

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 07/01/2024 and ending 06/30/2025

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

Part II Basic Plan Information—enter all requested information

1a Name of plan AR FARM BUREAU CO RETIREMENT PLAN
1b Three-digit plan number (PN) 001
1c Effective date of plan 01/01/1950
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) ARKANSAS FARM BUREAU FEDERATION
PO BOX 31 LITTLE ROCK, AR 72203-0031
2b Employer Identification Number (EIN) 71-0242776
2c Sponsor's telephone number 501-224-4400
2d Business code (see instructions) 813000
3a Plan administrator's name and address [] Same as Plan Sponsor. PENSION COMMITTEE PO BOX 31 LITTLE ROCK, AR 72203-0031
3b Administrator's EIN 71-0242776
3c Administrator's telephone number 501-224-4400
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 ARKANSAS FARM BUREAU FEDERATION
c Plan Name AR FARM BUREAU CO RETIREMENT PLAN
4b EIN 71-0242776
4d PN 001
5a Total number of participants at the beginning of the plan year 72
b Total number of participants at the end of the plan year 67
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 61
d(2) Total number of active participants at the end of the plan year 53
e Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested 2

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, 01/28/2026, TAMMY CRUMLEY. 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 567060. (See instructions.)

Part III Financial Information			
7		(a) Beginning of Year	(b) End of Year
a	Total plan assets	7a 7557735	7972135
b	Total plan liabilities	7b	
c	Net plan assets (subtract line 7b from line 7a)	7c 7557735	7972135
8		(a) Amount	(b) Total
a	Contributions received or receivable from:		
	(1) Employers	8a(1) 853000	
	(2) Participants	8a(2)	
	(3) Others (including rollovers)	8a(3)	
b	Other income (loss)	8b 295089	
c	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c	1148089
d	Benefits paid (including direct rollovers and insurance premiums to provide benefits)	8d 733689	
e	Certain deemed and/or corrective distributions (see instructions) .	8e	
f	Administrative service providers (salaries, fees, commissions)	8f	
g	Other expenses	8g	
h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h	733689
i	Net income (loss) (subtract line 8h from line 8c)	8i	414400
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: 1A
b	If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:

Part V Compliance Questions				
10		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	500000
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** 0

b PBGC missed contribution reporting requirements. If the plan is covered by PBGC and the amount reported on line 11a is greater than \$0, has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:
 Yes.
 No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.
 No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.
 No. Other. Provide explanation _____

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

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

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

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

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

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

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

Part VII Plan Terminations and Transfers of Assets

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

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

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

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

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

Part VIII IRS Compliance Questions

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

14b If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).
 Design-based safe harbor method
 "Prior year" ADP test
 "Current year" ADP test
 N/A

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

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025

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

A Name of plan <u>AR FARM BUREAU CO RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>ARKANSAS FARM BUREAU FEDERATION</u>	D Employer Identification Number (EIN) <u>71-0242776</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>7556497</u>
	b Actuarial value	2b	<u>7556497</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>0</u>	<u>0</u>
	b For terminated vested participants	<u>11</u>	<u>952098</u>
	c For active participants	<u>61</u>	<u>6040571</u>
	d Total	<u>72</u>	<u>6992669</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.39 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>697322</u>
	b Expected plan-related expenses	6b	<u>0</u>
	c Target normal cost	6c	<u>697322</u>

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

SIGN HERE		<u>12/02/2025</u>
	Signature of actuary	Date
	<u>JASON COHEN</u>	<u>23-06655</u>
	Type or print name of actuary	Most recent enrollment number
	<u>AON CONSULTING, INC.</u>	<u>404-261-3400</u>
	Firm name	Telephone number (including area code)
	<u>MSC# 17838, P.O. BOX 551343 ATLANTA, GA 30355</u>	
	Address of the firm	

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

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of <u>3.65</u> %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		75659
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.44</u> %		4116
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		79775
	d Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages			
14	Funding target attainment percentage	14	100.01 %
15	Adjusted funding target attainment percentage	15	100.01 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	106.81 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:			
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
10/29/2024	245000	0			
11/04/2024	465000	0			
10/06/2025	143000	0			
			Totals ▶	18(b)	853000
				18(c)	0

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

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	831264

20 Quarterly contributions and liquidity shortfalls:

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

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

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

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

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

21 Discount rate:

a Segment rates:	1st segment: 4.75 %	2nd segment: 5.12 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
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b Applicable month (enter code) **21b** 4

22 Weighted average retirement age **22** 63

23 Mortality table(s) (see instructions) Prescribed - combined Prescribed - separate Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment..... Yes No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment..... Yes No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ... Yes No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment..... **27**

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	31a	697322
b Excess assets, if applicable, but not greater than line 31a	31b	1017

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment.....	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount **33**

34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	696305
	Carryover balance	Prefunding balance
35 Balances elected for use to offset funding requirement	0	0
36 Additional cash requirement (line 34 minus line 35)	36	696305
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	831264

38 Present value of excess contributions for current year (see instructions)

a Total (excess, if any, of line 37 over line 36)	38a	134959
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b	0

39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40 Unpaid minimum required contributions for all years	40	0

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

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

SCHEDULE SB (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025

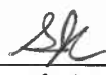
▶ **Round off amounts to nearest dollar.**

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

A Name of plan AR FARM BUREAU CO RETIREMENT PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF ARKANSAS FARM BUREAU FEDERATION	D Employer Identification Number (EIN) 71-0242776	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input checked="" type="checkbox"/> 100 or fewer <input type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information			
1 Enter the valuation date:	Month <u>07</u> Day <u>01</u> Year <u>2024</u>		
2 Assets:			
a Market value	2a		7,556,497
b Actuarial value	2b		7,556,497
3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	0	0	0
b For terminated vested participants	11	952,098	952,098
c For active participants	61	6,040,571	6,603,382
d Total	72	6,992,669	7,555,480
4 If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>		
a Funding target disregarding prescribed at-risk assumptions	4a		
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5 Effective interest rate	5	5.39%	
6 Target normal cost			
a Present value of current plan year accruals	6a	697,322	
b Expected plan-related expenses	6b	0	
c Target normal cost	6c	697,322	

