

28 Unpaid minimum required contributions for all prior years	28	8089
29 Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	29	7728
30 Remaining amount of unpaid minimum required contributions (line 28 minus line 29).....	30	361

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	154163	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	95877	9962	
b Waiver amortization installment.....	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	164125	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0
36 Additional cash requirement (line 34 minus line 35)	36	164125	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	164125	
40 Unpaid minimum required contributions for all years	40	164486	

Part IX Pension Funding Relief Under the American Rescue Plan Act of 2021 (See Instructions)

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input type="checkbox"/> 2021

**Total Rewards Strategies, LLC
Cash Balance Plan and Trust**

**Plan Specifications and Actuarial Assumptions
Valuation as of 1/31/2025 for the Plan Year Ending 1/31/2025**

Effective Date	February 1, 2012.
Valuation Date	January 31, 2025.
Cash Balance Accrual	a) Group 1: Owners: \$150,000. b) Group 2: Highly Compensated Employees: \$100. c) Group 3: Other Participants: 5.20% of compensation.
Cash Balance Account	The accumulation of the cash accruals credited with 5% annual interest.
Monthly Pension	The monthly annuity actuarially equivalent to the cash balance account.
Year of Service	Plan year with 1,000 hours of service.
Eligibility Requirements	a) Minimum years of service: 1. b) Minimum age: None. c) Employees enter the plan on the entry date following completion of the eligibility requirements. d) Exclusions: None. e) Entry date: February 1, August 1.
Normal Retirement Age	1st of month following attainment of age 65 or 5 years of participation, if later.
Expected Retirement Age for Funding	Normal Retirement Age.
Funding Provisions	Pension Protection Act of 2006, end of year funding.

Schedule SB, Part V - Actuarial Assumption Methods
Schedule SB, Part V - Summary of Plan Provisions
Plan Sponsor's Name: Total Rewards Strategies, LLC
Plan Sponsor's EIN: 26-2368377
Plan Number: 001

**Total Rewards Strategies, LLC
Cash Balance Plan and Trust**

**Plan Specifications and Actuarial Assumptions
Valuation as of 1/31/2025 for the Plan Year Ending 1/31/2025**

Top Heavy Status	This plan is top heavy for the current plan year. Top heavy benefits are provided in the plan sponsor's defined contribution plan.
Type of Annuity	Life annuity.
Vesting Schedule	100% vested after three years of service.
Asset Valuation	Fair market value.
Actuarial Equivalence	
Pre-Retirement:	a) Interest: 5.00%. b) Mortality: None.
Post Retirement:	a) Interest: 5.00%. b) Mortality: 2024 Applicable Mortality Table.

Schedule SB, Part V - Actuarial Assumption Methods
 Schedule SB, Part V - Summary of Plan Provisions
 Plan Sponsor's Name: Total Rewards Strategies, LLC
 Plan Sponsor's EIN: 26-2368377
 Plan Number: 001

**Total Rewards Strategies, LLC
 Cash Balance Plan and Trust**

**Plan Specifications and Actuarial Assumptions
 Valuation as of 01/31/2025 for the Plan Year Ending 01/31/2025**

Male Nonannuitant:	2024 Nonannuitant Male			
Female Nonannuitant:	2024 Nonannuitant Female			
Male Annuitant:	2024 Annuitant Male			
Female Annuitant:	2024 Annuitant Female			
Male Projection:	N/A			
Female Projection:	N/A			
Applicable months from valuation month:	0			
Probability of lump sum:	95.00%			
		<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Segment rates (Maximum Deductible Contribution):	5.00	5.27	5.40	
High Quality Bond rates:	N/A	N/A	N/A	
Segment rates (Minimum Required Contribution):	5.00	5.27	5.59	
Overrides:	0.00	0.00	0.00	
Use optional combined mortality table for small plans:	Yes			
Male:	2024 Optional table small plans Male			
Female:	2024 Optional table small plans Female			
Male weighting:	2024 Optional table small plans Male			
Female weighting:	2024 Optional table small plans Female			
Use discount rate transition:	No			
Actuarial Equivalent Floor				
Stability period:	plan year			
Lookback months:	3			
Nonannuitant:	N/A			
Annuitant:	2024 Applicable			
		<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Current:	5.50	5.76	5.83	
Override:	0.00	0.00	0.00	

