

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024

A This return/report is for: a multiemployer plan a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
 a single-employer plan a DFE (specify) _____

B This return/report is: the first return/report the final return/report
 an amended return/report a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here.

D Check box if filing under: Form 5558 automatic extension the DFVC program
 special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here.

Part II	Basic Plan Information—enter all requested information
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1a Name of plan <u>EVANS CONSULTING 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>EVANS INCORPORATED</u> <u>3110 FAIRVIEW PARK DRIVE, SUITE 600</u> <u>FALLS CHURCH, VA 22042</u>	1c Effective date of plan <u>01/01/1995</u> 2b Employer Identification Number (EIN) <u>54-1698056</u> 2c Plan Sponsor's telephone number <u>703-663-2480</u> 2d Business code (see instructions) <u>541600</u>

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	02/11/2026	WHITNEY DAHMS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	148
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	126
	6a(2)	99
	6b	0
	6c	35
	6d	134
	6e	0
	6f	134
	6g(1)	136
	6g(2)	132
h	6h	11
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:
2A 2E 2F 2G 2J 2K 2T 3D

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

9a Plan funding arrangement (check all that apply)	9b Plan benefit arrangement (check all that apply)
(1) <input type="checkbox"/> Insurance	(1) <input type="checkbox"/> Insurance
(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts	(2) <input type="checkbox"/> Code section 412(e)(3) insurance contracts
(3) <input checked="" type="checkbox"/> Trust	(3) <input checked="" type="checkbox"/> Trust
(4) <input type="checkbox"/> General assets of the sponsor	(4) <input type="checkbox"/> General assets of the sponsor

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules	b General Schedules
(1) <input checked="" type="checkbox"/> R (Retirement Plan Information)	(1) <input checked="" type="checkbox"/> H (Financial Information)
(2) <input type="checkbox"/> MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) <input type="checkbox"/> I (Financial Information – Small Plan)
(3) <input type="checkbox"/> SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) <input type="checkbox"/> A (Insurance Information) – Number Attached <u>0</u>
(4) <input type="checkbox"/> DCG (Individual Plan Information) – Number Attached _____	(4) <input checked="" type="checkbox"/> C (Service Provider Information)
(5) <input type="checkbox"/> MEP (Multiple-Employer Retirement Plan Information)	(5) <input checked="" type="checkbox"/> D (DFE/Participating Plan Information)
	(6) <input type="checkbox"/> G (Financial Transaction Schedules)

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

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) Yes No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) Yes No

11c Enter the Receipt Confirmation Code for the 2024 Form M-1 annual report. If the plan was not required to file the 2024 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan EVANS CONSULTING 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 EVANS INCORPORATED	D Employer Identification Number (EIN) 54-1698056	

Part I Service Provider Information (see instructions)

You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... Yes No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

NFP RETIREMENT INC

33-0905143

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR/BROKER	56588	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	14852	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	0	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE D (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small>	DFE/Participating Plan Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning <u>01/01/2024</u> and ending <u>12/31/2024</u>	
A Name of plan <u>EVANS CONSULTING 401(K) PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 <u>EVANS INCORPORATED</u>	D Employer Identification Number (EIN) <u>54-1698056</u>

Part I	Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs) (Complete as many entries as needed to report all interests in DFEs)
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a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXFIT+MOD 2025 R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>82-2202842-333</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>0</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>MID CAP GROWTH I1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>38-4126247-549</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>68781</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>LARGE CAP GR III I1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY, LLC</u>		
c EIN-PN <u>38-7275327-001</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>244571</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXFIT+MOD 2045 R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>82-2162748-335</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>6556280</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXFIT+MOD RET R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>82-2217685-332</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>2406676</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>FLEXFIT+AGGR 2045 R1</u>		
b Name of sponsor of entity listed in (a): <u>GREAT GRAY TRUST COMPANY</u>		
c EIN-PN <u>82-2098838-340</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>254478</u>
a Name of MTIA, CCT, PSA, or 103-12 IE: <u>C&S US REALTY RS</u>		
b Name of sponsor of entity listed in (a): <u>SEI TRUST COMPANY</u>		
c EIN-PN <u>46-3411346-064</u>	d Entity code <u>C</u>	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) <u>67762</u>

a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXFIT+MOD 2055 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 82-2146204-336	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1869841
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXFIT+MOD 2035 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 82-2170541-334	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1012055
a Name of MTIA, CCT, PSA, or 103-12 IE: SMALL CAP GR II I1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4126288-592	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 32850
a Name of MTIA, CCT, PSA, or 103-12 IE: STABLE VALUE FUND I1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 85-4031707-653	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 181411
a Name of MTIA, CCT, PSA, or 103-12 IE: LARGE CP VALUE I1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-4065329-426	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 386611
a Name of MTIA, CCT, PSA, or 103-12 IE: INTERNATIONAL EQ I1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4139853-631	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 84543
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXFIT+AGGR 2055 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 82-2114992-341	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 34635
a Name of MTIA, CCT, PSA, or 103-12 IE: FLEXFIT+AGGR 2035 R1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 82-2070598-339	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 243352
a Name of MTIA, CCT, PSA, or 103-12 IE: MID CAP VALUE FEE I1		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY		
c EIN-PN 38-4139852-630	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3016
a Name of MTIA, CCT, PSA, or 103-12 IE:		
b Name of sponsor of entity listed in (a):		
c EIN-PN	d Entity code	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 01/01/2024 and ending 12/31/2024	
A Name of plan EVANS CONSULTING 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 EVANS INCORPORATED	D Employer Identification Number (EIN) 54-1698056

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	2	3500
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	94038	97172
(9) Value of interest in common/collective trusts	1c(9)	12011230	13446862
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	2622870	3415710
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)	0	0
(2) Employer real property.....	1d(2)	0	0
e Buildings and other property used in plan operation.....	1e	0	0
f Total assets (add all amounts in lines 1a through 1e).....	1f	14728140	16963244
Liabilities			
g Benefit claims payable.....	1g	0	0
h Operating payables.....	1h	0	0
i Acquisition indebtedness.....	1i	0	0
j Other liabilities.....	1j	0	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	14728140	16963244

Part II Income and Expense Statement

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

Income		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	386124	
(B) Participants.....	2a(1)(B)	1073191	
(C) Others (including rollovers).....	2a(1)(C)	107791	
(2) Noncash contributions.....	2a(2)	0	1567106
(3) Total contributions. Add lines 2a(1)(A), (B), (C), and line 2a(2).....	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	59	7216
(B) U.S. Government securities.....	2b(1)(B)	0	
(C) Corporate debt instruments.....	2b(1)(C)	0	
(D) Loans (other than to participants).....	2b(1)(D)	0	
(E) Participant loans.....	2b(1)(E)	7157	
(F) Other.....	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		7216
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)	0	79288
(B) Common stock.....	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	79288	
(D) Total dividends. Add lines 2b(2)(A), (B), and (C).....	2b(2)(D)		79288
(3) Rents.....	2b(3)		0
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)	0	0
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	0	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)	0	0
(B) Other.....	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		1652716
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		289933
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total.....	2d		3596259

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1289715	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other.....	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1289715
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions).....	2g		0
h Interest expense.....	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	14852	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	28124	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses.....	2i(11)	28464	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		71440
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		1361155

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2235104
l Transfers of assets:			
(1) To this plan.....	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: CITRIN COOPERMAN & COMPANY, LLP

(2) EIN: 22-2428965

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?	X		1259
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined
 If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **01/01/2024** and ending **12/31/2024**

A Name of plan EVANS CONSULTING 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 EVANS INCORPORATED	D Employer Identification Number (EIN) 54-1698056	

Part I	Distributions
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All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>04-6568107</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
If the plan is a defined benefit plan, go to line 8.			
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a		
b Enter the amount contributed by the employer to the plan for this plan year	6b		
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....	6c		
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A

Part III	Amendments
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	<input type="checkbox"/> Increase	<input type="checkbox"/> Decrease	<input type="checkbox"/> Both	<input type="checkbox"/> No
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Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
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10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
11 a Does the ESOP hold any preferred stock?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

a Name of contributing employer _____

b EIN _____ **c** Dollar amount contributed by employer _____

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: <input type="checkbox"/> last contributing employer <input type="checkbox"/> alternative <input type="checkbox"/> reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. <input type="checkbox"/> Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

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

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....	16b	

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A.



FIDELITY MANAGEMENT TRUST COMPANY TRUSTEE CERTIFICATION STATEMENT

The following reports were provided through access to Fidelity's Plan Sponsor WebstationSM or other secure media: Summary of Net Trust Assets (SONTA), Summary of Plan Operations (SOP), 5500 Worksheet, 5% Reportable Transactions Report and the Trial Balance. The SONTA is a valuation of the plan assets for the plan year ending 12/31/2024 and the SOP is a summary of the financial activity for which Fidelity Management Trust Company ("FMTC") serves as trustee for Evans Consulting 401(k) Plan ("Plan") for the plan year that the assets were recordkept by Fidelity Investments. These reports are subject to the terms and conditions of the Plan Document and Trust Agreement. FMTC certifies that the information in the reports provided is complete and accurate. This statement is being furnished pursuant to 29 CFR 2520.103-5(d).

By:

Jean M. Moloney

Title: SVP, Testing and Reporting Services , Authorized Signatory for FMTC

Date: 03/16/2025

Note 1: The above certification may enable the Plan to qualify for an audit pursuant to 29 CFR 2520.103-8. FMTC is a Massachusetts-chartered trust company regulated, supervised and subject to periodic examinations by a state agency. The certification only applies to the period during the plan year that Plan assets were recordkept by Fidelity Workplace Services LLC, for which FMTC served as trustee. Please consult with the Plan's independent public accountants for further information.

Note 2: Please contact the plan's recordkeeping representative if additional plan documentation is required.

4868V

871040.2.0



03/16/2025

Re: Evans Consulting 401(k) Plan - 4868V

Dear Plan Sponsor:

This letter is being provided to you in connection with the annual Form 5500 (Annual Return/Report of Employee Benefit Plan) filing/reporting requirements* for the Evans Consulting 401(k) Plan (the "Plan") for the plan year ending 12/31/2024, pursuant to an Agreement entered into with you. Fidelity Workplace Services LLC, as the recordkeeper, is providing the information below in its capacity as agent for the trustee, Fidelity Management Trust Company, pursuant to the terms of the Agreement between Evans Incorporated and Fidelity Management Trust Company. FMTC holds and invests the Plan assets in trust based on the investments selected by the "named fiduciary".

As part of the year end summary package, we have provided you with the following material through access to Fidelity's Plan Sponsor WebstationSM or other secure media:

- Summary of Net Trust Assets (SONTA)
- Summary of Plan Operations (SOPO)
- 5500 Worksheet
- Schedule C Report
- 5% Reportable Transactions Report
- Trial Balance

The SONTA identifies the assets owned by the Plan as of 12/31/2024, the shares, price per share, and the total market value, and to the best of our knowledge the information is complete, true and accurate. The Trial Balance calculates gains/losses on the day the transaction occurs using a moving average historical cost basis.

The Fidelity Participant Recordkeeping System (FPRS) updates participant and trust records to reflect mutual fund and commingled pooled transactions on a trade date basis. However, applicable transactions posted to Fidelity's GUIDE and InvestOne trust accounting systems, for those plans with stable value investments and/or other funds that may be managed by Fidelity, are transmitted from/to FPRS on trade date plus one business day. Records are maintained on a cash basis of accounting with the exception of those in GUIDE or InvestOne systems. Please refer to the Fidelity Auditor's Guide for a description and information about each report listed in this section.

* Generally, the plan administrator of a retirement plan is required to file Form 5500 by the last day of the seventh month after the end of the plan year, unless an extension of time to file the return is requested or the plan administrator has an automatic extension of time to file the return. In addition, an annual audit must generally be performed by a qualified independent accounting firm and an audit report attached to the Form 5500 if the plan administrator files Form 5500 Schedule H (Large Plan Filers) for the plan, and the plan does not meet any of the exceptions identified in the Form 5500 instructions.



In connection with these reports, we also make the following representations:

1. We confirm to the best of our knowledge that the transactions recordkept by us during the plan year have been reported accurately to reflect the account activity and its balance.
2. We hereby disclose to the Plan Sponsor and/or Plan Administrator that based on the information in our recordkeeping system and we confirm to the best of our knowledge and belief, the following concerning the trust that we recordkept for the Plan:
 - a. Investments, loans (other than participant loans), or leases are in default and/or that are considered to be uncollectible.

NONE
 - b. Reportable transactions as defined in ERISA section 103(b)(3)(H) and regulation thereunder.

See the 5% Reportable Transactions Report
 - c. Arrangements with financial institutions involving compensating balances or other arrangements involving restrictions on cash balances, including liens, pledges, security interest, and lines-of-credit or similar arrangements.

See Supplemental Annual Report Statement for the
Custom Investment Products in the plan
(For additional information see Auditor's Guide Section 2.1.7)
 - d. Agreements or commitments to purchase or sell investment assets or to repurchase investment assets previously sold.

NONE
3. We confirm to the best of our knowledge that, as of the date the Trial Balance was issued, no events have occurred subsequent to the plan year end that would require adjustment to, or disclosure in, the financial statements of the Plan.

Please contact your Fidelity recordkeeping representative if you have any questions.

Very truly yours,

Jean M. Moloney
SVP, Testing and Reporting Services, Authorized Signatory for FMTC

871045.1.0

SUMMARY OF NET TRUST ASSETS

Total Plan Assets as of 12/31/2024

<u>Fund Name</u>	<u>Share Balance 12/31/2024</u>	<u>Historical Cost</u>	<u>Price</u>	<u>Total Market Value</u>
SMALL CAP GR II I1	2,712.425	\$24,688.89	\$12.11	\$32,850.18
MID CAP VALUE FEE I1	190.364	\$2,761.91	\$15.84	\$3,016.66
INTERNATIONAL EQ I1	7,194.409	\$71,172.37	\$11.75	\$84,542.94
STABLE VALUE FUND I1	16,226.672	\$176,746.53	\$11.17	\$181,410.95
FLEXFIT+AGGR 2035 R1	20,858.137	\$207,511.12	\$11.66	\$243,351.88
FLEXFIT+AGGR 2045 R1	21,253.228	\$208,863.67	\$11.97	\$254,477.65
FLEXFIT+AGGR 2055 R1	2,879.512	\$31,318.69	\$12.02	\$34,635.35
FLEXFIT+MOD RET R1	227,680.694	\$2,170,175.18	\$10.57	\$2,406,676.01
FLEXFIT+MOD 2025 R1	0.000		\$10.82	\$0.00
FLEXFIT+MOD 2035 R1	88,819.619	\$859,682.92	\$11.39	\$1,012,055.15
FLEXFIT+MOD 2045 R1	543,945.190	\$5,399,731.81	\$12.05	\$6,556,280.16
FLEXFIT+MOD 2055 R1	151,412.692	\$1,534,870.61	\$12.34	\$1,869,840.76
C&S US REALTY RS	3,154.659	\$63,817.90	\$21.48	\$67,762.08
LARGE CAP GR III I1	16,611.917	\$171,047.07	\$14.72	\$244,570.61
MID CAP GROWTH I1	4,438.571	\$52,778.91	\$15.49	\$68,780.54
LARGE CP VALUE I1	17,932.021	\$313,176.39	\$21.55	\$386,610.79
DFA EMRG MKT CORE EQ	7,251.589	\$156,630.40	\$23.28	\$168,816.99
BR STRAT GLB BD K	10,247.570	\$52,938.68	\$5.19	\$53,184.89
DFA US SMALL CAP I	5,557.403	\$238,895.65	\$48.93	\$271,923.73
DFA US TARGET VAL I	3,131.800	\$91,695.06	\$34.37	\$107,639.97
DFA INTL VALUE I	7,964.081	\$153,561.37	\$20.59	\$163,980.43
BLKRK HIGH YLD K	8,735.786	\$60,497.18	\$7.10	\$62,024.08
FID US BOND IDX	27,252.050	\$280,983.50	\$10.22	\$278,515.95
FID 500 INDEX	6,150.852	\$938,561.79	\$204.19	\$1,255,942.47
FID MID CAP IDX	7,438.954	\$210,085.21	\$33.77	\$251,213.48
FID SM CAP IDX	3,159.522	\$72,885.04	\$27.68	\$87,455.57
FID INTL INDEX	8,499.051	\$381,380.59	\$47.54	\$404,044.88
FID INFL PR BD IDX	8,807.898	\$80,299.33	\$8.89	\$78,302.21
FID TOTAL BOND K6	26,743.105	\$235,849.30	\$8.70	\$232,665.01
FID GOVT MMKT K6	3,499.660	\$3,499.66	\$1.00	\$3,499.66
OUTSTANDING LOAN BALANCE				\$97,172.25