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

SIGN HERE	 Signature of actuary	12/02/2025 Date
	JASON COHEN Type or print name of actuary	2306655 Most recent enrollment number
	AON CONSULTING, INC. Firm name	404-261-3400 Telephone number (including area code)
	MSC# 17838, P.O. BOX 551343 ATLANTA GA 30355 Address of the firm	

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.12 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions) <input type="checkbox"/> Prescribed - combined <input checked="" type="checkbox"/> Prescribed - separate <input type="checkbox"/> Substitute				

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	697,322	
b Excess assets, if applicable, but not greater than line 31a	31b	1,017	
32 Amortization installments:			
a Net shortfall amortization installment	Outstanding Balance	Installment	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	696,305	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	0	0	0
36 Additional cash requirement (line 34 minus line 35).....	36	696,305	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	831,264	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	134,959	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021
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Schedule SB Attachment (Form 5500) – 2024 Plan Year
 Arkansas Farm Bureau Companies Retirement Plan
 EIN: 71-0242776 PN: 001

Schedule SB, line 19 – Discounted Employer Contributions

Year applied for contributions: 2024

Date	Amount	Days to Discount to 7/1/2024 at 5.39%	Interest Adjusted Contribution
October 29, 2024	\$ 245,000	120	\$ 240,808
November 4, 2024	465,000	126	456,649
October 6, 2025	<u>143,000</u>	462	<u>133,807</u>
Total Contribution	\$ 853,000		\$ 831,264

Schedule SB Attachment (Form 5500) — 2024 Plan Year
Arkansas Farm Bureau Companies Retirement Plan
EIN: 71-0242776 PN: 001

Schedule SB, line 22 — Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

Retirement Age	Hired Before Age 30				
	Active Participants on July 1, 2024	Expected Participants at Each Age	Retirement Probability	(Weight) Expected Retirements	(Age x Weight) Weighted Retirement Age
55	24	24.00000	5.00%	1.20000	66.00000
56	0	22.80000	5.00%	1.14000	63.84000
57	0	21.66000	5.00%	1.08300	61.73100
58	0	20.57700	10.00%	2.05770	119.34660
59	0	18.51930	15.00%	2.77790	163.89581
60	0	15.74141	20.00%	3.14828	188.89686
61	0	12.59312	20.00%	2.51862	153.63611
62	0	10.07450	20.00%	2.01490	124.92379
63	0	8.05960	20.00%	1.61192	101.55095
64	0	6.44768	20.00%	1.28954	82.53030
65	0	5.15814	50.00%	2.57907	167.63967
66	0	2.57907	35.00%	0.90268	59.57656
67	0	1.67640	35.00%	0.58674	39.31150
68	0	1.08966	35.00%	0.38138	25.93386
69	0	0.70828	35.00%	0.24790	17.10490
70+	0	0.46038	100.00%	0.46038	32.22663
Total	24			24.00000	1,468.14453
Weighted Average Retirement Age					61.17269

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Retirement Age	Hired Between Ages 30 and 40				
	Active Participants on July 1, 2024	Expected Participants at Each Age	Retirement Probability	(Weight) Expected Retirements	(Age x Weight) Weighted Retirement Age
55	15	15.00000	2.50%	0.37500	20.62500
56	0	14.62500	2.50%	0.36563	20.47500
57	0	14.25938	2.50%	0.35648	20.31961
58	0	13.90289	2.50%	0.34757	20.15919
59	0	13.55532	2.50%	0.33888	19.99409
60	0	13.21644	5.00%	0.66082	39.64931
61	0	12.55561	10.00%	1.25556	76.58924
62	1	12.30005	20.00%	2.46001	152.52065
63	0	9.84004	20.00%	1.96801	123.98453
64	2	9.87203	35.00%	3.45521	221.13355
65	0	6.41682	45.00%	2.88757	187.69204
66	0	3.52925	25.00%	0.88231	58.23266
67	0	2.64694	25.00%	0.66173	44.33623
68	0	1.98520	25.00%	0.49630	33.74847
69	0	1.48890	25.00%	0.37223	25.68358
70+	0	1.11668	100.00%	1.11668	78.16742
Total	18			18.00000	1,143.31056
Weighted Average Retirement Age					63.51725

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Hired After Age 40						
Retirement Age	Active	Expected	Retirement Probability	(Weight)	(Age x Weight)	Weighted Retirement Age
	Participants on July 1, 2024	Participants at Each Age		Expected Retirements		
55	7	7.00000	4.00%	0.28000	15.40000	
56	2	8.72000	4.00%	0.34880	19.53280	
57	0	8.37120	2.50%	0.20928	11.92896	
58	1	9.16192	4.00%	0.36648	21.25565	
59	0	8.79544	4.00%	0.35182	20.75725	
60	0	8.44363	4.00%	0.33775	20.26470	
61	2	10.10588	10.00%	1.01059	61.64587	
62	2	11.09529	20.00%	2.21906	137.58163	
63	1	9.87623	10.00%	0.98762	62.22027	
64	0	8.88861	20.00%	1.77772	113.77421	
65	1	8.11089	35.00%	2.83881	184.52271	
66	3	8.27208	25.00%	2.06802	136.48928	
67	0	6.20406	25.00%	1.55101	103.91797	
68	0	4.65304	25.00%	1.16326	79.10174	
69	0	3.48978	25.00%	0.87245	60.19875	
70+	0	2.61734	100.00%	2.61734	183.21359	
Total	19			19.00000	1,231.80539	
Weighted Average Retirement Age						64.83186

	Expected Retirements	Weighted Retirement Age
Total for active employees hired before age 30	24.00000	1,468.14453
Total for active employees hired between ages 30 and 40	18.00000	1,143.31056
Total for active employees hired after age 40	19.00000	1,231.80539
Total for all active participants	61.00000	3,843.26049

Weighted Average Retirement Age **63.00427**
(Total Weighted Retirement Age / Total Expected Retirements)

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Schedule SB, line 26a — Schedule of Active Participant Data
as of July 1, 2024

Number of Participants

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29		4	1							
30-34		5	1							
35-39		5	3							
40-44		3	1	2	6					
45-49		4	1			4				
50-54			2		1	1	2			
55-59		1	2							
60-64			4	1	1	1	1	1		
65-69				1	2					
70+										

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Schedule SB, Part V — Statement of Actuarial
Assumptions/Methods

