

<div>Form 5500</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Annual Return/Report of Employee Benefit Plan</div> <div>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).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500.</div>	<div>OMB Nos. 1210-0110 1210-0089</div> <div>2025</div> <div>This Form is Open to Public Inspection</div>
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Part I	Annual Report Identification Information
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 04/30/2025	
A	This return/report is for: <div><div>☐ a multiemployer plan</div><div>☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)</div><div>☒ a single-employer plan</div><div>☐ a DFE (specify) _____</div></div>
B	This return/report is: <div><div>☐ the first return/report</div><div>☒ the final return/report</div><div>☐ an amended return/report</div><div>☒ a short plan year return/report (less than 12 months)</div></div>
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: <div><div>☒ Form 5558</div><div>☐ automatic extension</div><div>☐ the DFVC program</div><div>☐ special extension (enter description)</div></div>
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan GRAND ISLAND EXPRESS, INC. 401(K) PROFIT SHARING
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/1991
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) GRAND ISLAND EXPRESS, INC. 432 SOUTH STUHR RD PO BOX 2122 GRAND ISLAND, NE 68801-8569
2b	Employer Identification Number (EIN) 47-0660406
2c	Plan Sponsor's telephone number 308-398-8529
2d	Business code (see instructions) 484120

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.	02/16/2026	KAYLA HASSELMANN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	02/16/2026	KAYLA HASSELMANN
	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 ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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	5 311
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.....	<div style="background-color: #cccccc; height: 20px; width: 100%;"></div> 6a(1) 220 6a(2) 0 6b 0 6c 0 6d 0 6e 0 6f 0 6g(1) 300 6g(2) 0 6h 0
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 Characteristic Codes in the instructions:

2E 2F 2G 2J 2K 2T 3D 3H

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

9a Plan funding arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☒ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

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

b General Schedules

- (1)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☒ **A** (Insurance Information) – Number Attached 1
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☒ **D** (DFE/Participating Plan Information)
- (6)** ☐ **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 2025 Form M-1 annual report. If the plan was not required to file the 2025 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 _____

<div>SCHEDULE A (Form 5500) <div>Department of the Treasury Internal Revenue Service</div><div>Department of Labor Employee Benefits Security Administration</div><div>Pension Benefit Guaranty Corporation</div></div>	<div>Insurance Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div> <div>▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).</div>	<div>OMB No. 1210-0110</div> <div>2025</div> <div>This Form is Open to Public Inspection</div>
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For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 04/30/2025		
A Name of plan GRAND ISLAND EXPRESS, INC. 401(K) PROFIT SHARING	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 GRAND ISLAND EXPRESS, INC.	D Employer Identification Number (EIN) 47-0660406	

Part I	Information Concerning Insurance Contract Coverage, Fees, and Commissions	Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.
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1 Coverage Information:

(a) Name of insurance carrier
MINNESOTA LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
41-0417830	66168	067658	0	01/01/2025	04/30/2025

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4 Current value of plan's interest under this contract in the general account at year end	4	0
5 Current value of plan's interest under this contract in separate accounts at year end	5	0

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☒ other ▶ **GROUP ANNUITY CONTRACT**

b Balance at the end of the previous year	7b	106375
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c Additions: (1) Contributions deposited during the year	7c(1)	0	
(2) Dividends and credits	7c(2)		
(3) Interest credited during the year	7c(3)	772	
(4) Transferred from separate account	7c(4)	0	
(5) Other (specify below)	7c(5)	1	

▶ **ROUNDING**

(6) Total additions	7c(6)	773
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d Total of balance and additions (add lines 7b and 7c(6))	7d	107148
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	0	
(2) Administration charge made by carrier	7e(2)	6146	
(3) Transferred to separate account	7e(3)	101002	
(4) Other (specify below)	7e(4)	0	

▶

(5) Total deductions	7e(5)	107148
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	0
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Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

- a** ☐ Health (other than dental or vision)
 b ☐ Dental
 c ☐ Vision
 d ☐ Life insurance
e ☐ Temporary disability (accident and sickness)
 f ☐ Long-term disability
 g ☐ Supplemental unemployment
 h ☐ Prescription drug
i ☐ Stop loss (large deductible)
 j ☐ HMO contract
 k ☐ PPO contract
 l ☐ Indemnity contract
m ☐ Other (specify) ▶