			NET ASSETS 12/31/2024:	\$16,963,243.28
				=====

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

SUMMARY OF PLAN OPERATIONS (TOTALS)

	<u>TOTAL FUND ACTIVITY</u>	<u>TOTAL LOAN ACTIVITY</u>	<u>TOTAL PLAN ACTIVITY</u>
Market Value as of 12/31/2023	\$14,634,101.96	\$94,038.17	\$14,728,140.13
Adjustment to Prior Year	\$0.00	\$0.00	\$0.00
A. TOTAL RECEIPTS			
Contributions/Employer			
PROFIT SHARING	(\$392,609.91)	\$0.00	(\$392,609.91)
NONELECTIVE - SAFE HARBOR	\$778,733.54	\$0.00	\$778,733.54
Contributions/Employee			
EMPLOYEE DEFERRAL	\$761,439.63	\$0.00	\$761,439.63
ROTH DEFERRAL	\$311,751.35	\$0.00	\$311,751.35
ROLLOVER	\$107,790.71	\$0.00	\$107,790.71
Interest and Dividends	\$79,346.36	\$0.00	\$79,346.36
Realized Gain/(Loss)	\$198,245.94	\$0.00	\$198,245.94
Unrealized Gain/(Loss)	\$1,744,402.77	\$0.00	\$1,744,402.77
Loan Repayment (Principal)	\$77,251.30	(\$77,251.30)	\$0.00
Loan Repayment (Interest)	\$6,632.58	\$524.51	\$7,157.09
Exchange In	\$1,364,487.02	\$0.00	\$1,364,487.02
Forfeiture Credit	\$4,087.08	\$0.00	\$4,087.08
Balance Forward	\$0.00	\$0.00	\$0.00
Transfer In	\$0.00	\$0.00	\$0.00
Adjustment (+)	\$0.00	\$0.00	\$0.00
	-----	-----	-----
TOTAL RECEIPTS	\$5,041,558.37	(\$76,726.79)	\$4,964,831.58
B. TOTAL DISBURSEMENTS			
Benefit Payments	(\$1,259,935.01)	(\$29,779.13)	(\$1,289,714.14)
Forfeiture Debit	(\$4,087.08)	\$0.00	(\$4,087.08)
Administrative Fee	(\$71,440.19)	\$0.00	(\$71,440.19)
Exchange Out	(\$1,364,487.02)	\$0.00	(\$1,364,487.02)
Loan Withdrawal	(\$109,640.00)	\$109,640.00	\$0.00
Transfer Out	\$0.00	\$0.00	\$0.00
Adjustment (-)	\$0.00	\$0.00	\$0.00
Offset/Previously Defaulted Loans	\$0.00	\$0.00	\$0.00
	-----	-----	-----
TOTAL DISBURSEMENTS	(\$2,809,589.30)	\$79,860.87	(\$2,729,728.43)
Market Value as of 12/31/2024	\$16,866,071.03	\$97,172.25	\$16,963,243.28

SUMMARY OF TOTAL LOAN ACTIVITY

	<u>ACTIVE LOANS</u>	<u>DEEMED W/POST DEFAULT PMTS</u>	<u>DEEMED NO POST DEFAULT PMTS</u>
Market Value as of 12/31/2023	\$94,038.17	\$0.00	\$0.00
Adjustment to Prior Year	\$0.00	\$0.00	\$0.00
A. TOTAL RECEIPTS			
Loan Repayment (Principal)	(\$77,251.30)	\$0.00	\$0.00
Loan Repayment (Interest)	\$524.51	\$0.00	\$0.00
Balance Forward	\$0.00	\$0.00	\$0.00
Transfer In	\$0.00	\$0.00	\$0.00
Adjustment (+)	\$0.00	\$0.00	\$0.00
	-----	-----	-----
TOTAL RECEIPTS	(\$76,726.79)	\$0.00	\$0.00
B. TOTAL DISBURSEMENTS			
Benefit Payments	(\$29,779.13)	\$0.00	\$0.00
Loan Withdrawal	\$109,640.00	\$0.00	\$0.00
Transfer Out	\$0.00	\$0.00	\$0.00
Adjustment (-)	\$0.00	\$0.00	\$0.00
Deemed Distributions	\$0.00	\$0.00	\$0.00
Deemed/Post-Default Payment Received	\$0.00	\$0.00	\$0.00
Offset/Previously Defaulted Loans	\$0.00	\$0.00	\$0.00
	-----	-----	-----
TOTAL DISBURSEMENTS	\$79,860.87	\$0.00	\$0.00
Market Value as of 12/31/2024	\$97,172.25	\$0.00	\$0.00

Please Note: The loan information that is required to be reported on the Schedule H (Form 5500) and Schedule I (Form 5500) is the sum of the values reported under "Active Loans" and "Deemed w/Post-Default Pmts". Loans that have been deemed distributed and have had no post-default payment activity are disregarded for purposes of Schedules H and I. The total of the values reported in the three columns on this page reflect the total loan balances and activity on the Fidelity Participant Recordkeeping System for the reporting year. The sum of these columns is reported under the Total Loan Activity column on the prior page and reconciles to the loan information reported on the Trial Balance.

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID US BOND IDX

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$239,537.02	22,966.157
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$2,611.86)	(258.935)
NONELECTIVE - SAFE HARBOR	\$5,360.70	525.757
Contributions/Employee		
EMPLOYEE DEFERRAL	\$8,682.35	844.755
ROTH DEFERRAL	\$4,425.64	428.475
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$8,974.24	870.426
Realized Gain/(Loss)	(\$5.90)	0.000
Unrealized Gain/(Loss)	(\$5,109.41)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$19,970.33	1,943.782
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$39,686.09	4,354.260
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$707.16)	(68.367)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$707.16)	(68.367)
Market Value as of 12/31/2024	\$278,515.95	27,252.050

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID 500 INDEX

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$875,628.94	5,291.129
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$23,627.87)	(130.251)
NONELECTIVE - SAFE HARBOR	\$45,766.97	247.208
Contributions/Employee		
EMPLOYEE DEFERRAL	\$63,155.61	339.127
ROTH DEFERRAL	\$19,318.22	102.008
ROLLOVER	\$21,981.28	115.877
Interest and Dividends	\$14,817.25	75.767
Realized Gain/(Loss)	\$13,737.26	0.000
Unrealized Gain/(Loss)	\$203,435.56	0.000
Loan Repayment (Principal)	\$6,287.51	32.838
Loan Repayment (Interest)	\$297.25	1.517
Exchange In	\$141,979.76	759.045
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$507,148.80	1,543.136
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$41,745.75)	(213.396)
Forfeiture Debit	(\$117.55)	(0.592)
Administrative Fee	(\$4,049.95)	(22.162)
Exchange Out	(\$70,490.33)	(388.414)
Loan Withdrawal	(\$10,431.69)	(58.849)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$126,835.27)	(683.413)
Market Value as of 12/31/2024	\$1,255,942.47	6,150.852

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID MID CAP IDX

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$195,622.38	6,531.632
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$3,847.72)	(121.066)
NONELECTIVE - SAFE HARBOR	\$8,452.27	262.655
Contributions/Employee		
EMPLOYEE DEFERRAL	\$11,110.89	343.575
ROTH DEFERRAL	\$5,024.45	155.843
ROLLOVER	\$685.60	21.981
Interest and Dividends	\$5,678.98	166.748
Realized Gain/(Loss)	\$1,547.52	0.000
Unrealized Gain/(Loss)	\$25,829.35	0.000
Loan Repayment (Principal)	\$3,744.03	116.767
Loan Repayment (Interest)	\$84.07	2.630
Exchange In	\$24,461.40	814.023
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$82,770.84	1,763.156
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$11.25)	(0.354)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$703.93)	(22.115)
Exchange Out	(\$22,474.19)	(706.192)
Loan Withdrawal	(\$3,990.37)	(127.173)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$27,179.74)	(855.834)
Market Value as of 12/31/2024	\$251,213.48	7,438.954

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID SM CAP IDX

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$95,874.85	3,828.868
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$1,028.12)	(39.987)
NONELECTIVE - SAFE HARBOR	\$1,950.26	74.946
Contributions/Employee		
EMPLOYEE DEFERRAL	\$3,450.02	132.595
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$948.60	34.663
Realized Gain/(Loss)	\$9,730.25	0.000
Unrealized Gain/(Loss)	\$8,169.51	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$23,720.01	950.704
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$46,940.53	1,152.921
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$321.69)	(12.398)
Exchange Out	(\$55,038.12)	(1,809.869)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$55,359.81)	(1,822.267)
Market Value as of 12/31/2024	\$87,455.57	3,159.522

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID INTL INDEX

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$327,645.66	6,919.655
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$5,502.70)	(109.878)
NONELECTIVE - SAFE HARBOR	\$11,299.94	225.874
Contributions/Employee		
EMPLOYEE DEFERRAL	\$18,179.61	364.074
ROTH DEFERRAL	\$6,561.41	131.111
ROLLOVER	\$685.59	13.817
Interest and Dividends	\$12,776.95	269.603
Realized Gain/(Loss)	\$657.87	0.000
Unrealized Gain/(Loss)	(\$738.22)	0.000
Loan Repayment (Principal)	\$2,543.98	50.506
Loan Repayment (Interest)	\$60.53	1.195
Exchange In	\$41,533.71	865.440
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$88,058.67	1,811.742
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$7.46)	(0.148)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$1,161.81)	(23.482)
Exchange Out	(\$7,808.70)	(153.782)
Loan Withdrawal	(\$2,681.48)	(54.934)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$11,659.45)	(232.346)
Market Value as of 12/31/2024	\$404,044.88	8,499.051

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID INFL PR BD IDX

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$61,568.43	6,810.667
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$703.44)	(78.241)
NONELECTIVE - SAFE HARBOR	\$1,417.33	156.838
Contributions/Employee		
EMPLOYEE DEFERRAL	\$2,314.55	255.045
ROTH DEFERRAL	\$1,472.77	161.815
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$4,691.36	517.391
Realized Gain/(Loss)	\$1,314.21	0.000
Unrealized Gain/(Loss)	(\$606.62)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$101,178.84	11,306.499
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$111,079.00	12,319.347
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$345.56)	(37.689)
Exchange Out	(\$93,999.66)	(10,284.427)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$94,345.22)	(10,322.116)
Market Value as of 12/31/2024	\$78,302.21	8,807.898

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID TOTAL BOND K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$148,220.88	16,635.340
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$3,823.03)	(442.611)
NONELECTIVE - SAFE HARBOR	\$7,628.93	875.038
Contributions/Employee		
EMPLOYEE DEFERRAL	\$14,963.49	1,700.849
ROTH DEFERRAL	\$1,657.50	188.128
ROLLOVER	\$685.60	77.998
Interest and Dividends	\$10,092.24	1,147.050
Realized Gain/(Loss)	(\$569.65)	0.000
Unrealized Gain/(Loss)	(\$4,247.38)	0.000
Loan Repayment (Principal)	\$9,000.00	1,027.359
Loan Repayment (Interest)	\$176.02	20.071
Exchange In	\$66,665.04	7,573.848
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$102,228.76	12,167.730
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$26.23)	(2.998)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$591.35)	(67.067)
Exchange Out	(\$8,351.25)	(958.812)
Loan Withdrawal	(\$8,815.80)	(1,031.088)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$17,784.63)	(2,059.965)
Market Value as of 12/31/2024	\$232,665.01	26,743.105

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FID GOVT MMKT K6

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$2.07	2.070
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	\$0.00	0.000
NONELECTIVE - SAFE HARBOR	\$0.00	0.000
Contributions/Employee		
EMPLOYEE DEFERRAL	\$0.00	0.000
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$58.62	58.620
Realized Gain/(Loss)	\$0.00	0.000
Unrealized Gain/(Loss)	\$0.00	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$58.62	58.620
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	\$3,438.97	3,438.970
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	\$3,438.97	3,438.970
Market Value as of 12/31/2024	\$3,499.66	3,499.660

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: SMALL CAP GR II I1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$26,076.10	2,561.503
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$920.48)	(83.507)
NONELECTIVE - SAFE HARBOR	\$1,981.96	179.499
Contributions/Employee		
EMPLOYEE DEFERRAL	\$2,511.16	231.132
ROTH DEFERRAL	\$663.00	58.775
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$223.51	0.000
Unrealized Gain/(Loss)	\$4,930.50	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$9,389.65	385.899
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$2,495.13)	(223.779)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$120.44)	(11.198)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$2,615.57)	(234.977)
Market Value as of 12/31/2024	\$32,850.18	2,712.425

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: MID CAP VALUE FEE I1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$1,476.78	101.567
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$70.29)	(4.667)
NONELECTIVE - SAFE HARBOR	\$334.32	21.902
Contributions/Employee		
EMPLOYEE DEFERRAL	\$552.50	35.989
ROTH DEFERRAL	\$552.50	35.989
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$0.31	0.000
Unrealized Gain/(Loss)	\$176.89	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$1,546.23	89.213
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$6.35)	(0.416)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$6.35)	(0.416)
Market Value as of 12/31/2024	\$3,016.66	190.364

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: INTERNATIONAL EQ I1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$59,937.76	5,508.985
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$1,114.54)	(96.371)
NONELECTIVE - SAFE HARBOR	\$2,088.45	180.158
Contributions/Employee		
EMPLOYEE DEFERRAL	\$2,272.08	196.447
ROTH DEFERRAL	\$884.00	75.186
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$458.22	0.000
Unrealized Gain/(Loss)	\$4,791.54	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$20,343.06	1,758.259
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$29,722.81	2,113.679
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$2,459.97)	(210.074)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$261.24)	(22.663)
Exchange Out	(\$2,396.42)	(195.518)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$5,117.63)	(428.255)
Market Value as of 12/31/2024	\$84,542.94	7,194.409

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: STABLE VALUE FUND I1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$187,281.94	17,402.150
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$176.68)	(16.163)
NONELECTIVE - SAFE HARBOR	\$344.44	31.459
Contributions/Employee		
EMPLOYEE DEFERRAL	\$154.85	14.278
ROTH DEFERRAL	\$684.81	62.276
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$872.73	0.000
Unrealized Gain/(Loss)	\$3,069.16	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$119,138.54	10,734.837
Forfeiture Credit	\$4,087.08	374.526
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$128,174.93	11,201.213
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$11,427.66)	(1,049.999)
Exchange Out	(\$122,618.26)	(11,326.692)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$134,045.92)	(12,376.691)
Market Value as of 12/31/2024	\$181,410.95	16,226.672

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FLEXFIT+AGGR 2035 R1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$212,252.69	20,809.087
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$10,922.73)	(1,010.566)
NONELECTIVE - SAFE HARBOR	\$16,143.00	1,480.400
Contributions/Employee		
EMPLOYEE DEFERRAL	\$30,500.00	2,753.330
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$1,170.10	0.000
Unrealized Gain/(Loss)	\$26,272.22	0.000
Loan Repayment (Principal)	\$4,932.26	429.018
Loan Repayment (Interest)	\$2,774.14	241.635
Exchange In	\$5,226.20	451.890
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$76,095.19	4,345.707
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$913.21)	(84.686)
Exchange Out	(\$4,403.88)	(433.027)
Loan Withdrawal	(\$39,678.91)	(3,778.944)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$44,996.00)	(4,296.657)
Market Value as of 12/31/2024	\$243,351.88	20,858.137

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FLEXFIT+AGGR 2045 R1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$175,730.11	17,144.401
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$8,548.36)	(770.249)
NONELECTIVE - SAFE HARBOR	\$21,400.68	1,911.805
Contributions/Employee		
EMPLOYEE DEFERRAL	\$41,783.99	3,723.721
ROTH DEFERRAL	\$23,221.54	2,068.086
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$5,308.25	0.000
Unrealized Gain/(Loss)	\$28,144.06	0.000
Loan Repayment (Principal)	\$1,472.81	126.902
Loan Repayment (Interest)	\$781.73	67.412
Exchange In	\$11,047.00	937.825
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$124,611.70	8,065.502
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$749.00)	(67.217)
Exchange Out	(\$34,063.66)	(2,884.136)
Loan Withdrawal	(\$11,051.50)	(1,005.322)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$45,864.16)	(3,956.675)
Market Value as of 12/31/2024	\$254,477.65	21,253.228