For ERISA Requirements

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of March 2024), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under The American Rescue Plan Act of 2021 (ARPA).
1st Segment Rate	4.75%
2nd Segment Rate	5.12%
3rd Segment Rate	5.59%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of March 2024), without regard to interest rate stabilization.
1st Segment Rate	4.64%
2nd Segment Rate	5.12%
3rd Segment Rate	5.10%
Salary Increases	
Minimum Funding Target Normal Cost	See Table 1.
Maximum Tax Expected Benefit Increase	See Table 1.
Optional Payment Form Election Percentage	100% Lump Sum.
Optional Payment Form Conversion Interest Rate	Same as funding interest rates above for lump sums.
Optional Payment Form Conversion Mortality	Current IRC section 417(e) table for lump sums.
Retirement Age	
Active Participants	See Table 2
Terminated Vested Participants	Age 65, or current age if over age 65.
Mortality Rates	
Healthy and Disabled	2024 Generational Mortalitytable for annuitants and non-annuitants per §1.430(h)(3)-1(b).
Withdrawal Rates	See Table 3.
Disability Rates	None
Decrement Timing	Middle of year decrements, with 100% retirement occurring at beginning of year.

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Surviving Spouse Benefit	It is assumed that 100% of males and 100% of females have an eligible spouse, and that males are three years older than their spouses.
Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$285,000 and the IRC section 401(a)(17) compensation limit of \$345,000.
Valuation of Plan Assets	Fair market value.
Trust Expenses Included in Target Normal Cost	\$0, which is equal to administrative expenses paid from the trust during the prior year.
Actuarial Method	Standard unit credit cost method.
Effective Interest Rate	Calculated according to the methodology prescribed by the final IRC section 430 regulations issued in October 2009.
Valuation Date	July 1, 2024.
Employees Included	Only employees who commenced participation on or prior to July 1, 2024 have been included in the valuation.
Hours Worked	For years after the valuation date, all active participants were assumed to work enough hours to earn one year of career service under the Plan.
Data Used	Employee, inactive participant, and asset data was provided by Southern Farm Bureau Life Insurance Company as of July 1, 2024.

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Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
20	8.83%	50	4.72%
21	8.83%	51	4.72%
22	8.83%	52	4.72%
23	8.83%	53	4.72%
24	8.83%	54	4.72%
25	8.32%	55	4.21%
26	8.32%	56	4.21%
27	8.32%	57	4.21%
28	8.32%	58	4.21%
29	8.32%	59	4.21%
30	6.78%	60	4.21%
31	6.78%	61	4.21%
32	6.78%	62	4.21%
33	6.78%	63	4.21%
34	6.78%	64	4.21%
35	5.75%	65	3.70%
36	5.75%	66	3.70%
37	5.75%	67	3.70%
38	5.75%	68	3.70%
39	5.75%	69	3.70%
40	5.24%	70+	3.70%
41	5.24%		
42	5.24%		
43	5.24%		
44	5.24%		
45	4.72%		
46	4.72%		
47	4.72%		
48	4.72%		
49	4.72%		

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Table 2

Retirement Rates

Age	Hired Before Age 30	Between Age 30 and Age 40	Hired After Age 40
55	5.00%	2.50%	4.00%
56	5.00%	2.50%	4.00%
57	5.00%	2.50%	2.50%
58	10.00%	2.50%	4.00%
59	15.00%	2.50%	4.00%
60	20.00%	5.00%	4.00%
61	20.00%	10.00%	10.00%
62	20.00%	20.00%	20.00%
63	20.00%	20.00%	10.00%
64	20.00%	35.00%	20.00%
65	50.00%	45.00%	35.00%
66	35.00%	25.00%	25.00%
67	35.00%	25.00%	25.00%
68	35.00%	25.00%	25.00%
69	35.00%	25.00%	25.00%
70+	100.00%	100.00%	100.00%

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Table 3

Withdrawal Rates

Age	Years of Service	
	0-3	4+
20	20.00%	20.00%
21	20.00%	19.00%
22	20.00%	18.00%
23	20.00%	17.00%
24	20.00%	16.00%
25	20.00%	15.00%
26	20.00%	14.00%
27	20.00%	13.00%
28	20.00%	12.00%
29	20.00%	11.00%
30	15.00%	10.00%
31	15.00%	9.00%
32	15.00%	8.00%
33	15.00%	7.00%
34	15.00%	6.00%
35	15.00%	4.00%
36	15.00%	4.00%
37	15.00%	4.00%
38	15.00%	3.50%
39	15.00%	3.50%
40	15.00%	3.50%
41	15.00%	3.50%
42	15.00%	3.50%
43	15.00%	3.00%
44	15.00%	3.00%

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Table 3 (continued)

Withdrawal Rates

Age	Years of Service	
	0-3	4+
45	15.00%	2.00%
46	15.00%	2.00%
47	15.00%	2.00%
48	15.00%	2.00%
49	15.00%	2.00%
50	9.00%	2.00%
51	9.00%	1.50%
52	9.00%	1.50%
53	9.00%	1.50%
54	9.00%	1.50%
55	11.00%	1.50%
56	11.00%	1.50%
57	11.00%	1.50%
58	11.00%	1.50%
59	11.00%	1.50%
60	11.00%	1.50%
61	11.00%	1.50%
62	11.00%	1.50%
63	11.00%	1.50%
64	11.00%	1.50%
65+	11.00%	1.50%

Schedule SB Attachment (Form 5500) — 2024 Plan Year
Arkansas Farm Bureau Companies Retirement Plan
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Schedule SB, Part V — Summary of Plan Provisions

Effective Date

January 1, 1950. The plan was amended and restated effective July 1, 2016. The plan was last amended on May 22, 2024.

The plan will be amended and restated to reflect the change in look back month effective July 1, 2024.

Eligibility for Participation

Employees enter the plan on the July 1 coincident with or next following the later of the date the employee attains age 20½, the date the employee completes six months of service, or the date the employee becomes an eligible employee.

Employees hired or rehired during the plan closure years were ineligible to participate.

Effective January 1, 2019, the plan was amended to reopen the plan to employees hired since the plan was closed in 2012. Generally, employees hired during the plan closure years are eligible to participate if they remain employed as of January 1, 2019. Employees may earn career service and participation service for benefit accrual purposes effective January 1, 2019, but not for the plan closure years. Periods of employment during the plan closure years are counted for purposes of vesting service and satisfying the six months of service requirement for participation in the plan.