9 Experience-rated contracts:

a Premiums: (1) Amount received	9a(1)		
(2) Increase (decrease) in amount due but unpaid	9a(2)		
(3) Increase (decrease) in unearned premium reserve	9a(3)		
(4) Earned ((1) + (2) - (3))		9a(4)	
b Benefit charges (1) Claims paid	9b(1)		
(2) Increase (decrease) in claim reserves	9b(2)		
(3) Incurred claims (add (1) and (2))		9b(3)	
(4) Claims charged		9b(4)	
c Remainder of premium: (1) Retention charges (on an accrual basis) --			
(A) Commissions	9c(1)(A)		
(B) Administrative service or other fees	9c(1)(B)		
(C) Other specific acquisition costs	9c(1)(C)		
(D) Other expenses	9c(1)(D)		
(E) Taxes	9c(1)(E)		
(F) Charges for risks or other contingencies	9c(1)(F)		
(G) Other retention charges	9c(1)(G)		
(H) Total retention		9c(1)(H)	
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)		9c(2)	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement		9d(1)	
(2) Claim reserves		9d(2)	
(3) Other reserves		9d(3)	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line 9c(2).)		9e	

10 Nonexperience-rated contracts:

a Total premiums or subscription charges paid to carrier	10a	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.	10b	

Specify nature of costs.

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

<div>SCHEDULE C</div> <div>(Form 5500)</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Service Provider Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2025
		This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 04/30/2025		
A Name of plan GRAND ISLAND EXPRESS, INC. 401(K) PROFIT SHARING	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 GRAND ISLAND EXPRESS, INC.	D Employer Identification Number (EIN) 47-0660406	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☐ Yes ☒ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

STANCORP FINANCIAL GROUP

93-1253576

(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?
12 15 18 50	NONE	20890	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CAMBRIDGE INVESTMENT RESEARCH

42-1445429

(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 70	NONE	10493	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(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 ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

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
(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
(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:

<div>SCHEDULE D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration</div>	<div>DFE/Participating Plan Information</div> <div>This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2025</div> <div>This Form is Open to Public Inspection.</div>
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For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 04/30/2025		
A Name of plan GRAND ISLAND EXPRESS, INC. 401(K) PROFIT SHARING	B Three-digit plan number (PN) ▶	002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 GRAND ISLAND EXPRESS, INC.	D Employer Identification Number (EIN) 47-0660406	

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:	MASTER SEPARATE ACCOUNT
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b Name of sponsor of entity listed in (a):	MINNESOTA LIFE INSURANCE COMPANY
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c EIN-PN 41-0417830-900	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE:	
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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)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	
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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)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	
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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)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	
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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)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	
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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)
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a Name of MTIA, CCT, PSA, or 103-12 IE:	
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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)
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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)**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)**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)**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)**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)**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)**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)**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)**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)**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)

Part II Information on Participating Plans (to be completed by DFEs, other than DCGs)

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN**a** Plan name**b** Name of
plan sponsor**c** EIN-PN

<div>SCHEDULE H</div> <div>(Form 5500)</div> <div>Department of the Treasury Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Financial Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div>	OMB No. 1210-0110
		2025
		This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 04/30/2025		
A Name of plan GRAND ISLAND EXPRESS, INC. 401(K) PROFIT SHARING	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 GRAND ISLAND EXPRESS, INC.	D Employer Identification Number (EIN) 47-0660406	

Part I	Asset and Liability Statement		
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.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		0
(2) Participant contributions	1b(2)		0
(3) Other	1b(3)		0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		0
(2) U.S. Government securities	1c(2)		0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		0
(B) All other	1c(3)(B)		0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		0
(B) Common	1c(4)(B)		0
(5) Partnership/joint venture interests	1c(5)		0
(6) Real estate (other than employer real property)	1c(6)		0
(7) Loans (other than to participants)	1c(7)		0
(8) Participant loans	1c(8)	343394	0
(9) Value of interest in common/collective trusts	1c(9)		0
(10) Value of interest in pooled separate accounts	1c(10)	15660816	0
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)		0
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	106375	0
(15) Other	1c(15)		0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		0
(2) Employer real property	1d(2)		0
1e Buildings and other property used in plan operation	1e		0
1f Total assets (add all amounts in lines 1a through 1e)	1f	16110585	0