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FLEXFIT+AGGR 2055 R1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$19,422.62	1,893.043
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$9,304.12)	(839.075)
NONELECTIVE - SAFE HARBOR	\$11,641.92	1,055.364
Contributions/Employee		
EMPLOYEE DEFERRAL	\$1,297.21	108.811
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$5.08	0.000
Unrealized Gain/(Loss)	\$3,516.50	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$8,312.13	685.825
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$15,468.72	1,010.925
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$255.99)	(24.456)
Exchange Out	\$0.00	0.000
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$255.99)	(24.456)
Market Value as of 12/31/2024	\$34,635.35	2,879.512

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FLEXFIT+MOD RET R1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$2,008,173.68	204,915.682
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$1,171.49)	(115.354)
NONELECTIVE - SAFE HARBOR	\$7,428.12	714.681
Contributions/Employee		
EMPLOYEE DEFERRAL	\$4,996.73	487.669
ROTH DEFERRAL	\$0.00	0.000
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$1,379.84	0.000
Unrealized Gain/(Loss)	\$134,985.16	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$459,104.16	42,784.175
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$606,722.52	43,871.171
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$5,909.94)	(549.808)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$5,040.88)	(488.254)
Exchange Out	(\$197,269.37)	(20,068.097)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$208,220.19)	(21,106.159)
Market Value as of 12/31/2024	\$2,406,676.01	227,680.694

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FLEXFIT+MOD 2025 R1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$577,012.76	58,579.976
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$19,071.18)	(1,886.966)
NONELECTIVE - SAFE HARBOR	\$32,062.62	3,153.947
Contributions/Employee		
EMPLOYEE DEFERRAL	\$36,700.00	3,579.782
ROTH DEFERRAL	\$3,800.00	371.264
ROLLOVER	\$76,211.11	7,667.114
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$47,227.55	0.000
Unrealized Gain/(Loss)	\$19.82	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$34,063.66	3,156.586
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$211,013.58	16,041.727
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$325,597.54)	(31,869.830)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$3,324.64)	(334.526)
Exchange Out	(\$459,104.16)	(42,417.347)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$788,026.34)	(74,621.703)
Market Value as of 12/31/2024	\$0.00	0.000

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FLEXFIT+MOD 2035 R1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$1,028,889.57	101,169.083
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$21,153.32)	(1,976.798)
NONELECTIVE - SAFE HARBOR	\$44,980.29	4,163.535
Contributions/Employee		
EMPLOYEE DEFERRAL	\$70,301.05	6,431.687
ROTH DEFERRAL	\$700.00	66.193
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$8,817.41	0.000
Unrealized Gain/(Loss)	\$102,204.51	0.000
Loan Repayment (Principal)	\$1,067.15	100.571
Loan Repayment (Interest)	\$130.54	12.314
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$207,047.63	8,797.502
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$122,446.61)	(11,677.409)
Forfeiture Debit	(\$2,518.51)	(237.686)
Administrative Fee	(\$4,159.35)	(392.043)
Exchange Out	(\$91,257.58)	(8,514.549)
Loan Withdrawal	(\$3,500.00)	(325.279)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$223,882.05)	(21,146.966)
Market Value as of 12/31/2024	\$1,012,055.15	88,819.619

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FLEXFIT+MOD 2045 R1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$5,747,133.63	549,964.941
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$186,667.57)	(16,692.372)
NONELECTIVE - SAFE HARBOR	\$359,588.65	31,843.191
Contributions/Employee		
EMPLOYEE DEFERRAL	\$312,923.29	27,474.487
ROTH DEFERRAL	\$115,350.53	10,097.784
ROLLOVER	\$2,056.78	180.894
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$83,796.21	0.000
Unrealized Gain/(Loss)	\$819,003.25	0.000
Loan Repayment (Principal)	\$37,055.51	3,305.250
Loan Repayment (Interest)	\$2,061.82	184.961
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$1,545,168.47	56,394.195
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$695,255.74)	(58,796.451)
Forfeiture Debit	(\$1,381.24)	(120.968)
Administrative Fee	(\$24,933.88)	(2,245.803)
Exchange Out	\$0.00	0.000
Loan Withdrawal	(\$14,451.08)	(1,250.724)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$736,021.94)	(62,413.946)
Market Value as of 12/31/2024	\$6,556,280.16	543,945.190

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: FLEXFIT+MOD 2055 R1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$1,435,824.90	136,226.271
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$72,194.68)	(6,328.609)
NONELECTIVE - SAFE HARBOR	\$157,723.97	13,648.463
Contributions/Employee		
EMPLOYEE DEFERRAL	\$71,347.03	6,163.638
ROTH DEFERRAL	\$111,385.54	9,565.289
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$7,769.81	0.000
Unrealized Gain/(Loss)	\$248,623.27	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$0.00	0.000
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$524,654.94	23,048.781
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$50,558.96)	(4,362.030)
Forfeiture Debit	(\$69.78)	(5.508)
Administrative Fee	(\$11,673.67)	(1,070.348)
Exchange Out	(\$28,336.67)	(2,424.474)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$90,639.08)	(7,862.360)
Market Value as of 12/31/2024	\$1,869,840.76	151,412.692

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: C&S US REALTY RS

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$11,646.41	580.579
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$291.10)	(15.416)
NONELECTIVE - SAFE HARBOR	\$619.70	31.205
Contributions/Employee		
EMPLOYEE DEFERRAL	\$833.49	39.982
ROTH DEFERRAL	\$552.50	26.483
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	(\$176.36)	0.000
Unrealized Gain/(Loss)	\$3,872.30	0.000
Loan Repayment (Principal)	\$300.00	14.253
Loan Repayment (Interest)	\$5.88	0.289
Exchange In	\$68,066.92	3,363.918
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$73,783.33	3,460.714
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$0.90)	(0.046)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$118.77)	(5.559)
Exchange Out	(\$17,260.59)	(865.627)
Loan Withdrawal	(\$287.40)	(15.402)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$17,667.66)	(886.634)
Market Value as of 12/31/2024	\$67,762.08	3,154.659

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: LARGE CAP GR III I1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$210,636.94	17,972.435
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$5,070.36)	(386.506)
NONELECTIVE - SAFE HARBOR	\$9,333.70	701.153
Contributions/Employee		
EMPLOYEE DEFERRAL	\$11,430.92	854.275
ROTH DEFERRAL	\$1,682.80	122.441
ROLLOVER	\$1,371.19	97.877
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$12,370.67	0.000
Unrealized Gain/(Loss)	\$43,095.88	0.000
Loan Repayment (Principal)	\$2,616.04	194.340
Loan Repayment (Interest)	\$67.28	4.852
Exchange In	\$31,937.43	2,386.478
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$108,835.55	3,974.910
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$3,851.56)	(285.944)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$791.25)	(59.728)
Exchange Out	(\$67,737.62)	(4,796.158)
Loan Withdrawal	(\$2,521.45)	(193.598)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$74,901.88)	(5,335.428)
Market Value as of 12/31/2024	\$244,570.61	16,611.917

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: MID CAP GROWTH I1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$64,751.23	4,716.040
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$1,555.65)	(108.827)
NONELECTIVE - SAFE HARBOR	\$3,527.55	244.006
Contributions/Employee		
EMPLOYEE DEFERRAL	\$4,841.07	335.256
ROTH DEFERRAL	\$688.30	46.362
ROLLOVER	\$685.59	49.033
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$782.70	0.000
Unrealized Gain/(Loss)	\$7,538.36	0.000
Loan Repayment (Principal)	\$143.97	9.827
Loan Repayment (Interest)	\$13.58	0.937
Exchange In	\$5,894.11	438.550
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$22,559.58	1,015.144
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$204.37)	(14.357)
Exchange Out	(\$14,409.14)	(1,001.936)
Loan Withdrawal	(\$3,916.76)	(276.320)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$18,530.27)	(1,292.613)
Market Value as of 12/31/2024	\$68,780.54	4,438.571

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: LARGE CP VALUE I1

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$244,983.02	13,595.062
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$3,881.84)	(187.765)
NONELECTIVE - SAFE HARBOR	\$8,866.94	430.965
Contributions/Employee		
EMPLOYEE DEFERRAL	\$20,321.29	1,001.760
ROTH DEFERRAL	\$1,682.80	80.935
ROLLOVER	\$2,742.38	134.601
Interest and Dividends	\$0.00	0.000
Realized Gain/(Loss)	\$1,601.19	0.000
Unrealized Gain/(Loss)	\$50,865.50	0.000
Loan Repayment (Principal)	\$2,616.04	124.919
Loan Repayment (Interest)	\$67.35	3.230
Exchange In	\$70,516.54	3,423.632
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$155,398.19	5,012.277
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$9,551.58)	(465.630)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$980.08)	(48.089)
Exchange Out	(\$549.67)	(29.114)
Loan Withdrawal	(\$2,689.09)	(132.485)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$13,770.42)	(675.318)
Market Value as of 12/31/2024	\$386,610.79	17,932.021

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: DFA EMRG MKT CORE EQ

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$154,685.81	6,902.535
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$2,174.23)	(90.049)
NONELECTIVE - SAFE HARBOR	\$4,342.36	181.800
Contributions/Employee		
EMPLOYEE DEFERRAL	\$7,041.80	299.155
ROTH DEFERRAL	\$2,555.23	107.693
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$5,568.57	228.438
Realized Gain/(Loss)	\$359.23	0.000
Unrealized Gain/(Loss)	\$5,234.39	0.000
Loan Repayment (Principal)	\$1,199.99	50.483
Loan Repayment (Interest)	\$23.47	0.975
Exchange In	\$13,784.53	616.741
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$37,935.34	1,395.236
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$3.84)	(0.163)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$450.30)	(18.894)
Exchange Out	(\$22,057.36)	(971.262)
Loan Withdrawal	(\$1,292.66)	(55.863)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$23,804.16)	(1,046.182)
Market Value as of 12/31/2024	\$168,816.99	7,251.589

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: BR STRAT GLB BD K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$60,985.86	11,463.507
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$701.65)	(136.669)
NONELECTIVE - SAFE HARBOR	\$1,520.04	293.098
Contributions/Employee		
EMPLOYEE DEFERRAL	\$1,459.71	281.284
ROTH DEFERRAL	\$1,369.62	261.202
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$1,515.96	289.125
Realized Gain/(Loss)	(\$477.54)	0.000
Unrealized Gain/(Loss)	(\$977.58)	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$9,245.33	1,787.076
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$12,953.89	2,775.116
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$137.24)	(26.127)
Exchange Out	(\$20,617.62)	(3,964.926)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$20,754.86)	(3,991.053)
Market Value as of 12/31/2024	\$53,184.89	10,247.570

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: DFA US SMALL CAP I

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$189,934.30	4,281.657
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$2,489.58)	(54.523)
NONELECTIVE - SAFE HARBOR	\$4,769.20	103.236
Contributions/Employee		
EMPLOYEE DEFERRAL	\$7,578.12	163.092
ROTH DEFERRAL	\$2,253.14	48.119
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$2,601.53	54.352
Realized Gain/(Loss)	\$25.97	0.000
Unrealized Gain/(Loss)	\$21,086.37	0.000
Loan Repayment (Principal)	\$2,400.00	50.619
Loan Repayment (Interest)	\$46.94	1.018
Exchange In	\$48,261.06	1,011.667
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$86,532.75	1,377.580
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$6.82)	(0.149)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$608.06)	(13.178)
Exchange Out	(\$1,647.83)	(37.130)
Loan Withdrawal	(\$2,280.61)	(51.377)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$4,543.32)	(101.834)
Market Value as of 12/31/2024	\$271,923.73	5,557.403

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: DFA US TARGET VAL I

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$82,369.32	2,582.920
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$1,301.44)	(39.877)
NONELECTIVE - SAFE HARBOR	\$2,492.53	75.989
Contributions/Employee		
EMPLOYEE DEFERRAL	\$2,174.28	67.109
ROTH DEFERRAL	\$2,260.79	68.163
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$1,434.44	42.742
Realized Gain/(Loss)	\$4.28	0.000
Unrealized Gain/(Loss)	\$7,275.39	0.000
Loan Repayment (Principal)	\$0.00	0.000
Loan Repayment (Interest)	\$0.00	0.000
Exchange In	\$11,287.23	345.810
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$25,627.50	559.936
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$261.74)	(8.052)
Exchange Out	(\$95.11)	(3.004)
Loan Withdrawal	\$0.00	0.000
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$356.85)	(11.056)
Market Value as of 12/31/2024	\$107,639.97	3,131.800

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: DFA INTL VALUE I

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$159,154.74	7,953.760
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$1,228.83)	(56.297)
NONELECTIVE - SAFE HARBOR	\$2,715.82	126.446
Contributions/Employee		
EMPLOYEE DEFERRAL	\$5,726.42	270.732
ROTH DEFERRAL	\$913.05	42.977
ROLLOVER	\$685.59	32.632
Interest and Dividends	\$6,218.67	292.210
Realized Gain/(Loss)	\$333.91	0.000
Unrealized Gain/(Loss)	\$3,448.08	0.000
Loan Repayment (Principal)	\$72.01	3.357
Loan Repayment (Interest)	\$6.77	0.313
Exchange In	\$8,934.43	430.701
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$27,825.92	1,143.071
B. TOTAL DISBURSEMENTS		
Benefit Payments	\$0.00	0.000
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$405.83)	(19.267)
Exchange Out	(\$22,499.83)	(1,109.043)
Loan Withdrawal	(\$94.57)	(4.440)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$23,000.23)	(1,132.750)
Market Value as of 12/31/2024	\$163,980.43	7,964.081

SUMMARY OF PLAN OPERATIONS (FUND)

FUND: BLKRK HIGH YLD K

	<u>CASH</u>	<u>SHARES</u>
Market Value as of 12/31/2023	\$31,641.56	4,494.540
Adjustment to Prior Year	\$0.00	0.000
A. TOTAL RECEIPTS		
Contributions/Employer		
PROFIT SHARING	(\$1,455.05)	(206.831)
NONELECTIVE - SAFE HARBOR	\$2,950.88	417.763
Contributions/Employee		
EMPLOYEE DEFERRAL	\$2,836.12	401.537
ROTH DEFERRAL	\$2,091.21	294.808
ROLLOVER	\$0.00	0.000
Interest and Dividends	\$3,968.95	558.778
Realized Gain/(Loss)	(\$18.69)	0.000
Unrealized Gain/(Loss)	\$494.41	0.000
Loan Repayment (Principal)	\$1,800.00	253.556
Loan Repayment (Interest)	\$35.21	4.981
Exchange In	\$19,815.60	2,822.735
Forfeiture Credit	\$0.00	0.000
Balance Forward	\$0.00	0.000
Transfer In	\$0.00	0.000
Adjustment (+)	\$0.00	0.000
	-----	-----
TOTAL RECEIPTS	\$32,518.64	4,547.327
B. TOTAL DISBURSEMENTS		
Benefit Payments	(\$5.73)	(0.814)
Forfeiture Debit	\$0.00	0.000
Administrative Fee	(\$173.76)	(24.545)
Exchange Out	\$0.00	0.000
Loan Withdrawal	(\$1,956.63)	(280.722)
Transfer Out	\$0.00	0.000
Adjustment (-)	\$0.00	0.000
	-----	-----
TOTAL DISBURSEMENTS	(\$2,136.12)	(306.081)
Market Value as of 12/31/2024	\$62,024.08	8,735.786

