

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

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

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

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

- A This return/report is for: a multiemployer plan, a multiple-employer plan, a single-employer plan, a DFE, the first return/report, the final return/report, an amended return/report, a short plan year return/report.
B This return/report is: the first return/report, the final return/report, an amended return/report, a short plan year return/report.
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.
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: THE RIVERBAY CORPORATION CO-OP CITY SECURITY DEPARTMENT PENSION PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 10/01/1982
2a Plan sponsor's name, mailing address, city or town, state or province, country, and ZIP or foreign postal code.
2b Employer Identification Number (EIN): 13-2571433
2c Plan Sponsor's telephone number: 718-320-3300
2d Business code (see instructions): 531310

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.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Includes rows for employer/plan sponsor and DFE.

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

Form 5500 (2024) v. 240311

<b>3a</b> Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	<b>3b</b> Administrator's EIN	
	<b>3c</b> Administrator's telephone number	
<b>4</b> If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: <b>a</b> Sponsor's name <b>c</b> Plan Name	<b>4b</b> EIN	
	<b>4d</b> PN	
<b>5</b> Total number of participants at the beginning of the plan year	<b>5</b>	92
<b>6</b> Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines <b>6a(1)</b> , <b>6a(2)</b> , <b>6b</b> , <b>6c</b> , and <b>6d</b> ). <b>a(1)</b> Total number of active participants at the beginning of the plan year ..... <b>a(2)</b> Total number of active participants at the end of the plan year ..... <b>b</b> Retired or separated participants receiving benefits..... <b>c</b> Other retired or separated participants entitled to future benefits ..... <b>d</b> Subtotal. Add lines <b>6a(2)</b> , <b>6b</b> , and <b>6c</b> ..... <b>e</b> Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. .... <b>f</b> Total. Add lines <b>6d</b> and <b>6e</b> ..... <b>g(1)</b> Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) ..... <b>g(2)</b> Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) ..... <b>h</b> Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	<b>6a(1)</b>	75
	<b>6a(2)</b>	62
	<b>6b</b>	1
	<b>6c</b>	13
	<b>6d</b>	76
	<b>6e</b>	0
	<b>6f</b>	76
	<b>6g(1)</b>	
<b>6g(2)</b>		
<b>6h</b>		4
<b>7</b> Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item) .....	<b>7</b>	

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

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

<b>9a</b> Plan funding arrangement (check all that apply)	<b>9b</b> Plan benefit arrangement (check all that apply)
(1) <input checked="" type="checkbox"/> Insurance	(1) <input checked="" 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**

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

**b General Schedules**

- (1)  **H** (Financial Information)
- (2)  **I** (Financial Information – Small Plan)
- (3)  **A** (Insurance Information) – Number Attached 0
- (4)  **C** (Service Provider Information)
- (5)  **D** (DFE/Participating Plan Information)
- (6)  **G** (Financial Transaction Schedules)

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

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**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.

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**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 \_\_\_\_\_

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<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  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).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

▶ **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.

<b>A</b> Name of plan <u>THE RIVERBAY CORPORATION CO-OP CITY SECURITY DEPARTMENT PENSION PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>002</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>THE RIVERBAY CORPORATION CO-OP CITY SECURITY DEPARTMENT PENSION PLAN</u>	<b>D</b> Employer Identification Number (EIN) <u>13-2571433</u>	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

<b>Part I</b>	<b>Basic Information</b>		
<b>1</b>	Enter the valuation date: Month <u>04</u> Day <u>01</u> Year <u>2024</u>		
<b>2</b>	Assets:		
	<b>a</b> Market value .....	<b>2a</b>	<u>7533635</u>
	<b>b</b> Actuarial value .....	<b>2b</b>	<u>7552927</u>
<b>3</b>	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	<b>a</b> For retired participants and beneficiaries receiving payment .....	<u>0</u>	<u>0</u>
	<b>b</b> For terminated vested participants .....	<u>17</u>	<u>1351521</u>
	<b>c</b> For active participants .....	<u>75</u>	<u>7857076</u>
	<b>d</b> Total .....	<u>92</u>	<u>9208597</u>
<b>4</b>	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>	
	<b>b</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 .....	<b>4b</b>	
<b>5</b>	Effective interest rate .....	<b>5</b>	<u>5.38 %</u>
<b>6</b>	Target normal cost		
	<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	<u>364070</u>
	<b>b</b> Expected plan-related expenses .....	<b>6b</b>	<u>126524</u>
	<b>c</b> Target normal cost .....	<b>6c</b>	<u>490594</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.

<b>SIGN HERE</b>  Signature of actuary  <u>DANIEL DRISCOLL, ASA, EA, MAAA</u> Type or print name of actuary  <u>BPAS ACTUARIAL &amp; PENSION SERVICES</u> Firm name  <u>706 N. CLINTON ST.</u> <u>SUITE 200</u> <u>SYRACUSE, NY 13204</u>  Address of the firm	<u>11/17/2025</u> Date  <u>23-08902</u> Most recent enrollment number  <u>315-703-8946</u> Telephone number (including area code)
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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

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	0
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	0
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	0
<b>10</b>	Interest on line 9 using prior year's actual return of <u>12.43</u> % .....	0	0
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
<b>a</b>	Present value of excess contributions (line 38a from prior year) .....		747209
<b>b(1)</b>	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>5.37</u> % .....		40125
<b>b(2)</b>	Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
<b>c</b>	Total available at beginning of current plan year to add to prefunding balance .....		787334
<b>d</b>	Portion of (c) to be added to prefunding balance .....		0
<b>12</b>	Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12) .....	0	0

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	80.01 %
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	80.01 %
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	74.88 %
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>		<b>18 Contributions made to the plan for the plan year by employer(s) and employees:</b>					
(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		
07/11/2024	186829	0					
10/11/2024	186829	0					
01/10/2025	186829	0					
04/14/2025	155411	0					
06/27/2025	600000	0					
			<b>Totals ▶</b>	<b>18(b)</b>	1315898	<b>18(c)</b>	0

<b>19</b>	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
<b>a</b>	Contributions allocated toward unpaid minimum required contributions from prior years .....	<b>19a</b> 0	
<b>b</b>	Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b> 0	
<b>c</b>	Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b> 1254337	
<b>20</b>	Quarterly contributions and liquidity shortfalls:		
<b>a</b>	Did the plan have a "funding shortfall" for the prior year? .....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>b</b>	If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
<b>c</b>	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
0	0	0	0

<b>Part V Assumptions Used to Determine Funding Target and Target Normal Cost</b>				
<b>21</b> Discount rate:				
<b>a</b> Segment rates:	1st segment: 4.75 %	2nd segment: 5.18 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code) .....				<b>21b</b> 0
<b>22</b> Weighted average retirement age .....				<b>22</b> 55
<b>23</b> Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

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

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

<b>Part VIII Minimum Required Contribution For Current Year</b>				
<b>31</b> Target normal cost and excess assets (see instructions):				
<b>a</b> Target normal cost (line 6c) .....				<b>31a</b> 490594
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....				<b>31b</b> 0
<b>32</b> Amortization installments:	Outstanding Balance		Installment	
<b>a</b> Net shortfall amortization installment .....	1886889		200123	
<b>b</b> Waiver amortization installment .....	0		0	
<b>33</b> 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 .....				<b>33</b>
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....				<b>34</b> 690717
	Carryover balance	Prefunding balance	Total balance	
<b>35</b> Balances elected for use to offset funding requirement .....				0
<b>36</b> Additional cash requirement (line 34 minus line 35) .....				<b>36</b> 690717
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c) .....				<b>37</b> 1254337
<b>38</b> Present value of excess contributions for current year (see instructions)				
<b>a</b> Total (excess, if any, of line 37 over line 36)				<b>38a</b> 563620
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....				<b>38b</b> 0
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....				<b>39</b> 0
<b>40</b> Unpaid minimum required contributions for all years .....				<b>40</b> 0

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

<b>SCHEDULE C</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Service Provider Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning **04/01/2024** and ending **03/31/2025**

<b>A</b> Name of plan THE RIVERBAY CORPORATION CO-OP CITY SECURITY DEPARTMENT PENSION PLAN	<b>B</b> Three-digit plan number (PN) ▶	002
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 THE RIVERBAY CORPORATION CO-OP CITY SECURITY DEPARTMENT PENSION PLAN	<b>D</b> Employer Identification Number (EIN) 13-2571433	

**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

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**(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)

MORGAN STANLEY SMITH BARNEY

26-4310632

(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 28 50	NONE	32034	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)

BPAS ACTUARIAL AND PENSION SERVICES

30-0192194

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 15 17 38 50 64 70	NONE	27975	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.

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

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

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

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>a</b> Name:	<b>b</b> EIN:
<b>c</b> Position:	
<b>d</b> Address:	<b>e</b> Telephone:

Explanation:

<b>SCHEDULE H</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Financial Information</b>  This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning <b>04/01/2024</b> and ending <b>03/31/2025</b>	
<b>A</b> Name of plan <b>THE RIVERBAY CORPORATION CO-OP CITY SECURITY DEPARTMENT PENSION PLAN</b>	<b>B</b> Three-digit plan number (PN) ▶ <b>002</b>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <b>THE RIVERBAY CORPORATION CO-OP CITY SECURITY DEPARTMENT PENSION PLAN</b>	<b>D</b> Employer Identification Number (EIN) <b>13-2571433</b>

<b>Part I</b>	<b>Asset and Liability Statement</b>
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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
<b>Assets</b>			
<b>a</b> Total noninterest-bearing cash .....	<b>1a</b>	71917	89275
<b>b</b> Receivables (less allowance for doubtful accounts):			
<b>(1)</b> Employer contributions .....	<b>1b(1)</b>	1135136	755411
<b>(2)</b> Participant contributions .....	<b>1b(2)</b>		
<b>(3)</b> Other .....	<b>1b(3)</b>		
<b>c</b> General investments:			
<b>(1)</b> Interest-bearing cash (include money market accounts & certificates of deposit) .....	<b>1c(1)</b>		
<b>(2)</b> U.S. Government securities .....	<b>1c(2)</b>	171264	265857
<b>(3)</b> Corporate debt instruments (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(3)(A)</b>		
<b>(B)</b> All other .....	<b>1c(3)(B)</b>	169632	175294
<b>(4)</b> Corporate stocks (other than employer securities):			
<b>(A)</b> Preferred .....	<b>1c(4)(A)</b>		
<b>(B)</b> Common .....	<b>1c(4)(B)</b>	2343089	1909168
<b>(5)</b> Partnership/joint venture interests .....	<b>1c(5)</b>		
<b>(6)</b> Real estate (other than employer real property) .....	<b>1c(6)</b>		
<b>(7)</b> Loans (other than to participants) .....	<b>1c(7)</b>		
<b>(8)</b> Participant loans .....	<b>1c(8)</b>		
<b>(9)</b> Value of interest in common/collective trusts .....	<b>1c(9)</b>		
<b>(10)</b> Value of interest in pooled separate accounts .....	<b>1c(10)</b>	0	0
<b>(11)</b> Value of interest in master trust investment accounts .....	<b>1c(11)</b>		
<b>(12)</b> Value of interest in 103-12 investment entities .....	<b>1c(12)</b>		
<b>(13)</b> Value of interest in registered investment companies (e.g., mutual funds) .....	<b>1c(13)</b>	3655753	4164743
<b>(14)</b> Value of funds held in insurance company general account (unallocated contracts) .....	<b>1c(14)</b>	0	0
<b>(15)</b> Other .....	<b>1c(15)</b>		

<b>1d</b> Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	<b>1d(1)</b>		
(2) Employer real property.....	<b>1d(2)</b>		
<b>e</b> Buildings and other property used in plan operation.....	<b>1e</b>		
<b>f</b> Total assets (add all amounts in lines 1a through 1e).....	<b>1f</b>	7546791	7359748
<b>Liabilities</b>			
<b>g</b> Benefit claims payable.....	<b>1g</b>		
<b>h</b> Operating payables.....	<b>1h</b>		
<b>i</b> Acquisition indebtedness.....	<b>1i</b>		
<b>j</b> Other liabilities.....	<b>1j</b>	0	0
<b>k</b> Total liabilities (add all amounts in lines 1g through 1j).....	<b>1k</b>	0	0
<b>Net Assets</b>			
<b>l</b> Net assets (subtract line 1k from line 1f).....	<b>1l</b>	7546791	7359748

**Part II Income and Expense Statement**

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

<b>Income</b>		(a) Amount	(b) Total
<b>a Contributions:</b>			
(1) Received or receivable in cash from: <b>(A)</b> Employers.....	<b>2a(1)(A)</b>	1315898	
<b>(B)</b> Participants.....	<b>2a(1)(B)</b>		
<b>(C)</b> Others (including rollovers).....	<b>2a(1)(C)</b>		
(2) Noncash contributions.....	<b>2a(2)</b>		
(3) Total contributions. Add lines <b>2a(1)(A)</b> , <b>(B)</b> , <b>(C)</b> , and line <b>2a(2)</b> .....	<b>2a(3)</b>		1315898
<b>b Earnings on investments:</b>			
<b>(1) Interest:</b>			
<b>(A)</b> Interest-bearing cash (including money market accounts and certificates of deposit).....	<b>2b(1)(A)</b>		
<b>(B)</b> U.S. Government securities.....	<b>2b(1)(B)</b>		
<b>(C)</b> Corporate debt instruments.....	<b>2b(1)(C)</b>		
<b>(D)</b> Loans (other than to participants).....	<b>2b(1)(D)</b>		
<b>(E)</b> Participant loans.....	<b>2b(1)(E)</b>		
<b>(F)</b> Other.....	<b>2b(1)(F)</b>	19733	
<b>(G)</b> Total interest. Add lines <b>2b(1)(A)</b> through <b>(F)</b> .....	<b>2b(1)(G)</b>		19733
<b>(2) Dividends:</b>			
<b>(A)</b> Preferred stock.....	<b>2b(2)(A)</b>		
<b>(B)</b> Common stock.....	<b>2b(2)(B)</b>		
<b>(C)</b> Registered investment company shares (e.g. mutual funds).....	<b>2b(2)(C)</b>	157105	
<b>(D)</b> Total dividends. Add lines <b>2b(2)(A)</b> , <b>(B)</b> , and <b>(C)</b> .....	<b>2b(2)(D)</b>		157105
<b>(3)</b> Rents.....	<b>2b(3)</b>		
<b>(4) Net gain (loss) on sale of assets:</b>			
<b>(A)</b> Aggregate proceeds.....	<b>2b(4)(A)</b>	0	
<b>(B)</b> Aggregate carrying amount (see instructions).....	<b>2b(4)(B)</b>	0	
<b>(C)</b> Subtract line <b>2b(4)(B)</b> from line <b>2b(4)(A)</b> and enter result.....	<b>2b(4)(C)</b>		
<b>(5) Unrealized appreciation (depreciation) of assets:</b>			
<b>(A)</b> Real estate.....	<b>2b(5)(A)</b>		
<b>(B)</b> Other.....	<b>2b(5)(B)</b>		
<b>(C)</b> Total unrealized appreciation of assets. Add lines <b>2b(5)(A)</b> and <b>(B)</b> .....	<b>2b(5)(C)</b>		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts .....	<b>2b(6)</b>		
(7) Net investment gain (loss) from pooled separate accounts .....	<b>2b(7)</b>		
(8) Net investment gain (loss) from master trust investment accounts .....	<b>2b(8)</b>		
(9) Net investment gain (loss) from 103-12 investment entities .....	<b>2b(9)</b>		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds) .....	<b>2b(10)</b>		155904
<b>c</b> Other income .....	<b>2c</b>		
<b>d</b> Total income. Add all <b>income</b> amounts in column (b) and enter total .....	<b>2d</b>		1648640