Liabilities

1g Benefit claims payable	1g		0
1h Operating payables	1h		0
1i Acquisition indebtedness	1i		0
1j Other liabilities	1j		0
1k Total liabilities (add all amounts in lines 1g through 1j)	1k	0	0

Net Assets

1l Net assets (subtract line 1k from line 1f)	1l	16110585	0
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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)	29981	
(B) Participants	2a(1)(B)	309036	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		339017
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(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)	8300	
(F) Other	2b(1)(F)	772	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		9072
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	0	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		0
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	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)		0
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		-481400
(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)		0
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		-133311

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1210365	
(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)		1210365
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)	20366	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	0	
(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)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		20366
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1230731

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		-1364042
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		14746543

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: **REGIER CARR & MONROE, LLP, CPAS**

(2) EIN: **48-0573184**

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.)		☒	
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.)		☒	
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.)		☒	
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.)		☒	
e Was this plan covered by a fidelity bond?	☒		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?		☒	
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?		☒	
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?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)		☒	
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.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	☒		
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
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)
EVERYONESAVES POOLED EMPLOYER PLAN	87-2096126	003

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 _____.

<div>SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation</div>	<div>Retirement Plan Information</div> <div>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).</div> <div>▶ File as an attachment to Form 5500.</div>	<div>OMB No. 1210-0110</div> <div>2025</div> <div>This Form is Open to Public Inspection.</div>
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 04/30/2025		
A Name of plan GRAND ISLAND EXPRESS, INC. 401(K) PROFIT SHARING		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 GRAND ISLAND EXPRESS, INC.		D Employer Identification Number (EIN) 47-0660406
Part I	Distributions	
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 0
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): 41-0417830 93-0242990		
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.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☒ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
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?		☐ Yes ☐ No ☒ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?		☐ Yes ☐ No ☐ N/A
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
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.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?		☐ Yes ☐ No
11 a Does the ESOP hold any preferred stock?		☐ Yes ☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)		☐ Yes ☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?		☐ Yes ☐ No
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		Schedule R (Form 5500) 2025 v. 250312

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: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ 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. ☐ 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 Q702806A.

**GRAND ISLAND EXPRESS, INC.
PROFIT-SHARING PLAN**

**Independent Auditor's Report
And
Financial Statements**

April 30, 2025 and December 31, 2024



**GRAND ISLAND EXPRESS, INC.
PROFIT-SHARING PLAN**

**Independent Auditor's Report
And
Financial Statements**

April 30, 2025 and December 31, 2024

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Independent Auditor's Report

Trustees
Grand Island Express, Inc. Profit-Sharing Plan
Grand Island, Nebraska

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

We have performed audits of the financial statements of the Grand Island Express, Inc. Profit-Sharing Plan (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 April 30, 2025 and December 31, 2024, and the related statement of changes in net assets available for benefits for the short year ended April 30, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 (DOL) 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of April 30, 2025, and December 31, 2024, and for the short year ended April 30, 2025, stating that the certified investment information, as described in Note 3 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 the 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 the Plan's ability to continue as a going concern for one year after 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 the 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 the 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.

Regier Can E Monreal, CPA

February 13, 2026
Wichita, Kansas

Grand Island Express, Inc. Profit Sharing Plan
Statements of Net Assets Available for Benefits
April 30, 2025 and December 31, 2024

	<u>2025</u>	<u>2024</u>
Assets		
Investments		
Investments at fair value	\$ -	\$ 15,660,816
Fully benefit-responsive investment contract at contract value	-	106,375
Total investments	<u>-</u>	<u>15,767,191</u>
Receivables		
Notes receivable from participants	<u>-</u>	<u>340,409</u>
Total assets	<u>-</u>	<u>16,107,600</u>
Net assets available for benefits	<u><u>\$ -</u></u>	<u><u>\$ 16,107,600</u></u>

The accompanying notes are an integral part of these financial statements.