Eligibility for Retirement Benefits

Normal

Later of age 65 or five years of participation.

Early

Age 55 and five years of vesting service.

Disability

Total and permanent disability prior to retirement or separation from service.

Deferred Vested

Five years of vesting service.

Preretirement Death

Five years of vesting service.

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Retirement Benefits

Normal Retirement

For employees hired prior to November 1, 2007: A monthly benefit equal to 53.2% of final average pay plus 16.8% of final average pay in excess of \$800.

For employees hired on or after November 1, 2007: A monthly benefit of 40.0% of final average pay.

These benefits are reduced by a fraction, not to exceed one, with a numerator equal to the years of career service and a denominator equal to 30.

Early Retirement

Accrued benefit at early retirement reduced actuarially for commencement before normal retirement age.

Supplemental Early Retirement

Participants who are eligible for early retirement and meet the “Rule of 90” requirements are provided with an additional benefit of 10% of final average pay.

Maximum Early Retirement

The total early retirement benefit (including supplement) is capped by the accrued benefit (without supplement and before early commencement reductions).

Disability Retirement

Normal retirement benefit based on career service (including service while disabled) and the same rate of pay in effect on the date of disability. This benefit is payable at normal retirement date.

Deferred Vested Benefit

Accrued benefit payable at normal retirement date. Actuarially reduced benefits available as early as age 55.

Preretirement Death Benefit

All Beneficiaries

The beneficiary of a participant who dies is provided a single lump sum preretirement death benefit. The benefit equals the actuarial equivalent value of the participant’s accrued benefit calculated on the day before death (including the “Rule of 90” supplemental early retirement benefit, if eligible). This benefit is reduced by the present value of any benefits payable to married participants (see below).

Married Participants

Benefit payable to beneficiary is 50% of the 50% joint and survivor annuity that would have been payable at the participant’s earliest retirement date had the participant survived to that date.

Maximum Preretirement Death Benefit

The preretirement death benefit is limited to 100 times the monthly retirement benefit that would have been payable as a single life annuity at normal retirement date.

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Normal Form of Benefit

Unmarried Participants	Life annuity with 120 monthly payments guaranteed.
Married Participants	50% joint and survivor benefit which is the actuarial equivalent of benefits for unmarried participants.
Optional Payment Forms	Single life annuity, joint and contingent annuity (50%, 66 ² / ₃ %, 75%, or 100%), joint and survivor annuity (50%, 66 ² / ₃ %, or 75%), certain and life annuity (60, 120, 180, or 240 months), certain only annuity (60, 120, 180, or 240 months), and lump sum payment.
Payment of Small Amounts	Non-elective lump sum payment if the actuarial equivalent single sum of the benefit does not exceed \$1,000.

Definitions

Accrued Benefit	Projected normal retirement benefit based on the final average pay at termination multiplied by the ratio (not to exceed one) of years of participation to years of participation at normal retirement date.
Career Service	<p>Total period (completed years, months, and days) of regular employment less the number of complete plan years during which the employee completed less than 1,000 hours of service.</p> <p>Employees hired during the plan closure years may earn career service for benefit accrual purposes effective January 1, 2019, but not for the plan closure years.</p>
Eligible Employee	<p>An employee of an employer, excluding a member of a collective bargaining unit and individuals classified as agents or agency manager.</p> <p>Effective January 1, 2012, any employee hired, or rehired, after January 1, 2012 was not an eligible employee.</p> <p>Effective January 1, 2019, the plan was amended to reopen the plan to employees hired since the plan was closed in 2012. Generally, employees hired during the plan closure years are eligible employees if they remained employed as of January 1, 2019. Periods of employment during the plan closure years are counted for the purpose of satisfying the six months of service requirement for participation in the plan.</p>

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Final Average Pay	Monthly average of pay during any 60 highest consecutive months of last 120 consecutive months of service, excluding any part of such 120-month period where no earnings were payable.
Pay	<p>General rule: Regular monthly base compensation, excluding bonuses, overtime, and other forms of special compensation. Pay includes Code section 125 or 401(k) deferrals.</p> <p>Commissioned employee: One-twelfth of the sum of regular base pay plus commissions.</p> <p>Pay is limited as required under IRC section 401(a)(17).</p>
Plan Closure Years	The 2012 through 2018 plan years.
Plan Year	Each 12-month period beginning on July 1 and ending on June 30.
Rule of 90	After age 55 but before age 65 with the sum of career service and attained age (including completed months) at termination is at least 90.
Vesting Service	<p>Vesting services is determined in completed full years of service. One full year of vesting service is credited for each plan year during which the employee completes 1,000 or more hours of service.</p> <p>Periods of employment during the plan closure years are counted for purposes of vesting service.</p>
Years of Participation	<p>One year of participation is credited (measured in whole years) for each plan year in which the employee earns at least 1,000 hours of service as an active participant.</p> <p>Employees hired during the plan closure years may earn participation service for benefit accrual purposes effective January 1, 2019, but not for the plan closure years.</p>

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Actuarial Equivalence

Plan benefits – 1951 Group Annuity Table projected to 1970 weighted 75% male and 25% female at age 55 (but the mortality of dependent spouses is assumed to be 75% female and 25% male at age 55); and a 5% interest rate.

Lump sums and minimum benefits under IRC section 417(e)(3) – The mortality table prescribed by the Secretary of the Treasury pursuant to Internal Revenue Code section 417(e)(3)(B) and the adjusted three-segment rates as determined pursuant to Internal Revenue Code section 417(e)(3)(C) and (D) for the fourth calendar month (March) immediately preceding the first day of the plan year in which distribution occurs.

For the 2024 plan year, the segment rates for the second calendar month (May) immediately preceding the first day of the plan year are used to determine the protected minimum lump sum.

Benefits Not Included in the Valuation

This valuation does not include the value of benefits payable to future retirees under the joint and survivor, joint and contingent, single life, certain and life, and certain only optional forms of payment because the incidence of these elections is small relative to the number of participants who elect lump sums.

Benefits payable to non-vested terminated employees were not valued since, under the terms of the plan, these participants are deemed to have received the entire value of their benefits (\$0) upon termination.

