

Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

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

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

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

- A This return/report is for: [X] a single-employer plan [] a multiple-employer plan (not multiemployer) (Pension Plan filers checking this box must attach Schedule MEP. Other plans must attach a list of participating employer information in accordance with the form instructions.)
B This return/report is [] the first return/report [] the final return/report [] an amended return/report [] a short plan year return/report (less than 12 months)
C Check box if filing under: [X] Form 5558 [] automatic extension [] DFVC program [X] special extension (enter description) 4879-DR
D If the plan is a collectively-bargained plan, check here []
E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here []

Part II Basic Plan Information—enter all requested information

1a Name of plan THE CONTRACTORS PLAN INDIVIDUAL COVERAGE HRA
1b Three-digit plan number (PN) 503
1c Effective date of plan 04/01/2023
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) WALDEN SECURITY
100 EAST TENTH STREET, SUITE 400 CHATTANOOGA, TN 37402
2b Employer Identification Number (EIN) 62-1448519
2c Sponsor's telephone number 423-702-8200
2d Business code (see instructions) 561600
3a Plan administrator's name and address [X] Same as Plan Sponsor.
3b Administrator's EIN
3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report.
a Sponsor's name
c Plan Name
4b EIN
4d PN
5a Total number of participants at the beginning of the plan year 111
b Total number of participants at the end of the plan year 32
c(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)
c(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)
d(1) Total number of active participants at the beginning of the plan year 111
d(2) Total number of active participants at the end of the plan year 32
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established. Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including, if applicable, a Schedule SB or Schedule MB completed and signed by an enrolled actuary, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

Table with 4 columns: SIGN HERE, Signature of plan administrator, Date, Enter name of individual signing as plan administrator. Row 1: Filed with authorized/valid electronic signature, 01/23/2026, JESSICA KLOTZ. Row 2: Signature of employer/plan sponsor, Date, Enter name of individual signing as employer or plan sponsor.

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

Part III Financial Information			
7 Plan Assets and Liabilities		(a) Beginning of Year	(b) End of Year
a Total plan assets	7a	56265	98873
b Total plan liabilities	7b		0
c Net plan assets (subtract line 7b from line 7a)	7c	56265	98873
8 Income, Expenses, and Transfers for this Plan Year		(a) Amount	(b) Total
a Contributions received or receivable from:			
(1) Employers	8a(1)	183811	
(2) Participants	8a(2)		
(3) Others (including rollovers)	8a(3)		
b Other income (loss)	8b		
c Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c		183811
d Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d	129997	
e Certain deemed and/or corrective distributions (see instructions) .	8e		
f Administrative service providers (salaries, fees, commissions)	8f	11206	
g Other expenses	8g		
h Total expenses (add lines 8d, 8e, 8f, and 8g)	8h		141203
i Net income (loss) (subtract line 8h from line 8c)	8i		42608
j Transfers to (from) the plan (see instructions)	8j		

Part IV Plan Characteristics	
9a	If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions:
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: 4A

Part V Compliance Questions				
10 During the plan year:		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program)	10a		X	
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.)	10b		X	
c Was the plan covered by a fidelity bond?	10c	X		9887
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	10d		X	
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)	10e		X	
f Has the plan failed to provide any benefit when due under the plan?	10f		X	
g Did the plan have any participant loans? (If "Yes," enter amount as of year-end.)	10g		X	
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	10h		X	
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	10i			

Part VI Pension Funding Compliance

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

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

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

Yes.

No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

No. Other. Provide explanation _____

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

a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. _____ Month _____ Day _____ Year _____

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

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

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

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

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

Part VII Plan Terminations and Transfers of Assets

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

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

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

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

13c(1) Name of plan(s):	13c(2) EIN(s)	13c(3) PN(s)
CONTRACTORS INSURANCE TRUST	62-1448519	504

Part VIII IRS Compliance Questions

14a Does the plan satisfy the coverage and nondiscrimination tests of Code sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules? Yes No

14b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

Design-based safe harbor method

"Prior year" ADP test

"Current year" ADP test

N/A

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

Fax

Date: 12/11/2025 2:42:58 PM

To: 8558631257

From: Nicole Smith 5123494765

Subject: Bulk Request for Relief from Penalties and/or Interest Under Disaster Relief