Form 5500-SF

Short Form Annual Return/Report of Small Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

Department of the Treasury Internal Revenue Service
Department of Labor Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

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2024

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For calendar plan year 2024 or fiscal plan year beginning 02/01/2024 and ending 01/31/2025

- A This return/report is for: [X] a single-employer plan
B This return/report is: [] the first return/report, [] the final return/report
C Check box if filing under: [] Form 5558, [] automatic extension, [X] DFVC program
D If the plan is a collectively-bargained plan, check here
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here

Part II Basic Plan Information—enter all requested information

1a Name of plan: TOTAL REWARDS STRATEGIES, LLC CASH BALANCE PLAN AND TRUST
1b Three-digit plan number (PN): 001
1c Effective date of plan: 02/01/2012
2a Plan sponsor's name (employer, if for a single-employer plan): TOTAL REWARDS STRATEGIES, LLC
2b Employer Identification Number (EIN): 26-2368377
2c Sponsor's telephone number: 314-569-8910
2d Business code (see instructions): 523120
3a Plan administrator's name and address: [X] 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.
4b EIN
4d PN
5a Total number of participants at the beginning of the plan year: 2
5b Total number of participants at the end of the plan year: 2
5c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)
5c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)
5d(1) Total number of active participants at the beginning of the plan year: 2
5d(2) Total number of active participants at the end of the plan year: 2
5e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested: 0

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, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, 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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes signature of F. Michael J. Lackey and date 12/31/2025.

- 6a** Were all of the plan's assets during the plan year invested in eligible assets? (See instructions.)..... Yes No
- b** Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)..... Yes No
- If you answered "No" to either line 6a or line 6b, the plan cannot use Form 5500-SF and must instead use Form 5500.**
- c** If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? Yes No Not determined
- If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____ (See instructions.)

Part III Financial Information			
7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	1,548,231	1,489,908
b Total plan liabilities	7b	0	0
c Net plan assets (subtract line 7b from line 7a)	7c	1,548,231	1,489,908
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	8,089	
(2) Participants	8a(2)	0	
(3) Others (including rollovers)	8a(3)	0	
b Other income (loss)	8b	70,183	
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		78,272
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	136,511	
e Certain deemed and/or corrective distributions (see instructions) .	8e	0	
f Administrative service providers (salaries, fees, commissions)	8f	84	
g Other expenses	8g	0	
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		136,595
i Net income (loss) (subtract line 8h from line 8c)	8i		-58,323
j Transfers to (from) the plan (see instructions)	8j	0	

Part IV Plan Characteristics	
9a	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 1A 1C 3D
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions				
10 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)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c		X	
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h			
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i			

Part VI Pension Funding Compliance

11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and lines 11a and b below.) If this is a defined contribution pension plan, leave line 11 blank and complete line 12 below. Yes No

a Enter the unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 **11a** 164,486

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, 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 _____

12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) If this is a defined benefit pension plan, leave line 12 blank and complete line 11 above. Yes No

a 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 letter ruling granting the waiver. Month _____ Day _____ Year _____

If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.

b Enter the minimum required contribution for this plan year **12b**

c Enter the amount contributed by the employer to the plan for this plan year **12c**

d Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount) **12d**

e Will the minimum funding amount reported on line 12d be met by the funding deadline? Yes No N/A

Part VII Plan Terminations and Transfers of Assets

13a Has a resolution to terminate the plan been adopted in any plan year? Yes No

a If "Yes," enter the amount of any plan assets that reverted to the employer this year. **13a**

b Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? Yes No

c 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.)

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)

Part VIII IRS Compliance Questions

14a 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

14b 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

15 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 03/30/2018 (MM/DD/YYYY) and the Opinion Letter serial number J501826a.

**SCHEDULE SB
(Form 5500)**

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration
Pension Benefit Guaranty Corporation

**Single-Employer Defined Benefit Plan
Actuarial Information**

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ File as an attachment to Form 5500 or 5500-SF.

OMB No. 1210-0110

2024

This Form is Open to Public Inspection

For calendar plan year 2024 or fiscal plan year beginning 02/01/2024 and ending 01/31/2025

▶ Round off amounts to nearest dollar.