Grand Island Express, Inc. Profit Sharing Plan
Statement of Changes in Net Assets Available for Benefits
For the Short Year Ended April 30, 2025

	<u>2025</u>
Additions	
Investment loss	
Net depreciation in fair value of investments	\$ (112,643)
Interest income	<u>772</u>
Total investment loss	<u>(111,871)</u>
 Interest income on notes receivable from participants	 <u>8,300</u>
 Contributions	
Employer	29,981
Participants	309,036
Rollovers	-
Total contributions	<u>339,017</u>
 Total additions	 <u>235,446</u>
 Deductions	
Benefits paid to participants	1,212,340
Administrative expenses	<u>20,366</u>
 Total deductions	 <u>1,232,706</u>
 Net decrease	 (997,260)
 Transfer to EveryoneSaves Pooled Employer Plan (see Note 1)	 (15,110,340)
 Net assets available for benefits, beginning of year	 <u>16,107,600</u>
 Net assets available for benefits, end of year	 <u><u>\$ -</u></u>

The accompanying notes are an integral part of these financial statements.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

1. Description of Plan

The following description of the Grand Island Express, Inc. Profit-Sharing Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

Plan Merger and Transfer of Assets

The Company's Board of Directors approved the merger of the Plan into the EveryoneSaves Pooled Employer Plan provided by Group Plan Systems, LLC and adopted a new participation agreement effective April 15, 2025. Assets held by the Plan were transferred to the pooled employer plan on April 30, 2025, therefore, the statement of changes in net assets available for benefits presents the activity for the short year from January 1, 2025 through the date the Plan's assets were transferred on April 30, 2025.

General

The Plan is a defined contribution plan sponsored and administered by Grand Island Express, Inc., GIX Logistics, Inc., and Grand Island Express Services, Inc. (Company) for its employees. These entities are a brother-sister controlled group as defined in Internal Revenue Code (IRC) Section 1563(a), and under Code Section 414(b), a single employer. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Trustees are responsible for oversight of the Plan and determine the appropriateness of the Plan's service providers and investment offerings and monitor investment performance.

The Plan was originally effective January 1, 1991 and was most recently restated effective July 1, 2021 to comply with certain legislative and regulatory provisions. Although the Plan has not yet been formally amended, certain operational provisions of the SECURE 2.0 Act have been implemented including an increase in the automatic cash out limit from \$5,000 to \$7,000 for distributions occurring after 2023 and the adoption of the increased catch-up limits for participants age 60-63 effective January 1, 2025.

Eligibility

Employees become eligible to participate and may enter the Plan on a quarterly basis after they have reached twenty-one years of age and have completed six months of service. Six months of service shall mean 500 hours of service during the initial six months of employment or during the plan year.

Contributions

Each year, participants are permitted to make contributions in any amount up to the maximum limits as provided by Section 401(k) of the Internal Revenue Code. Deferrals may be elected or changed for any payroll period. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

In addition, the Plan has implemented an automatic contribution arrangement. Automatically enrolled participants have their deferral rate set at 5 percent of eligible compensation and their contributions are invested in a designated target-date fund until changed by the participant. The Plan also includes an automatic deferral increase whereby a participant's deferral shall increase annually by 1 percent to a maximum of 10 percent. Withdrawals are permitted within the first 90 days of auto enrollment.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

1. Description of Plan (Continued)

Contributions (continued)

The Plan currently offers various mutual funds held in pooled separate accounts and a guaranteed return account as investment options for participants. During the short year ended April 30, 2025, the Company's Board of Directors approved a matching contribution of 10% of the first 20% of base compensation that a participant contributes to the Plan. This matching contribution is invested as directed by the participant. Additional profit sharing amounts may be contributed at the option of the Company's Board of Directors and are invested as directed by the participant. The Company's Board of Directors elected not to make a profit sharing contribution for the short year ended April 30, 2025. Contributions are subject to certain IRS limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and the Company's matching and profit sharing contributions, as well as allocations of plan earnings. Participant accounts are charged with 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 salary deferral, catch-up, and rollover contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of service. A participant is 20% vested after two years of service. An additional 20% is vested each subsequent year until the participant is 100% vested upon completion of six years of credited service.