Internal Revenue Service
Planning and Analysis Staff
4800 Buford Highway
Stop 96C
Chamblee, GA 30341
Fax: 855-863-1257

Thank you,

11910 Anderson Mill Rd., Suite 401 | Austin, TX 78726
Office: 713.351.3525 | Fax: 512.222.1399
www.fbg.com<<http://www.fbg.com>>

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Our Culture Is Defined By Core Values

ESPRIT DE CORPS | BRING GUSTO | DELIVER SERVICE | BE EXPERTS | OWN IT

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December 11, 2025

Internal Revenue Service
Planning and Analysis Staff
4800 Buford Highway
Stop 96C
Chamblee, GA 30341

Sent via facsimile at 855-863-1257

Re: Bulk Request for Relief from Penalties and/or Interest Under Disaster Relief
Form 5500 Extensions

To Whom It May Concern,

Fringe Benefit Group, Inc. ("FBG") respectfully requests, on behalf of its clients, relief from penalties and/or interest associated with late Form 5500 filings because of the severe storms, straight-line winds, and flooding in Texas starting on July 02, 2025.

FBG is a third party administrator and prepares Form 5500 on behalf of its clients, who are Plan Sponsors. FBG is located in one of the affected disaster areas, Travis County, Texas, and maintains the records necessary to meet the filing obligations on behalf of its clients. FBG's address is as follows:

Fringe Benefit Group, Inc.
11910 Anderson Mill Road
Austin, TX 78726

The attached list of plans qualify for the extended filing deadline of February 2, 2026, and relief granted under IRS guidance for taxpayers affected by the severe storms, straight-line winds, and flooding in Texas, including the IRS Disaster News Release, which is attached to this letter. FBG requests that such relief be applied to all plans included in this bulk submission.

FBG has complied with all IRS requirements for preparing and submitting electronic media and have included all required documentation.

Should you have any questions or need additional information, please contact me via email at KHarris@fbg.com, with a copy to the General Counsel and Chief Compliance Officer, Valerie Magnuson, at VMagnuson@fbg.com.

Thank you for your attention.

Sincerely,

A handwritten signature in black ink, appearing to be "KH" followed by a horizontal line.

Kiley Harris
Corporate Counsel

TaxID	GroupName
[REDACTED]	

TaxID	GroupName
[REDACTED]	
621448519	WALD

[Here's how you know](#)



IRS announces tax relief for taxpayers impacted by severe storms, straight-line winds, and flooding in Texas; various deadlines postponed to Feb. 2, 2026

Updated on 8/28/2025: This news release has been updated to include Uvalde County.

Updated on 8/7/2025: This news release has been updated to include Edwards, Lampasas, Real, Reeves, Schleicher, and Sutton counties.

TX-2025-04, July 9, 2025

WASHINGTON — The Internal Revenue Service announced today tax relief for individuals and businesses in parts of Texas affected by severe storms, straight-line winds, and flooding that began on July 2, 2025. These taxpayers now have until Feb. 2, 2026, to file various federal individual and business tax returns and make tax payments.

Following the disaster declaration issued by the Federal Emergency Management Agency (FEMA) [↗](#), individuals and households residing or having a business in Burnet, Coke, Concho, Edwards, Hamilton, Kendall, Kerr, Kimble, Lampasas, Llano, Mason, McCulloch, Menard, Real, Reeves, San Saba, Schleicher, Sutton, Tom Green, Travis, Uvalde, and Williamson Counties qualify for tax relief.

As a result, affected individuals and businesses will have until Feb. 2, 2026, to file returns and pay any taxes that were originally due during this period.

The Feb. 2, 2026, filing deadline applies to:

- Any individual, business or tax-exempt organization that has a valid extension to file their 2024 return due to run out on Oct. 15, 2025.
- Quarterly estimated income tax payments normally due on Sept. 15, 2025, and Jan. 15, 2026.
- Quarterly payroll and excise tax returns normally due on July 31, Oct. 31, 2025, and Jan. 31, 2026.
- Calendar-year partnerships and S corporations whose 2024 extensions run out on Sept. 15, 2025.