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


A Name of plan TOTAL REWARDS STRATEGIES, LLC CASH BALANCE PLAN AND TRUST		B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF TOTAL REWARDS STRATEGIES, LLC		D Employer Identification Number (EIN) 26-2368377	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1 Enter the valuation date: Month <u>01</u> Day <u>31</u> Year <u>2025</u>			
2 Assets:			
a Market value	2a		1,489,908
b Actuarial value	2b		1,489,908
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment.....	0	0	0
b For terminated vested participants	0	0	0
c For active participants.....	2	1,585,785	1,585,785
d Total.....	2	1,585,785	1,585,785
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate.....	5		5.31%
6 Target normal cost			
a Present value of current plan year accruals	6a		154,163
b Expected plan-related expenses	6b		0
c Target normal cost.....	6c		154,163

Statement by Enrolled Actuary

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

SIGN HERE		<u>12/12/2025</u>
	Signature of actuary	Date
DENNIS M. REDDINGTON		2306071
Type or print name of actuary		Most recent enrollment number
PENSION ADVISORY GROUP, LTD.		847-680-3867
Firm name		Telephone number (including area code)
175 E HAWTHORN PKWY STE 405		
VERNON HILLS IL 60061-1468		
Address of the firm		

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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500 or 5500-SF.

Schedule SB (Form 5500) 2024
v. 240311

Part V Assumptions Used to Determine Funding Target and Target Normal Cost				
21	Discount rate:			
a	Segment rates:	1st segment: 5.00 %	2nd segment: 5.27 %	3rd segment: 5.59 %
				<input type="checkbox"/> N/A, full yield curve used
b	Applicable month (enter code).....		21b	0
22	Weighted average retirement age		22	77
23	Mortality table(s) (see instructions)	<input checked="" type="checkbox"/> Prescribed - combined	<input type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years				
28	Unpaid minimum required contributions for all prior years		28	8,089
29	Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....		29	7,728
30	Remaining amount of unpaid minimum required contributions (line 28 minus line 29)		30	361

Part VIII Minimum Required Contribution For Current Year				
31	Target normal cost and excess assets (see instructions):			
a	Target normal cost (line 6c).....		31a	154,163
b	Excess assets, if applicable, but not greater than line 31a		31b	0
32	Amortization installments:	Outstanding Balance	Installment	
a	Net shortfall amortization installment	95,877	9,962	
b	Waiver amortization installment	0	0	
33	If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount		33	
34	Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....		34	164,125
		Carryover balance	Prefunding balance	Total balance
35	Balances elected for use to offset funding requirement			0
36	Additional cash requirement (line 34 minus line 35).....		36	164,125
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....		37	0
38	Present value of excess contributions for current year (see instructions)			
a	Total (excess, if any, of line 37 over line 36)		38a	0
b	Portion included in line 38a attributable to use of prefunding and funding standard carryover balances		38b	0
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)		39	164,125
40	Unpaid minimum required contributions for all years		40	164,486

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

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

Plan Sponsor's Name: Total Rewards Strategies, LLC

Plan Sponsor's EIN: 26-2368377

Plan Number: 001

**Total Rewards Strategies, LLC
Cash Balance Plan and Trust**

**Description of Weighted Average Retirement Age
Valuation as of 01/31/2025 for the Plan Year Ending 01/31/2025**

Weighted Average Retirement Age:

77

The Weighted Average Retirement Age is average of the expected retirement ages for each participant in the proportion their funding target plus target normal cost is to the funding target plus target normal cost for all participants. All participants are expected to retire at the Expected Retirement Age for Funding or the end of the plan year, if later, as described in the the Attachment to Schedule SB, Part V - Statement of Actuarial Assumptions/Methods.