**Expenses**

<b>e</b> Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers .....	<b>2e(1)</b>	1772294	
(2) To insurance carriers for the provision of benefits .....	<b>2e(2)</b>		
(3) Other .....	<b>2e(3)</b>		
(4) Total benefit payments. Add lines <b>2e(1)</b> through <b>(3)</b> .....	<b>2e(4)</b>		1772294
<b>f</b> Corrective distributions (see instructions) .....	<b>2f</b>		
<b>g</b> Certain deemed distributions of participant loans (see instructions) .....	<b>2g</b>		
<b>h</b> Interest expense .....	<b>2h</b>		
<b>i</b> Administrative expenses:			
(1) Salaries and allowances .....	<b>2i(1)</b>		
(2) Contract administrator fees .....	<b>2i(2)</b>		
(3) Recordkeeping fees .....	<b>2i(3)</b>		
(4) IQPA audit fees .....	<b>2i(4)</b>		
(5) Investment advisory and investment management fees .....	<b>2i(5)</b>	32757	
(6) Bank or trust company trustee/custodial fees .....	<b>2i(6)</b>	2657	
(7) Actuarial fees .....	<b>2i(7)</b>	27975	
(8) Legal fees .....	<b>2i(8)</b>		
(9) Valuation/appraisal fees .....	<b>2i(9)</b>		
(10) Other trustee fees and expenses .....	<b>2i(10)</b>		
(11) Other expenses .....	<b>2i(11)</b>		
(12) Total administrative expenses. Add lines <b>2i(1)</b> through <b>(11)</b> .....	<b>2i(12)</b>		63389
<b>j</b> Total expenses. Add all <b>expense</b> amounts in column (b) and enter total .....	<b>2j</b>		1835683

**Net Income and Reconciliation**

<b>k</b> Net income (loss). Subtract line <b>2j</b> from line <b>2d</b> .....	<b>2k</b>		-187043
<b>l</b> Transfers of assets:			
(1) To this plan .....	<b>2l(1)</b>		
(2) From this plan .....	<b>2l(2)</b>		

**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: PKF OCONNOR DAVIES, LLP

(2) EIN: 27-1728945

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

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

**Part IV Compliance Questions**

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

During the plan year:

	Yes	No	Amount
<b>a</b> Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
<b>b</b> Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
<b>c</b> Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
<b>d</b> Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
<b>e</b> Was this plan covered by a fidelity bond?	X		10000000
<b>f</b> Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
<b>g</b> Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>h</b> Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
<b>i</b> Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
<b>j</b> Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	X		
<b>k</b> Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
<b>l</b> Has the plan failed to provide any benefit when due under the plan?		X	
<b>m</b> If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)			
<b>n</b> If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 565257.

<b>SCHEDULE R</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Retirement Plan Information</b>  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).  <b>▶ File as an attachment to Form 5500.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection.</b>
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For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

<b>A</b> Name of plan <u>THE RIVERBAY CORPORATION CO-OP CITY SECURITY DEPARTMENT PENSION PLAN</u>	<b>B</b> Three-digit plan number (PN) ▶	<u>002</u>
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 <u>THE RIVERBAY CORPORATION CO-OP CITY SECURITY DEPARTMENT PENSION PLAN</u>	<b>D</b> Employer Identification Number (EIN) <u>13-2571433</u>	

<b>Part I</b>	<b>Distributions</b>
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**All references to distributions relate only to payments of benefits during the plan year.**

<b>1</b> Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	<b>1</b>	<u>0</u>
<b>2</b> 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>04-1590850</u>		
<b>Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.</b>		
<b>3</b> Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year .....	<b>3</b>	<u>11</u>

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

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

<b>6 a</b> Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) .....	<b>6a</b>	
<b>b</b> Enter the amount contributed by the employer to the plan for this plan year .....	<b>6b</b>	
<b>c</b> 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).....	<b>6c</b>	

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

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

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

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

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

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

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

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

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

**Part V Additional Information for Multiemployer Defined Benefit Pension Plans**

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

**a** Name of contributing employer \_\_\_\_\_

**b** EIN \_\_\_\_\_ **c** Dollar amount contributed by employer \_\_\_\_\_

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

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

(1) Contribution rate (in dollars and cents) \_\_\_\_\_

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

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

<b>a</b> 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).....	<b>14a</b>	
<b>b</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).....	<b>14b</b>	
<b>c</b> 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).....	<b>14c</b>	

**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:

<b>a</b> The corresponding number for the plan year immediately preceding the current plan year .....	<b>15a</b>	
<b>b</b> The corresponding number for the second preceding plan year .....	<b>15b</b>	

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

<b>a</b> Enter the number of employers who withdrew during the preceding plan year .....	<b>16a</b>	
<b>b</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.....	<b>16b</b>	

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

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

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

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

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

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

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

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

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

**Part VII IRS Compliance Questions**

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

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

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

# Riverbay Corporation Co-Op City Security Department Pension Plan

Financial Statements and Supplemental Schedules

Including Independent Auditors' Report

As of March 31, 2025 and 2024

and for the Years Ended March 31, 2025 and 2024

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## Independent Auditors' Report

To the Plan Administrator of Riverbay Corporation Co-Op City Security Department Pension Plan

### ***Opinion***

We have audited the financial statements of Riverbay Corporation Co-Op City Security Department Pension Plan (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of March 31, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended and the statement of accumulated plan benefits as of March 31, 2024, and the related statement of changes in accumulated plan benefits for the year then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the net assets available for benefits as of March 31, 2025 and 2024, and the changes in net assets available for benefits for the years then ended and the accumulated plan benefits as of March 31, 2024, and the changes in accumulated plan benefits for the year then ended, in accordance with accounting principles generally accepted in the United States of America.

### ***Basis for Opinion***

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Riverbay Corporation Co-Op City Security Department Pension Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our 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.

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 Riverbay Corporation Co-Op City Security Department Pension Plan's ability to continue as a going concern for at least one year following the date that the financial statements are available to be issued.

## ***Responsibilities of Management for the Financial Statements (continued)***

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

## ***Auditors' Responsibilities for the Audit of the Financial Statements***

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

In performing an audit in accordance with GAAS, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the 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 Riverbay Corporation Co-Op City Security Department Pension Plan's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Riverbay Corporation Co-Op City Security Department Pension Plan's ability to continue as a going concern for a reasonable period of time.

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

## ***Supplemental Schedules Required by ERISA***

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of Schedule H, line 4i - Schedule of Assets (Held at End of Year), and Schedule H, Line 4j - Schedule of Reportable Transactions, as of or for the year ended March 31, 2025 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information 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.

***Supplemental Schedules Required by ERISA (continued)***

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying supplemental schedules is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

*PKF O'Connor Davies, LLP*

PKF O'Connor Davies, LLP  
New York, New York  
January 14, 2026

Riverbay Corporation Co-Op City Security Department Pension Plan  
 Statements of Net Assets Available for Benefits  
 As of March 31, 2025 and 2024

	2025	2024
<b>Assets</b>		
Cash - non interest bearing	\$ 2,971	\$ 3,627
<b>Investments</b>		
Investments at fair value	6,601,366	6,408,028
<b>Receivables</b>		
Employer contributions	755,411	1,135,136
<b>Total assets</b>	7,359,748	7,546,791
<b>Net assets available for benefits</b>	\$ 7,359,748	\$ 7,546,791

See accompanying notes to the financial statements.

Riverbay Corporation Co-Op City Security Department Pension Plan  
 Statements of Changes in Net Assets Available for Benefits  
 For the Years Ended March 31, 2025 and 2024

	2025	2024
<b>Additions</b>		
<b>Investment income</b>		
Interest and dividends	\$ 176,880	\$ 176,563
Net appreciation in fair value of investments	155,862	617,329
<b>Total investment income</b>	332,742	793,892
<b>Contributions</b>		
Employer contributions	1,315,898	1,576,544
<b>Total additions</b>	1,648,640	2,370,436
<b>Deductions</b>		
Benefits paid to participants	1,772,294	1,630,021
Administrative expenses	63,389	84,662
<b>Total deductions</b>	1,835,683	1,714,683
<b>Net increase (decrease)</b>	(187,043)	655,753
Net assets available for benefits	-	-
Beginning of year	7,546,791	6,891,038
<b>End of year</b>	\$ 7,359,748	\$ 7,546,791

See accompanying notes to the financial statements.

Riverbay Corporation Co-Op City Security Department Pension Plan  
Statement of Accumulated Plan Benefits  
As of March 31, 2024

		<b>2024</b>
<b>Actuarial present value of accumulated plan benefits</b>		
<b>Vested benefits</b>		
Participants currently receiving payments		\$ 1,079,648
Other participants		7,490,488
<b>Total vested benefits</b>		<b>8,570,136</b>
Nonvested benefits		198,556
<b>Total actuarial present value of accumulated plan benefits</b>		<b>\$ 8,768,692</b>

See accompanying notes to the financial statements.

Riverbay Corporation Co-Op City Security Department Pension Plan  
Statement of Changes in Accumulated Plan Benefits  
For the Year Ended March 31, 2024

	<b>2024</b>
Actuarial present value of accumulated plan benefits at beginning of year	\$ 9,825,485
<b>Increase (decrease) during the year attributable to:</b>	
Change in actuarial assumptions	(473,385)
Benefits accumulated	460,932
Increase for interest	585,681
Benefits paid	(1,630,021)
<b>Net (decrease)</b>	<b>(1,056,793)</b>
<b>Actuarial present value of accumulated plan benefits at end of year</b>	<b>\$ 8,768,692</b>

See accompanying notes to the financial statements.

# Riverbay Corporation Co-Op City Security Department Pension Plan

## Notes to Financial Statements

### 1. Description of Plan

The following description of the Riverbay Corporation Co-Op City Security Department Pension Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

#### *General*

The Plan is a noncontributory defined benefit plan established effective October 1, 1982, as restated April 1, 2019. The Plan covers all security department employees of Riverbay Corporation (the Company or Employer). The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The Board of Directors are responsible for oversight of the Plan. The Board of Directors determine the appropriateness of the Plan's investment offerings and monitor investment performance.

#### *Funding policy*

The Plan's funding policy is for the Company or Employer to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. The minimum funding requirements of ERISA were met in 2025 and 2024.

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

#### *Pension benefits*

Plan participants are entitled to their plan benefits after terminating employment with vested rights. Participants become vested in the Plan upon completion of at least 5 years of service or attainment of the normal retirement age (65), although the Plan does allow for early retirement at the age of 55. If employees terminate before rendering the required years of service, they forfeit the right to receive the portion of their accumulated plan benefits attributable to the Company or Employer's contributions. Upon becoming vested, participants are entitled to the dollar amount in effect under the Plan times benefit service, which is defined as the sum of the years in which the employee has been credited with at least 1,000 hours of service. Upon termination of employment, pension payments are normally paid in the form of a monthly annuity payable for their lifetime or, if married, in the form of a qualified joint or survivor annuity.

# Riverbay Corporation Co-Op City Security Department Pension Plan

## Notes to Financial Statements

### **1. Description of Plan (continued)**

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

### **2. Summary of Accounting Policies**

#### *Basis of Accounting*

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

#### *Use of Estimates*

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein; disclosure of contingent assets and liabilities; and the actuarial present value of accumulated plan benefits at the date of the financial statements, and changes therein. Actual results could differ from those estimates.

#### *Investment Valuation and Income Recognition*

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

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

#### *Payment of Benefits*

Benefits payments to participants are recorded upon distribution.

# Riverbay Corporation Co-Op City Security Department Pension Plan

## Notes to Financial Statements

### **2. Summary of Accounting Policies (continued)**

#### *Administrative Expenses*

The Plan's expenses are paid either by the Plan or the Company or Employer, as provided by the Plan document. Expenses that are paid directly by the Company or Employer are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan that are paid by the Plan are recorded as deductions in the statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation (depreciation) in fair value of investments in the statements of changes in net assets available for benefits.

#### *Subsequent Events*

Subsequent events were evaluated through January 14, 2026, the date the financial statements were available to be issued.

### **3. Actuarial Present Value of Accumulated Plan Benefits**

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation during each year of credited service. The accumulated plan benefits for active employees will equal the accumulation, with interest, of the annual benefit accruals as of the benefit information date. Benefits payable under all circumstances, such as retirement, death, disability, and termination of employment, are included, to the extent they are attributable to employee service rendered to the valuation date. Benefits to be provided via annuity contracts excluded from Plan assets are excluded from accumulated plan benefits.

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

# Riverbay Corporation Co-Op City Security Department Pension Plan

## Notes to Financial Statements

### 3. Actuarial Present Value of Accumulated Plan Benefits (continued)

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

<b>Assumption</b>	<b>April 1, 2024</b>
Discount rate	7.00%
Mortality	Scale MP-2021
Retirement age	55
Credited service	5 years

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

When compared to the prior year valuation, the only significant assumptions that changed include the interest rate assumption from 6.50% to 7.00%, and the assumptions used to convert annuities to actuarially equivalent lump sum amounts from 4.99%, 5.12%, and 4.96% to 4.97%, 5.22%, and 5.37%.

### 4. Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). The three levels of the fair value hierarchy under FASB ASC 820, *Fair Value Measurement*, are described as follows:

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

Level 2 - Inputs to the valuation methodology include:

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

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

# Riverbay Corporation Co-Op City Security Department Pension Plan

## Notes to Financial Statements

### 4. Fair Value Measurements (continued)

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

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

Following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the techniques used at March 31, 2025 and 2024.

*Interest-bearing cash:* These investments are stated at cost, which approximates fair value.

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

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

*U.S. government securities and sovereign securities:* Valued using pricing models maximizing the use of observable inputs for similar securities.

*Corporate bonds:* Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote if available.