- Calendar-year corporations whose 2024 extensions run out on Oct. 15, 2025.
- Calendar-year tax exempt organizations whose extensions run out on Nov. 17, 2025.

The IRS notes, however, payments for returns on a filing extension are not eligible for additional time to pay as filing extensions only apply to the filing of the return and not to payments.

If an affected taxpayer receives a late filing or late payment penalty notice from the IRS that has an original filing, payment or deposit due date that falls within the postponement period, the taxpayer should call the telephone number on the notice to have the IRS abate the penalty.

The IRS automatically identifies taxpayers located in the covered disaster area and applies filing and payment relief. Affected taxpayers who reside or have a business located outside the covered disaster area should call the IRS Special Services toll-free number at 866-562-5227 to request this tax relief. Tax practitioners in the covered disaster area, who maintain records necessary to meet a filing or payment deadline for taxpayers located outside the disaster area, may contact the IRS Special Services; if the practitioner maintains the necessary records of ten or more clients, please refer to Bulk requests from practitioners for disaster relief for additional guidance.

Covered disaster area

The localities listed above constitutes a covered disaster area for purposes of Treas. Reg. §301.7508A-1(d)(2) and are entitled to the relief detailed below.

Affected taxpayers

Taxpayers considered to be affected taxpayers eligible for the postponement of time to file returns, pay taxes and perform other time-sensitive acts are those taxpayers listed in Treas. Reg. § 301.7508A-1(d)(1), and include individuals who live, and businesses (including tax-exempt organizations) whose principal place of business is located, in the covered disaster area. Taxpayers not in the covered disaster area, but whose records necessary to meet a deadline listed in Treas. Reg. § 301.7508A-1(c) are in the covered disaster area, are also entitled to relief. In addition, all relief workers affiliated with a recognized government or philanthropic organization assisting in the relief activities in the covered disaster area and any individual visiting the covered disaster area who was killed or injured as a result of the disaster are entitled to relief.

Under section 7508A, the IRS gives affected taxpayers until Feb. 2, 2026, to file most tax returns (including individual, corporate, and estate and trust income tax returns; partnership returns, S corporation returns, and trust returns; estate, gift, and generation-skipping transfer tax returns; annual information returns of tax-exempt organizations; and employment and certain excise tax returns), that have either an original or extended due date occurring on or after July 2, 2025, and before Feb. 2, 2026.

Estimated income tax payments originally due on or after July 2, 2025, are postponed through Feb. 2, 2026, and affected taxpayers will not be subject to penalties for failure to pay estimated tax installments as long as such payments are paid on or before Feb. 2, 2026.

The IRS also gives affected taxpayers until Feb. 2, 2026, to perform other time-sensitive actions described in Treas. Reg. § 301.7508A-1(c)(1) and Rev. Proc. 2018-58, 2018-50 IRB 990 (Dec. 10, 2018), that are due to be performed on or after July 2, 2025, and before Feb. 2, 2026.

Under the relief, Form 5500 series returns that were required to be filed on or after July 2, 2025, and before Feb. 2, 2026, are postponed through Feb. 2, 2026, in the manner described in section 8 of Rev. Proc. 2018-58. The relief described in section 17 of Rev. Proc. 2018-58, pertaining to like-kind exchanges of property, also applies to certain taxpayers who are not otherwise affected taxpayers and may include acts required to be performed before or after the period above.

Unless an act is specifically listed in Rev. Proc. 2018-58, the postponement of time to file and pay does not apply to information returns in the W-2, 1094, 1095, 1097, 1098 or 1099 series; to Forms 1042-S, 3921, 3922 or 8027; or to employment and excise tax deposits. However, penalties on deposits due on or after July 2, 2025, and before July 17, 2025, will be abated as long as the tax deposits were made by July 17, 2025.