Schedule SB, Line 19 - Discounted Employer Contributions
Plan Sponsor's Name: Total Rewards Strategies, LLC
Plan Sponsor's EIN: 26-2368377
Plan Number: 001

Total Rewards Strategies, LLC
Cash Balance Plan and Trust

Schedule SB, Line 19 - Discounted Employer Contributions
Valuation as of 01/31/2025 for the Plan Year Ending 01/31/2025

Interest Rates:

Effective: 5.16%
Late Quarterly: 10.16%

<u>Effective Date</u>	<u>Amount</u>	<u>Contribution Year End Date</u>	<u>Effective Interest</u>	<u>Quarterly Interest</u>	<u>Discounted</u>
12/27/2024	\$8,089	01/31/2025	\$361	\$0	\$7,728

**Total Rewards Strategies, LLC
Cash Balance Plan and Trust**

**Plan Specifications and Actuarial Assumptions
Valuation as of 1/31/2025 for the Plan Year Ending 1/31/2025**

Effective Date	February 1, 2012.
Valuation Date	January 31, 2025.
Cash Balance Accrual	a) Group 1: Owners: \$150,000. b) Group 2: Highly Compensated Employees: \$100. c) Group 3: Other Participants: 5.20% of compensation.
Cash Balance Account	The accumulation of the cash accruals credited with 5% annual interest.
Monthly Pension	The monthly annuity actuarially equivalent to the cash balance account.
Year of Service	Plan year with 1,000 hours of service.
Eligibility Requirements	a) Minimum years of service: 1. b) Minimum age: None. c) Employees enter the plan on the entry date following completion of the eligibility requirements. d) Exclusions: None. e) Entry date: February 1, August 1.
Normal Retirement Age	1st of month following attainment of age 65 or 5 years of participation, if later.
Expected Retirement Age for Funding	Normal Retirement Age.
Funding Provisions	Pension Protection Act of 2006, end of year funding.

Schedule SB, Part V - Actuarial Assumption Methods
Schedule SB, Part V - Summary of Plan Provisions
Plan Sponsor's Name: Total Rewards Strategies, LLC
Plan Sponsor's EIN: 26-2368377
Plan Number: 001

**Total Rewards Strategies, LLC
Cash Balance Plan and Trust**

**Plan Specifications and Actuarial Assumptions
Valuation as of 1/31/2025 for the Plan Year Ending 1/31/2025**

Top Heavy Status	This plan is top heavy for the current plan year. Top heavy benefits are provided in the plan sponsor's defined contribution plan.
Type of Annuity	Life annuity.
Vesting Schedule	100% vested after three years of service.
Asset Valuation	Fair market value.
Actuarial Equivalence	
Pre-Retirement:	a) Interest: 5.00%. b) Mortality: None.
Post Retirement:	a) Interest: 5.00%. b) Mortality: 2024 Applicable Mortality Table.

Schedule SB, Part V - Actuarial Assumption Methods
 Schedule SB, Part V - Summary of Plan Provisions
 Plan Sponsor's Name: Total Rewards Strategies, LLC
 Plan Sponsor's EIN: 26-2368377
 Plan Number: 001

**Total Rewards Strategies, LLC
 Cash Balance Plan and Trust**

**Plan Specifications and Actuarial Assumptions
 Valuation as of 01/31/2025 for the Plan Year Ending 01/31/2025**

Male Nonannuitant:	2024 Nonannuitant Male			
Female Nonannuitant:	2024 Nonannuitant Female			
Male Annuitant:	2024 Annuitant Male			
Female Annuitant:	2024 Annuitant Female			
Male Projection:	N/A			
Female Projection:	N/A			
Applicable months from valuation month:	0			
Probability of lump sum:	95.00%			
		<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Segment rates (Maximum Deductible Contribution):	5.00	5.27	5.40	
High Quality Bond rates:	N/A	N/A	N/A	
Segment rates (Minimum Required Contribution):	5.00	5.27	5.59	
Overrides:	0.00	0.00	0.00	
Use optional combined mortality table for small plans:	Yes			
Male:	2024 Optional table small plans Male			
Female:	2024 Optional table small plans Female			
Male weighting:	2024 Optional table small plans Male			
Female weighting:	2024 Optional table small plans Female			
Use discount rate transition:	No			
Actuarial Equivalent Floor				
Stability period:	plan year			
Lookback months:	3			
Nonannuitant:	N/A			
Annuitant:	2024 Applicable			
		<u>1st</u>	<u>2nd</u>	<u>3rd</u>
Current:	5.50	5.76	5.83	
Override:	0.00	0.00	0.00	