# Riverbay Corporation Co-Op City Security Department Pension Plan

## Notes to Financial Statements

### 4. Fair Value Measurements (continued)

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of March 31, 2025 and 2024:

<b>Assets at Fair Value as of March 31, 2025</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Total</b>
Interest-bearing cash	\$ 86,304	\$ -	\$ 86,304
Mutual funds and exchange-traded and closed-end funds	4,164,743	-	4,164,743
Common stocks	1,909,168	-	1,909,168
U.S. government securities	-	259,968	259,968
Corporate bonds	-	175,294	175,294
Sovereign securities	-	5,889	5,889
<b>Total assets in the fair value hierarchy</b>	<b>6,160,215</b>	<b>441,151</b>	<b>6,601,366</b>
<b>Total investments at fair value</b>	<b>\$ 6,160,215</b>	<b>\$ 441,151</b>	<b>\$ 6,601,366</b>

<b>Assets at Fair Value as of March 31, 2024</b>	<b>Level 1</b>	<b>Level 2</b>	<b>Total</b>
Interest-bearing cash	\$ 68,290	\$ -	\$ 68,290
Mutual funds and exchange-traded and closed-end funds	3,655,753	-	3,655,753
Common stocks	2,343,089	-	2,343,089
U.S. government securities	-	171,264	171,264
Corporate bonds	-	169,632	169,632
<b>Total assets in the fair value hierarchy</b>	<b>6,067,132</b>	<b>340,896</b>	<b>6,408,028</b>
<b>Total investments at fair value</b>	<b>\$ 6,067,132</b>	<b>\$ 340,896</b>	<b>\$ 6,408,028</b>

### 5. Related-Party and Party In Interest Transactions

The Plan's investments are administered under a contract with Morgan Stanley and Community Bank Trust Services, the Custodians of the Plan. Contributions are held and managed by Morgan Stanley and Community Bank Trust Services, who invests cash received, interest and dividend income and makes distributions to participants. These transactions are party in interest transactions under ERISA.

As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. Additionally, certain administrative functions of the Plan are performed by officers or employees of the Company or Employer. No such officer or employee receives compensation from the Plan. These transactions are party in interest transactions under ERISA.

# Riverbay Corporation Co-Op City Security Department Pension Plan

## Notes to Financial Statements

### **6. Plan Termination**

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

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

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

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

### **7. Tax Status**

The IRS has determined and informed the Company or Employer by a letter dated July 14, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC.

Plan management is required 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 examinations by taxing jurisdictions; however, there are currently no examinations for any tax periods in progress.

# Riverbay Corporation Co-Op City Security Department Pension Plan

## Notes to Financial Statements

### **8. Risks and Uncertainties**

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

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

Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
EIN: 13-2571433 Plan Number: 002  
As of March 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	(d) Cost	(e) Current Value
<b>MUTUAL FUNDS</b>				
	JPMORGAN MORTGAGE-BACKED SEC I		\$ 284,009	\$ 285,757
	GQG PARTNERS EMRG MKTS EQ INS	27,852	169,271	196,887
	DOUBLELINE TOTAL RETURN I	11,940	193,598	188,789
	FEDERATED HERMES MTG STRATEGY	21,356	107,028	110,428
	LOOMIS SAYLES SECRZD ASSC INST	13,115	53,683	54,709
	LOOMIS SAYLES HI INC OPP INST	6,996	32,942	33,399
	FEDERATED HERMES CORP BD STRGY	3,761	17,674	18,235
	FEDERATED HERMES INTL BD STRGY	1,809	6,706	6,743
	FEDERATED HERMES HI YLD STRGY	546	3,410	3,491
		301	<u>868,322</u>	<u>898,438</u>
	<b>* CASH AND CASH EQUIVALENTS</b>		<u>86,304</u>	<u>86,304</u>
<b>COMMON STOCKS</b>				
	A O SMITH CORP	63	3,962	4,091
	ABBOTT LABORATORIES	100	10,173	13,238
	ABBVIE INC COM	95	15,044	19,931
	ACCENTURE PLC IRELAND CL A	19	5,888	5,928
	AGILENT TECHNOLOGIES	10	1,178	1,154
	AIA GROUP LTD SPON ADR	359	11,763	10,816
	AIB GROUP PLC-UNSP ADR	444	5,044	5,707
	AIR LIQUIDE ADR	457	13,705	17,292
	AIRBNB INC CL A	38	5,287	4,538
	AKAMAI TECHNOLOGIES INC	34	3,185	2,716
	ALBANY INTL A NEW	32	2,709	2,230
	ALBEMARLE CORPORATION	28	3,943	1,989
	ALIBABA GROUP HLDG LTD	18	1,750	2,351
	ALLEGION PUB LTD CO	14	1,600	1,865
	ALLSTATE CORP	20	4,057	4,211
	ALPHABET INC CL A	94	10,457	14,576
	ALPHABET INC CL C	68	7,835	10,564
	AMADEUS IT GROUP S.A ADR	152	10,382	11,576
	AMAZON COM INC	164	19,757	31,203
	AMEREN CORP	28	2,300	2,766
	AMERICAN ELEC PWR CO INC	26	2,431	2,879
	AMERICAN EXPRESS CO	21	3,461	5,550
	AMPHENOL CORP NEW CL A	9	322	607
	ANALOG DEVICES INC	29	4,450	5,790
	ANSYS INC	12	3,514	3,945
	AON PLC CL A	14	4,091	5,481
	APOLLO GLOBAL MGMT INC CL A	30	4,791	4,068
	APPLE INC	59	8,753	13,026
	APPLIED MATERIALS INC	20	2,300	2,974
	APPLOVIN CORP	4	1,161	1,149
	ARCHROCK INC	273	2,690	7,164
	ARES MANAGEMENT CORP - A	30	4,268	4,379
	ARISTA NETWORKS INC	17	860	1,304
	ARROW ELECTRONICS	32	3,696	3,289
	ASTRAZENECA PLC ADR	52	3,503	3,838
	AT&T INC	256	3,955	7,240
	AUTOMATIC DATA PROCESSING INC	19	4,451	5,843
	AUTONATION INC	21	3,188	3,366
	AUTOZONE INC	2	4,415	7,915
	AVALONBAY COMM INC	9	2,041	1,902
	AVERY DENNISON CORPORATION	10	1,802	1,762
	CARRIED FORWARD		<u>210,165</u>	<u>262,213</u>

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Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
EIN: 13-2571433 Plan Number: 002  
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(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or	(d) Cost	(e) Current Value
<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		210,165	262,213
	BANK OF AMERICA CORP	178	6,607	7,428
	BANK OF NEW YORK MELLON CORP	68	3,448	5,672
	BECTON DICKINSON & CO	8	1,988	1,921
	BERKSHIRE HATHAWAY CL-B NEW	7	2,244	3,664
	BIO RAD LAB A	12	4,103	3,044
	BLACKROCK INC	5	3,653	5,041
	BLACKSTONE INC	24	1,839	3,348
	BLUE OWL CAPITAL INC	159	2,726	3,186
	BOOKING HOLDINGS INC	1	2,124	3,616
	BORG WARNER INC	100	3,225	2,865
	BOX,INC. CL A	139	3,556	4,290
	BRISTOL MYERS SQUIBB CO	90	4,904	5,470
	BROADCOM INC	66	3,748	11,096
	BUILDERS FIRSTSOURCE INC	9	1,308	1,184
	BXP INC	52	3,741	3,515
	CABOT CORP	41	2,964	3,446
	CADENCE DESIGN SYSTEM	17	2,435	4,354
	CANADIAN NATL RAILWAY CO	91	9,742	8,899
	CANADIAN NATURAL RESOURCES LTD	67	1,961	2,068
	CAPGEMINI S E UNSPONSORED ADR	355	11,953	10,632
	CARLSBERG AS	434	8,990	11,019
	CARRIER GLOBAL CORPORATION	72	4,804	4,543
	CBRE GROUP INC - A	55	4,790	7,128
	CENCORA INC	29	4,313	7,978
	CENOVUS ENERGY INC COM	200	3,065	2,782
	CENTENE CORPORATION	80	5,131	4,827
	CENTERPOINT ENERGY INC	121	3,517	4,384
	CF INDUSTRIES HOLDINGS,INC	67	5,614	5,244
	CH ROBINSON WORLDWIDE INC NEW	17	1,746	1,763
	CHARLES RIVER LABS INTL INC	22	4,463	3,368
	CHARLES SCHWAB NEW	67	5,508	5,250
	CHECK POINT SOFTWARE TECH LTD	39	7,323	8,892
	CHEVRON CORP	36	5,606	6,072
	CHIPOTLE MEXICAN GRILL INC COM	85	2,485	4,293
	CHUBB LTD	34	7,290	10,252
	CIRRUS LOGIC INC	38	2,967	3,785
	CISCO SYS INC	128	6,032	7,899
	CME GROUP INC	22	4,393	5,817
	CMS ENERGY CP	19	1,238	1,427
	COCA COLA CO	241	15,022	17,261
	COCA-COLA EUROPACIFIC PARTNERS	24	1,194	2,129
	COMCAST CORP	188	7,044	6,937
	COMPAGNIE DE ST GOBAIN UNSP	551	10,342	10,916
	COMPAGNIE FIN RICHEMONTAG ADR	936	14,051	16,181
	COMPASS GROUP PLC SPD ADR	522	15,062	17,201
	CONMED CORP	44	3,507	2,667
	CONOCOPHILLIPS	89	8,426	9,294
	COPT DEFENSE PROPERTIES SH BEN	86	2,236	2,341
	CORPAY INC	15	3,814	5,349
	CRH PLC	69	3,196	6,104
	CSX CORP	80	2,608	2,348
	CUMMINS INC	7	1,460	2,175
	D R HORTON INC	42	4,337	5,386
	DAIKIN INDS LTD UNSPON ADR	734	8,882	7,922
	CARRIED FORWARD		478,890	577,886

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<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		478,890	577,886
	DANAHER CORPORATION	28	5,956	5,822
	DARDEN RESTAURANTS	22	2,898	4,619
	DATADOG INC CL A	33	4,049	3,262
	DBS GROUP HOLDINGS LTD SP	59	7,783	8,217
	DELL TECHNOLOGIES INC CL C	37	2,014	3,413
	DENSO CORP LTD ADR	562	7,745	6,930
	DEUTSCHE BOERSE AG UNSPON ADR	727	16,901	21,368
	DIAMONDBACK ENERGY INC	38	6,576	6,035
	DISCOVER FINCL SVCS	23	3,134	3,997
	DOORDASH INC CL A	19	2,415	3,485
	DTE ENERGY COMPANY	10	1,196	1,441
	DYNATRACE INC	87	3,378	4,108
	EAST WEST BANCORP	33	3,006	2,977
	EASTMAN CHEMICAL COMPANY	41	3,339	3,599
	EATON CORP PLC SHS	10	2,600	2,742
	EBAY INC	30	1,596	2,024
	ECOLAB INC	13	2,300	3,318
	EDWARD LIFESCIENCES CORP	9	645	656
	ELEVANCE HEALTH INC	6	2,293	2,396
	ELI LILLY & CO	6	1,588	4,772
	EMERSON ELECTRIC CO	34	3,649	3,675
	ENGIE SPONS ADR	587	8,100	11,436
	ENI SPA AMER DEP RCPT	267	7,516	8,258
	ENTERGY CORP NEW	50	2,673	4,285
	EOG RESOURCES INC	23	2,664	3,012
	ESSILORLUXOTTICA ADR	54	4,801	7,754
	EXPERIAN GP LTD ADR	349	16,232	16,073
	EXXON MOBIL CORP	88	7,189	10,441
	FAIR ISAAC & CO INC	1	788	1,282
	FIDELITY NATL INFORMATION SE	64	4,502	4,799
	FIRSTCASH HLDGS INC	29	2,145	3,456
	FIRSTENERGY CORP	118	4,565	4,770
	FISERV INC	12	2,631	2,547
	FLEXTRONICS INTL LTD	114	3,127	3,771
	FORMFACTOR INC	86	3,114	2,445
	FORTIVE CORP	42	2,442	3,042
	FUJIFILM HLDGS CORP ADR	457	5,059	4,347
	GALLAGHER ARTHUR J & CO	30	6,383	10,430
	GATX CORP	41	4,713	6,377
	GE AEROSPACE NEW	21	3,684	4,161
	GENERAL MILLS INC	46	3,001	2,779
	GENL DYNAMICS CORP	26	5,968	6,964
	GENUINE PARTS CO	11	1,675	1,274
	GILEAD SCIENCE	5	631	604
	GOLDMAN SACHS GRP INC	9	2,998	5,118
	HDFC BANK LTD ADR	100	6,629	6,636
	HEXCEL CORP NEW	56	3,262	3,083
	HITACHI 10 COM NEW ADR	704	18,442	16,279
	HOLOGIC INC	59	4,119	3,622
	HOME DEPOT INC	34	10,992	12,342
	HONEYWELL INTL INC	60	11,511	12,696
	HOULIHAN LOKEY INC CL A	29	2,627	4,700
	HOYA CORP SPONS ADR	31	4,133	3,531
	HUBSPOT, INC.	2	734	1,061
	CARRIED FORWARD		733,000	870,117

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<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		733,000	870,117
	HUNTINGTON BANCSHARES	339	4,428	5,088
	HUNTINGTON INGALLS INDUSTRIES	19	3,737	3,861
	ILL TOOL WORKS INC	15	3,631	3,635
	ING GROEP NV ADR	542	5,774	10,618
	INSPERITY INC COM	40	4,031	3,548
	INTERCONTINENTAL EXCHANGE INC	17	2,027	2,986
	INTESA SANPAOLO S.P.A. ADR	370	8,998	11,352
	INTL BUSINESS MACHINES CORP	47	6,872	11,613
	INTUIT INC	18	7,297	10,940
	INTUITIVE SURGICAL INC	13	5,333	6,596
	JACOBS SOLUTIONS INC	28	3,052	3,336
	JOHNSON & JOHNSON	84	13,425	13,987
	JPMORGAN CHASE & CO	128	16,244	31,398
	KBR INC	42	2,687	2,114
	KENVUE INC	220	4,592	5,276
	KEYSIGHT TECHNOLOGIES INC	22	3,313	3,284
	KINROSS GOLD CORP NEW	406	3,621	5,120
	KKR & CO INC CL A	86	8,229	9,984
	KLA CORPORATION	11	3,574	7,171
	LAM RESEARCH CORPORATION NEW	52	2,572	3,809
	LEIDOS HLDGS INC	13	1,232	1,809
	LENNAR CORPORATION	5	737	593
	LINDE PLC	26	9,437	11,930
	LONDON STK EXCHANGE GROUP ADR	204	7,400	7,544
	LPL FINL HLDGS INC COM	17	4,149	5,688
	LVMH MOET HENNESSY LOUIS VUITT	47	6,317	5,797
	MARATHON PETROLEUM CORP	32	2,649	4,685
	MARSH & MCLENNAN COS INC	32	5,336	7,805
	MARVELL TECHNOLOGY INC	94	5,673	5,766
	MASTERCARD INC CL A	15	6,152	8,104
	MC DONALDS CORP	31	7,668	9,802
	MCKESSON CORP	13	3,869	8,755
	MEDTRONIC PLC SHS	86	7,326	7,701
	MERCADOLIBRE INC	1	1,082	1,752
	MERCK & CO INC NEW COM	40	3,132	3,549
	MERCK KGAA SPD ADR	336	10,190	9,190
	META PLATFORMS INC CL A	28	7,369	16,103
	MICHELIN COMPAGNIE GENERALE DE	368	6,285	6,442
	MICROCHIP TECHNOLOGY INC	51	3,129	2,446
	MICRON TECH INC	43	2,706	3,694
	MICROSOFT CORP	112	32,722	42,044
	MIDDLEBY CORP DEL	31	4,112	4,680
	MITSUBISHI ELECTRIC ADR	249	5,852	9,058
	MONDELEZ INTL INC COM	72	4,404	4,867
	MONOLITHIC PWR SYSTEMS INC	13	5,547	7,777
	MOOG INC CL A	33	3,209	5,760
*	MORGAN STANLEY	92	7,923	10,734
	MSCI INC COM	5	2,260	2,978
	MTU AERO ENGINES AG	19	3,233	3,331
	MYRIAD GENETIC INC	126	2,813	1,118
	NATERA INC COM	4	644	543
	NESTLE SPON ADR REP REG SHR	147	16,588	14,844
	NETFLIX INC	9	3,510	8,258
	NEXTERA ENERGY INC	78	5,466	5,496
	CARRIED FORWARD		1,046,558	1,276,476