Casualty losses

Affected taxpayers in a federally declared disaster area have the option of claiming disaster-related casualty losses on their federal income tax return for either the year in which the event occurred, or the prior year. In this instance, the 2025 return normally filed next year), or the return for the prior year (the 2024 return filed this year). Taxpayers have extra time – up to six months after the due date of the taxpayer’s federal income tax return for the disaster year (without regard to any extension of time to file) – to make the election. For individual taxpayers, this means Oct. 15, 2026. See Publication 547 for details. Individuals may deduct personal property losses that are not covered by insurance or other reimbursements. For details, see Form 4684, Casualties and Thefts [PDF](#) and its instructions [PDF](#). Affected taxpayers claiming the disaster loss on their return should put FEMA disaster declaration number, 4879-DR on any return. See Publication 547 for details.

Payment agreements

For taxpayers in an installment agreement or payment plan, reminder notices will continue to be issued, and direct debits will continue. Missed payments will not cause an agreement to default during the postponement period.

This means that an agreement will remain in effect, even if no installment agreement payments are made until Feb. 2, 2026. However, the usual interest and late-payment penalty charges will continue to accrue during this period.

Taxpayers who wish to suspend direct debit payments should contact the IRS Special Services toll-free number at 866-562-5227 or their bank for assistance.

Other relief

The IRS will waive the usual fees for requests for copies of previously filed tax returns for affected taxpayers. Taxpayers should put the assigned FEMA declaration number **(4879-DR)**, in bold letters at the top of Form 4506, Request for Copy of Tax Return [PDF](#), or Form 4506-T, Request for Transcript of Tax Return, as appropriate [PDF](#), and submit it to the IRS.

Qualified disaster relief payments are generally excluded from gross income. This means that affected taxpayers can exclude from their gross income amounts received from a government agency for reasonable and necessary personal, family, living or funeral expenses, as well as for the repair or rehabilitation of their home, or for the repair or replacement of its contents. You can exclude this amount only to the extent any expense it pays for isn't paid for by insurance or otherwise. See Publication 525 for details.

Additional relief may be available to affected taxpayers who participate in a retirement plan or individual retirement arrangement (IRA). For example, a taxpayer may be eligible to take a special disaster distribution that would not be subject to the additional 10% early distribution tax and that the taxpayer may take into income over three years. See Form 8915-F, Qualified Disaster Retirement Plan Distributions and Repayments and Disaster relief frequently asked questions: Retirement plans and IRAs under the SECURE 2.0 Act of 2022. Taxpayers may also be eligible to make a hardship withdrawal. Each plan or IRA has specific rules and guidance for their participants to follow.

For anyone affected by a natural disaster, the government may further extend the due date for filing the Report of Foreign Bank and Financial Accounts (FBAR). Be sure to review relevant FBAR relief notices [↗](#) for complete information.

The IRS may provide additional disaster relief in the future.

Taxpayers who do not qualify for disaster tax relief may qualify for reasonable cause penalty abatement. See [Penalty relief for reasonable cause](#) for additional information.

Affected taxpayers who are contacted by the IRS on a collection or examination matter should explain how the disaster impacts them so that the IRS can provide appropriate consideration to their case. Taxpayers may download forms and publications from the official IRS website, [IRS.gov](https://www.irs.gov).

Reminder about tax return preparation options

- Eligible individuals or families can get free help preparing their tax return at Volunteer Income Tax Assistance (VITA) or Tax Counseling for the Elderly (TCE) sites. To find the closest free tax help site, use the VITA Locator Tool or call 800-906-9887. Note that normally, VITA sites cannot help claim disaster losses.
- To find an AARP Tax-Aide site, use the AARP Site Locator Tool [↗](#) or call 888-227-7669.
- Any individual or family whose adjusted gross income (AGI) was \$84,000 or less in 2024 can use IRS Free File's Guided Tax Software at no cost. There are products in English and Spanish.

- Another Free File option is Free File Fillable Forms. These are electronic federal tax forms, equivalent to a paper 1040 and are designed for taxpayers who are comfortable filling out IRS tax forms. Anyone, regardless of income, can use this option.
- MilTax, a Department of Defense program, offers free return preparation software and electronic filing for federal tax returns and up to three state income tax returns. It's available for all military members and some veterans, with no income limit.

For additional information, please see the FAQs for disaster victims.

▲ *News items may not be updated after their release. Please verify the date before relying on the language.*