Finally, this valuation does not include the value of minimum benefits that may accrue, or be payable, if the plan becomes top-heavy under IRC section 416.

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Changes in Plan Provisions for the July 1, 2024 Valuation

The July 1, 2024 funding valuation reflects the following plan changes:

- The lookback month for purposes of lump sums and minimum benefits under IRC section 417(e)(3) was changed from the second calendar month (May) immediately preceding the first day of the plan year in which distribution occurs to the fourth calendar month (March) immediately preceding the first day of the plan year in which distribution occurs. For the 2024 plan year, the segment rates for the second calendar month (May) immediately preceding the first day of the plan year are used to determine the protected minimum lump sum.
- A change in the mortality table for IRC section 417(e)(3) minimum benefit calculations from the 2023 plan year mortality table to the 2024 plan year mortality table as described in IRS Notice 2023-73;
- An increase in the annual pay limit under IRC section 401(a)(17) from \$330,000 in 2023 to \$345,000 in 2024; and
- An increase in the annual maximum benefit limit from \$265,000 in 2023 to \$275,000 in 2024.
- Technical updates to comply with the Secure 2.0 Act of 2022.

Changes in Plan Provisions for the July 1, 2023 Valuation

The July 1, 2023 funding valuation reflects the following plan changes:

- A change in the mortality table for IRC section 417(e)(3) minimum benefit calculations from the 2022 plan year mortality table to the 2023 plan year mortality table as described in IRS Notice 2022-22;
- An increase in the annual pay limit under IRC section 401(a)(17) from \$305,000 in 2022 to \$330,000 in 2023; and
- An increase in the annual maximum benefit limit from \$245,000 in 2022 to \$265,000 in 2023.

Changes in Plan Provisions for the July 1, 2022 Valuation

The July 1, 2022 funding valuation reflects the following plan changes:

- A change in the mortality table for IRC section 417(e)(3) minimum benefit calculations from the 2021 plan year mortality table to the 2022 plan year mortality table as described in IRS Notice 2020-85;
- An increase in the annual pay limit under IRC section 401(a)(17) from \$290,000 in 2021 to \$305,000 in 2022; and
- An increase in the annual maximum benefit limit from \$230,000 in 2021 to \$245,000 in 2022.

Changes in Plan Provisions for the July 1, 2021 Valuation

The July 1, 2021 funding valuation reflects the following plan changes:

- A change in the mortality table for IRC Section 417(e)(3) minimum benefit calculations from the 2020 plan year mortality table to the 2021 plan year mortality table as described in IRS Notice 2019-67; and
- An increase in the annual pay limit under IRC section 401(a)(17) from \$285,000 in 2020 to \$290,000 in 2021.

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Changes in Plan Provisions for the July 1, 2020 Valuation

The July 1, 2020 funding valuation reflects the following plan changes:

- A change in the mortality table for IRC section 417(e)(3) minimum benefit calculations from the 2019 plan year mortality table to the 2020 plan year mortality table as described in IRS Notice 2019-26;
- An increase in the annual pay limit under IRC section 401(a)(17) from \$280,000 in 2019 to \$285,000 in 2020; and
- An increase in the annual maximum benefit limit from \$225,000 in 2019 to \$230,000 in 2020.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

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Schedule SB, line 22 — Description of Weighted Average Retirement Age

The average retirement age shown in line 22 has been calculated by assuming the following retirement rates and no decrements other than retirement for this calculation. All retirements are assumed to occur at mid-year, except for the 100% retirement age.

Hired Before Age 30					
Retirement Age	Active Participants on July 1, 2024	Expected Participants at Each Age	Retirement Probability	(Weight) Expected Retirements	(Age x Weight) Weighted Retirement Age
55	24	24.00000	5.00%	1.20000	66.00000
56	0	22.80000	5.00%	1.14000	63.84000
57	0	21.66000	5.00%	1.08300	61.73100
58	0	20.57700	10.00%	2.05770	119.34660
59	0	18.51930	15.00%	2.77790	163.89581
60	0	15.74141	20.00%	3.14828	188.89686
61	0	12.59312	20.00%	2.51862	153.63611
62	0	10.07450	20.00%	2.01490	124.92379
63	0	8.05960	20.00%	1.61192	101.55095
64	0	6.44768	20.00%	1.28954	82.53030
65	0	5.15814	50.00%	2.57907	167.63967
66	0	2.57907	35.00%	0.90268	59.57656
67	0	1.67640	35.00%	0.58674	39.31150
68	0	1.08966	35.00%	0.38138	25.93386
69	0	0.70828	35.00%	0.24790	17.10490
70+	0	0.46038	100.00%	0.46038	32.22663
Total	24			24.00000	1,468.14453
Weighted Average Retirement Age					61.17269

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Retirement Age	Hired Between Ages 30 and 40				
	Active Participants on July 1, 2024	Expected Participants at Each Age	Retirement Probability	(Weight) Expected Retirements	(Age x Weight) Weighted Retirement Age
55	15	15.00000	2.50%	0.37500	20.62500
56	0	14.62500	2.50%	0.36563	20.47500
57	0	14.25938	2.50%	0.35648	20.31961
58	0	13.90289	2.50%	0.34757	20.15919
59	0	13.55532	2.50%	0.33888	19.99409
60	0	13.21644	5.00%	0.66082	39.64931
61	0	12.55561	10.00%	1.25556	76.58924
62	1	12.30005	20.00%	2.46001	152.52065
63	0	9.84004	20.00%	1.96801	123.98453
64	2	9.87203	35.00%	3.45521	221.13355
65	0	6.41682	45.00%	2.88757	187.69204
66	0	3.52925	25.00%	0.88231	58.23266
67	0	2.64694	25.00%	0.66173	44.33623
68	0	1.98520	25.00%	0.49630	33.74847
69	0	1.48890	25.00%	0.37223	25.68358
70+	0	1.11668	100.00%	1.11668	78.16742
Total	18			18.00000	1,143.31056
Weighted Average Retirement Age					63.51725