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<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		1,046,558	1,276,476
	NORFOLK SOUTHERN CORP	23	5,525	5,360
	NORTHROP GRUMMAN CP(HLDG CO)	10	4,367	5,179
	NOVARTIS AG ADR	77	6,182	8,580
	NOVO NORDISK A/S ADR	101	9,513	7,013
	NRG ENERGY INC	17	1,831	1,640
	NVIDIA CORPORATION	261	5,040	28,287
	NXP SEMICONDUCTORS NV	11	1,855	1,997
	OMNICOM GROUP	46	4,111	3,829
	ON SEMICONDUCTOR CORP	56	3,221	2,294
	ONEOK INC	24	2,332	2,383
	ORACLE CORP	46	4,248	6,493
	PACKAGING CORP AMER	11	1,737	2,091
	PALO ALTO NETWORKS INC	7	997	1,186
	PAPA JOHNS INTL INC	44	2,334	1,788
	PARKER HANNIFIN CORP	10	2,944	6,266
	PENN ENTERTAINMENT INC	93	1,901	1,514
	PEPSICO INC NC	17	2,675	2,550
	PERNOD RICARD SA ADR	344	8,150	6,782
	PHILIP MORRIS INTL INC	82	8,613	13,028
	PNC FINL SVCS GP	26	3,907	4,546
	PPG INDUSTRIES INC	21	2,500	2,252
	PPL CORPORATION	136	4,692	4,911
	PROCTER & GAMBLE	56	8,331	9,488
	PROGRESSIVE CORP OHIO	31	6,111	8,672
	PROLOGIS INC COM	17	1,954	1,845
	PUBLIC SERVICE ENTERPRISE GP	22	1,451	1,783
	PUBLIC STORAGE	6	1,619	1,678
	QIAGEN NV	192	8,858	7,709
	QUALCOMM INC	12	1,353	1,800
	QUANTA SERVICES INC	4	917	1,097
	QUEST DIAGNOSTICS INC	14	2,419	2,402
	RAYMOND JAMES FINCL INC	39	3,963	5,409
	REINSURANCE GROUP OF AMERICA	28	3,355	5,567
	RELX PLC SPONSORED ADR	205	9,687	10,334
	REPUBLIC SERVICES INC	21	2,865	5,047
	RIO TINTO PLC SPON ADR	104	6,765	6,248
	ROCHE HOLDINGS ADR	371	14,053	15,267
	ROLLS ROYCE HOLDINGS PLC	836	8,987	8,082
	RYANAIR HLDGS PLC ADR	202	9,389	8,559
	RYDER SYSTEMS INC	38	3,277	5,534
	SALESFORCE INC	10	3,528	2,812
	SAP AG	74	11,739	19,944
	SBA COMMUNICATNS CORP NEW CL A	19	4,046	4,168
	SCHLUMBERGER LTD	138	5,646	5,768
	SCHNEIDER ELEC SA UNSP ADR	378	19,326	17,211
	SERVICENOW INC	13	8,468	10,358
	SEVEN & I HLDGS CO LTD ADR	366	5,068	5,294
	SHIN ETSU CHEM CO LTD ADR	455	8,207	6,444
	SHOPIFY INC CL A	20	1,550	1,941
	SMC CORP JAPAN SPONSORED ADR	298	6,168	5,288
	SMURFIT WESTROCK LTD	53	2,339	2,376
	SNAP-ON INC	16	3,583	5,479
	SNOWFLAKE INC CL A	4	638	514
	SONOCO PRODUCTS CO	64	3,620	3,046
	CARRIED FORWARD		1,314,512	1,593,609

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Riverbay Corporation Co-Op City Security Department Pension Plan  
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<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		1,314,512	1,593,609
	SONY GROUP CORPORATION ADR	392	6,014	9,953
	SOUTHERN CO	46	3,144	4,186
	SPOTIFY TECHNOLOGY SA	5	870	2,692
	STARBUCKS CORP WASHINGTON	24	2,146	2,401
	SUMITOMO MITSUI FINL GROUP INC	534	7,998	8,256
	SUNCOR ENERGY INC	178	6,782	6,892
	SYNOPSIS INC	1	318	518
	SYSCO CORP	86	6,599	6,474
	TAIWAN SMCNDCTR MFG CO LTD ADR	73	6,674	12,107
	TECK RESOURCES LTD	64	2,617	2,344
	TELEDYNE TECH INC	12	4,826	6,187
	TENCENT HLDGS LTD UNSPON ADR	116	6,100	7,405
	TERUMO CORP ADR UNSPONS ADR	431	8,577	8,061
	TESCO PLC ADR	461	6,522	5,932
	TESLA INC	25	5,769	6,498
	TEXAS INSTRUMENTS	16	2,727	2,915
	THERMO FISHER SCIENTIFIC	8	4,238	4,018
	TJX COS INC NEW	31	3,030	3,787
	T-MOBILE US INC COM	14	1,800	3,856
	TORONTO DOM BK NEW	111	5,934	6,653
	TRADE DESK INC CLASS A	62	5,421	3,388
	TRANE TECHNOLOGIES PLC	14	2,181	4,809
	TRANSDIGM GROUP INC	2	1,794	2,591
	TRIMBLE INC	33	2,009	2,183
	TWILIO INC CL A	10	1,390	1,002
	UBER TECHNOLOGIES INC	172	8,316	12,532
	UBS GROUP AG SHS	456	14,561	13,967
	UNION PACIFIC CORP	31	6,972	7,243
	UNITED AIRLINES HLDGS INC	31	2,482	2,132
	UNITED RENTALS INC	4	1,592	2,536
	UNITEDHEALTH GP INC	36	17,420	18,775
	US FOODS HOLDING CORP	104	4,254	6,808
	VALERO ENERGY CP DELA NEW	28	2,448	3,723
	VALMONT INDUSTRIES	13	3,656	3,700
	VERALTO CORP	43	3,402	4,163
	VERISK ANALYTICS INC COM	15	2,817	4,544
	VISA INC CL A	59	14,958	20,645
	W W GRAINGER INC	1	826	1,116
	WABTEC CORP	17	1,535	3,021
	WALMART INC	160	9,506	14,046
	WALT DISNEY CO HLDG CO	78	8,503	7,683
	WASTE MGMT INC	19	3,278	4,491
	WEBSTER FINCL CORP	75	3,411	3,848
	WEC ENERGY GROUP INC COM	58	4,872	6,366
	WELLS FARGO & CO NEW	172	7,697	12,348
	WEST PHARMACEUTICAL SVCS INC	21	5,901	4,594
	WEX INC COM	21	4,275	3,294
	WINTRUST FIN CORP	29	3,769	3,248
	WOODWARD INC COM	31	3,707	5,699
	WORKDAY INC CL A	18	3,996	4,243
	ZURICH INSURANCE GRP LTD ADR	363	9,366	12,616
	3M CO	21	2,800	3,070
			<u>1,576,310</u>	<u>1,909,168</u>

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Riverbay Corporation Co-Op City Security Department Pension Plan  
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<b>EXCHANGE-TRADED AND CLOSED-END FUNDS</b>				
	ISHARES 20+ YR TREASU BOND ETF	5,233	470,934	476,360
	ISHARES 7-10 YR TREASURY BD ETF	1,308	125,922	124,744
	ISHARES CORE MSCI EMERGING	5,780	289,210	311,947
	ISHARES CORE MSCI INT DEVP MAR	7,383	402,490	508,615
	VANGUARD GROWTH ETF	2,659	830,866	986,010
	VANGUARD TOTAL BOND MARKET	5,199	376,871	381,867
	VANGUARD VALUE ETF INDEX	2,760	440,380	476,762
			<u>2,936,673</u>	<u>3,266,305</u>
<b>CORPORATE FIXED INCOME</b>				
	FS KKR CAPITAL CORP	3.400%-matures 01/15/2026	1,918	1,990
	ORACLE CORP	1.650%-matures 03/25/2026	3,669	3,892
	AT&T INC	1.700%-matures 03/25/2026	5,557	5,837
	ARES CAPITAL CORP	2.150%-matures 07/15/2026	3,734	3,875
	BLUE OWL CAPITAL CORP	3.400%-matures 07/15/2026	3,815	3,935
	BANK OF AMERICA CORP FXD TO 102025 VAR THRAFTR	1.197%-matures 10/24/2026	5,532	5,917
	BLACKSTONE PRIVATE CREDIT FUND	2.625%-matures 12/15/2026	3,816	3,860
	JPMORGAN CHASE & CO FXD TO 022026 VAR THRAFTR	1.040%-matures 02/04/2027	3,756	3,889
	BANK OF AMERICA CORP FXD TO 032026 VAR THRAFTR	1.658%-matures 03/11/2027	5,494	5,842
	GOLDMAN SACHS GROUP INC/THE FX D TO 032026 VAR THRAFTR	1.431%-matures 03/29/2027	5,456	5,823
	BP CAPITAL MARKETS AMERICA INC	3.588%-matures 04/14/2027	1,930	2,006
	JPMORGAN CHASE & CO FXD TO 042026 VAR THRAFTR	1.578%-matures 04/22/2027	3,682	3,906
	CITIGROUP INC FXD TO 112031 VAR THRAFTR	1.462%-matures 06/29/2027	2,443	2,589
	JPMORGAN CHASE & CO FXD TO 092026 VAR THRAFTR	1.470%-matures 09/22/2027	3,567	3,828
	GOLDMAN SACHS GROUP INC/THE FX D TO 102026 VAR THRAFTR	1.948%-matures 10/21/2027	4,531	4,838
	KINDER MORGAN INC	4.300%-matures 03/01/2028	2,940	2,987
	PHILIP MORRIS INTERNATIONAL INC	4.875%-matures 02/13/2029	3,973	4,067
	CHARTER COMM OPERATING LLC /CHARTER COMM OPERATING CAPITAL	5.050%-matures 03/30/2029	2,912	2,985
	GENERAL MOTORS FINANCIAL CO INC	4.300%-matures 04/06/2029	2,886	2,955
	ACCENTURE CAPITAL INC	4.050%-matures 10/04/2029	4,998	5,025
	AMGEN INC	2.450%-matures 02/21/2030	2,522	2,714
	JOHNSON & JOHNSON	4.700%-matures 03/01/2030	2,002	2,044
	ORACLE CORP	2.950%-matures 04/01/2030	1,754	1,868
	SHELL FINANCE US INC	2.750%-matures 04/06/2030	4,608	4,667
	EQUINOR ASA	3.125%-matures 04/06/2030	920	953
	CHEVRON USA INC	4.687%-matures 04/15/2030	2,006	2,025
	BIOGEN INC	2.250%-matures 05/01/2030	3,445	3,561
	EQUINOR ASA	2.375%-matures 05/22/2030	2,613	2,731
	ASTRAZENECA PLC	1.375%-matures 08/06/2030	3,229	3,413
	BLACKROCK INC	1.900%-matures 01/28/2031	3,231	3,471
	AIR LEASE CORP	2.875%-matures 01/15/2032	1,733	1,751
	AT&T INC	2.250%-matures 02/01/2032	1,585	1,692
	JOHNSON & JOHNSON	4.850%-matures 03/01/2032	2,002	2,040
	CHEVRON USA INC	4.819%-matures 04/15/2032	3,013	3,028
	CELANESE US HOLDINGS LLC	6.629%-matures 07/15/2032	2,086	2,078
	GOLDMAN SACHS GROUP INC/THE FX D TO 072031 VAR THRAFTR	2.383%-matures 07/21/2032	1,687	1,719
	CITIGROUP INC FXD TO 062026 VAR THRAFTR	2.520%-matures 11/03/2032	7,277	7,741
	JPMORGAN CHASE & CO FXD TO 112031 VAR THRAFTR	2.545%-matures 11/08/2032	3,209	3,495
	US BANCORP FXD TO 012032 VAR THRAFTR	2.677%-matures 01/27/2033	4,855	5,172
	CVS HEALTH CORP	5.250%-matures 02/21/2033	2,962	2,977
	PHILIP MORRIS INTERNATIONAL INC	5.250%-matures 02/13/2034	3,930	4,055
	COMCAST CORP	5.300%-matures 06/01/2034	2,001	2,064
	BP CAPITAL MARKETS AMERICA INC	5.227%-matures 11/17/2034	3,985	4,095
	JOHNSON & JOHNSON	5.000%-matures 03/01/2035	3,008	3,068
	CHEVRON USA INC	4.980%-matures 04/15/2035	3,016	3,020
	CARRIED FORWARD		149,288	155,488