Notes Receivable from Participants

Participants currently employed may borrow from their fund accounts a minimum amount of \$1,000 up to a maximum equal to the lesser of \$50,000 (reduced by the highest outstanding balance in the previous one-year period) or 50% of their vested interest in the Plan. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the plan administrator. Principal and interest are paid at least monthly through direct payment by participants.

Payment of Benefits

On termination of service, a participant may elect to receive the vested interest in their account. Balances that do not exceed \$7,000 are subject to automatic cash-out provisions and will be paid in a lump sum. Balances in excess of \$7,000 may be paid in substantially equal installments over a period of years, or partial withdrawals. In-service distributions are permitted for participants who are at least 59 ½ years of age from the vested portion of their account. Hardship withdrawals are also permitted for participants regardless of age within the scope of IRS regulations.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

1. Description of Plan (Continued)

Forfeited Accounts

For the short year ended April 30, 2025, forfeited nonvested accounts totaled \$7,881. Forfeitures may be used to pay administrative expenses or reduce employer contributions. In 2025, forfeitures totaling \$6,146 were used to pay administrative expenses and \$112,564 were transferred to the EveryoneSaves Pooled Employer Plan. The balance remaining in the forfeiture account as of April 30, 2025 and December 31, 2024 totaled \$0 and \$106,171, respectively.

Administration of the Plan

The Plan's assets are held in a variable group annuity provided by Minnesota Life Insurance Company (Minnesota Life). StanCorp Financial Group, Inc. and its subsidiaries (The Standard) perform investment advisory, administrative and recordkeeping services. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

2. Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain 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, (except for fully benefit-responsive investment contracts, which are reported at contract 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 Trustees determine the Plan's valuation policies utilizing information provided by investment advisers, the custodian and recordkeeper. See Note 4 for discussion of fair value measurements.

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

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 included in the balance of the note or are expensed when incurred and recorded as administrative expenses.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

2. Summary of Accounting Policies (Continued)

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS, if any, are recorded as a liability with a corresponding reduction to contributions.

Payment of Benefits

Benefits are recorded when paid. There were no amounts allocated to the accounts of persons who have elected to withdraw from the Plan, but have not been paid, as of April 30, 2025.

Administrative 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 distributions to participants, other recordkeeping functions, and certain fees related to the administration of notes receivable from participants are charged directly to the participant's account and included in administrative expenses. Investment related expenses may be charged to participant accounts or included in net appreciation of fair value of investments.

3. Information Certified by the Custodian (Unaudited)

Plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, The Standard Insurance Company, through a reinsurance arrangement with Minnesota Life has certified to the completeness and accuracy of all investments reflected on the accompanying statements of net assets available for benefits as of April 30, 2025 and December 31, 2024; and the investment loss reflected in the statement of changes in net assets available for benefits for the short year ended April 30, 2025.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

4. Fair Value of Investments that Calculate Net Asset Value (NAV) (Continued)

Investments in pooled separate accounts are stated at the net asset value of the corresponding units of the pooled separate accounts which include fixed maturity securities, equity securities and cash and cash equivalents. The net asset value is used as a practical expedient to estimate fair value. There have been no changes in this valuation methodology used at April 30, 2025 and December 31, 2024.

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of April 30, 2025 and December 31, 2024, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

Year Ended	Investment	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
April 30, 2025	Pooled Separate Accounts	\$-	n/a	Daily	Receipt of written notice by Minnesota Life
December 31, 2024	Pooled Separate Accounts	\$15,660,816	n/a	Daily	Receipt of written notice by Minnesota Life

5. Group Annuity Contract

The Plan's investments are held in a group annuity contract with Minnesota Life. Investments are held within Pooled Separate Accounts investing in mutual funds (Note 4) and a Guaranteed Return Account which is invested in the general assets of Minnesota Life.

The Guaranteed Return Account is a fully benefit-responsive investment contract. Since the Guaranteed Return Account is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the contract because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. The recorded amounts held in such contracts were \$0 and \$106,375 as of April 30, 2025 and December 31, 2024, respectively.