5500 WORKSHEET

Period Ending 12/31/2024

Part I Asset and Liability Statement	Schedule H <u>Line Item</u>	Schedule I <u>Line Item</u>	Beginning <u>Of Year</u>	End <u>Of Year</u>
ASSETS				
A. Noninterest-bearing Cash	1(a)		\$0.00	\$0.00
B. Receivables				
Employers	1(b)(1)		\$0.00	\$0.00
Participants	1(b)(2)		\$0.00	\$0.00
Other	1(b)(3)		\$0.00	\$0.00
C. General Investments				
Interest-bearing Cash	1(c)(1)		\$2.07	\$3,499.66
U.S. Government Securities	1(c)(2)		\$0.00	\$0.00
Non-Emp Corp Debt Instr(PREFERRED)	1(c)(3)(A)		\$0.00	\$0.00
Non-Emp Corp Debt Instr(ALL OTHER)	1(c)(3)(B)		\$0.00	\$0.00
Non-Emp Corp Stock(PREFERRED)	1(c)(4)(A)		\$0.00	\$0.00
Non-Emp Corp Stock(COMMON)	1(c)(4)(B)		\$0.00	\$0.00
Partnership/Joint Venture Interests	1(c)(5)	3(a)	\$0.00	\$0.00
Non-Employer Real Estate	1(c)(6)	3(c)	\$0.00	\$0.00
Loans (other than to participants)	1(c)(7)	3(f)	\$0.00	\$0.00
Loans to Participants	1(c)(8)	3(e)	\$94,038.17	\$97,172.25
Interest in Common/Collective Trusts	1(c)(9)		\$12,011,230.14	\$13,446,861.71
Interest in Pooled Separate Accounts	1(c)(10)		\$0.00	\$0.00
Interest in Master Trust Invst. Ent.	1(c)(11)		\$0.00	\$0.00
Interest in 103-12 Investment Ent.	1(c)(12)		\$0.00	\$0.00
Interest in Registered Inv. Companies	1(c)(13)		\$2,622,869.75	\$3,415,709.66
Funds Held in Insurance Comp Gen Acct	1(c)(14)		\$0.00	\$0.00
Other	1(c)(15)		\$0.00	\$0.00
D. Employer Related Investment				
Employer Securities	1(d)(1)	3(d)	\$0.00	\$0.00
Employer Real Property	1(d)(2)	3(b)	\$0.00	\$0.00
E. Buildings/Other Prop. Used in Plan Op	1(e)	3(g)	\$0.00	\$0.00
F. Total Assets	1(f)	1(a)	\$14,728,140.13	\$16,963,243.28
LIABILITIES				
G. Benefit Claims Payable	1(g)		\$0.00	\$0.00
H. Operating Payables	1(h)		\$0.00	\$0.00
I. Acquisition Indebtedness	1(i)		\$0.00	\$0.00
J. Other Liabilities	1(j)		\$0.00	\$0.00
K. Total Liabilities	1(k)	1(b)	\$0.00	\$0.00
NET ASSETS				
L. Net Assets	1(l)	1(c)	\$14,728,140.13	\$16,963,243.28

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

5500 WORKSHEET

Period Ending 12/31/2024

Part II Income and Expense Statement	Schedule H <u>Line Item</u>	Schedule I <u>Line Item</u>	<u>Amount</u>
INCOME			
A. Cash Contributions - Employer	2(a)(1)(A)	2(a)(1)	\$386,123.63
Cash Contributions - Part.(Non-Rollover)	2(a)(1)(B)	2(a)(2)	\$1,073,190.98
Cash Contributions - Other(Inc. Rollover)	2(a)(1)(C)	2(a)(3)	\$107,790.71
Non-Cash Contributions	2(a)(2)	2(b)	\$0.00
Total Contributions	2(a)(3)		\$1,567,105.32
B. Interest on Interest-Bearing Cash	2(b)(1)(A)	2(c)	\$58.62
Interest on U.S. Government Securities	2(b)(1)(B)	2(c)	\$0.00
Interest on Corp. Debt Instr.(Long Term)	2(b)(1)(C)(i)	2(c)	\$0.00
Interest on Corp. Debt Instr.(Short Term)	2(b)(1)(C)(ii)	2(c)	\$0.00
Interest on Loans (Other than to Part.)	2(b)(1)(D)	2(c)	\$0.00
Interest on Participant Loans	2(b)(1)(E)	2(c)	\$7,157.09
Other Interest	2(b)(1)(F)	2(c)	\$0.00
Total Interest	2(b)(1)(G)		\$7,215.71
Dividends - Corporate Stock (Preferred)	2(b)(2)(A)	2(c)	\$0.00
Dividends - Corporate Stock (Common)	2(b)(2)(B)	2(c)	\$0.00
Reg. Invest. Company Shares	2(b)(2)(C)	2(c)	\$79,287.74
Total Dividends	2(b)(2)(D)		\$79,287.74
Rents	2(b)(3)	2(c)	\$0.00
Net Real. Gain/Loss - Aggr. Proceeds	2(b)(4)(A)	2(c)	\$0.00
Net Real. Gain/Loss - Aggr. Carrying Amt	2(b)(4)(B)	2(c)	\$0.00
Net Real. Gain/Loss	2(b)(4)(C)		\$0.00
Unrealized Appr./Depr. - Real Estate	2(b)(5)(A)	2(c)	\$0.00
Unrealized Appr./Depr. - Other	2(b)(5)(B)	2(c)	\$0.00
Total Unrealized Appreciation/Depreciation	2(b)(5)(C)		\$0.00
Net Invest Gain/Loss - Com./Coll. Trust	2(b)(6)	2(c)	\$1,652,716.14
Net Invest Gain/Loss - Pooled Sep. Accts	2(b)(7)	2(c)	\$0.00
Net Invest Gain/Loss - Master Trust Accts	2(b)(8)	2(c)	\$0.00
Net Invest Gain/Loss - 103-12 Investment	2(b)(9)	2(c)	\$0.00
Net Invest Gain/Loss - Reg. Invest Comp	2(b)(10)	2(c)	\$289,932.57
C. Other Income	2(c)	2(c)	\$0.00
D. Total Income	2(d)	2(d)	\$3,596,257.48

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

5500 WORKSHEET

Period Ending 12/31/2024

Part II Income and Expense Statement	Schedule H <u>Line Item</u>	Schedule I <u>Line Item</u>	<u>Amount</u>
EXPENSES			
E. Payments to Participants and Beneficiaries	2(e)(1)		\$1,289,595.57
Pay. to Insur. Carr. for Provision Benefit	2(e)(2)		\$0.00
Other Payments	2(e)(3)		\$0.00
Total Benefit Payments	2(e)(4)	2(e)	\$1,289,595.57
F. Corrective Distributions	2(f)	2(f)	\$118.57
G. Deemed Distributions of Participant Loans	2(g)	2(g)	\$0.00
H. Interest Expense	2(h)		\$0.00
I. Admin Expenses-Salaries and allowances	2(i)(1)		\$0.00
Admin Expenses-Contract Administrator Fee	2(i)(2)		\$0.00
Admin Expenses-Recordkeeping Fees	2(i)(3)		\$14,852.46
Admin Expenses-IQPA Audit Fees	2(i)(4)		\$0.00
Admin Expenses-Invest Adv and invest mgmt	2(i)(5)		\$28,124.13
Admin Expenses-Bank/trust comp cust fees	2(i)(6)		\$0.00
Admin Expenses-Actuarial fees	2(i)(7)		\$0.00
Admin Expenses-Legal fees	2(i)(8)		\$0.00
Admin Expenses-Valuation Appraisal fees	2(i)(9)		\$0.00
Admin Expenses-Other trustee fees and exp	2(i)(10)		\$0.00
Admin Expenses-Other expenses	2(i)(11)		\$28,463.60
Total Administrative Expenses	2(i)(12)	2(h)	\$71,440.19
J. Total Expenses	2(j)(b)	2(j)	\$1,361,154.33
NET INCOME AND RECONCILIATION			
K. Net Income/Loss	2(k)	2(k)	\$2,235,103.15
L. Transfer of Assets to this Plan	2(l)(1)	2(l)	\$0.00
Transfer of Assets from this Plan	2(l)(2)	2(l)	\$0.00
Net Amount of Intra-Plan Transfers			\$0.00
Assets Converted/Transferred to Fidelity			\$0.00
Adjust. to prior year balance			\$0.00
Net Assets - Beginning of Year 12/31/2023			\$14,728,140.13
Net Assets - End of Year 12/31/2024			\$16,963,243.28

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

PROGRAM: TRIALBAL -U (4868V)
TIME: 04:49

FIDELITY PARTICIPANT RECORDKEEPING SYSTEM
EVANS CONSULTING 401(K) PLAN

DATE: 01/24/2025

T R I A L B A L A N C E

EVANS CONSULTING 401(K) PLAN

F O R T H E P E R I O D 01/01/2024 T O 12/31/2024

T R I A L B A L A N C E
EVANS CONSULTING 401(K) PLAN

T A B L E O F C O N T E N T S

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I. MARKET VALUE REPORT

FUND CODE	FUND NAME	<-----SHARES----->		<-----PRICE----->		<-----MARKET VALUE----->		MKT VALUE ALLOCATION
		12/31/2023	12/31/2024	12/31/2023	12/31/2024	12/31/2023	12/31/2024	
2326	FID US BOND IDX	22,966.157	27,252.050	\$10.43	\$10.22	\$239,537.02	\$278,515.94	01.65%
2328	FID 500 INDEX	5,291.129	6,150.852	\$165.49	\$204.19	\$875,628.95	\$1,255,942.50	07.45%
2352	FID MID CAP IDX	6,531.632	7,438.954	\$29.95	\$33.77	\$195,622.36	\$251,213.44	01.49%
2358	FID SM CAP IDX	3,828.868	3,159.522	\$25.04	\$27.68	\$95,874.84	\$87,455.59	00.52%
2363	FID INTL INDEX	6,919.655	8,499.051	\$47.35	\$47.54	\$327,645.69	\$404,044.87	02.40%
2418	FID INFL PR BD IDX	6,810.667	8,807.898	\$9.04	\$8.89	\$61,568.43	\$78,302.20	00.46%
2944	FID TOTAL BOND K6	16,635.340	26,743.105	\$8.91	\$8.70	\$148,220.87	\$232,665.01	01.38%
3067	FID GOVT MMKT K6	2.070	3,499.660	\$1.00	\$1.00	\$2.07	\$3,499.66	00.02%
015H	SMALL CAP GR II I1	2,561.503	2,712.425	\$10.18	\$12.11	\$26,076.11	\$32,850.17	00.19%
01PW	MID CAP VALUE FEE I1	101.567	190.364	\$14.54	\$15.84	\$1,476.78	\$3,016.67	00.02%
022Q	INTERNATIONAL EQ I1	5,508.985	7,194.409	\$10.88	\$11.75	\$59,937.76	\$84,542.97	00.50%
02GW	STABLE VALUE FUND I1	17,402.150	16,226.672	\$10.76	\$11.17	\$187,281.93	\$181,410.94	01.08%
02KR	FLEXFIT+AGGR 2035 R1	20,809.087	20,858.137	\$10.20	\$11.66	\$212,252.70	\$243,351.90	01.44%
02KS	FLEXFIT+AGGR 2045 R1	17,144.401	21,253.228	\$10.25	\$11.97	\$175,730.11	\$254,477.65	01.51%
02KT	FLEXFIT+AGGR 2055 R1	1,893.043	2,879.512	\$10.26	\$12.02	\$19,422.62	\$34,635.33	00.21%
02KU	FLEXFIT+MOD RET R1	204,915.682	227,680.694	\$9.80	\$10.57	\$2,008,173.68	\$2,406,676.01	14.27%
02KV	FLEXFIT+MOD 2025 R1	58,579.976	0.000	\$9.85	\$10.82	\$577,012.75	\$0.00	00.00%
02KW	FLEXFIT+MOD 2035 R1	101,169.083	88,819.619	\$10.17	\$11.39	\$1,028,889.58	\$1,012,055.16	06.00%
02KX	FLEXFIT+MOD 2045 R1	549,964.941	543,945.190	\$10.45	\$12.05	\$5,747,133.64	\$6,556,280.16	38.87%
02KY	FLEXFIT+MOD 2055 R1	136,226.271	151,412.692	\$10.54	\$12.34	\$1,435,824.89	\$1,869,840.77	11.09%
04S2	C&S US REALTY RS	580.579	3,154.659	\$20.06	\$21.48	\$11,646.40	\$67,762.08	00.40%
06G7	LARGE CAP GR III I1	17,972.435	16,611.917	\$11.72	\$14.72	\$210,636.96	\$244,570.61	01.45%
09DZ	MID CAP GROWTH I1	4,716.040	4,438.571	\$13.73	\$15.49	\$64,751.24	\$68,780.54	00.41%
ODOV	LARGE CP VALUE I1	13,595.062	17,932.021	\$18.02	\$21.55	\$244,983.02	\$386,610.75	02.29%
0EFQ	DFA EMRG MKT CORE EQ	6,902.535	7,251.589	\$22.41	\$23.28	\$154,685.81	\$168,816.99	01.00%
0EZ1	BR STRAT GLB BD K	11,463.507	10,247.570	\$5.32	\$5.19	\$60,985.88	\$53,184.89	00.32%
0FZS	DFA US SMALL CAP I	4,281.657	5,557.403	\$44.36	\$48.93	\$189,934.32	\$271,923.71	01.61%
OKRG	DFA US TARGET VAL I	2,582.920	3,131.800	\$31.89	\$34.37	\$82,369.34	\$107,639.98	00.64%
OKVZ	DFA INTL VALUE I	7,953.760	7,964.081	\$20.01	\$20.59	\$159,154.73	\$163,980.44	00.97%
OLDB	BLKRK HIGH YLD K	4,494.540	8,735.786	\$7.04	\$7.10	\$31,641.59	\$62,024.11	00.37%

TOTAL MARKET VALUE : \$14,634,102.07
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NET CHANGE : \$2,231,968.97
 =====

II. PLAN ACTIVITY SUMMARY

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023 CASH	<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024 CASH	<---ENDING BALANCE---> AS OF 12/31/2024 CASH
CONTRIBUTION	\$2,606,079.64	\$1,567,105.32	\$4,173,184.96
DIVIDEND	59,735.58	79,346.36	139,081.94
INTEREST	24,521.53	0.00	24,521.53
FORFEITURE CREDIT	14,133.20	4,087.08	18,220.28
EXCHANGE IN	13,095,969.78	1,364,487.02	14,460,456.80
REALIZED G/L	799,592.60	386,381.69	1,185,974.29
BALANCE FORWARD	10,878,488.25	0.00	10,878,488.25
LOAN WITHDRAWAL	(13,235.00)	(109,640.00)	(122,875.00)
WITHDRAWAL	(833,021.04)	(1,259,935.01)	(2,092,956.05)
TRANSFERS	0.00	0.00	0.00
FORFEITURE DEBIT	(14,133.20)	(4,087.08)	(18,220.28)
EXCHANGE OUT	(13,095,969.78)	(1,364,487.02)	(14,460,456.80)
FEES	(4,924.23)	(71,440.19)	(76,364.42)
LOAN REPAYMENT	46,603.84	77,251.30	123,855.14
INTEREST ON LOAN	6,563.51	6,632.58	13,196.09
ADJUSTMENT	0.00	0.00	0.00
GRAND TOTAL:	\$13,570,404.68	\$675,702.05	\$14,246,106.73
ENDING MARKET VALUE			\$16,866,071.04

III. FUND TOTALS

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
0458 FID GOVT MMKT						
DIVIDEND	4.73	4.730	0.00	0.000	4.73	4.730
INTEREST	(4.73)	(4.730)	0.00	0.000	(4.73)	(4.730)
LOAN REPAYMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
ENDING NAV VALUE						\$1.00
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2326 FID US BOND IDX						
CONTRIBUTION	27,561.33	2,678.713	15,856.83	1,540.052	43,418.16	4,218.765
DIVIDEND	6,071.21	597.214	8,974.24	870.426	15,045.45	1,467.640
INTEREST	64.20	6.189	0.00	0.000	64.20	6.189
EXCHANGE IN	205,939.34	19,959.017	19,970.33	1,943.782	225,909.67	21,902.799
REALIZED G/L	(1,768.26)	0.000	(56.92)	0.000	(1,825.18)	0.000
BALANCE FORWARD	23,198.10	2,234.883	0.00	0.000	23,198.10	2,234.883
WITHDRAWAL	(22,416.28)	(2,332.600)	0.00	0.000	(22,416.28)	(2,332.600)
FORFEITURE DEBIT	(1,678.46)	(174.658)	0.00	0.000	(1,678.46)	(174.658)
FEES	(25.00)	(2.601)	(707.16)	(68.367)	(732.16)	(70.968)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$236,946.18	22,966.157	\$44,037.32	4,285.893	\$280,983.50	27,252.050
ENDING NAV VALUE						\$10.22
ENDING MARKET VALUE						\$278,515.94