See independent auditors' report

Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
EIN: 13-2571433 Plan Number: 002  
As of March 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
<b>CORPORATE FIXED INCOME</b>				
	BROUGHT FORWARD		149,288	155,488
	TELEFONICA EMISIONES SA	7.045%-matures 06/20/2036	3,315	3,383
	SOUTHERN COPPER CORP	6.750%-matures 04/16/2040	2,250	2,237
	EXELON CORP	4.700%-matures 04/15/2050	2,588	2,571
	BIOGEN INC	3.150%-matures 05/01/2050	2,620	2,565
	BOEING CO/THE	5.805%-matures 05/01/2050	3,739	3,902
	WHIRLPOOL CORP	4.600%-matures 05/15/2050	1,608	1,528
	DICK'S SPORTING GOODS INC	4.100%-matures 01/15/2052	3,610	3,620
			<u>169,018</u>	<u>175,294</u>
<b>GOVERNMENT SECURITIES</b>				
	UNITED STATES TREASURY BILL	0.000%-matures 05/08/2025	7,919	7,965
	UNITED STATES TREASURY NOTE	0.250%-matures 07/31/2025	2,857	2,961
	UNITED STATES TREASURY NOTE	4.250%-matures 02/28/2029	7,027	7,103
	UNITED STATES TREASURY NOTE	3.625%-matures 08/31/2029	11,050	10,887
	UNITED STATES TREASURY NOTE	3.875%-matures 09/30/2029	7,890	7,971
	UNITED STATES TREASURY NOTE	4.125%-matures 11/30/2029	3,968	4,082
	UNITED STATES TREASURY NOTE	3.500%-matures 01/31/2030	15,467	15,761
	UNITED STATES TREASURY NOTE	1.625%-matures 05/15/2031	2,549	2,626
	UNITED STATES TREASURY NOTE	2.875%-matures 05/15/2032	1,808	1,869
	UNITED STATES TREASURY NOTE	4.125%-matures 11/15/2032	5,962	6,093
	UNITED STATES TREASURY NOTE	3.500%-matures 02/15/2033	16,113	16,331
	UNITED STATES TREASURY NOTE	3.875%-matures 08/15/2033	4,863	4,916
	UNITED STATES TREASURY NOTE	4.000%-matures 02/15/2034	7,848	7,917
	UNITED STATES TREASURY NOTE	4.375%-matures 05/15/2034	2,036	2,057
	UNITED STATES TREASURY NOTE	3.875%-matures 08/15/2034	28,492	28,353
	UNITED STATES TREASURY NOTE	4.250%-matures 11/15/2034	4,995	5,086
	TENN VALLEY AUTH	5.880%-matures 04/01/2036	2,236	2,269
	UNITED STATES TREASURY BOND	1.750%-matures 08/15/2041	10,720	10,857
	UNITED STATES TREASURY BOND	2.000%-matures 11/15/2041	1,454	1,417
	UNITED STATES TREASURY BOND	2.375%-matures 02/15/2042	2,948	2,974
	UNITED STATES TREASURY BOND	3.250%-matures 05/15/2042	1,683	1,711
	UNITED STATES TREASURY BOND	3.375%-matures 08/15/2042	8,543	8,594
	UNITED STATES TREASURY BOND	3.875%-matures 05/15/2043	3,695	3,701
	UNITED STATES TREASURY BOND	3.125%-matures 05/15/2048	785	788
	UNITED STATES TREASURY BOND	2.375%-matures 05/15/2051	3,268	3,304
	FEDERAL NATIONAL MTG ASSN POOL	2.500%-matures 10/01/2051	16,209	13,368
	UNITED STATES TREASURY BOND	1.875%-matures 11/15/2051	585	580
	FEDERAL NATIONAL MTG ASSN POOL	2.500%-matures 12/01/2051	2,176	2,011
	FHLMC 30 YR GOLD SD8188	2.000%-matures 01/01/2052	2,686	2,653
	FEDERAL NATIONAL MTG ASSN POOL	2.000%-matures 04/01/2052	7,527	7,589
	FEDERAL NATIONAL MTG ASSN POOL	2.500%-matures 04/01/2052	2,280	2,102
	FEDERAL NATIONAL MTG ASSN POOL	3.000%-matures 04/01/2052	2,585	2,338
	FHLMC 30 YR GOLD SD8213	3.000%-matures 05/01/2052	4,425	4,418
	FEDERAL NATIONAL MTG ASSN POOL	3.500%-matures 05/01/2052	10,180	8,947
	FEDERAL NATIONAL MTG ASSN POOLFS6943	3.000%-matures 06/01/2052	2,492	2,407
	FEDERAL NATIONAL MTG ASSN POOL	4.500%-matures 07/01/2052	4,541	3,969
	FEDERAL NATIONAL MTG ASSN POOL	4.000%-matures 09/01/2052	7,636	6,392
	UNITED STATES TREASURY BOND	3.625%-matures 05/15/2053	8,660	8,533
	UNITED STATES TREASURY BOND	4.750%-matures 11/15/2053	5,225	5,184
	UNITED STATES TREASURY BOND	4.625%-matures 02/15/2055	7,112	7,062
	FHLMC 30 YR GOLD SD8402	6.000%-matures 02/01/2054	2,892	2,548
	FHLMC 30 YR GOLD SD8454	6.000%-matures 08/01/2054	1,876	1,869
	UNITED STATES TREASURY BOND	4.250%-matures 08/15/2054	10,588	10,405
			<u>265,852</u>	<u>259,968</u>

See independent auditors' report

Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
EIN: 13-2571433 Plan Number: 002  
As of March 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
<b>SOVEREIGN SECURITIES</b>				
	URUGUAY GOVERNMENT	4.375%-matures 01/23/2031	3,926	3,971
	MEXICO GOVERNMENT INTERNATIONAL	6.050%-matures 01/11/2040	<u>1,955</u>	<u>1,918</u>
			<u>5,881</u>	<u>5,889</u>
			<u>\$ 5,908,360</u>	<u>\$ 6,601,366</u>

\* Denotes a party-in-interest as defined by ERISA.

See independent auditors' report

Riverbay Corporation Co-Op City Security Department Pension Plan

Schedule H, Line 4j - Schedule of Reportable Transactions

EIN: 13-2571433 Plan Number: 002

For the Year Ended March 31, 2025

	(a) Identity of Party Involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost	(h) Current value	(i) Net gain/(loss)
<b>Single Transactions</b>							
	Morgan Stanley	Vanguard Growth ETF	\$ 331,799	\$ -	\$ 331,799	\$ 331,799	\$ -
<b>Series Transactions</b>							
	Morgan Stanley	Vanguard Value ETF	-	959	944	959	15
	Morgan Stanley	Vanguard Value ETF	33,755	-	33,755	33,755	-
	Morgan Stanley	Vanguard Value ETF	-	20,871	20,574	20,871	297
	Morgan Stanley	Vanguard Value ETF	-	4,693	4,340	4,693	353
	Morgan Stanley	Vanguard Value ETF	-	15,555	13,430	15,555	2,125
	Morgan Stanley	Vanguard Value ETF	268,612	-	268,612	268,612	-
	Morgan Stanley	Vanguard Growth ETF	12,197	-	12,197	12,197	-
	Morgan Stanley	Vanguard Growth ETF	-	26,360	25,692	26,360	668
	Morgan Stanley	Vanguard Growth ETF	-	30,410	28,090	30,410	2,320
	Morgan Stanley	Vanguard Growth ETF	73,822	-	73,822	73,822	-
	Morgan Stanley	Vanguard Growth ETF	-	7,006	7,771	7,006	(765)
	Morgan Stanley	Vanguard Growth ETF	-	12,364	13,210	12,364	(846)
	Morgan Stanley	Vanguard Growth ETF	-	14,813	15,153	14,813	(340)
	Morgan Stanley	Vanguard Growth ETF	-	77,200	69,888	77,200	7,312
	Morgan Stanley	Vanguard Growth ETF	331,799	-	331,799	331,799	-
<b>Total Series Transactions</b>			<b>\$ 720,185</b>	<b>\$ 210,231</b>	<b>\$ 919,277</b>	<b>\$ 930,416</b>	<b>\$ 11,139</b>

See independent auditors' report

Riverbay Corporation Co-Op City Security Department Pension Plan  
 Schedule SB, Line 26 - Schedule of Active Participant Data  
 EIN/PN: 13-2571433/002

Attained Age	Years of Credited Service										Summary	
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up		
<b>Under 25</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>25 to 29</b>	0	2	1	0	0	0	0	0	0	0	0	3
<b>30 to 34</b>	0	3	4	0	0	0	0	0	0	0	0	7
<b>35 to 39</b>	0	7	2	1	2	0	0	0	0	0	0	12
<b>40 to 44</b>	0	2	2	0	1	0	0	0	0	0	0	5
<b>45 to 49</b>	0	2	4	2	4	0	0	0	0	0	0	12
<b>50 to 54</b>	0	3	2	0	3	0	1	0	0	0	0	9
<b>55 to 59</b>	0	0	1	0	0	0	1	0	0	0	0	2
<b>60 to 64</b>	0	0	0	1	1	0	0	0	3	0	0	5
<b>65 to 69</b>	0	0	0	0	1	0	0	0	0	0	0	1
<b>70 &amp; up</b>	0	0	0	0	1	0	0	0	0	0	0	1
<b>Total</b>	0	19	16	4	13	0	2	0	3	0	0	57

## Actuarial Assumptions and Methods

The valuation of a defined benefit pension plan involves estimates and assumptions about the probability of events occurring far into the future. Examples include assumptions about future employment, mortality, and retirement. Below is a description of the actuarial assumptions and methods used in the valuation.

### Funding Target Liability

**Valuation Date:** April 1, 2024

**Demographic Information:** The demographic information was provided as of April 1, 2024 by Riverbay Corporation. Although we did not audit the data, we did review the data for reasonableness.

**Actuarial Cost Method:** As required by PPA, the Traditional Unit Credit Cost Method was used.

**Asset Valuation Method:** The actuarial value of assets is determined by averaging the fair market value of assets as of the valuation date and the adjusted fair market values as of the preceding two valuation dates. This methodology is consistent with that provided in IRS Notice 2009-22.

**Anticipated Rate of Return on Plan Assets:** 7.00%, based on a review of the Plan’s asset allocation, investment policy (as shown in the annual funding notice), and expected returns using recent capital market assumptions published by leading financial organizations. For the prior year, a rate of 6.50% was assumed.

**Actuarial Valuation Software:** For purposes of developing the projected future benefit payments as well as determining attributed liabilities and normal costs as of the valuation date, we utilized the ProVal software platform developed by Winklevoss Technologies. We believe this externally developed valuation system is appropriate, was used for its intended purpose, and did not produce unreasonable results.

**Interest Rates for Minimum Required Contribution:** The April 2024 funding segment rates were utilized as prescribed by IRC Section 430(h) and elected by Riverbay Corporation. Below, please find the segment rates after reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv).

Segment	Interest Rate
Segment 1	4.75%
Segment 2	5.18%
Segment 3	5.59%

Effective Interest Rate
5.38%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

## ACTUARIAL ASSUMPTIONS AND METHODS

**Interest Rates used to determine Maximum Recommended Contribution:** Below, please find the segment rates without reflection of the segment rate stabilization provisions of IRC Section 430(h)(2)(C)(iv). These rates were utilized to determine the low-default risk obligation measurement (“LDRM”) of the accrued benefits as of the Valuation Date.

Segment	Interest Rate
Segment 1	4.75%
Segment 2	5.18%
Segment 3	5.16%

Effective Interest Rate
5.16%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

**Mortality for Healthy Lives:** The sex-distinct Amount-Weighted Pri-2012 Mortality Tables for employees and healthy annuitants with mortality improvements projected using IRS 2024 Adjusted Scale MP-2021 on a generational basis.

**Retirement Incidence:** 55 and 5 years of Credited Service. Due to the small number of retirements, there was insufficient data to develop specific retirement rates. Instead, retirement rates were based on general market trends, while also taking into account plan specific features and general observations from participant data.

**Turnover:** Due to the small number of terminations, there was insufficient data to develop plan specific termination rates. Instead, active employees are assumed to terminate based on the T-7 table less GAM51 Sex Distinct.

**Disability:** None.

**Administrative Expenses:** Actual prior year expenses (net of PBGC premium) plus current year PBGC premium.

**Spouse Assumptions:** 80% of participants not currently collecting benefits are assumed to be married, with male spouses assumed to be three years older and female spouses assumed to be three years younger than the participant.

**Form of Benefit:** Active participants are assumed to elect a lump sum upon retirement, termination or death prior to retirement. Terminated vested participants are assumed to receive an immediate life annuity at their assumed retirement age with 120 monthly payments guaranteed. The assumed form of benefit was based on the Plan provisions and client expectations of distributions at normal retirement age.

## ACTUARIAL ASSUMPTIONS AND METHODS

**Assumptions used to Convert Annuities to Actuarially Equivalent Lump Sum Amounts:** In accordance with IRS Regulation 1.430(d)-1(f)(5)(ii)(B), annuities are converted to actuarially equivalent lump sum amounts using the current applicable mortality table under IRC Section 417(e)(3) that would apply to a distribution with an annuity starting date occurring on the valuation date and the underlying valuation interest rates under IRC Section 430(h)(2).

All assumptions used in determining the low-default risk obligation measurement were consistent with those used in determining the Funding Target Liability, except the interest rates which were disclosed above.

### Actuarial Present Value of Accumulated Plan Benefits (ASC 960)

**Interest Rate:** 7.00%, based on a review of the Plan's asset allocation, investment policy (as shown in the annual funding notice), and expected returns using recent capital market assumptions published by leading financial organizations.

**Mortality:** The sex-distinct Amount-Weighted Blue Collar Pri-2012 Mortality Tables for employees, healthy annuitants, and contingent survivors with mortality improvements projected using Scale MP-2021 on a generational basis. This assumption was based on a review of published mortality tables and the demographics and industry of the Plan.

**Assumptions used to Convert Annuities to Actuarially Equivalent Lump Sum Amounts:** The segment interest rates in the table below. This assumption was selected based on the applicable segment rates under IRC Section 417(e) for the plan year beginning on the valuation date.

Segment	Interest Rate
Segment 1	4.97%
Segment 2	5.22%
Segment 3	5.37%

Segment 1 is applied to benefit payments expected to be made in the first 5 years, segment 2 is applied to benefit payments expected to be made in the next 15 years and segment 3 is applied thereafter.

Unless specifically mentioned, all remaining assumptions for the Actuarial Present Value of Accumulated Plan Benefits remain the same as described for the Funding Target Liability above.

Riverbay Corporation Co-Op City Security Department Pension Plan

Schedule H, Line 4j - Schedule of Reportable Transactions

EIN: 13-2571433 Plan Number: 002

For the Year Ended March 31, 2025

	(a) Identity of Party Involved	(b) Description of asset	(c) Purchase price	(d) Selling price	(g) Cost	(h) Current value	(i) Net gain/(loss)
<b>Single Transactions</b>							
	Morgan Stanley	Vanguard Growth ETF	\$ 331,799	\$ -	\$ 331,799	\$ 331,799	\$ -
<b>Series Transactions</b>							
	Morgan Stanley	Vanguard Value ETF	-	959	944	959	15
	Morgan Stanley	Vanguard Value ETF	33,755	-	33,755	33,755	-
	Morgan Stanley	Vanguard Value ETF	-	20,871	20,574	20,871	297
	Morgan Stanley	Vanguard Value ETF	-	4,693	4,340	4,693	353
	Morgan Stanley	Vanguard Value ETF	-	15,555	13,430	15,555	2,125
	Morgan Stanley	Vanguard Value ETF	268,612	-	268,612	268,612	-
	Morgan Stanley	Vanguard Growth ETF	12,197	-	12,197	12,197	-
	Morgan Stanley	Vanguard Growth ETF	-	26,360	25,692	26,360	668
	Morgan Stanley	Vanguard Growth ETF	-	30,410	28,090	30,410	2,320
	Morgan Stanley	Vanguard Growth ETF	73,822	-	73,822	73,822	-
	Morgan Stanley	Vanguard Growth ETF	-	7,006	7,771	7,006	(765)
	Morgan Stanley	Vanguard Growth ETF	-	12,364	13,210	12,364	(846)
	Morgan Stanley	Vanguard Growth ETF	-	14,813	15,153	14,813	(340)
	Morgan Stanley	Vanguard Growth ETF	-	77,200	69,888	77,200	7,312
	Morgan Stanley	Vanguard Growth ETF	331,799	-	331,799	331,799	-
<b>Total Series Transactions</b>			<b>\$ 720,185</b>	<b>\$ 210,231</b>	<b>\$ 919,277</b>	<b>\$ 930,416</b>	<b>\$ 11,139</b>

See independent auditors' report

<b>SCHEDULE SB</b> <b>(Form 5500)</b>  <small>Department of the Treasury Internal Revenue Service</small>  <small>Department of Labor Employee Benefits Security Administration</small>  <small>Pension Benefit Guaranty Corporation</small>	<b>Single-Employer Defined Benefit Plan</b> <b>Actuarial Information</b>  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).  <b>▶ File as an attachment to Form 5500 or 5500-SF.</b>	<small>OMB No. 1210-0110</small>  <b>2024</b>  <b>This Form is Open to Public Inspection</b>
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For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

▶ 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.