The Guaranteed Return Account is credited with contributions and earnings on the underlying investments and charged for participant withdrawals, transfers and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

The crediting interest rate is based on a rate established by the issuer. Such interest rates are reviewed periodically for resetting. There are no reserves against contract value for credit risk of the contract issuer or otherwise.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

5. Group Annuity Contract (Continued)

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA, or (5) premature termination of the contract. Consistent with the merger of the Plan into the EveryoneSaves Pooled Employer Plan and transfer of Plan assets as described in Note 1, the contract with group annuity contract with Minnesota Life was terminated effective April 30, 2025.

6. 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 terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100 percent vested in their employer contributions. As discussed in Note 1, the Company's Board of Directors approved the merger of the Plan into the EveryoneSaves Pooled Employer Plan, however, this does not constitute a termination of the Plan.

7. Tax Status

The Company has adopted a volume submitter plan provided by Minnesota Life. The volume submitter plan obtained its latest determination letter on June 30, 2020, in which the Internal Revenue Service (IRS) stated that the volume submitter plan, as then designed, was in compliance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed and currently being operated in compliance with the requirements of the IRC and, therefore, believes, the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require 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 is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress.

8. Risks and Uncertainties

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

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

9. Related Party and Party in Interest Transactions

The Plan's assets were held in a group annuity contract with Minnesota Life through April 30, 2025. The Standard performs investment advisory, administrative and recordkeeping services. Fees paid for these services qualify as exempt party-in-interest transactions and may be paid by the Company, included in net appreciation in fair value of investments or recorded as administrative expenses as they may be charged either through revenue sharing or as a direct payment depending on the nature of the charge. The Standard received fees totaling \$20,890 for the short year ended April 30, 2025.

Cambridge Investment Research provides investment adviser services to the Plan. Fees for these services qualify as exempt party-in-interest transactions and are included in net appreciation in fair value of the investments or administrative expenses as they may be paid either through revenue sharing or a direct payment depending on the nature of the charge. Cambridge Investment Research received fees totaling \$10,493 for the short year ended April 30, 2025.

The Plan also incurs fees for the annual audit from Regier, Carr & Monroe, LLP. These fees are paid by the plan sponsor on behalf of the Plan. These transactions qualify as exempt party-in-interest transactions.

10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at April 30, 2025 and December 31, 2024, to Form 5500:

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per financial statements	\$ -	\$ 16,107,600
Deemed distributed loans	-	2,985
Net assets per Form 5500	<u>\$ -</u>	<u>\$ 16,110,585</u>

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

10. Reconciliation of Financial Statements to Form 5500 (Continued)

The following is a reconciliation of the net decrease in net assets available for benefits per the financial statements for the short year ended April 30, 2025, to Form 5500:

	<u>2025</u>
Net decrease per financial statements	\$ (997,260)
Deemed distributed loans	1,975
Notes receivable from participants transferred to EveryoneSaves Pooled Employer Plan included in net investment gain (loss) from pooled separate accounts on Form 5500	(368,787)
Other	30
Net income per Form 5500	<u><u>\$ (1,364,042)</u></u>

The following is a reconciliation of the transfer of plan assets per the financial statements for the short year ended April 30, 2025, to Form 5500:

	<u>2025</u>
Transfer to EveryoneSaves Pooled Employer Plan per financial statements	\$ 15,110,340
Deemed distributed loans	4,960
Notes receivable from participants transferred to EveryoneSaves Pooled Employer Plan included in net investment gain (loss) from pooled separate accounts on Form 5500	(368,787)
Other	30
Transfers of assets from this plan per Form 5500	<u><u>\$ 14,746,543</u></u>

11. Subsequent Events

The Plan has evaluated subsequent events through February 13, 2026, the date the financial statements were available to be issued.