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2328 FID 500 INDEX						
CONTRIBUTION	108,628.61	739.662	126,594.21	673.969	235,222.82	1,413.631
DIVIDEND	11,263.87	73.621	14,817.25	75.767	26,081.12	149.388
INTEREST	458.66	3.364	0.00	0.000	458.66	3.364
EXCHANGE IN	421,549.94	2,940.426	141,979.76	759.045	563,529.70	3,699.471
REALIZED G/L	32.42	0.000	26,330.05	0.000	26,362.47	0.000
BALANCE FORWARD	207,663.04	1,537.333	0.00	0.000	207,663.04	1,537.333
LOAN WITHDRAWAL	0.00	0.000	(10,431.69)	(58.849)	(10,431.69)	(58.849)
WITHDRAWAL	0.00	0.000	(41,745.75)	(213.396)	(41,745.75)	(213.396)
FORFEITURE DEBIT	0.00	0.000	(117.55)	(0.592)	(117.55)	(0.592)
EXCHANGE OUT	(505.51)	(3.277)	(70,490.33)	(388.414)	(70,995.84)	(391.691)
FEES	0.00	0.000	(4,049.95)	(22.162)	(4,049.95)	(22.162)
LOAN REPAYMENT	0.00	0.000	6,287.51	32.838	6,287.51	32.838
INTEREST ON LOAN	0.00	0.000	297.25	1.517	297.25	1.517
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$749,091.03	5,291.129	\$189,470.76	859.723	\$938,561.79	6,150.852
ENDING NAV VALUE						\$204.19
ENDING MARKET VALUE						\$1,255,942.50

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2352 FID MID CAP IDX						
CONTRIBUTION	34,237.75	1,277.708	21,425.49	662.988	55,663.24	1,940.696
DIVIDEND	2,712.85	93.658	5,678.98	166.748	8,391.83	260.406
INTEREST	104.80	3.944	0.00	0.000	104.80	3.944
EXCHANGE IN	115,313.06	4,165.177	24,461.40	814.023	139,774.46	4,979.200
REALIZED G/L	977.31	0.000	3,586.47	0.000	4,563.78	0.000
BALANCE FORWARD	50,698.81	1,914.608	0.00	0.000	50,698.81	1,914.608
LOAN WITHDRAWAL	0.00	0.000	(3,990.37)	(127.173)	(3,990.37)	(127.173)
WITHDRAWAL	0.00	0.000	(11.25)	(0.354)	(11.25)	(0.354)
EXCHANGE OUT	(25,760.07)	(923.463)	(22,474.19)	(706.192)	(48,234.26)	(1,629.655)
FEES	0.00	0.000	(703.93)	(22.115)	(703.93)	(22.115)
LOAN REPAYMENT	0.00	0.000	3,744.03	116.767	3,744.03	116.767
INTEREST ON LOAN	0.00	0.000	84.07	2.630	84.07	2.630
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$178,284.51	6,531.632	\$31,800.70	907.322	\$210,085.21	7,438.954
ENDING NAV VALUE						\$33.77
ENDING MARKET VALUE						\$251,213.44

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2358 FID SM CAP IDX						
CONTRIBUTION	5,073.04	225.231	4,372.16	167.554	9,445.20	392.785
DIVIDEND	1,419.43	59.275	948.60	34.663	2,368.03	93.938
INTEREST	60.07	2.709	0.00	0.000	60.07	2.709
EXCHANGE IN	72,834.83	3,102.574	23,720.01	950.704	96,554.84	4,053.278
REALIZED G/L	(99.31)	0.000	11,158.02	0.000	11,058.71	0.000
BALANCE FORWARD	28,430.79	1,287.044	0.00	0.000	28,430.79	1,287.044
EXCHANGE OUT	(19,672.79)	(847.965)	(55,038.12)	(1,809.869)	(74,710.91)	(2,657.834)
FEES	0.00	0.000	(321.69)	(12.398)	(321.69)	(12.398)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$88,046.06	3,828.868	(\$15,161.02)	(669.346)	\$72,885.04	3,159.522

ENDING NAV VALUE \$27.68
 ENDING MARKET VALUE \$87,455.59

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2363 FID INTL INDEX						
CONTRIBUTION	40,329.73	897.360	31,223.85	624.998	71,553.58	1,522.358
DIVIDEND	8,826.30	194.714	12,776.95	269.603	21,603.25	464.317
INTEREST	131.02	3.034	0.00	0.000	131.02	3.034
EXCHANGE IN	208,919.23	4,754.701	41,533.71	865.440	250,452.94	5,620.141
REALIZED G/L	(119.72)	0.000	1,873.63	0.000	1,753.91	0.000
BALANCE FORWARD	56,685.77	1,330.340	0.00	0.000	56,685.77	1,330.340
LOAN WITHDRAWAL	0.00	0.000	(2,681.48)	(54.934)	(2,681.48)	(54.934)
WITHDRAWAL	0.00	0.000	(7.46)	(0.148)	(7.46)	(0.148)
EXCHANGE OUT	(11,744.94)	(260.494)	(7,808.70)	(153.782)	(19,553.64)	(414.276)
FEES	0.00	0.000	(1,161.81)	(23.482)	(1,161.81)	(23.482)
LOAN REPAYMENT	0.00	0.000	2,543.98	50.506	2,543.98	50.506
INTEREST ON LOAN	0.00	0.000	60.53	1.195	60.53	1.195
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$303,027.39	6,919.655	\$78,353.20	1,579.396	\$381,380.59	8,499.051
ENDING NAV VALUE						\$47.54
ENDING MARKET VALUE						\$404,044.87

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2418 FID INFL PR BD IDX						
CONTRIBUTION	2,415.01	263.300	4,501.21	495.457	6,916.22	758.757
DIVIDEND	2,116.85	233.593	4,691.36	517.391	6,808.21	750.984
INTEREST	4.75	0.517	0.00	0.000	4.75	0.517
EXCHANGE IN	78,274.67	8,546.551	101,178.84	11,306.499	179,453.51	19,853.050
REALIZED G/L	(111.70)	0.000	2,008.21	0.000	1,896.51	0.000
EXCHANGE OUT	(20,434.65)	(2,233.294)	(93,999.66)	(10,284.427)	(114,434.31)	(12,517.721)
FEES	0.00	0.000	(345.56)	(37.689)	(345.56)	(37.689)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$62,264.93	6,810.667	\$18,034.40	1,997.231	\$80,299.33	8,807.898

ENDING NAV VALUE

\$8.89

ENDING MARKET VALUE

\$78,302.20

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
2944 FID TOTAL BOND K6						
CONTRIBUTION	7,797.92	892.835	21,112.49	2,399.402	28,910.41	3,292.237
DIVIDEND	5,445.10	625.601	10,092.24	1,147.050	15,537.34	1,772.651
INTEREST	51.96	5.862	0.00	0.000	51.96	5.862
EXCHANGE IN	114,439.12	12,930.977	66,665.04	7,573.848	181,104.16	20,504.825
REALIZED G/L	0.00	0.000	(461.32)	0.000	(461.32)	0.000
BALANCE FORWARD	19,315.36	2,180.065	0.00	0.000	19,315.36	2,180.065
LOAN WITHDRAWAL	0.00	0.000	(8,815.80)	(1,031.088)	(8,815.80)	(1,031.088)
WITHDRAWAL	0.00	0.000	(26.23)	(2.998)	(26.23)	(2.998)
EXCHANGE OUT	0.00	0.000	(8,351.25)	(958.812)	(8,351.25)	(958.812)
FEES	0.00	0.000	(591.35)	(67.067)	(591.35)	(67.067)
LOAN REPAYMENT	0.00	0.000	9,000.00	1,027.359	9,000.00	1,027.359
INTEREST ON LOAN	0.00	0.000	176.02	20.071	176.02	20.071
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$147,049.46	16,635.340	\$88,799.84	10,107.765	\$235,849.30	26,743.105
ENDING NAV VALUE						\$8.70
ENDING MARKET VALUE						\$232,665.01

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
3067 FID GOVT MMKT K6						
DIVIDEND	22.90	22.900	58.62	58.620	81.52	81.520
FEES	(20.83)	(20.830)	3,438.97	3,438.970	3,418.14	3,418.140
TOTAL	\$2.07	2.070	\$3,497.59	3,497.590	\$3,499.66	3,499.660
ENDING NAV VALUE						\$1.00
ENDING MARKET VALUE						\$3,499.66

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O15H SMALL CAP GR II I1						
CONTRIBUTION	10,839.16	1,153.775	4,235.64	385.899	15,074.80	1,539.674
INTEREST	42.36	4.753	0.00	0.000	42.36	4.753
REALIZED G/L	174.05	0.000	439.44	0.000	613.49	0.000
BALANCE FORWARD	17,680.23	2,032.211	0.00	0.000	17,680.23	2,032.211
WITHDRAWAL	0.00	0.000	(2,495.13)	(223.779)	(2,495.13)	(223.779)
EXCHANGE OUT	(6,106.42)	(629.236)	0.00	0.000	(6,106.42)	(629.236)
FEES	0.00	0.000	(120.44)	(11.198)	(120.44)	(11.198)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$22,629.38	2,561.503	\$2,059.51	150.922	\$24,688.89	2,712.425

ENDING NAV VALUE \$12.11
 ENDING MARKET VALUE \$32,850.17

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OIPW MID CAP VALUE FEE I1						
CONTRIBUTION	1,384.43	101.336	1,369.03	89.213	2,753.46	190.549
INTEREST	3.22	0.231	0.00	0.000	3.22	0.231
REALIZED G/L	0.00	0.000	11.58	0.000	11.58	0.000
FEEES	0.00	0.000	(6.35)	(0.416)	(6.35)	(0.416)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$1,387.65	101.567	\$1,374.26	88.797	\$2,761.91	190.364
ENDING NAV VALUE						\$15.84
ENDING MARKET VALUE						\$3,016.67

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O22Q INTERNATIONAL EQ I1						
CONTRIBUTION	4,677.58	481.531	4,129.99	355.420	8,807.57	836.951
INTEREST	28.24	3.082	0.00	0.000	28.24	3.082
EXCHANGE IN	35,654.45	3,809.237	20,343.06	1,758.259	55,997.51	5,567.496
REALIZED G/L	0.00	0.000	848.55	0.000	848.55	0.000
BALANCE FORWARD	10,608.13	1,215.135	0.00	0.000	10,608.13	1,215.135
WITHDRAWAL	0.00	0.000	(2,459.97)	(210.074)	(2,459.97)	(210.074)
EXCHANGE OUT	0.00	0.000	(2,396.42)	(195.518)	(2,396.42)	(195.518)
FEES	0.00	0.000	(261.24)	(22.663)	(261.24)	(22.663)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$50,968.40	5,508.985	\$20,203.97	1,685.424	\$71,172.37	7,194.409

ENDING NAV VALUE

\$11.75

ENDING MARKET VALUE

\$84,542.97

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2GW STABLE VALUE FUND I1						
CONTRIBUTION	950.69	89.728	1,007.42	91.850	1,958.11	181.578
INTEREST	2.87	0.274	0.00	0.000	2.87	0.274
FORFEITURE CREDIT	14,133.20	1,326.761	4,087.08	374.526	18,220.28	1,701.287
EXCHANGE IN	335,369.11	32,060.547	119,138.54	10,734.837	454,507.65	42,795.384
REALIZED G/L	1,638.70	0.000	4,499.00	0.000	6,137.70	0.000
BALANCE FORWARD	600.26	57.608	0.00	0.000	600.26	57.608
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	(166,874.77)	(15,783.023)	(122,618.26)	(11,326.692)	(289,493.03)	(27,109.715)
FEES	(3,759.65)	(349.745)	(11,427.66)	(1,049.999)	(15,187.31)	(1,399.744)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$182,060.41	17,402.150	(\$5,313.88)	(1,175.478)	\$176,746.53	16,226.672
ENDING NAV VALUE						\$11.17
ENDING MARKET VALUE						\$181,410.94

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KC FLEXFIT+AGGR 2035 I1						
CONTRIBUTION	32,855.17	3,569.733	0.00	0.000	32,855.17	3,569.733
INTEREST	80.40	8.535	0.00	0.000	80.40	8.535
EXCHANGE IN	311,657.42	33,428.555	0.00	0.000	311,657.42	33,428.555
REALIZED G/L	(9,145.07)	0.000	0.00	0.000	(9,145.07)	0.000
EXCHANGE OUT	(337,271.77)	(37,207.842)	0.00	0.000	(337,271.77)	(37,207.842)
LOAN REPAYMENT	1,800.05	198.379	0.00	0.000	1,800.05	198.379
INTEREST ON LOAN	23.80	2.640	0.00	0.000	23.80	2.640
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
ENDING NAV VALUE						\$9.50
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KD FLEXFIT+AGGR 2045 I1						
CONTRIBUTION	17,733.55	1,953.753	0.00	0.000	17,733.55	1,953.753
REALIZED G/L	861.68	0.000	0.00	0.000	861.68	0.000
EXCHANGE OUT	(18,595.23)	(1,953.753)	0.00	0.000	(18,595.23)	(1,953.753)
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
ENDING NAV VALUE						\$9.51
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KE FLEXFIT+AGGR 2055 I1						
CONTRIBUTION	13,602.79	1,534.438	0.00	0.000	13,602.79	1,534.438
REALIZED G/L	1,022.70	0.000	0.00	0.000	1,022.70	0.000
EXCHANGE OUT	(14,625.49)	(1,534.438)	0.00	0.000	(14,625.49)	(1,534.438)
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
ENDING NAV VALUE						\$9.53
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KF FLEXFIT+MOD RET I1						
CONTRIBUTION	59,066.40	6,487.215	0.00	0.000	59,066.40	6,487.215
INTEREST	3,993.70	443.830	0.00	0.000	3,993.70	443.830
REALIZED G/L	64,964.26	0.000	0.00	0.000	64,964.26	0.000
BALANCE FORWARD	1,759,080.74	196,985.524	0.00	0.000	1,759,080.74	196,985.524
EXCHANGE OUT	(1,887,105.10)	(203,916.569)	0.00	0.000	(1,887,105.10)	(203,916.569)
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
ENDING NAV VALUE						\$9.25
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KG FLEXFIT+MOD 2025 I1						
CONTRIBUTION	111,104.14	12,192.639	0.00	0.000	111,104.14	12,192.639
INTEREST	2,786.72	310.372	0.00	0.000	2,786.72	310.372
REALIZED G/L	44,477.78	0.000	0.00	0.000	44,477.78	0.000
BALANCE FORWARD	1,280,156.34	143,676.356	0.00	0.000	1,280,156.34	143,676.356
WITHDRAWAL	(59,411.67)	(6,439.412)	0.00	0.000	(59,411.67)	(6,439.412)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	(1,380,693.18)	(149,913.286)	0.00	0.000	(1,380,693.18)	(149,913.286)
FEES	(125.00)	(13.463)	0.00	0.000	(125.00)	(13.463)
LOAN REPAYMENT	1,453.68	159.250	0.00	0.000	1,453.68	159.250
INTEREST ON LOAN	251.19	27.544	0.00	0.000	251.19	27.544
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
ENDING NAV VALUE						\$9.29
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KH FLEXFIT+MOD 2035 I1						
CONTRIBUTION	182,199.94	19,680.768	0.00	0.000	182,199.94	19,680.768
INTEREST	4,971.61	551.895	0.00	0.000	4,971.61	551.895
REALIZED G/L	97,616.53	0.000	0.00	0.000	97,616.53	0.000
BALANCE FORWARD	1,963,738.92	221,891.404	0.00	0.000	1,963,738.92	221,891.404
LOAN WITHDRAWAL	(3,500.00)	(378.788)	0.00	0.000	(3,500.00)	(378.788)
WITHDRAWAL	(127,623.07)	(13,741.761)	0.00	0.000	(127,623.07)	(13,741.761)
EXCHANGE OUT	(2,117,671.78)	(228,031.578)	0.00	0.000	(2,117,671.78)	(228,031.578)
FEES	(131.25)	(13.630)	0.00	0.000	(131.25)	(13.630)
LOAN REPAYMENT	335.99	35.100	0.00	0.000	335.99	35.100
INTEREST ON LOAN	63.11	6.590	0.00	0.000	63.11	6.590
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000
ENDING NAV VALUE						\$9.51
ENDING MARKET VALUE						\$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KI FLEXFIT+MOD 2045 I1						
CONTRIBUTION	903,265.40	98,154.963	0.00	0.000	903,265.40	98,154.963
INTEREST	9,322.38	1,050.084	0.00	0.000	9,322.38	1,050.084
EXCHANGE IN	38,022.47	3,936.075	0.00	0.000	38,022.47	3,936.075
REALIZED G/L	481,023.05	0.000	0.00	0.000	481,023.05	0.000
BALANCE FORWARD	4,337,556.45	493,464.898	0.00	0.000	4,337,556.45	493,464.898
LOAN WITHDRAWAL	(9,735.00)	(1,051.201)	0.00	0.000	(9,735.00)	(1,051.201)
WITHDRAWAL	(369,724.42)	(39,571.093)	0.00	0.000	(369,724.42)	(39,571.093)
FORFEITURE DEBIT	(1,939.95)	(211.094)	0.00	0.000	(1,939.95)	(211.094)
EXCHANGE OUT	(5,421,279.17)	(559,353.740)	0.00	0.000	(5,421,279.17)	(559,353.740)
FEES	(368.75)	(39.003)	0.00	0.000	(368.75)	(39.003)
LOAN REPAYMENT	29,308.05	3,132.923	0.00	0.000	29,308.05	3,132.923
INTEREST ON LOAN	4,549.49	487.188	0.00	0.000	4,549.49	487.188
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000