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Hired After Age 40						
Retirement Age	Active	Expected	Retirement Probability	(Weight)	(Age x Weight)	
	Participants on July 1, 2024	Participants at Each Age		Expected Retirements	Weighted Retirement Age	
55	7	7.00000	4.00%	0.28000	15.40000	
56	2	8.72000	4.00%	0.34880	19.53280	
57	0	8.37120	2.50%	0.20928	11.92896	
58	1	9.16192	4.00%	0.36648	21.25565	
59	0	8.79544	4.00%	0.35182	20.75725	
60	0	8.44363	4.00%	0.33775	20.26470	
61	2	10.10588	10.00%	1.01059	61.64587	
62	2	11.09529	20.00%	2.21906	137.58163	
63	1	9.87623	10.00%	0.98762	62.22027	
64	0	8.88861	20.00%	1.77772	113.77421	
65	1	8.11089	35.00%	2.83881	184.52271	
66	3	8.27208	25.00%	2.06802	136.48928	
67	0	6.20406	25.00%	1.55101	103.91797	
68	0	4.65304	25.00%	1.16326	79.10174	
69	0	3.48978	25.00%	0.87245	60.19875	
70+	0	2.61734	100.00%	2.61734	183.21359	
Total	19			19.00000	1,231.80539	
Weighted Average Retirement Age					64.83186	

	Expected Retirements	Weighted Retirement Age
Total for active employees hired before age 30	24.00000	1,468.14453
Total for active employees hired between ages 30 and 40	18.00000	1,143.31056
Total for active employees hired after age 40	19.00000	1,231.80539
Total for all active participants	61.00000	3,843.26049

Weighted Average Retirement Age **63.00427**
(Total Weighted Retirement Age / Total Expected Retirements)

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Schedule SB, line 26a — Schedule of Active Participant Data
as of July 1, 2024

Number of Participants

Attained Age	Years of Credited Service									
	<1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40+
<25										
25-29		4	1							
30-34		5	1							
35-39		5	3							
40-44		3	1	2	6					
45-49		4	1			4				
50-54			2		1	1	2			
55-59		1	2							
60-64			4	1	1	1	1	1		
65-69				1	2					
70+										

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Schedule SB, Part V — Statement of Actuarial
Assumptions/Methods

For ERISA Requirements

Interest Rates for Minimum Funding Purposes	Based on segment rates with a four-month lookback (as of March 2024), each adjusted as needed to fall within the 25-year average interest rate stabilization corridor under The American Rescue Plan Act of 2021 (ARPA).
1st Segment Rate	4.75%
2nd Segment Rate	5.12%
3rd Segment Rate	5.59%
Interest Rates for Maximum Tax Purposes	Based on segment rates with a four-month lookback (as of March 2024), without regard to interest rate stabilization.
1st Segment Rate	4.64%
2nd Segment Rate	5.12%
3rd Segment Rate	5.10%
Salary Increases	
Minimum Funding Target Normal Cost	See Table 1.
Maximum Tax Expected Benefit Increase	See Table 1.
Optional Payment Form Election Percentage	100% Lump Sum.
Optional Payment Form Conversion Interest Rate	Same as funding interest rates above for lump sums.
Optional Payment Form Conversion Mortality	Current IRC section 417(e) table for lump sums.
Retirement Age	
Active Participants	See Table 2
Terminated Vested Participants	Age 65, or current age if over age 65.
Mortality Rates	
Healthy and Disabled	2024 Generational Mortalitytable for annuitants and non-annuitants per §1.430(h)(3)-1(b).
Withdrawal Rates	See Table 3.
Disability Rates	None
Decrement Timing	Middle of year decrements, with 100% retirement occurring at beginning of year.

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Surviving Spouse Benefit	It is assumed that 100% of males and 100% of females have an eligible spouse, and that males are three years older than their spouses.
Benefit and Compensation Limits	Projected benefits and compensation are limited by the current IRC section 415 maximum benefit of \$285,000 and the IRC section 401(a)(17) compensation limit of \$345,000.
Valuation of Plan Assets	Fair market value.
Trust Expenses Included in Target Normal Cost	\$0, which is equal to administrative expenses paid from the trust during the prior year.
Actuarial Method	Standard unit credit cost method.
Effective Interest Rate	Calculated according to the methodology prescribed by the final IRC section 430 regulations issued in October 2009.
Valuation Date	July 1, 2024.
Employees Included	Only employees who commenced participation on or prior to July 1, 2024 have been included in the valuation.
Hours Worked	For years after the valuation date, all active participants were assumed to work enough hours to earn one year of career service under the Plan.
Data Used	Employee, inactive participant, and asset data was provided by Southern Farm Bureau Life Insurance Company as of July 1, 2024.

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Table 1

Salary Merit Increase Rates

Age	Rate	Age	Rate
20	8.83%	50	4.72%
21	8.83%	51	4.72%
22	8.83%	52	4.72%
23	8.83%	53	4.72%
24	8.83%	54	4.72%
25	8.32%	55	4.21%
26	8.32%	56	4.21%
27	8.32%	57	4.21%
28	8.32%	58	4.21%
29	8.32%	59	4.21%
30	6.78%	60	4.21%
31	6.78%	61	4.21%
32	6.78%	62	4.21%
33	6.78%	63	4.21%
34	6.78%	64	4.21%
35	5.75%	65	3.70%
36	5.75%	66	3.70%
37	5.75%	67	3.70%
38	5.75%	68	3.70%
39	5.75%	69	3.70%
40	5.24%	70+	3.70%
41	5.24%		
42	5.24%		
43	5.24%		
44	5.24%		
45	4.72%		
46	4.72%		
47	4.72%		
48	4.72%		
49	4.72%		

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Table 2

Retirement Rates

Age	Hired Before Age 30	Between Age 30 and Age 40	Hired After Age 40
55	5.00%	2.50%	4.00%
56	5.00%	2.50%	4.00%
57	5.00%	2.50%	2.50%
58	10.00%	2.50%	4.00%
59	15.00%	2.50%	4.00%
60	20.00%	5.00%	4.00%
61	20.00%	10.00%	10.00%
62	20.00%	20.00%	20.00%
63	20.00%	20.00%	10.00%
64	20.00%	35.00%	20.00%
65	50.00%	45.00%	35.00%
66	35.00%	25.00%	25.00%
67	35.00%	25.00%	25.00%
68	35.00%	25.00%	25.00%
69	35.00%	25.00%	25.00%
70+	100.00%	100.00%	100.00%