<b>A</b> Name of plan The Riverbay Corporation Co-Op City Security Department Pension Plan	<b>B</b> Three-digit plan number (PN) ▶	002
<b>C</b> Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF The Riverbay Corporation Co-Op City Security Department Pension Plan	<b>D</b> Employer Identification Number (EIN) 13-2571433	
<b>E</b> Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B		
<b>F</b> Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500		

<b>Part I Basic Information</b>			
<b>1</b> Enter the valuation date: Month <u>04</u> Day <u>01</u> Year <u>2024</u>			
<b>2</b> Assets:			
<b>a</b> Market value.....	<b>2a</b>	7,533,635	
<b>b</b> Actuarial value.....	<b>2b</b>	7,552,927	
<b>3</b> Funding target/participant count breakdown			
	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
<b>a</b> For retired participants and beneficiaries receiving payment.....	0	0	0
<b>b</b> For terminated vested participants .....	17	1,351,521	1,351,521
<b>c</b> For active participants.....	75	7,857,076	8,088,295
<b>d</b> Total.....	92	9,208,597	9,439,816
<b>4</b> If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>			
<b>a</b> Funding target disregarding prescribed at-risk assumptions .....	<b>4a</b>		
<b>b</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 .....	<b>4b</b>		
<b>5</b> Effective interest rate.....	<b>5</b>	5.38%	
<b>6</b> Target normal cost			
<b>a</b> Present value of current plan year accruals .....	<b>6a</b>	364,070	
<b>b</b> Expected plan-related expenses .....	<b>6b</b>	126,524	
<b>c</b> Target normal cost .....	<b>6c</b>	490,594	

**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.

<b>SIGN HERE</b>	Daniel Driscoll <u>DD</u> Signature of actuary Daniel Driscoll, ASA, EA, MAAA Type or print name of actuary BPAS Actuarial & Pension Services Firm name 706 N. Clinton St. Suite 200 Syracuse NY 13204 Address of the firm	<u>11/17/2025</u> Date 2308902 Most recent enrollment number 315-703-8946 Telephone number (including area code)
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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

<b>Part II Beginning of Year Carryover and Prefunding Balances</b>		(a) Carryover balance	(b) Prefunding balance
<b>7</b>	Balance at beginning of prior year after applicable adjustments (line 13 from prior year) .....	0	0
<b>8</b>	Portion elected for use to offset prior year's funding requirement (line 35 from prior year) .....	0	0
<b>9</b>	Amount remaining (line 7 minus line 8) .....	0	0
<b>10</b>	Interest on line 9 using prior year's actual return of <u>12.43%</u> .....	0	0
<b>11</b>	Prior year's excess contributions to be added to prefunding balance:		
	<b>a</b> Present value of excess contributions (line 38a from prior year) .....		747,209
	<b>b(1)</b> 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>5.37%</u> .....		40,125
	<b>b(2)</b> Interest on line 38b from prior year Schedule SB, using prior year's actual return .....		0
	<b>c</b> Total available at beginning of current plan year to add to prefunding balance .....		787,334
	<b>d</b> Portion of (c) to be added to prefunding balance .....		0
<b>12</b>	Other reductions in balances due to elections or deemed elections .....	0	0
<b>13</b>	Balance at beginning of current year (line 9 + line 10 + line 11d - line 12) .....	0	0

<b>Part III Funding Percentages</b>			
<b>14</b>	Funding target attainment percentage .....	<b>14</b>	80.01%
<b>15</b>	Adjusted funding target attainment percentage .....	<b>15</b>	80.01%
<b>16</b>	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement .....	<b>16</b>	74.88%
<b>17</b>	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage .....	<b>17</b>	%

<b>Part IV Contributions and Liquidity Shortfalls</b>		<b>18 Contributions made to the plan for the plan year by employer(s) and employees:</b>					
(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		
07/11/2024	186,829	0					
10/11/2024	186,829	0					
01/10/2025	186,829	0					
04/14/2025	155,411	0					
06/27/2025	600,000	0					
			<b>Totals ▶</b>	<b>18(b)</b>	1,315,898	<b>18(c)</b>	0

<b>19</b>	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	<b>a</b> Contributions allocated toward unpaid minimum required contributions from prior years .....	<b>19a</b>	0
	<b>b</b> Contributions made to avoid restrictions adjusted to valuation date .....	<b>19b</b>	0
	<b>c</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date .....	<b>19c</b>	1,254,337

<b>20</b>	Quarterly contributions and liquidity shortfalls:		
	<b>a</b> Did the plan have a "funding shortfall" for the prior year? .....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
	<b>b</b> If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? .....	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
	<b>c</b> 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
0	0	0	0

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

<b>21</b> Discount rate:				
<b>a</b> Segment rates:	1st segment: 4.75 %	2nd segment: 5.18 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
<b>b</b> Applicable month (enter code).....				<b>21b</b> 0
<b>22</b> Weighted average retirement age .....				<b>22</b> 55
<b>23</b> Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

**Part VI Miscellaneous Items**

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

**Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years**

<b>28</b> Unpaid minimum required contributions for all prior years .....	<b>28</b>	0
<b>29</b> Discounted employer contributions allocated toward unpaid minimum required contributions from prior years (line 19a).....	<b>29</b>	0
<b>30</b> Remaining amount of unpaid minimum required contributions (line 28 minus line 29) .....	<b>30</b>	0

**Part VIII Minimum Required Contribution For Current Year**

<b>31</b> Target normal cost and excess assets (see instructions):			
<b>a</b> Target normal cost (line 6c).....	<b>31a</b>	490,594	
<b>b</b> Excess assets, if applicable, but not greater than line 31a .....	<b>31b</b>	0	
<b>32</b> Amortization installments:	Outstanding Balance	Installment	
<b>a</b> Net shortfall amortization installment .....	1,886,889	200,123	
<b>b</b> Waiver amortization installment .....	0	0	
<b>33</b> 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 .....	<b>33</b>		
<b>34</b> Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	<b>34</b>	690,717	
	Carryover balance	Prefunding balance	Total balance
<b>35</b> Balances elected for use to offset funding requirement .....			0
<b>36</b> Additional cash requirement (line 34 minus line 35).....	<b>36</b>	690,717	
<b>37</b> Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	<b>37</b>	1,254,337	
<b>38</b> Present value of excess contributions for current year (see instructions)			
<b>a</b> Total (excess, if any, of line 37 over line 36)	<b>38a</b>	563,620	
<b>b</b> Portion included in line 38a attributable to use of prefunding and funding standard carryover balances .....	<b>38b</b>	0	
<b>39</b> Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37) .....	<b>39</b>	0	
<b>40</b> Unpaid minimum required contributions for all years .....	<b>40</b>	0	

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

<b>41</b> If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021
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Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule SB, Line 22 - Description of Weighted Average Retirement Age  
EIN/PN: 13-2571433/002

The weighted average retirement age is equal to the normal retirement age of 55.

## Plan Provisions

This summary is intended as an outline of plan provisions and does not alter the intent or meaning of the provisions contained in the plan document.

**Plan Sponsor:** Riverbay Corporation  
**EIN/PN:** 13-2571433/002

**Plan Year:** April 1 through March 31

**Effective Date:** October 1, 1982

**Employer:** The Riverbay Corporation

**Employee:** Any person who is employed by the Employer who is a member of the Co-Op City Police Benevolent Association. An individual who performs services for the Employer pursuant to an agreement between the Employer and an employee leasing organization shall not be considered to be an Employee.

**Participation:** An Employee will be eligible for participation on the date on which he becomes an Employee. Participation is effective on the Anniversary Date coinciding with or next following the date the Employee becomes eligible for participation.

**Vesting Service:** A Plan Year during which a Participant has at least 1,000 hours of service.

**Benefit Service:** The sum of the Plan Years in which the Employee has been credited with at least 1,000 hours of service. With respect to the year commencing October 1, 1982, the Participant will be credited with ½ year of Benefit Service if, during such year, (s)he has completed less than 1,000 hours but at least 500 hours of service.

**Actuarial Equivalence:** The determination of actuarially equivalent benefits is based on the 1951 Group Annuity Table male rates projected to 1970 with Scale C, with a 1-year setback for Beneficiaries and either a 1-year or 6-year setback for Participants, whichever results in a greater benefit, and 6% interest.

**Normal Retirement Date:** The first day of the calendar month coincident with or next following the later of age 55 and the fifth anniversary of participation.

### Normal Retirement Benefit:

Effective March 15, 2003, \$66.50 times Benefit Service.  
 Effective March 15, 2004, \$68.50 times Benefit Service.  
 Effective March 15, 2005, \$70.50 times Benefit Service.  
 Effective March 15, 2008, \$72.00 times Benefit Service.  
 Effective March 15, 2009, \$73.50 times Benefit Service.  
 Effective March 15, 2016, \$74.00 times Benefit Service.  
 Effective March 15, 2017, \$74.50 times Benefit Service.  
 Effective March 15, 2018, \$75.00 times Benefit Service.  
 Effective March 15, 2019, \$75.50 times Benefit Service.

Effective March 15, 2020, \$76.00 times Benefit Service.  
Effective March 15, 2021, \$77.00 times Benefit Service.  
Effective March 15, 2022, \$78.00 times Benefit Service.  
Effective March 15, 2023, \$79.00 times Benefit Service.  
Effective March 15, 2024, \$80.00 times Benefit Service.  
Effective March 15, 2025, \$81.00 times Benefit Service.

**Termination Benefit:** After completing five years of Service, each employee is entitled to 100% of his accrued benefit. Benefit is payable at Normal Retirement Date.

**Early Retirement Benefit:** None

**Late Retirement Benefit:** The greater of the benefit determined in the same manner as the Normal Retirement Benefit including years of service after Normal Retirement or the actuarial equivalent of the Normal Retirement Benefit.

**Disability Retirement Benefit:** None

**Normal Form:** Annuity payable for life with 120 monthly payments guaranteed.

**Optional Forms:** Joint and Survivor Annuity, Life Annuity with 60 monthly payments guaranteed, Life Annuity, and Lump Sum.

**Death Benefits:**

Pre-retirement: If the Participant is not vested, no death benefits are payable. If the participant is vested, the death benefit payable to the surviving spouse is equal to 50% of the amount that would have been payable to the Participant under an actuarially equivalent Joint and Survivor Annuity beginning on the day the Participant would have been first eligible to retire.

Post-Retirement: None except as provided by the annuity form elected.

Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
EIN: 13-2571433 Plan Number: 002  
As of March 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	(d) Cost	(e) Current Value
		Maturity Value		
<b>MUTUAL FUNDS</b>				
	JPMORGAN MORTGAGE-BACKED SEC I	27,852	\$ 284,009	\$ 285,757
	GQG PARTNERS EMRG MKTS EQ INS	11,940	169,271	196,887
	DOUBLELINE TOTAL RETURN I	21,356	193,598	188,789
	FEDERATED HERMES MTG STRATEGY	13,115	107,028	110,428
	LOOMIS SAYLES SECRZD ASSC INST	6,996	53,683	54,709
	LOOMIS SAYLES HI INC OPP INST	3,761	32,942	33,399
	FEDERATED HERMES CORP BD STRGY	1,809	17,674	18,235
	FEDERATED HERMES INTL BD STRGY	546	6,706	6,743
	FEDERATED HERMES HI YLD STRGY	301	3,410	3,491
			<u>868,322</u>	<u>898,438</u>
	<b>* CASH AND CASH EQUIVALENTS</b>		<u>86,304</u>	<u>86,304</u>
<b>COMMON STOCKS</b>				
	A O SMITH CORP	63	3,962	4,091
	ABBOTT LABORATORIES	100	10,173	13,238
	ABBVIE INC COM	95	15,044	19,931
	ACCENTURE PLC IRELAND CL A	19	5,888	5,928
	AGILENT TECHNOLOGIES	10	1,178	1,154
	AIA GROUP LTD SPON ADR	359	11,763	10,816
	AIB GROUP PLC-UNSP ADR	444	5,044	5,707
	AIR LIQUIDE ADR	457	13,705	17,292
	AIRBNB INC CL A	38	5,287	4,538
	AKAMAI TECHNOLOGIES INC	34	3,185	2,716
	ALBANY INTL A NEW	32	2,709	2,230
	ALBEMARLE CORPORATION	28	3,943	1,989
	ALIBABA GROUP HLDG LTD	18	1,750	2,351
	ALLEGION PUB LTD CO	14	1,600	1,865
	ALLSTATE CORP	20	4,057	4,211
	ALPHABET INC CL A	94	10,457	14,576
	ALPHABET INC CL C	68	7,835	10,564
	AMADEUS IT GROUP S.A ADR	152	10,382	11,576
	AMAZON COM INC	164	19,757	31,203
	AMEREN CORP	28	2,300	2,766
	AMERICAN ELEC PWR CO INC	26	2,431	2,879
	AMERICAN EXPRESS CO	21	3,461	5,550
	AMPHENOL CORP NEW CL A	9	322	607
	ANALOG DEVICES INC	29	4,450	5,790
	ANSYS INC	12	3,514	3,945
	AON PLC CL A	14	4,091	5,481
	APOLLO GLOBAL MGMT INC CL A	30	4,791	4,068
	APPLE INC	59	8,753	13,026
	APPLIED MATERIALS INC	20	2,300	2,974
	APPLOVIN CORP	4	1,161	1,149
	ARCHROCK INC	273	2,690	7,164
	ARES MANAGEMENT CORP - A	30	4,268	4,379
	ARISTA NETWORKS INC	17	860	1,304
	ARROW ELECTRONICS	32	3,696	3,289
	ASTRAZENECA PLC ADR	52	3,503	3,838
	AT&T INC	256	3,955	7,240
	AUTOMATIC DATA PROCESSING INC	19	4,451	5,843
	AUTONATION INC	21	3,188	3,366
	AUTOZONE INC	2	4,415	7,915
	AVALONBAY COMM INC	9	2,041	1,902
	AVERY DENNISON CORPORATION	10	1,802	1,762
	CARRIED FORWARD		<u>210,165</u>	<u>262,213</u>