ENDING NAV VALUE \$9.71
 ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KJ FLEXFIT+MOD 2055 I1						
CONTRIBUTION	301,702.77	32,735.618	0.00	0.000	301,702.77	32,735.618
INTEREST	1,981.38	224.499	0.00	0.000	1,981.38	224.499
EXCHANGE IN	50,625.93	5,208.429	0.00	0.000	50,625.93	5,208.429
REALIZED G/L	128,649.57	0.000	0.00	0.000	128,649.57	0.000
BALANCE FORWARD	942,594.63	107,725.105	0.00	0.000	942,594.63	107,725.105
WITHDRAWAL	(73,440.37)	(7,592.947)	0.00	0.000	(73,440.37)	(7,592.947)
FORFEITURE DEBIT	(2,455.92)	(257.484)	0.00	0.000	(2,455.92)	(257.484)
EXCHANGE OUT	(1,350,804.84)	(138,170.023)	0.00	0.000	(1,350,804.84)	(138,170.023)
FEES	(200.00)	(20.960)	0.00	0.000	(200.00)	(20.960)
LOAN REPAYMENT	1,203.99	132.088	0.00	0.000	1,203.99	132.088
INTEREST ON LOAN	142.86	15.675	0.00	0.000	142.86	15.675
TOTAL	\$0.00	0.000	\$0.00	0.000	\$0.00	0.000

ENDING NAV VALUE \$9.78

ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KR FLEXFIT+AGGR 2035 R1						
CONTRIBUTION	26,433.58	2,713.339	35,720.27	3,223.164	62,153.85	5,936.503
EXCHANGE IN	171,998.28	18,095.748	5,226.20	451.890	177,224.48	18,547.638
REALIZED G/L	0.00	0.000	5,422.39	0.000	5,422.39	0.000
LOAN WITHDRAWAL	0.00	0.000	(39,678.91)	(3,778.944)	(39,678.91)	(3,778.944)
EXCHANGE OUT	0.00	0.000	(4,403.88)	(433.027)	(4,403.88)	(433.027)
FEES	0.00	0.000	(913.21)	(84.686)	(913.21)	(84.686)
LOAN REPAYMENT	0.00	0.000	4,932.26	429.018	4,932.26	429.018
INTEREST ON LOAN	0.00	0.000	2,774.14	241.635	2,774.14	241.635
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$198,431.86	20,809.087	\$9,079.26	49.050	\$207,511.12	20,858.137

ENDING NAV VALUE \$11.66
 ENDING MARKET VALUE \$243,351.90

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KS FLEXFIT+AGGR 2045 R1						
CONTRIBUTION	11,912.49	1,240.908	77,857.85	6,933.363	89,770.34	8,174.271
EXCHANGE IN	146,942.48	15,903.493	11,047.00	937.825	157,989.48	16,841.318
REALIZED G/L	0.00	0.000	4,713.47	0.000	4,713.47	0.000
LOAN WITHDRAWAL	0.00	0.000	(11,051.50)	(1,005.322)	(11,051.50)	(1,005.322)
EXCHANGE OUT	0.00	0.000	(34,063.66)	(2,884.136)	(34,063.66)	(2,884.136)
FEES	0.00	0.000	(749.00)	(67.217)	(749.00)	(67.217)
LOAN REPAYMENT	0.00	0.000	1,472.81	126.902	1,472.81	126.902
INTEREST ON LOAN	0.00	0.000	781.73	67.412	781.73	67.412
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$158,854.97	17,144.401	\$50,008.70	4,108.827	\$208,863.67	21,253.228

ENDING NAV VALUE \$11.97

ENDING MARKET VALUE \$254,477.65

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KT FLEXFIT+AGGR 2055 R1						
CONTRIBUTION	2,775.80	286.965	3,635.01	325.100	6,410.81	612.065
EXCHANGE IN	15,348.40	1,606.078	8,312.13	685.825	23,660.53	2,291.903
REALIZED G/L	0.00	0.000	1,503.34	0.000	1,503.34	0.000
FEES	0.00	0.000	(255.99)	(24.456)	(255.99)	(24.456)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$18,124.20	1,893.043	\$13,194.49	986.469	\$31,318.69	2,879.512
ENDING NAV VALUE						\$12.02
ENDING MARKET VALUE						\$34,635.33

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KU FLEXFIT+MOD RET R1						
CONTRIBUTION	8,769.78	955.035	11,253.36	1,086.996	20,023.14	2,042.031
EXCHANGE IN	1,887,105.10	203,960.647	459,104.16	42,784.175	2,346,209.26	246,744.822
REALIZED G/L	0.00	0.000	12,162.97	0.000	12,162.97	0.000
WITHDRAWAL	0.00	0.000	(5,909.94)	(549.808)	(5,909.94)	(549.808)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
EXCHANGE OUT	0.00	0.000	(197,269.37)	(20,068.097)	(197,269.37)	(20,068.097)
FEES	0.00	0.000	(5,040.88)	(488.254)	(5,040.88)	(488.254)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$1,895,874.88	204,915.682	\$274,300.30	22,765.012	\$2,170,175.18	227,680.694

ENDING NAV VALUE \$10.57
 ENDING MARKET VALUE \$2,406,676.01

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KV FLEXFIT+MOD 2025 R1						
CONTRIBUTION	13,462.10	1,465.468	129,702.55	12,885.141	143,164.65	14,350.609
EXCHANGE IN	580,083.44	62,447.082	34,063.66	3,156.586	614,147.10	65,603.668
REALIZED G/L	(1,244.49)	0.000	80,248.01	0.000	79,003.52	0.000
WITHDRAWAL	(39,997.18)	(4,401.572)	(325,597.54)	(31,869.830)	(365,594.72)	(36,271.402)
TRANSFERS	0.00	0.000	0.00	0.000	0.00	0.000
FORFEITURE DEBIT	(1,044.08)	(109.557)	0.00	0.000	(1,044.08)	(109.557)
EXCHANGE OUT	(7,197.67)	(816.062)	(459,104.16)	(42,417.347)	(466,301.83)	(43,233.409)
FEES	(50.00)	(5.383)	(3,324.64)	(334.526)	(3,374.64)	(339.909)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$544,012.12	58,579.976	(\$544,012.12)	(58,579.976)	\$0.00	0.000

ENDING NAV VALUE \$10.82

ENDING MARKET VALUE \$0.00

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KW FLEXFIT+MOD 2035 R1						
CONTRIBUTION	39,632.86	4,165.051	94,828.02	8,684.617	134,460.88	12,849.668
EXCHANGE IN	930,796.91	97,800.525	0.00	0.000	930,796.91	97,800.525
REALIZED G/L	263.60	0.000	24,678.30	0.000	24,941.90	0.000
LOAN WITHDRAWAL	0.00	0.000	(3,500.00)	(325.279)	(3,500.00)	(325.279)
WITHDRAWAL	(7,134.80)	(727.299)	(122,446.61)	(11,677.409)	(129,581.41)	(12,404.708)
FORFEITURE DEBIT	(1,225.10)	(124.883)	(2,518.51)	(237.686)	(3,743.61)	(362.569)
EXCHANGE OUT	0.00	0.000	(91,257.58)	(8,514.549)	(91,257.58)	(8,514.549)
FEES	(31.25)	(3.237)	(4,159.35)	(392.043)	(4,190.60)	(395.280)
LOAN REPAYMENT	481.07	50.724	1,067.15	100.571	1,548.22	151.295
INTEREST ON LOAN	77.67	8.202	130.54	12.314	208.21	20.516
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$962,860.96	101,169.083	(\$103,178.04)	(12,349.464)	\$859,682.92	88,819.619
ENDING NAV VALUE						\$11.39
ENDING MARKET VALUE						\$1,012,055.16

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KX FLEXFIT+MOD 2045 R1						
CONTRIBUTION	434,699.68	44,917.466	603,251.68	52,903.984	1,037,951.36	97,821.450
EXCHANGE IN	5,226,472.88	538,084.951	0.00	0.000	5,226,472.88	538,084.951
REALIZED G/L	(10,516.45)	0.000	153,160.49	0.000	142,644.04	0.000
LOAN WITHDRAWAL	0.00	0.000	(14,451.08)	(1,250.724)	(14,451.08)	(1,250.724)
WITHDRAWAL	(125,453.74)	(13,271.059)	(695,255.74)	(58,796.451)	(820,709.48)	(72,067.510)
FORFEITURE DEBIT	(2,340.05)	(252.180)	(1,381.24)	(120.968)	(3,721.29)	(373.148)
EXCHANGE OUT	(196,001.97)	(20,897.208)	0.00	0.000	(196,001.97)	(20,897.208)
FEES	(112.50)	(11.833)	(24,933.88)	(2,245.803)	(25,046.38)	(2,257.636)
LOAN REPAYMENT	12,021.01	1,243.948	37,055.51	3,305.250	49,076.52	4,549.198
INTEREST ON LOAN	1,455.39	150.856	2,061.82	184.961	3,517.21	335.817
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$5,340,224.25	549,964.941	\$59,507.56	(6,019.751)	\$5,399,731.81	543,945.190
ENDING NAV VALUE						\$12.05
ENDING MARKET VALUE						\$6,556,280.16

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O2KY FLEXFIT+MOD 2055 R1						
CONTRIBUTION	73,961.26	7,555.894	268,261.86	23,048.781	342,223.12	30,604.675
EXCHANGE IN	1,329,688.55	135,887.723	0.00	0.000	1,329,688.55	135,887.723
REALIZED G/L	(1,027.94)	0.000	24,159.43	0.000	23,131.49	0.000
WITHDRAWAL	(7,819.51)	(788.802)	(50,558.96)	(4,362.030)	(58,378.47)	(5,150.832)
FORFEITURE DEBIT	(3,449.64)	(343.051)	(69.78)	(5.508)	(3,519.42)	(348.559)
EXCHANGE OUT	(58,164.32)	(6,075.391)	(28,336.67)	(2,424.474)	(86,500.99)	(8,499.865)
FEES	(100.00)	(10.102)	(11,673.67)	(1,070.348)	(11,773.67)	(1,080.450)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$1,333,088.40	136,226.271	\$201,782.21	15,186.421	\$1,534,870.61	151,412.692

ENDING NAV VALUE \$12.34

ENDING MARKET VALUE \$1,869,840.77

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O4S2 C&S US REALTY RS						
CONTRIBUTION	1,384.42	77.031	1,714.59	82.254	3,099.01	159.285
INTEREST	3.21	0.174	0.00	0.000	3.21	0.174
EXCHANGE IN	9,740.31	503.374	68,066.92	3,363.918	77,807.23	3,867.292
REALIZED G/L	0.00	0.000	270.23	0.000	270.23	0.000
LOAN WITHDRAWAL	0.00	0.000	(287.40)	(15.402)	(287.40)	(15.402)
WITHDRAWAL	0.00	0.000	(0.90)	(0.046)	(0.90)	(0.046)
EXCHANGE OUT	0.00	0.000	(17,260.59)	(865.627)	(17,260.59)	(865.627)
FEES	0.00	0.000	(118.77)	(5.559)	(118.77)	(5.559)
LOAN REPAYMENT	0.00	0.000	300.00	14.253	300.00	14.253
INTEREST ON LOAN	0.00	0.000	5.88	0.289	5.88	0.289
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$11,127.94	580.579	\$52,689.96	2,574.080	\$63,817.90	3,154.659
ENDING NAV VALUE						\$21.48
ENDING MARKET VALUE						\$67,762.08

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O6G7 LARGE CAP GR III I1						
CONTRIBUTION	23,537.80	2,347.082	18,748.25	1,389.240	42,286.05	3,736.322
INTEREST	85.99	9.545	0.00	0.000	85.99	9.545
EXCHANGE IN	111,492.63	11,556.057	31,937.43	2,386.478	143,430.06	13,942.535
REALIZED G/L	0.00	0.000	22,103.10	0.000	22,103.10	0.000
BALANCE FORWARD	35,360.43	4,059.751	0.00	0.000	35,360.43	4,059.751
LOAN WITHDRAWAL	0.00	0.000	(2,521.45)	(193.598)	(2,521.45)	(193.598)
WITHDRAWAL	0.00	0.000	(3,851.56)	(285.944)	(3,851.56)	(285.944)
EXCHANGE OUT	0.00	0.000	(67,737.62)	(4,796.158)	(67,737.62)	(4,796.158)
FEES	0.00	0.000	(791.25)	(59.728)	(791.25)	(59.728)
LOAN REPAYMENT	0.00	0.000	2,616.04	194.340	2,616.04	194.340
INTEREST ON LOAN	0.00	0.000	67.28	4.852	67.28	4.852
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$170,476.85	17,972.435	\$570.22	(1,360.518)	\$171,047.07	16,611.917
ENDING NAV VALUE						\$14.72
ENDING MARKET VALUE						\$244,570.61

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
O9DZ MID CAP GROWTH I1						
CONTRIBUTION	16,006.24	1,369.668	8,186.86	565.830	24,193.10	1,935.498
INTEREST	41.74	3.756	0.00	0.000	41.74	3.756
EXCHANGE IN	33,593.30	2,717.246	5,894.11	438.550	39,487.41	3,155.796
REALIZED G/L	875.13	0.000	1,468.17	0.000	2,343.30	0.000
BALANCE FORWARD	17,680.21	1,638.574	0.00	0.000	17,680.21	1,638.574
LOAN WITHDRAWAL	0.00	0.000	(3,916.76)	(276.320)	(3,916.76)	(276.320)
EXCHANGE OUT	(12,594.13)	(1,013.204)	(14,409.14)	(1,001.936)	(27,003.27)	(2,015.140)
FEES	0.00	0.000	(204.37)	(14.357)	(204.37)	(14.357)
LOAN REPAYMENT	0.00	0.000	143.97	9.827	143.97	9.827
INTEREST ON LOAN	0.00	0.000	13.58	0.937	13.58	0.937
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$55,602.49	4,716.040	(\$2,823.58)	(277.469)	\$52,778.91	4,438.571
ENDING NAV VALUE						\$15.49
ENDING MARKET VALUE						\$68,780.54

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
ODOV LARGE CP VALUE I1						
CONTRIBUTION	11,076.62	670.555	29,731.57	1,460.496	40,808.19	2,131.051
INTEREST	47.50	2.982	0.00	0.000	47.50	2.982
EXCHANGE IN	192,960.29	11,805.349	70,516.54	3,423.632	263,476.83	15,228.981
REALIZED G/L	0.00	0.000	2,250.66	0.000	2,250.66	0.000
BALANCE FORWARD	17,680.24	1,116.176	0.00	0.000	17,680.24	1,116.176
LOAN WITHDRAWAL	0.00	0.000	(2,689.09)	(132.485)	(2,689.09)	(132.485)
WITHDRAWAL	0.00	0.000	(9,551.58)	(465.630)	(9,551.58)	(465.630)
EXCHANGE OUT	0.00	0.000	(549.67)	(29.114)	(549.67)	(29.114)
FEES	0.00	0.000	(980.08)	(48.089)	(980.08)	(48.089)
LOAN REPAYMENT	0.00	0.000	2,616.04	124.919	2,616.04	124.919
INTEREST ON LOAN	0.00	0.000	67.35	3.230	67.35	3.230
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$221,764.65	13,595.062	\$91,411.74	4,336.959	\$313,176.39	17,932.021