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Table 3

Withdrawal Rates

Age	Years of Service	
	0-3	4+
20	20.00%	20.00%
21	20.00%	19.00%
22	20.00%	18.00%
23	20.00%	17.00%
24	20.00%	16.00%
25	20.00%	15.00%
26	20.00%	14.00%
27	20.00%	13.00%
28	20.00%	12.00%
29	20.00%	11.00%
30	15.00%	10.00%
31	15.00%	9.00%
32	15.00%	8.00%
33	15.00%	7.00%
34	15.00%	6.00%
35	15.00%	4.00%
36	15.00%	4.00%
37	15.00%	4.00%
38	15.00%	3.50%
39	15.00%	3.50%
40	15.00%	3.50%
41	15.00%	3.50%
42	15.00%	3.50%
43	15.00%	3.00%
44	15.00%	3.00%

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Table 3 (continued)

Withdrawal Rates

Age	Years of Service	
	0-3	4+
45	15.00%	2.00%
46	15.00%	2.00%
47	15.00%	2.00%
48	15.00%	2.00%
49	15.00%	2.00%
50	9.00%	2.00%
51	9.00%	1.50%
52	9.00%	1.50%
53	9.00%	1.50%
54	9.00%	1.50%
55	11.00%	1.50%
56	11.00%	1.50%
57	11.00%	1.50%
58	11.00%	1.50%
59	11.00%	1.50%
60	11.00%	1.50%
61	11.00%	1.50%
62	11.00%	1.50%
63	11.00%	1.50%
64	11.00%	1.50%
65+	11.00%	1.50%

Schedule SB Attachment (Form 5500) — 2024 Plan Year
Arkansas Farm Bureau Companies Retirement Plan
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Schedule SB, Part V — Summary of Plan Provisions

Effective Date

January 1, 1950. The plan was amended and restated effective July 1, 2016. The plan was last amended on May 22, 2024.

The plan will be amended and restated to reflect the change in look back month effective July 1, 2024.

Eligibility for Participation

Employees enter the plan on the July 1 coincident with or next following the later of the date the employee attains age 20½, the date the employee completes six months of service, or the date the employee becomes an eligible employee.

Employees hired or rehired during the plan closure years were ineligible to participate.

Effective January 1, 2019, the plan was amended to reopen the plan to employees hired since the plan was closed in 2012. Generally, employees hired during the plan closure years are eligible to participate if they remain employed as of January 1, 2019. Employees may earn career service and participation service for benefit accrual purposes effective January 1, 2019, but not for the plan closure years. Periods of employment during the plan closure years are counted for purposes of vesting service and satisfying the six months of service requirement for participation in the plan.

Eligibility for Retirement Benefits

Normal

Later of age 65 or five years of participation.

Early

Age 55 and five years of vesting service.

Disability

Total and permanent disability prior to retirement or separation from service.

Deferred Vested

Five years of vesting service.

Preretirement Death

Five years of vesting service.

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Retirement Benefits

Normal Retirement

For employees hired prior to November 1, 2007: A monthly benefit equal to 53.2% of final average pay plus 16.8% of final average pay in excess of \$800.

For employees hired on or after November 1, 2007: A monthly benefit of 40.0% of final average pay.

These benefits are reduced by a fraction, not to exceed one, with a numerator equal to the years of career service and a denominator equal to 30.

Early Retirement

Accrued benefit at early retirement reduced actuarially for commencement before normal retirement age.

Supplemental Early Retirement

Participants who are eligible for early retirement and meet the “Rule of 90” requirements are provided with an additional benefit of 10% of final average pay.

Maximum Early Retirement

The total early retirement benefit (including supplement) is capped by the accrued benefit (without supplement and before early commencement reductions).

Disability Retirement

Normal retirement benefit based on career service (including service while disabled) and the same rate of pay in effect on the date of disability. This benefit is payable at normal retirement date.

Deferred Vested Benefit

Accrued benefit payable at normal retirement date. Actuarially reduced benefits available as early as age 55.

Preretirement Death Benefit

All Beneficiaries

The beneficiary of a participant who dies is provided a single lump sum preretirement death benefit. The benefit equals the actuarial equivalent value of the participant’s accrued benefit calculated on the day before death (including the “Rule of 90” supplemental early retirement benefit, if eligible). This benefit is reduced by the present value of any benefits payable to married participants (see below).

Married Participants

Benefit payable to beneficiary is 50% of the 50% joint and survivor annuity that would have been payable at the participant’s earliest retirement date had the participant survived to that date.

Maximum Preretirement Death Benefit

The preretirement death benefit is limited to 100 times the monthly retirement benefit that would have been payable as a single life annuity at normal retirement date.

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Normal Form of Benefit

Unmarried Participants	Life annuity with 120 monthly payments guaranteed.
Married Participants	50% joint and survivor benefit which is the actuarial equivalent of benefits for unmarried participants.
Optional Payment Forms	Single life annuity, joint and contingent annuity (50%, 66 ² / ₃ %, 75%, or 100%), joint and survivor annuity (50%, 66 ² / ₃ %, or 75%), certain and life annuity (60, 120, 180, or 240 months), certain only annuity (60, 120, 180, or 240 months), and lump sum payment.
Payment of Small Amounts	Non-elective lump sum payment if the actuarial equivalent single sum of the benefit does not exceed \$1,000.

Definitions

Accrued Benefit	Projected normal retirement benefit based on the final average pay at termination multiplied by the ratio (not to exceed one) of years of participation to years of participation at normal retirement date.
Career Service	<p>Total period (completed years, months, and days) of regular employment less the number of complete plan years during which the employee completed less than 1,000 hours of service.</p> <p>Employees hired during the plan closure years may earn career service for benefit accrual purposes effective January 1, 2019, but not for the plan closure years.</p>
Eligible Employee	<p>An employee of an employer, excluding a member of a collective bargaining unit and individuals classified as agents or agency manager.</p> <p>Effective January 1, 2012, any employee hired, or rehired, after January 1, 2012 was not an eligible employee.</p> <p>Effective January 1, 2019, the plan was amended to reopen the plan to employees hired since the plan was closed in 2012. Generally, employees hired during the plan closure years are eligible employees if they remained employed as of January 1, 2019. Periods of employment during the plan closure years are counted for the purpose of satisfying the six months of service requirement for participation in the plan.</p>