See independent auditors' report

Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
EIN: 13-2571433 Plan Number: 002  
As of March 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	(d) Cost	(e) Current Value
<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		210,165	262,213
	BANK OF AMERICA CORP	178	6,607	7,428
	BANK OF NEW YORK MELLON CORP	68	3,448	5,672
	BECTON DICKINSON & CO	8	1,988	1,921
	BERKSHIRE HATHAWAY CL-B NEW	7	2,244	3,664
	BIO RAD LAB A	12	4,103	3,044
	BLACKROCK INC	5	3,653	5,041
	BLACKSTONE INC	24	1,839	3,348
	BLUE OWL CAPITAL INC	159	2,726	3,186
	BOOKING HOLDINGS INC	1	2,124	3,616
	BORG WARNER INC	100	3,225	2,865
	BOX,INC. CL A	139	3,556	4,290
	BRISTOL MYERS SQUIBB CO	90	4,904	5,470
	BROADCOM INC	66	3,748	11,096
	BUILDERS FIRSTSOURCE INC	9	1,308	1,184
	BXP INC	52	3,741	3,515
	CABOT CORP	41	2,964	3,446
	CADENCE DESIGN SYSTEM	17	2,435	4,354
	CANADIAN NATL RAILWAY CO	91	9,742	8,899
	CANADIAN NATURAL RESOURCES LTD	67	1,961	2,068
	CAPGEMINI S E UNSPONSORED ADR	355	11,953	10,632
	CARLSBERG AS	434	8,990	11,019
	CARRIER GLOBAL CORPORATION	72	4,804	4,543
	CBRE GROUP INC - A	55	4,790	7,128
	CENCORA INC	29	4,313	7,978
	CENOVUS ENERGY INC COM	200	3,065	2,782
	CENTENE CORPORATION	80	5,131	4,827
	CENTERPOINT ENERGY INC	121	3,517	4,384
	CF INDUSTRIES HOLDINGS,INC	67	5,614	5,244
	CH ROBINSON WORLDWIDE INC NEW	17	1,746	1,763
	CHARLES RIVER LABS INTL INC	22	4,463	3,368
	CHARLES SCHWAB NEW	67	5,508	5,250
	CHECK POINT SOFTWARE TECH LTD	39	7,323	8,892
	CHEVRON CORP	36	5,606	6,072
	CHIPOTLE MEXICAN GRILL INC COM	85	2,485	4,293
	CHUBB LTD	34	7,290	10,252
	CIRRUS LOGIC INC	38	2,967	3,785
	CISCO SYS INC	128	6,032	7,899
	CME GROUP INC	22	4,393	5,817
	CMS ENERGY CP	19	1,238	1,427
	COCA COLA CO	241	15,022	17,261
	COCA-COLA EUROPACIFIC PARTNERS	24	1,194	2,129
	COMCAST CORP	188	7,044	6,937
	COMPAGNIE DE ST GOBAIN UNSP	551	10,342	10,916
	COMPAGNIE FIN RICHEMONTAG ADR	936	14,051	16,181
	COMPASS GROUP PLC SPD ADR	522	15,062	17,201
	CONMED CORP	44	3,507	2,667
	CONOCOPHILLIPS	89	8,426	9,294
	COPT DEFENSE PROPERTIES SH BEN	86	2,236	2,341
	CORPAY INC	15	3,814	5,349
	CRH PLC	69	3,196	6,104
	CSX CORP	80	2,608	2,348
	CUMMINS INC	7	1,460	2,175
	D R HORTON INC	42	4,337	5,386
	DAIKIN INDS LTD UNSPON ADR	734	8,882	7,922
	CARRIED FORWARD		478,890	577,886

See independent auditors' report

Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
EIN: 13-2571433 Plan Number: 002  
As of March 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	(d) Cost	(e) Current Value
<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		478,890	577,886
	DANAHER CORPORATION	28	5,956	5,822
	DARDEN RESTAURANTS	22	2,898	4,619
	DATADOG INC CL A	33	4,049	3,262
	DBS GROUP HOLDINGS LTD SP	59	7,783	8,217
	DELL TECHNOLOGIES INC CL C	37	2,014	3,413
	DENSO CORP LTD ADR	562	7,745	6,930
	DEUTSCHE BOERSE AG UNSPON ADR	727	16,901	21,368
	DIAMONDBACK ENERGY INC	38	6,576	6,035
	DISCOVER FINCL SVCS	23	3,134	3,997
	DOORDASH INC CL A	19	2,415	3,485
	DTE ENERGY COMPANY	10	1,196	1,441
	DYNATRACE INC	87	3,378	4,108
	EAST WEST BANCORP	33	3,006	2,977
	EASTMAN CHEMICAL COMPANY	41	3,339	3,599
	EATON CORP PLC SHS	10	2,600	2,742
	EBAY INC	30	1,596	2,024
	ECOLAB INC	13	2,300	3,318
	EDWARD LIFESCIENCES CORP	9	645	656
	ELEVANCE HEALTH INC	6	2,293	2,396
	ELI LILLY & CO	6	1,588	4,772
	EMERSON ELECTRIC CO	34	3,649	3,675
	ENGIE SPONS ADR	587	8,100	11,436
	ENI SPA AMER DEP RCPT	267	7,516	8,258
	ENTERGY CORP NEW	50	2,673	4,285
	EOG RESOURCES INC	23	2,664	3,012
	ESSILORLUXOTTICA ADR	54	4,801	7,754
	EXPERIAN GP LTD ADR	349	16,232	16,073
	EXXON MOBIL CORP	88	7,189	10,441
	FAIR ISAAC & CO INC	1	788	1,282
	FIDELITY NATL INFORMATION SE	64	4,502	4,799
	FIRSTCASH HLDGS INC	29	2,145	3,456
	FIRSTENERGY CORP	118	4,565	4,770
	FISERV INC	12	2,631	2,547
	FLEXTRONICS INTL LTD	114	3,127	3,771
	FORMFACTOR INC	86	3,114	2,445
	FORTIVE CORP	42	2,442	3,042
	FUJIFILM HLDGS CORP ADR	457	5,059	4,347
	GALLAGHER ARTHUR J & CO	30	6,383	10,430
	GATX CORP	41	4,713	6,377
	GE AEROSPACE NEW	21	3,684	4,161
	GENERAL MILLS INC	46	3,001	2,779
	GENL DYNAMICS CORP	26	5,968	6,964
	GENUINE PARTS CO	11	1,675	1,274
	GILEAD SCIENCE	5	631	604
	GOLDMAN SACHS GRP INC	9	2,998	5,118
	HDFC BANK LTD ADR	100	6,629	6,636
	HEXCEL CORP NEW	56	3,262	3,083
	HITACHI 10 COM NEW ADR	704	18,442	16,279
	HOLOGIC INC	59	4,119	3,622
	HOME DEPOT INC	34	10,992	12,342
	HONEYWELL INTL INC	60	11,511	12,696
	HOULIHAN LOKEY INC CL A	29	2,627	4,700
	HOYA CORP SPONS ADR	31	4,133	3,531
	HUBSPOT, INC.	2	734	1,061
	CARRIED FORWARD		733,000	870,117

See independent auditors' report

Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
EIN: 13-2571433 Plan Number: 002  
As of March 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	(d) Cost	(e) Current Value
<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		733,000	870,117
	HUNTINGTON BANCSHARES	339	4,428	5,088
	HUNTINGTON INGALLS INDUSTRIES	19	3,737	3,861
	ILL TOOL WORKS INC	15	3,631	3,635
	ING GROEP NV ADR	542	5,774	10,618
	INSPERITY INC COM	40	4,031	3,548
	INTERCONTINENTAL EXCHANGE INC	17	2,027	2,986
	INTESA SANPAOLO S.P.A. ADR	370	8,998	11,352
	INTL BUSINESS MACHINES CORP	47	6,872	11,613
	INTUIT INC	18	7,297	10,940
	INTUITIVE SURGICAL INC	13	5,333	6,596
	JACOBS SOLUTIONS INC	28	3,052	3,336
	JOHNSON & JOHNSON	84	13,425	13,987
	JPMORGAN CHASE & CO	128	16,244	31,398
	KBR INC	42	2,687	2,114
	KENVUE INC	220	4,592	5,276
	KEYSIGHT TECHNOLOGIES INC	22	3,313	3,284
	KINROSS GOLD CORP NEW	406	3,621	5,120
	KKR & CO INC CL A	86	8,229	9,984
	KLA CORPORATION	11	3,574	7,171
	LAM RESEARCH CORPORATION NEW	52	2,572	3,809
	LEIDOS HLDGS INC	13	1,232	1,809
	LENNAR CORPORATION	5	737	593
	LINDE PLC	26	9,437	11,930
	LONDON STK EXCHANGE GROUP ADR	204	7,400	7,544
	LPL FINL HLDGS INC COM	17	4,149	5,688
	LVMH MOET HENNESSY LOUIS VUITT	47	6,317	5,797
	MARATHON PETROLEUM CORP	32	2,649	4,685
	MARSH & MCLENNAN COS INC	32	5,336	7,805
	MARVELL TECHNOLOGY INC	94	5,673	5,766
	MASTERCARD INC CL A	15	6,152	8,104
	MC DONALDS CORP	31	7,668	9,802
	MCKESSON CORP	13	3,869	8,755
	MEDTRONIC PLC SHS	86	7,326	7,701
	MERCADOLIBRE INC	1	1,082	1,752
	MERCK & CO INC NEW COM	40	3,132	3,549
	MERCK KGAA SPD ADR	336	10,190	9,190
	META PLATFORMS INC CL A	28	7,369	16,103
	MICHELIN COMPAGNIE GENERALE DE	368	6,285	6,442
	MICROCHIP TECHNOLOGY INC	51	3,129	2,446
	MICRON TECH INC	43	2,706	3,694
	MICROSOFT CORP	112	32,722	42,044
	MIDDLEBY CORP DEL	31	4,112	4,680
	MITSUBISHI ELECTRIC ADR	249	5,852	9,058
	MONDELEZ INTL INC COM	72	4,404	4,867
	MONOLITHIC PWR SYSTEMS INC	13	5,547	7,777
	MOOG INC CL A	33	3,209	5,760
*	MORGAN STANLEY	92	7,923	10,734
	MSCI INC COM	5	2,260	2,978
	MTU AERO ENGINES AG	19	3,233	3,331
	MYRIAD GENETIC INC	126	2,813	1,118
	NATERA INC COM	4	644	543
	NESTLE SPON ADR REP REG SHR	147	16,588	14,844
	NETFLIX INC	9	3,510	8,258
	NEXTERA ENERGY INC	78	5,466	5,496
	CARRIED FORWARD		1,046,558	1,276,476

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Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
EIN: 13-2571433 Plan Number: 002  
As of March 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	(d) Cost	(e) Current Value
<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		1,046,558	1,276,476
	NORFOLK SOUTHERN CORP	23	5,525	5,360
	NORTHROP GRUMMAN CP(HLDG CO)	10	4,367	5,179
	NOVARTIS AG ADR	77	6,182	8,580
	NOVO NORDISK A/S ADR	101	9,513	7,013
	NRG ENERGY INC	17	1,831	1,640
	NVIDIA CORPORATION	261	5,040	28,287
	NXP SEMICONDUCTORS NV	11	1,855	1,997
	OMNICOM GROUP	46	4,111	3,829
	ON SEMICONDUCTOR CORP	56	3,221	2,294
	ONEOK INC	24	2,332	2,383
	ORACLE CORP	46	4,248	6,493
	PACKAGING CORP AMER	11	1,737	2,091
	PALO ALTO NETWORKS INC	7	997	1,186
	PAPA JOHNS INTL INC	44	2,334	1,788
	PARKER HANNIFIN CORP	10	2,944	6,266
	PENN ENTERTAINMENT INC	93	1,901	1,514
	PEPSICO INC NC	17	2,675	2,550
	PERNOD RICARD SA ADR	344	8,150	6,782
	PHILIP MORRIS INTL INC	82	8,613	13,028
	PNC FINL SVCS GP	26	3,907	4,546
	PPG INDUSTRIES INC	21	2,500	2,252
	PPL CORPORATION	136	4,692	4,911
	PROCTER & GAMBLE	56	8,331	9,488
	PROGRESSIVE CORP OHIO	31	6,111	8,672
	PROLOGIS INC COM	17	1,954	1,845
	PUBLIC SERVICE ENTERPRISE GP	22	1,451	1,783
	PUBLIC STORAGE	6	1,619	1,678
	QIAGEN NV	192	8,858	7,709
	QUALCOMM INC	12	1,353	1,800
	QUANTA SERVICES INC	4	917	1,097
	QUEST DIAGNOSTICS INC	14	2,419	2,402
	RAYMOND JAMES FINCL INC	39	3,963	5,409
	REINSURANCE GROUP OF AMERICA	28	3,355	5,567
	RELX PLC SPONSORED ADR	205	9,687	10,334
	REPUBLIC SERVICES INC	21	2,865	5,047
	RIO TINTO PLC SPON ADR	104	6,765	6,248
	ROCHE HOLDINGS ADR	371	14,053	15,267
	ROLLS ROYCE HOLDINGS PLC	836	8,987	8,082
	RYANAIR HLDGS PLC ADR	202	9,389	8,559
	RYDER SYSTEMS INC	38	3,277	5,534
	SALESFORCE INC	10	3,528	2,812
	SAP AG	74	11,739	19,944
	SBA COMMUNICATNS CORP NEW CL A	19	4,046	4,168
	SCHLUMBERGER LTD	138	5,646	5,768
	SCHNEIDER ELEC SA UNSP ADR	378	19,326	17,211
	SERVICENOW INC	13	8,468	10,358
	SEVEN & I HLDGS CO LTD ADR	366	5,068	5,294
	SHIN ETSU CHEM CO LTD ADR	455	8,207	6,444
	SHOPIFY INC CL A	20	1,550	1,941
	SMC CORP JAPAN SPONSORED ADR	298	6,168	5,288
	SMURFIT WESTROCK LTD	53	2,339	2,376
	SNAP-ON INC	16	3,583	5,479
	SNOWFLAKE INC CL A	4	638	514
	SONOCO PRODUCTS CO	64	3,620	3,046
	CARRIED FORWARD		1,314,512	1,593,609