ENDING NAV VALUE

\$21.55

ENDING MARKET VALUE

\$386,610.75

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OEFG DFA EMRG MKT CORE EQ						
CONTRIBUTION	27,240.87	1,284.262	11,765.16	498.599	39,006.03	1,782.861
DIVIDEND	5,433.58	254.695	5,568.57	228.438	11,002.15	483.133
INTEREST	59.56	2.797	0.00	0.000	59.56	2.797
EXCHANGE IN	106,795.37	5,021.187	13,784.53	616.741	120,579.90	5,637.928
REALIZED G/L	305.70	0.000	1,649.96	0.000	1,955.66	0.000
BALANCE FORWARD	24,894.75	1,189.998	0.00	0.000	24,894.75	1,189.998
LOAN WITHDRAWAL	0.00	0.000	(1,292.66)	(55.863)	(1,292.66)	(55.863)
WITHDRAWAL	0.00	0.000	(3.84)	(0.163)	(3.84)	(0.163)
EXCHANGE OUT	(18,286.95)	(850.404)	(22,057.36)	(971.262)	(40,344.31)	(1,821.666)
FEES	0.00	0.000	(450.30)	(18.894)	(450.30)	(18.894)
LOAN REPAYMENT	0.00	0.000	1,199.99	50.483	1,199.99	50.483
INTEREST ON LOAN	0.00	0.000	23.47	0.975	23.47	0.975
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$146,442.88	6,902.535	\$10,187.52	349.054	\$156,630.40	7,251.589
ENDING NAV VALUE						\$23.28
ENDING MARKET VALUE						\$168,816.99

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OEZ1 BR STRAT GLB BD K						
CONTRIBUTION	3,858.48	753.585	3,647.72	698.915	7,506.20	1,452.500
DIVIDEND	1,377.46	269.137	1,515.96	289.125	2,893.42	558.262
INTEREST	41.89	8.049	0.00	0.000	41.89	8.049
EXCHANGE IN	36,316.15	7,032.693	9,245.33	1,787.076	45,561.48	8,819.769
REALIZED G/L	0.00	0.000	10.33	0.000	10.33	0.000
BALANCE FORWARD	17,680.22	3,400.043	0.00	0.000	17,680.22	3,400.043
EXCHANGE OUT	0.00	0.000	(20,617.62)	(3,964.926)	(20,617.62)	(3,964.926)
FEES	0.00	0.000	(137.24)	(26.127)	(137.24)	(26.127)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$59,274.20	11,463.507	(\$6,335.52)	(1,215.937)	\$52,938.68	10,247.570

ENDING NAV VALUE \$5.19
 ENDING MARKET VALUE \$53,184.89

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OFZS DFA US SMALL CAP I						
CONTRIBUTION	18,370.66	465.651	12,110.88	259.924	30,481.54	725.575
DIVIDEND	4,492.83	109.219	2,601.53	54.352	7,094.36	163.571
INTEREST	40.17	1.009	0.00	0.000	40.17	1.009
EXCHANGE IN	148,669.26	3,561.479	48,261.06	1,011.667	196,930.32	4,573.146
REALIZED G/L	695.46	0.000	523.37	0.000	1,218.83	0.000
BALANCE FORWARD	17,680.21	445.907	0.00	0.000	17,680.21	445.907
LOAN WITHDRAWAL	0.00	0.000	(2,280.61)	(51.377)	(2,280.61)	(51.377)
WITHDRAWAL	0.00	0.000	(6.82)	(0.149)	(6.82)	(0.149)
EXCHANGE OUT	(12,453.40)	(301.608)	(1,647.83)	(37.130)	(14,101.23)	(338.738)
FEES	0.00	0.000	(608.06)	(13.178)	(608.06)	(13.178)
LOAN REPAYMENT	0.00	0.000	2,400.00	50.619	2,400.00	50.619
INTEREST ON LOAN	0.00	0.000	46.94	1.018	46.94	1.018
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$177,495.19	4,281.657	\$61,400.46	1,275.746	\$238,895.65	5,557.403
ENDING NAV VALUE						\$48.93
ENDING MARKET VALUE						\$271,923.71

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OKRG DFA US TARGET VAL I						
CONTRIBUTION	5,836.81	207.842	5,626.16	171.384	11,462.97	379.226
DIVIDEND	1,721.58	58.494	1,434.44	42.742	3,156.02	101.236
INTEREST	46.27	1.646	0.00	0.000	46.27	1.646
EXCHANGE IN	48,154.05	1,686.418	11,287.23	345.810	59,441.28	2,032.228
REALIZED G/L	0.00	0.000	265.14	0.000	265.14	0.000
BALANCE FORWARD	17,680.23	628.520	0.00	0.000	17,680.23	628.520
EXCHANGE OUT	0.00	0.000	(95.11)	(3.004)	(95.11)	(3.004)
FEES	0.00	0.000	(261.74)	(8.052)	(261.74)	(8.052)
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$73,438.94	2,582.920	\$18,256.12	548.880	\$91,695.06	3,131.800

ENDING NAV VALUE \$34.37
 ENDING MARKET VALUE \$107,639.98

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OKVZ DFA INTL VALUE I						
CONTRIBUTION	3,075.39	161.885	8,812.05	416.490	11,887.44	578.375
DIVIDEND	6,753.61	352.355	6,218.67	292.210	12,972.28	644.565
INTEREST	33.07	1.782	0.00	0.000	33.07	1.782
EXCHANGE IN	126,989.56	6,667.777	8,934.43	430.701	135,923.99	7,098.478
REALIZED G/L	0.00	0.000	1,521.86	0.000	1,521.86	0.000
BALANCE FORWARD	14,144.18	769.961	0.00	0.000	14,144.18	769.961
LOAN WITHDRAWAL	0.00	0.000	(94.57)	(4.440)	(94.57)	(4.440)
EXCHANGE OUT	0.00	0.000	(22,499.83)	(1,109.043)	(22,499.83)	(1,109.043)
FEES	0.00	0.000	(405.83)	(19.267)	(405.83)	(19.267)
LOAN REPAYMENT	0.00	0.000	72.01	3.357	72.01	3.357
INTEREST ON LOAN	0.00	0.000	6.77	0.313	6.77	0.313
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$150,995.81	7,953.760	\$2,565.56	10.321	\$153,561.37	7,964.081

ENDING NAV VALUE \$20.59
 ENDING MARKET VALUE \$163,980.44

ACCOUNTING ITEM	<-BEGINNING BALANCE-> AS OF 12/31/2023		<-----ACTIVITY-----> FROM 01/01/2024 TO 12/31/2024		<---ENDING BALANCE---> AS OF 12/31/2024	
	CASH	SHARES/UNITS	CASH	SHARES/UNITS	CASH	SHARES/UNITS
OLDB BLKRRK HIGH YLD K						
CONTRIBUTION	18,619.39	2,753.658	6,423.16	907.277	25,042.55	3,660.935
DIVIDEND	2,073.28	304.992	3,968.95	558.778	6,042.23	863.770
INTEREST	38.52	5.652	0.00	0.000	38.52	5.652
EXCHANGE IN	4,223.25	613.844	19,815.60	2,822.735	24,038.85	3,436.579
REALIZED G/L	47.60	0.000	33.76	0.000	81.36	0.000
BALANCE FORWARD	17,680.21	2,607.701	0.00	0.000	17,680.21	2,607.701
LOAN WITHDRAWAL	0.00	0.000	(1,956.63)	(280.722)	(1,956.63)	(280.722)
WITHDRAWAL	0.00	0.000	(5.73)	(0.814)	(5.73)	(0.814)
EXCHANGE OUT	(12,125.63)	(1,791.307)	0.00	0.000	(12,125.63)	(1,791.307)
FEES	0.00	0.000	(173.76)	(24.545)	(173.76)	(24.545)
LOAN REPAYMENT	0.00	0.000	1,800.00	253.556	1,800.00	253.556
INTEREST ON LOAN	0.00	0.000	35.21	4.981	35.21	4.981
ADJUSTMENT	0.00	0.000	0.00	0.000	0.00	0.000
TOTAL	\$30,556.62	4,494.540	\$29,940.56	4,241.246	\$60,497.18	8,735.786
ENDING NAV VALUE						\$7.10
ENDING MARKET VALUE						\$62,024.11

IV. SUMMARY OF LOAN ACTIVITY

BEGINNING BALANCE AS OF: 12/31/2023 \$94,038.17

PRINCIPAL ACTIVITY

LESS PRINCIPAL REPAYED (77,251.30)
LESS NON-MONETARY
LOAN DEFAULT - ACTUAL DEFAULT (29,779.13)

SUBTOTAL (\$107,030.43)

PLUS LOAN WITHDRAWALS 109,640.00
PLUS NON-MONETARY
LOAN DEFAULT - PRE-DEFAULT INT 524.51

SUBTOTAL \$110,164.51

OUTSTANDING PRINCIPAL BALANCE AS OF: 12/31/2024 \$97,172.25
=====

INTEREST ACTIVITY

INTEREST PAYMENTS 6,632.58

TOTAL INTEREST \$6,632.58
=====

TOTAL LOANS OUTSTANDING AS OF 12/31/2024: 7
=====

V. RECONCILIATION

	<-----BEGINNING BALANCE-----> AS OF 12/31/2023 CASH	<-----CURRENT ACTIVITY-----> 01/01/2024 TO 12/31/2024 CASH	<-----ENDING BALANCE-----> AS OF 12/31/2024 CASH
PARTICIPANT TOTALS	\$13,570,404.68	\$675,702.05	\$14,246,106.73
PLAN TOTALS	\$13,570,404.68	\$675,702.05	\$14,246,106.73
	\$0.00	\$0.00	\$0.00

Summary of 5% Reportable Transactions
 Pursuant to Department of Labor Regulation (DOL) 2520.103-6(c)
 For the Plan Year Ending 12/31/2024

Beginning Plan Balance(1):	\$14,728,140.13
5% of Beginning Balance (applicable for IRS Form 5500, Schedule H filers):	\$736,407.01

Schedule below is a record of all non-participant directed transactions pursuant to IRS Form 5500 instructions.

Transactions pursuant to DOL Sec. 2520.103-6(c) (1)(i) and 2520.103-6(d):
 A transaction within the plan year, with respect to any plan asset, involving amount in excess of 5% for Schedule H filers of the current value of plan assets.

<u>Description of Asset/Transaction</u>	<u>Date</u>	<u>Purchase Price</u>	<u>Sales Price</u>	<u>Expenses Incurred</u>	<u>Cost of Assets</u>	<u>Realized Gain/Loss</u>	<u>% to Bal</u>
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*** NO REPORTABLE TRANSACTIONS ***

Department of Labor regulations require that reportable transactions be determined based on the value of the plan assets as of the beginning of the plan year, (unless the Form 5500 is being filed for the initial plan year -- in which case the value of the plan assets as of the end of the plan year is used). Please note that if your plan converted to Fidelity during the plan year, or Fidelity did not recordkeep all of the plan assets as of the beginning of the plan year, Fidelity is unable to determine the actual value of the plan assets as of the beginning of the plan year. Therefore, the beginning of year value reflected on this report would not be correct. You should apply the value of the transactions identified on this report to the actual value of the assets as of the beginning of the plan year to determine whether or not they are reportable (i.e., exceed 5% of the actual value of plan assets as of the beginning of the year).

Summary of 5% Reportable Transactions
Pursuant to Department of Labor Regulation (DOL) 2520.103-6(c)
For the Plan Year Ending 12/31/2024

Beginning Plan Balance(1):	\$14,728,140.13
5% of Beginning Balance (applicable for IRS Form 5500, Schedule H filers):	\$736,407.01

Schedule below is a record of all non-participant directed transactions pursuant to IRS Form 5500 instructions.

Transactions pursuant to DOL Sec. 2520.103-6(c) (1)(iii) and 2520.103-6(d):

Any transaction within the plan year involving securities of the same issue if within the plan year any series of transactions with respect to such securities, when aggregated, involves an amount in excess of 5% for Schedule H filers of the current value of plan assets.

<u>Description of Asset/Transaction</u>	<u>Total # of Purch</u>	<u>Total Amount of Purchases</u>	<u>Total # of Sales</u>	<u>Total Amount of Sales</u>	<u>Cost of Assets Sold</u>	<u>Net Realized Gain/Loss</u>	<u>% to Bal</u>
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*** NO REPORTABLE TRANSACTIONS ***

Department of Labor regulations require that reportable transactions be determined based on the value of the plan assets as of the beginning of the plan year, (unless the Form 5500 is being filed for the initial plan year -- in which case the value of the plan assets as of the end of the plan year is used). Please note that if your plan converted to Fidelity during the plan year, or Fidelity did not recordkeep all of the plan assets as of the beginning of the plan year, Fidelity is unable to determine the actual value of the plan assets as of the beginning of the plan year. Therefore, the beginning of year value reflected on this report would not be correct. You should apply the value of the transactions identified on this report to the actual value of the assets as of the beginning of the plan year to determine whether or not they are reportable (i.e., exceed 5% of the actual value of plan assets as of the beginning of the year).

SUMMARY OF NET TRUST ASSETS

Total Plan Assets as of 12/31/2024

<u>Fund Name</u>	<u>Share Balance 12/31/2024</u>	<u>Historical Cost</u>	<u>Price</u>	<u>Total Market Value</u>
SMALL CAP GR II I1	2,712.425	\$24,688.89	\$12.11	\$32,850.18
MID CAP VALUE FEE I1	190.364	\$2,761.91	\$15.84	\$3,016.66
INTERNATIONAL EQ I1	7,194.409	\$71,172.37	\$11.75	\$84,542.94
STABLE VALUE FUND I1	16,226.672	\$176,746.53	\$11.17	\$181,410.95
FLEXFIT+AGGR 2035 R1	20,858.137	\$207,511.12	\$11.66	\$243,351.88
FLEXFIT+AGGR 2045 R1	21,253.228	\$208,863.67	\$11.97	\$254,477.65
FLEXFIT+AGGR 2055 R1	2,879.512	\$31,318.69	\$12.02	\$34,635.35
FLEXFIT+MOD RET R1	227,680.694	\$2,170,175.18	\$10.57	\$2,406,676.01
FLEXFIT+MOD 2025 R1	0.000		\$10.82	\$0.00
FLEXFIT+MOD 2035 R1	88,819.619	\$859,682.92	\$11.39	\$1,012,055.15
FLEXFIT+MOD 2045 R1	543,945.190	\$5,399,731.81	\$12.05	\$6,556,280.16
FLEXFIT+MOD 2055 R1	151,412.692	\$1,534,870.61	\$12.34	\$1,869,840.76
C&S US REALTY RS	3,154.659	\$63,817.90	\$21.48	\$67,762.08
LARGE CAP GR III I1	16,611.917	\$171,047.07	\$14.72	\$244,570.61
MID CAP GROWTH I1	4,438.571	\$52,778.91	\$15.49	\$68,780.54
LARGE CP VALUE I1	17,932.021	\$313,176.39	\$21.55	\$386,610.79
DFA EMRG MKT CORE EQ	7,251.589	\$156,630.40	\$23.28	\$168,816.99
BR STRAT GLB BD K	10,247.570	\$52,938.68	\$5.19	\$53,184.89
DFA US SMALL CAP I	5,557.403	\$238,895.65	\$48.93	\$271,923.73
DFA US TARGET VAL I	3,131.800	\$91,695.06	\$34.37	\$107,639.97
DFA INTL VALUE I	7,964.081	\$153,561.37	\$20.59	\$163,980.43
BLKRK HIGH YLD K	8,735.786	\$60,497.18	\$7.10	\$62,024.08
FID US BOND IDX	27,252.050	\$280,983.50	\$10.22	\$278,515.95
FID 500 INDEX	6,150.852	\$938,561.79	\$204.19	\$1,255,942.47
FID MID CAP IDX	7,438.954	\$210,085.21	\$33.77	\$251,213.48
FID SM CAP IDX	3,159.522	\$72,885.04	\$27.68	\$87,455.57
FID INTL INDEX	8,499.051	\$381,380.59	\$47.54	\$404,044.88
FID INFL PR BD IDX	8,807.898	\$80,299.33	\$8.89	\$78,302.21
FID TOTAL BOND K6	26,743.105	\$235,849.30	\$8.70	\$232,665.01
FID GOVT MMKT K6	3,499.660	\$3,499.66	\$1.00	\$3,499.66
OUTSTANDING LOAN BALANCE				\$97,172.25

			NET ASSETS 12/31/2024:	\$16,963,243.28
				=====

Assets are presented at fair value with the exception to fully benefit responsive investment contracts which are presented at contract value as in previous years. See Chapter 7 of the Fidelity Auditor's Guide for financial statement presentation and disclosure information.