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Final Average Pay	Monthly average of pay during any 60 highest consecutive months of last 120 consecutive months of service, excluding any part of such 120-month period where no earnings were payable.
Pay	<p>General rule: Regular monthly base compensation, excluding bonuses, overtime, and other forms of special compensation. Pay includes Code section 125 or 401(k) deferrals.</p> <p>Commissioned employee: One-twelfth of the sum of regular base pay plus commissions.</p> <p>Pay is limited as required under IRC section 401(a)(17).</p>
Plan Closure Years	The 2012 through 2018 plan years.
Plan Year	Each 12-month period beginning on July 1 and ending on June 30.
Rule of 90	After age 55 but before age 65 with the sum of career service and attained age (including completed months) at termination is at least 90.
Vesting Service	<p>Vesting services is determined in completed full years of service. One full year of vesting service is credited for each plan year during which the employee completes 1,000 or more hours of service.</p> <p>Periods of employment during the plan closure years are counted for purposes of vesting service.</p>
Years of Participation	<p>One year of participation is credited (measured in whole years) for each plan year in which the employee earns at least 1,000 hours of service as an active participant.</p> <p>Employees hired during the plan closure years may earn participation service for benefit accrual purposes effective January 1, 2019, but not for the plan closure years.</p>

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Actuarial Equivalence

Plan benefits – 1951 Group Annuity Table projected to 1970 weighted 75% male and 25% female at age 55 (but the mortality of dependent spouses is assumed to be 75% female and 25% male at age 55); and a 5% interest rate.

Lump sums and minimum benefits under IRC section 417(e)(3) – The mortality table prescribed by the Secretary of the Treasury pursuant to Internal Revenue Code section 417(e)(3)(B) and the adjusted three-segment rates as determined pursuant to Internal Revenue Code section 417(e)(3)(C) and (D) for the fourth calendar month (March) immediately preceding the first day of the plan year in which distribution occurs.

For the 2024 plan year, the segment rates for the second calendar month (May) immediately preceding the first day of the plan year are used to determine the protected minimum lump sum.

Benefits Not Included in the Valuation

This valuation does not include the value of benefits payable to future retirees under the joint and survivor, joint and contingent, single life, certain and life, and certain only optional forms of payment because the incidence of these elections is small relative to the number of participants who elect lump sums.

Benefits payable to non-vested terminated employees were not valued since, under the terms of the plan, these participants are deemed to have received the entire value of their benefits (\$0) upon termination.

Finally, this valuation does not include the value of minimum benefits that may accrue, or be payable, if the plan becomes top-heavy under IRC section 416.

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Changes in Plan Provisions for the July 1, 2024 Valuation

The July 1, 2024 funding valuation reflects the following plan changes:

- The lookback month for purposes of lump sums and minimum benefits under IRC section 417(e)(3) was changed from the second calendar month (May) immediately preceding the first day of the plan year in which distribution occurs to the fourth calendar month (March) immediately preceding the first day of the plan year in which distribution occurs. For the 2024 plan year, the segment rates for the second calendar month (May) immediately preceding the first day of the plan year are used to determine the protected minimum lump sum.
- A change in the mortality table for IRC section 417(e)(3) minimum benefit calculations from the 2023 plan year mortality table to the 2024 plan year mortality table as described in IRS Notice 2023-73;
- An increase in the annual pay limit under IRC section 401(a)(17) from \$330,000 in 2023 to \$345,000 in 2024; and
- An increase in the annual maximum benefit limit from \$265,000 in 2023 to \$275,000 in 2024.
- Technical updates to comply with the Secure 2.0 Act of 2022.

Changes in Plan Provisions for the July 1, 2023 Valuation

The July 1, 2023 funding valuation reflects the following plan changes:

- A change in the mortality table for IRC section 417(e)(3) minimum benefit calculations from the 2022 plan year mortality table to the 2023 plan year mortality table as described in IRS Notice 2022-22;
- An increase in the annual pay limit under IRC section 401(a)(17) from \$305,000 in 2022 to \$330,000 in 2023; and
- An increase in the annual maximum benefit limit from \$245,000 in 2022 to \$265,000 in 2023.

Changes in Plan Provisions for the July 1, 2022 Valuation

The July 1, 2022 funding valuation reflects the following plan changes:

- A change in the mortality table for IRC section 417(e)(3) minimum benefit calculations from the 2021 plan year mortality table to the 2022 plan year mortality table as described in IRS Notice 2020-85;
- An increase in the annual pay limit under IRC section 401(a)(17) from \$290,000 in 2021 to \$305,000 in 2022; and
- An increase in the annual maximum benefit limit from \$230,000 in 2021 to \$245,000 in 2022.

Changes in Plan Provisions for the July 1, 2021 Valuation

The July 1, 2021 funding valuation reflects the following plan changes:

- A change in the mortality table for IRC Section 417(e)(3) minimum benefit calculations from the 2020 plan year mortality table to the 2021 plan year mortality table as described in IRS Notice 2019-67; and
- An increase in the annual pay limit under IRC section 401(a)(17) from \$285,000 in 2020 to \$290,000 in 2021.

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Changes in Plan Provisions for the July 1, 2020 Valuation

The July 1, 2020 funding valuation reflects the following plan changes:

- A change in the mortality table for IRC section 417(e)(3) minimum benefit calculations from the 2019 plan year mortality table to the 2020 plan year mortality table as described in IRS Notice 2019-26;
- An increase in the annual pay limit under IRC section 401(a)(17) from \$280,000 in 2019 to \$285,000 in 2020; and
- An increase in the annual maximum benefit limit from \$225,000 in 2019 to \$230,000 in 2020.

Other Information to Fully and Fairly Disclose the Actuarial Position of the Plan

Due to software limitations with the electronic filing process, information filed electronically cannot be controlled by the Enrolled Actuary. The values on the signed Schedule SB will govern to the extent there are any differences in the entries filed electronically and the actual data contained on the signed Schedule SB.

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Schedule SB, line 19 – Discounted Employer Contributions

Year applied for contributions: 2024

Date	Amount	Days to Discount to 7/1/2024 at 5.39%	Interest Adjusted Contribution
October 29, 2024	\$ 245,000	120	\$ 240,808
November 4, 2024	465,000	126	456,649
October 6, 2025	<u>143,000</u>	462	<u>133,807</u>
Total Contribution	\$ 853,000		\$ 831,264