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Riverbay Corporation Co-Op City Security Department Pension Plan  
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<b>COMMON STOCKS</b>				
	BROUGHT FORWARD		1,314,512	1,593,609
	SONY GROUP CORPORATION ADR	392	6,014	9,953
	SOUTHERN CO	46	3,144	4,186
	SPOTIFY TECHNOLOGY SA	5	870	2,692
	STARBUCKS CORP WASHINGTON	24	2,146	2,401
	SUMITOMO MITSUI FINL GROUP INC	534	7,998	8,256
	SUNCOR ENERGY INC	178	6,782	6,892
	SYNOPSIS INC	1	318	518
	SYSCO CORP	86	6,599	6,474
	TAIWAN SMCNDCTR MFG CO LTD ADR	73	6,674	12,107
	TECK RESOURCES LTD	64	2,617	2,344
	TELEDYNE TECH INC	12	4,826	6,187
	TENCENT HLDGS LTD UNSPON ADR	116	6,100	7,405
	TERUMO CORP ADR UNSPONS ADR	431	8,577	8,061
	TESCO PLC ADR	461	6,522	5,932
	TESLA INC	25	5,769	6,498
	TEXAS INSTRUMENTS	16	2,727	2,915
	THERMO FISHER SCIENTIFIC	8	4,238	4,018
	TJX COS INC NEW	31	3,030	3,787
	T-MOBILE US INC COM	14	1,800	3,856
	TORONTO DOM BK NEW	111	5,934	6,653
	TRADE DESK INC CLASS A	62	5,421	3,388
	TRANE TECHNOLOGIES PLC	14	2,181	4,809
	TRANSDIGM GROUP INC	2	1,794	2,591
	TRIMBLE INC	33	2,009	2,183
	TWILIO INC CL A	10	1,390	1,002
	UBER TECHNOLOGIES INC	172	8,316	12,532
	UBS GROUP AG SHS	456	14,561	13,967
	UNION PACIFIC CORP	31	6,972	7,243
	UNITED AIRLINES HLDGS INC	31	2,482	2,132
	UNITED RENTALS INC	4	1,592	2,536
	UNITEDHEALTH GP INC	36	17,420	18,775
	US FOODS HOLDING CORP	104	4,254	6,808
	VALERO ENERGY CP DELA NEW	28	2,448	3,723
	VALMONT INDUSTRIES	13	3,656	3,700
	VERALTO CORP	43	3,402	4,163
	VERISK ANALYTICS INC COM	15	2,817	4,544
	VISA INC CL A	59	14,958	20,645
	W W GRAINGER INC	1	826	1,116
	WABTEC CORP	17	1,535	3,021
	WALMART INC	160	9,506	14,046
	WALT DISNEY CO HLDG CO	78	8,503	7,683
	WASTE MGMT INC	19	3,278	4,491
	WEBSTER FINCL CORP	75	3,411	3,848
	WEC ENERGY GROUP INC COM	58	4,872	6,366
	WELLS FARGO & CO NEW	172	7,697	12,348
	WEST PHARMACEUTICAL SVCS INC	21	5,901	4,594
	WEX INC COM	21	4,275	3,294
	WINTRUST FIN CORP	29	3,769	3,248
	WOODWARD INC COM	31	3,707	5,699
	WORKDAY INC CL A	18	3,996	4,243
	ZURICH INSURANCE GRP LTD ADR	363	9,366	12,616
	3M CO	21	2,800	3,070
			<u>1,576,310</u>	<u>1,909,168</u>

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Riverbay Corporation Co-Op City Security Department Pension Plan  
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(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
<b>EXCHANGE-TRADED AND CLOSED-END FUNDS</b>				
	ISHARES 20+ YR TREASU BOND ETF	5,233	470,934	476,360
	ISHARES 7-10 YR TREASURY BD ETF	1,308	125,922	124,744
	ISHARES CORE MSCI EMERGING	5,780	289,210	311,947
	ISHARES CORE MSCI INT DEVP MAR	7,383	402,490	508,615
	VANGUARD GROWTH ETF	2,659	830,866	986,010
	VANGUARD TOTAL BOND MARKET	5,199	376,871	381,867
	VANGUARD VALUE ETF INDEX	2,760	<u>440,380</u>	<u>476,762</u>
			<u>2,936,673</u>	<u>3,266,305</u>
<b>CORPORATE FIXED INCOME</b>				
	FS KKR CAPITAL CORP	3.400%-matures 01/15/2026	1,918	1,990
	ORACLE CORP	1.650%-matures 03/25/2026	3,669	3,892
	AT&T INC	1.700%-matures 03/25/2026	5,557	5,837
	ARES CAPITAL CORP	2.150%-matures 07/15/2026	3,734	3,875
	BLUE OWL CAPITAL CORP	3.400%-matures 07/15/2026	3,815	3,935
	BANK OF AMERICA CORP FXD TO 102025 VAR THRAFTR	1.197%-matures 10/24/2026	5,532	5,917
	BLACKSTONE PRIVATE CREDIT FUND	2.625%-matures 12/15/2026	3,816	3,860
	JPMORGAN CHASE & CO FXD TO 022026 VAR THRAFTR	1.040%-matures 02/04/2027	3,756	3,889
	BANK OF AMERICA CORP FXD TO 032026 VAR THRAFTR	1.658%-matures 03/11/2027	5,494	5,842
	GOLDMAN SACHS GROUP INC/THE FX D TO 032026 VAR THRAFTR	1.431%-matures 03/29/2027	5,456	5,823
	BP CAPITAL MARKETS AMERICA INC	3.588%-matures 04/14/2027	1,930	2,006
	JPMORGAN CHASE & CO FXD TO 042026 VAR THRAFTR	1.578%-matures 04/22/2027	3,682	3,906
	CITIGROUP INC FXD TO 112031 VAR THRAFTR	1.462%-matures 06/29/2027	2,443	2,589
	JPMORGAN CHASE & CO FXD TO 092026 VAR THRAFTR	1.470%-matures 09/22/2027	3,567	3,828
	GOLDMAN SACHS GROUP INC/THE FX D TO 102026 VAR THRAFTR	1.948%-matures 10/21/2027	4,531	4,838
	KINDER MORGAN INC	4.300%-matures 03/01/2028	2,940	2,987
	PHILIP MORRIS INTERNATIONAL INC	4.875%-matures 02/13/2029	3,973	4,067
	CHARTER COMM OPERATING LLC /CHARTER COMM OPERATING CAPITAL	5.050%-matures 03/30/2029	2,912	2,985
	GENERAL MOTORS FINANCIAL CO INC	4.300%-matures 04/06/2029	2,886	2,955
	ACCENTURE CAPITAL INC	4.050%-matures 10/04/2029	4,998	5,025
	AMGEN INC	2.450%-matures 02/21/2030	2,522	2,714
	JOHNSON & JOHNSON	4.700%-matures 03/01/2030	2,002	2,044
	ORACLE CORP	2.950%-matures 04/01/2030	1,754	1,868
	SHELL FINANCE US INC	2.750%-matures 04/06/2030	4,608	4,667
	EQUINOR ASA	3.125%-matures 04/06/2030	920	953
	CHEVRON USA INC	4.687%-matures 04/15/2030	2,006	2,025
	BIOGEN INC	2.250%-matures 05/01/2030	3,445	3,561
	EQUINOR ASA	2.375%-matures 05/22/2030	2,613	2,731
	ASTRAZENECA PLC	1.375%-matures 08/06/2030	3,229	3,413
	BLACKROCK INC	1.900%-matures 01/28/2031	3,231	3,471
	AIR LEASE CORP	2.875%-matures 01/15/2032	1,733	1,751
	AT&T INC	2.250%-matures 02/01/2032	1,585	1,692
	JOHNSON & JOHNSON	4.850%-matures 03/01/2032	2,002	2,040
	CHEVRON USA INC	4.819%-matures 04/15/2032	3,013	3,028
	CELANESE US HOLDINGS LLC	6.629%-matures 07/15/2032	2,086	2,078
	GOLDMAN SACHS GROUP INC/THE FX D TO 072031 VAR THRAFTR	2.383%-matures 07/21/2032	1,687	1,719
	CITIGROUP INC FXD TO 062026 VAR THRAFTR	2.520%-matures 11/03/2032	7,277	7,741
	JPMORGAN CHASE & CO FXD TO 112031 VAR THRAFTR	2.545%-matures 11/08/2032	3,209	3,495
	US BANCORP FXD TO 012032 VAR THRAFTR	2.677%-matures 01/27/2033	4,855	5,172
	CVS HEALTH CORP	5.250%-matures 02/21/2033	2,962	2,977
	PHILIP MORRIS INTERNATIONAL INC	5.250%-matures 02/13/2034	3,930	4,055
	COMCAST CORP	5.300%-matures 06/01/2034	2,001	2,064
	BP CAPITAL MARKETS AMERICA INC	5.227%-matures 11/17/2034	3,985	4,095
	JOHNSON & JOHNSON	5.000%-matures 03/01/2035	3,008	3,068
	CHEVRON USA INC	4.980%-matures 04/15/2035	<u>3,016</u>	<u>3,020</u>
	CARRIED FORWARD		149,288	155,488

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Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)  
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<b>CORPORATE FIXED INCOME</b>				
	BROUGHT FORWARD		149,288	155,488
	TELEFONICA EMISIONES SA	7.045%-matures 06/20/2036	3,315	3,383
	SOUTHERN COPPER CORP	6.750%-matures 04/16/2040	2,250	2,237
	EXELON CORP	4.700%-matures 04/15/2050	2,588	2,571
	BIOGEN INC	3.150%-matures 05/01/2050	2,620	2,565
	BOEING CO/THE	5.805%-matures 05/01/2050	3,739	3,902
	WHIRLPOOL CORP	4.600%-matures 05/15/2050	1,608	1,528
	DICK'S SPORTING GOODS INC	4.100%-matures 01/15/2052	3,610	3,620
			<u>169,018</u>	<u>175,294</u>
<b>GOVERNMENT SECURITIES</b>				
	UNITED STATES TREASURY BILL	0.000%-matures 05/08/2025	7,919	7,965
	UNITED STATES TREASURY NOTE	0.250%-matures 07/31/2025	2,857	2,961
	UNITED STATES TREASURY NOTE	4.250%-matures 02/28/2029	7,027	7,103
	UNITED STATES TREASURY NOTE	3.625%-matures 08/31/2029	11,050	10,887
	UNITED STATES TREASURY NOTE	3.875%-matures 09/30/2029	7,890	7,971
	UNITED STATES TREASURY NOTE	4.125%-matures 11/30/2029	3,968	4,082
	UNITED STATES TREASURY NOTE	3.500%-matures 01/31/2030	15,467	15,761
	UNITED STATES TREASURY NOTE	1.625%-matures 05/15/2031	2,549	2,626
	UNITED STATES TREASURY NOTE	2.875%-matures 05/15/2032	1,808	1,869
	UNITED STATES TREASURY NOTE	4.125%-matures 11/15/2032	5,962	6,093
	UNITED STATES TREASURY NOTE	3.500%-matures 02/15/2033	16,113	16,331
	UNITED STATES TREASURY NOTE	3.875%-matures 08/15/2033	4,863	4,916
	UNITED STATES TREASURY NOTE	4.000%-matures 02/15/2034	7,848	7,917
	UNITED STATES TREASURY NOTE	4.375%-matures 05/15/2034	2,036	2,057
	UNITED STATES TREASURY NOTE	3.875%-matures 08/15/2034	28,492	28,353
	UNITED STATES TREASURY NOTE	4.250%-matures 11/15/2034	4,995	5,086
	TENN VALLEY AUTH	5.880%-matures 04/01/2036	2,236	2,269
	UNITED STATES TREASURY BOND	1.750%-matures 08/15/2041	10,720	10,857
	UNITED STATES TREASURY BOND	2.000%-matures 11/15/2041	1,454	1,417
	UNITED STATES TREASURY BOND	2.375%-matures 02/15/2042	2,948	2,974
	UNITED STATES TREASURY BOND	3.250%-matures 05/15/2042	1,683	1,711
	UNITED STATES TREASURY BOND	3.375%-matures 08/15/2042	8,543	8,594
	UNITED STATES TREASURY BOND	3.875%-matures 05/15/2043	3,695	3,701
	UNITED STATES TREASURY BOND	3.125%-matures 05/15/2048	785	788
	UNITED STATES TREASURY BOND	2.375%-matures 05/15/2051	3,268	3,304
	FEDERAL NATIONAL MTG ASSN POOL	2.500%-matures 10/01/2051	16,209	13,368
	UNITED STATES TREASURY BOND	1.875%-matures 11/15/2051	585	580
	FEDERAL NATIONAL MTG ASSN POOL	2.500%-matures 12/01/2051	2,176	2,011
	FHLMC 30 YR GOLD SD8188	2.000%-matures 01/01/2052	2,686	2,653
	FEDERAL NATIONAL MTG ASSN POOL	2.000%-matures 04/01/2052	7,527	7,589
	FEDERAL NATIONAL MTG ASSN POOL	2.500%-matures 04/01/2052	2,280	2,102
	FEDERAL NATIONAL MTG ASSN POOL	3.000%-matures 04/01/2052	2,585	2,338
	FHLMC 30 YR GOLD SD8213	3.000%-matures 05/01/2052	4,425	4,418
	FEDERAL NATIONAL MTG ASSN POOL	3.500%-matures 05/01/2052	10,180	8,947
	FEDERAL NATIONAL MTG ASSN POOLFS6943	3.000%-matures 06/01/2052	2,492	2,407
	FEDERAL NATIONAL MTG ASSN POOL	4.500%-matures 07/01/2052	4,541	3,969
	FEDERAL NATIONAL MTG ASSN POOL	4.000%-matures 09/01/2052	7,636	6,392
	UNITED STATES TREASURY BOND	3.625%-matures 05/15/2053	8,660	8,533
	UNITED STATES TREASURY BOND	4.750%-matures 11/15/2053	5,225	5,184
	UNITED STATES TREASURY BOND	4.625%-matures 02/15/2055	7,112	7,062
	FHLMC 30 YR GOLD SD8402	6.000%-matures 02/01/2054	2,892	2,548
	FHLMC 30 YR GOLD SD8454	6.000%-matures 08/01/2054	1,876	1,869
	UNITED STATES TREASURY BOND	4.250%-matures 08/15/2054	10,588	10,405
			<u>265,852</u>	<u>259,968</u>

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Riverbay Corporation Co-Op City Security Department Pension Plan  
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As of March 31, 2025

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<b>SOVEREIGN SECURITIES</b>				
	URUGUAY GOVERNMENT	4.375%-matures 01/23/2031	3,926	3,971
	MEXICO GOVERNMENT INTERNATIONAL	6.050%-matures 01/11/2040	<u>1,955</u>	<u>1,918</u>
			<u>5,881</u>	<u>5,889</u>
			<u>\$ 5,908,360</u>	<u>\$ 6,601,366</u>

\* Denotes a party-in-interest as defined by ERISA.

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## Schedule of Amortization Bases

Amortization Schedule as of April 1, 2024					
Year Established	Initial Period	Initial Amount	Remaining Period	Remaining Amount	Annual Payment
2024	15 Years	(\$ 494,952)	15 Years	(\$ 494,952)	(\$ 45,739)
2023	15 Years	\$ 764,340	14 Years	\$ 722,957	\$ 69,999
2022	15 Years	\$ 589,303	13 Years	\$ 534,200	\$ 54,458
2021	15 Years	\$ 1,302,043	12 Years	\$ 1,124,684	\$ 121,405
Total				\$ 1,886,889	\$ 200,123

Riverbay Corporation Co-Op City Security Department Pension Plan  
Schedule SB, Line 24 – Change in Actuarial Assumptions  
EIN/PN: 13-2571433/002

The anticipated rate of return on plan assets was updated to 7.00% as of April 1, 2024 to more accurately reflect current expected long-term investment returns on plan assets based on a review of capital market assumptions developed by financial organizations. This change did not affect the liability or the actuarial value of assets as of April 1, 2024.