Evans Consulting 401(k) Plan

Financial Statements and
Supplemental Schedule

December 31, 2024 and 2023

Evans Consulting 401(k) Plan

December 31, 2024 and 2023

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Independent Auditor's Report

To the Plan Administrator
Evans Consulting 401(k) Plan

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

We have performed audits of the financial statements of Evans Consulting 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2024 and 2023, and the related statement of changes in net assets available for benefits for the year ended December 31, 2024, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of Evans Consulting 401(k) Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2024 and 2023, and for the year ended December 31, 2024, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Evans Consulting 401(k) Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Evans Consulting 401(k) Plan's ability to continue as a going concern for one year following the date that the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- exercise professional judgment and maintain professional skepticism throughout the audit.
- identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Evans Consulting 401(k) Plan's internal control. Accordingly, no such opinion is expressed.
- evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Evans Consulting 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

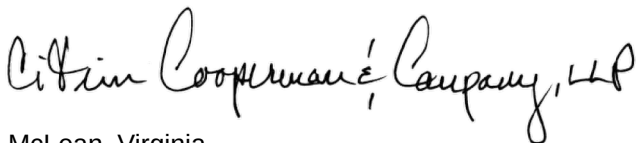
Other Matter - Supplemental Schedules Required by ERISA

The supplemental schedule H, line 4i - schedule of assets (held at end of year) as of December 31, 2024, is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

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



McLean, Virginia
October 3, 2025

Evans Consulting 401(k) Plan
Statements of Net Assets Available for Benefits
December 31, 2024 and 2023

	2024	2023
Assets		
Interest bearing cash	\$ 3,500	\$ -
Investments at fair value	16,862,572	14,634,102
Receivables		
Notes receivable from participants	97,172	94,038
Net assets available for benefits	\$ 16,963,244	\$ 14,728,140

See accompanying notes to the financial statements.

Evans Consulting 401(k) Plan

Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2024

Additions

Investment income

Interest and dividends	\$ 79,347
Net appreciation in fair value of investments	1,942,649

Total investment income	<u>2,021,996</u>
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Interest income on notes receivable from participants	7,157
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Contributions

Participants	1,073,191
Employer	386,124
Rollovers	107,791

Total contributions	<u>1,567,106</u>
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Total additions	<u>3,596,259</u>
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Deductions

Benefits paid to participants	1,289,715
Administrative expenses	71,440

Total deductions	<u>1,361,155</u>
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Net increase	2,235,104
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Net assets available for benefits

Beginning of year	14,728,140
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End of year	<u>\$ 16,963,244</u>
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See accompanying notes to the financial statements.

Evans Consulting 401(k) Plan
Notes to the Financial Statements
December 31, 2024 and 2023

1. DESCRIPTION OF PLAN

The following description of the Evans Consulting 401(k) Plan (the Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General - The Plan is a defined contribution plan established effective January 1, 1995, as restated December 15, 2022. The Plan covers all employees, excluding non-resident aliens, leased employees, employees under a collective bargaining agreement, interns, temporary employees, and residents of Puerto Rico, of Evans Incorporated (the Company or Plan Sponsor) who are age 21 or older. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA). The plan administrator is responsible for oversight of the Plan. The Plan's investment committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan's management. The Plan is maintained for the exclusive purpose of providing certain tax-favored benefits for eligible employees, as a plan qualified under Section 401(a), and is exempt from tax under Section 501(a) of the Internal Revenue Code (IRC).

Eligibility - All employees (with the exception of non-resident aliens, leased employees, employees under a collective bargaining agreement, interns and temporary employees, and residents of Puerto Rico) who attain the age of 21 are immediately eligible to participate in the Plan upon hire. An employee is eligible for employer contributions as soon as the employee joins the Plan. To qualify for the employer discretionary matching or non-elective profit sharing contributions, employees must complete one year of service, defined by the Plan as 1,000 hours of elapsed time, and must be employed on the last day of the contribution period. This is waived for participants that terminate on the last day of the plan year or those that terminated during the applicable plan year due to death, disability or attainment of the normal retirement age defined by the Plan. Under the aforementioned discretionary matching qualifications, the groups of "eligible" participants benefiting under each match rate must satisfy nondiscriminatory coverage requirements, and the group to whom the match rate is effectively available must not substantially favor highly compensated employees.

Contributions - Each year, participants may contribute up to 100 percent of pretax annual compensation, as defined in the plan document, up to the maximum limits of the IRC. Participants also may designate all or a portion of their deferral contributions as after-tax contributions into a Roth account. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants also may contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). Participants direct the investment of their contributions into various investment options offered by the Plan. Contributions are subject to certain Internal Revenue Service (IRS) limitations. Participant contributions are recorded in the period during which the Company makes payroll deductions from the participant's earnings.

Evans Consulting 401(k) Plan

Notes to the Financial Statements

December 31, 2024 and 2023

The Company makes safe harbor matching contributions equal to 100 percent of the first 3 percent of a participant's eligible compensation contributed to the Plan. Employer safe harbor matching contributions are subject to certain limitations under the IRC. For the year ended December 31, 2024, the Company made safe harbor matching contributions totaling \$386,124. The Company may also elect to make a discretionary matching or non-elective profit-sharing contribution to the Plan, subject to certain limitations. For the year ended December 31, 2024, the Company did not make any discretionary matching or non-elective profit-sharing contributions.

Participant accounts - Each participant's account is credited with the participant's contributions, Company matching contributions, allocations of the Company's safe harbor matching, discretionary matching and non-elective profit-sharing contributions and an allocation of the Plan's earnings. Participant accounts are charged with specific transaction fees related to participant loans and distributions and an allocation of administrative expenses that are paid by the Plan. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting - Participants are immediately vested in their contributions and related earnings thereon. Participants vest in employer safe harbor matching contributions, discretionary matching and non-elective profit sharing contributions ratably over a five-year period. Participants who are employed by the Company on the date they reach age 55 are immediately vested in their accounts under the Plan. All participants who become disabled, retire, or die are excepted from any last day or hours of service requirement. Any participant who dies while performing qualified military service will be excepted from last day or hours of service requirement.

Notes receivable from participants - Participants are permitted to take up to two loans at a time. They may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50 percent of their vested account balance. The loans are secured by the balance in the participant's account. The loan interest rate, determined quarterly, is set at 1 percent above the prime rate, as defined. Principal and interest are paid ratably through payroll deductions. Terms range up to five years or greater for the purchase of a primary residence, in which case, the term may not extend beyond 10 years from the date of the loan. The notes are secured by the balance in the borrower's account and shall bear a reasonable rate of interest, as defined by the plan document.

As of December 31, 2024, interest rates ranged from 4.25 percent to 9.5 percent. Principal and interest payments are paid through payroll deductions.

Evans Consulting 401(k) Plan

Notes to the Financial Statements

December 31, 2024 and 2023

Payment of benefits - On termination of service due to death, disability, retirement, or other reasons, a participant may elect to receive a lump sum amount equal to the value of the participant's vested interest in his or her account. If a terminated participant's vested balance is less than or equal to \$5,000, the amount may be automatically distributed in the form of a lump sum. In addition, the Plan allows for hardship distributions if certain criteria are met. Hardship distributions are permitted from pre-tax and Roth elective deferrals and match and profit sharing contributions for accounts that are fully vested. The minimum hardship distribution amount allowed under the Plan is \$500. In-service withdrawals are also permitted for participants performing service in the uniformed services upon disability, from rollover contributions, or for those participants who have reached normal retirement age as defined by the Plan.

Forfeited accounts - Employees who terminated employment with the Company and are less than 100 percent vested in their employer account may forfeit the non-vested portion of their employer accounts. If a participant forfeits any portion of his or her non-vested account balance, such forfeiture is used to pay plan administrative expenses. Any remaining amounts will be used to reduce future employer contributions payable under the Plan. As of December 31, 2024 and 2023, unapplied forfeitures totaled \$4,289 and \$11,012, respectively. For the year ended December 31, 2024, plan expenses were reduced by \$11,160 from forfeited nonvested accounts in accordance with plan provisions.

2. SUMMARY OF ACCOUNTING POLICIES

Basis of presentation - The accompanying financial statements of the Plan have been prepared in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP).

Use of estimates - The preparation of financial statements in accordance with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment valuation and income recognition - Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the investment advisers, custodians and insurance company, as applicable. See Note 3 for discussion of fair value measurements.

The investment in the collective investment trust is valued at net asset value (NAV) per unit, as determined by the trustee and custodian at year end. The NAV is used as the practical expedient to estimate fair value and is based on the fair value of the underlying investment held by the fund, less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

Evans Consulting 401(k) Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Net appreciation in fair value of investments includes realized gains or losses from the sale of investments, unrealized appreciation or depreciation in fair value of investments, and fees that have been charged by the trustee and custodian, and sponsoring mutual fund companies for services provided in connection with reordering and investment management. Net unrealized appreciation or depreciation in the fair value of investments represents the net change in fair value of the investments held during the period.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on an accrual basis. Dividends are recorded on the ex-dividend date.

Notes receivable from participants - Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed as incurred. No allowance for credit losses has been recorded as of December 31, 2024. If a participant ceases to make loan repayments and the plan administrator deems the participant loan to be in default, the participant loan balance is reduced, and a benefit payment is recorded based upon the terms of the plan document.

Payment of benefits - Benefits are recorded as a deduction from net assets when paid.

Expenses - Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation (depreciation) in fair value of investments.

Subsequent events - Subsequent events were evaluated through October 3, 2025, the date the financial statements were available to be issued. There are no subsequent events that require disclosure under Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 855, *Subsequent Events*.

3. FAIR VALUE MEASUREMENTS

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

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

Level 2 - Inputs to the valuation technique include:

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

Evans Consulting 401(k) Plan
Notes to the Financial Statements
December 31, 2024 and 2023

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

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

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

Following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the techniques used at December 31, 2024 and 2023.

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

Collective investment trust: Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee and custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investment held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

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

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2024 and 2023:

Assets at Fair Value as of December 31, 2024	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 3,415,710	\$ -	\$ -	\$ 3,415,710
Total assets in the fair value hierarchy	3,415,710	-	-	3,415,710
Investments measured at net asset value (a)	-	-	-	13,446,862
Total investments at fair value	\$ 3,415,710	\$ -	\$ -	\$ 16,862,572

Evans Consulting 401(k) Plan
Notes to the Financial Statements
December 31, 2024 and 2023

Assets at Fair Value as of December 31, 2023

	Level 1	Level 2	Level 3	Total
Mutual funds	\$ 3,429,662	\$ -	\$ -	\$ 3,429,662
Total assets in the fair value hierarchy	3,429,662	-	-	3,429,662
Investments measured at net asset value (a)	-	-	-	11,204,440
Total investments at fair value	<u>\$ 3,429,662</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 14,634,102</u>

(a) In accordance with FASB ASC 820, certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliations of the fair value hierarchy to the line item presented in the Statements of Net Assets Available for Benefits.

During the years ended December 31, 2024 and 2023, there were no transfers between levels of fair value hierarchy.

Fair value of investments that calculate NAV

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2024 and 2023. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

	Fair Value	Redemption Frequency (if currently eligible)	Redemption Notice Period	Other Redemption Restrictions
December 31, 2024				
Collective investment trusts	\$ 13,446,862	Daily	None	None
December 31, 2023				
Collective investment trusts	\$ 11,204,440	Daily	None	None

The collective investment trusts seek to achieve a stable unit value, a competitive current return, a high-quality diversified portfolio, and liquidity by investing in high-quality insurance company and bank investment contracts, private placements, money markets, and other investments.

Evans Consulting 401(k) Plan

Notes to the Financial Statements

December 31, 2024 and 2023

4. INFORMATION PREPARED AND CERTIFIED BY THE TRUSTEE AND CUSTODIAN

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA for 2024 and 2023. Accordingly, Fidelity Management Trust Company (FMTC), the Trustee and Custodian of the Plan, has certified to the completeness and accuracy of all investments and notes receivable from participants reported in the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the supplemental Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2024, and the related investment activity and interest income on notes receivable from participants reported in the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024.

5. RELATED-PARTY AND PARTY IN INTEREST TRANSACTIONS

Certain Plan investments are shares of mutual funds and collective investment trusts which are managed by Fidelity Investments Institutional Operations, Inc. (Fidelity Investments), an affiliate of FMTC. FMTC is the custodian, trustee, and recordkeeper as defined by the Plan and, therefore, these transactions qualify as party in interest transactions. Certain administrative functions of the Plan are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan. Fidelity Investments receives revenue from mutual fund and investment service providers for services Fidelity Investments provides to the funds. This revenue is used to offset certain amounts owed to Fidelity Investments for its administrative services to the Plan. The fees incurred by the Plan for recordkeeping and administrative services are shown as administrative expenses in the accompanying Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024.

6. RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

7. TAX STATUS

The Plan is a pre-approved plan sponsored by FMTC. The pre-approved plan received an IRS Opinion Letter dated June 30, 2020, which stated that the Plan and related trust are designed in accordance with the applicable sections of the IRC. Although the Plan has been amended since receiving the IRS Opinion Letter, the plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the Plan is qualified, and the related trust is tax exempt.

Evans Consulting 401(k) Plan
Notes to the Financial Statements
December 31, 2024 and 2023

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax positions taken by the Plan and has concluded that as of December 31, 2024 and 2023, there were no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits in progress for any tax periods.

8. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100 percent vested in their employer contributions and entitled to the entire amount of their account.

9. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

Schedule H, Part I and II of Form 5500 are in substantial agreement with the accompanying Statements of Net Assets Available for Benefits as of December 31, 2024 and 2023, and the accompanying Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2024, and there are no reconciling items.

Supplemental Schedule

Evans Consulting 401(k) Plan

Schedule H, Line 4i - Schedule of Assets (Held at End of Year)

EIN: 54-1698056 Plan Number: 001

December 31, 2024

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	SMALL CAP GR II I1	Collective investment trust	**	\$ 32,850
	MID CAP VALUE FEE I1	Collective investment trust	**	3,017
	INTERNATIONAL EQ I1	Collective investment trust	**	84,543
	STABLE VALUE FUND I1	Collective investment trust	**	181,411
*	FLEXFIT+AGGR 2035 R1	Collective investment trust	**	243,352
*	FLEXFIT+AGGR 2045 R1	Collective investment trust	**	254,478
*	FLEXFIT+AGGR 2055 R1	Collective investment trust	**	34,635
*	FLEXFIT+MOD RET R1	Collective investment trust	**	2,406,676
*	FLEXFIT+MOD 2025 R1	Collective investment trust	**	-
*	FLEXFIT+MOD 2035 R1	Collective investment trust	**	1,012,055
*	FLEXFIT+MOD 2045 R1	Collective investment trust	**	6,556,280
*	FLEXFIT+MOD 2055 R1	Collective investment trust	**	1,869,841
	C&S US REALTY RS	Collective investment trust	**	67,762
	LARGE CAP GR III I1	Collective investment trust	**	244,571
	MID CAP GROWTH I1	Collective investment trust	**	68,781
	LARGE CP VALUE I1	Collective investment trust	**	386,611
	DFA EMRG MKT CORE EQ	Mutual fund	**	168,817
	BR STRAT GLB BD K	Mutual fund	**	53,185
	DFA US SMALL CAP I	Mutual fund	**	271,924
	DFA US TARGET VAL I	Mutual fund	**	107,640
	DFA INTL VALUE I	Mutual fund	**	163,980
	BLKRK HIGH YLD BD K	Mutual fund	**	62,024
*	FID US BOND IDX	Mutual fund	**	278,516
*	FID 500 INDEX	Mutual fund	**	1,255,942
*	FID MID CAP IDX	Mutual fund	**	251,213
*	FID SM CAP IDX	Mutual fund	**	87,456
*	FID INTL INDEX	Mutual fund	**	404,045
*	FID TOTAL BOND K6	Mutual fund	**	232,665
*	FID INFL PR BD IDX	Mutual fund	**	78,302
*	FID GOVT MMKT K6	Interest bearing cash	**	3,500
				\$ 16,866,072
*	Participant loans	Interest rate range of 4.25 percent to 9.5 percent		\$ 97,172

*Denotes a party in interest.

** Cost information has been omitted for participant-directed investments.

See independent auditor's report.