EL DORADO	117 W. CENTRAL AVE.	EL DORADO, KS 67042-2105	316-321-1150
TUCSON	4801 E. BROADWAY BLVD., STE. 501	TUCSON, AZ 85711-3648	520-624-8229
TULSA	4200 E. SKELLY DR., STE. 560	TULSA, OK 74135-3209	918-271-5400
WICHITA	300 W. DOUGLAS AVE., STE. 900	WICHITA, KS 67202-2994	316-264-2335

<div>Form 5500</div> <div>Department of the Treasury Internal Revenue Service</div> <div>Department of Labor Employee Benefits Security Administration</div> <div>Pension Benefit Guaranty Corporation</div>	<div>Annual Return/Report of Employee Benefit Plan</div> <div>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).</div> <div>▶ Complete all entries in accordance with the instructions to the Form 5500.</div>	<div>OMB Nos. 1210-0110 1210-0089</div> <div>2025</div> <div>This Form is Open to Public Inspection</div>
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Part I	Annual Report Identification Information
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 04/30/2025	
A	This return/report is for: <div>☐ 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) _____</div>
B	This return/report is: <div>☐ the first return/report☒ the final return/report☐ an amended return/report☒ a short plan year return/report (less than 12 months)</div>
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: <div>☒ Form 5558☐ automatic extension☐ the DFVC program☐ special extension (enter description)</div>
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan GRAND ISLAND EXPRESS, INC. 401(k) PROFIT SHARING
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 01/01/1991
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) GRAND ISLAND EXPRESS, INC. 432 SOUTH STUHR RD PO Box 2122 GRAND ISLAND NE 68801-8569
2b	Employer Identification Number (EIN) 47-0660406
2c	Plan Sponsor's telephone number (308) 398-8529
2d	Business code (see instructions) 484120

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	<div>DocuSigned by: Kayla Hasselmann</div> <div>8CAAEECGDD8C6404...</div>	2/17/2026	Kayla Hasselmann
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	<div>DocuSigned by: Kayla Hasselmann</div> <div>8CAAEECGDD8C6404...</div>	2/17/2026	Kayla Hasselmann
	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

Form 5500 (2025)		Page 2	
3a Plan administrator's name and address ☒ Same as Plan Sponsor		3b Administrator's EIN	
		3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:		4b EIN	
a Sponsor's name		4d PN	
c Plan Name			
5 Total number of participants at the beginning of the plan year		5	311
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		6a(1)	220
a(2) Total number of active participants at the end of the plan year		6a(2)	0
b Retired or separated participants receiving benefits		6b	0
c Other retired or separated participants entitled to future benefits		6c	0
d Subtotal. Add lines 6a(2), 6b, and 6c.		6d	0
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits		6e	0
f Total. Add lines 6d and 6e.		6f	0
g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)		6g(1)	300
g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g(2)	0
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h	0
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 Characteristic Codes in the instructions: 2E 2F 2G 2J 2K 2T 3D 3H			
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions:			
9a Plan funding arrangement (check all that apply)		9b Plan benefit arrangement (check all that apply)	
(1) ☒ Insurance	(1) ☒ Insurance		
(2) ☐ Code section 412(e)(3) insurance contracts	(2) ☐ Code section 412(e)(3) insurance contracts		
(3) ☒ Trust	(3) ☒ Trust		
(4) ☐ General assets of the sponsor	(4) ☐ 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) ☒ R (Retirement Plan Information)	(1) ☒ H (Financial Information)		
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary	(2) ☐ I (Financial Information – Small Plan)		
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	(3) ☒ A (Insurance Information) – Number Attached <u>1</u>		
(4) ☐ DCG (Individual Plan Information) – Number Attached _____	(4) ☒ C (Service Provider Information)		
(5) ☐ MEP (Multiple-Employer Retirement Plan Information)	(5) ☒ D (DFE/Participating Plan Information)		
	(6) ☐ 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 2025 Form M-1 annual report. If the plan was not required to file the 2025 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_____

**GRAND ISLAND EXPRESS, INC.
PROFIT-SHARING PLAN**

**Independent Auditor's Report
And
Financial Statements**

April 30, 2025 and December 31, 2024



**GRAND ISLAND EXPRESS, INC.
PROFIT-SHARING PLAN**

**Independent Auditor's Report
And
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April 30, 2025 and December 31, 2024

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Independent Auditor's Report

Trustees
Grand Island Express, Inc. Profit-Sharing Plan
Grand Island, Nebraska

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

We have performed audits of the financial statements of the Grand Island Express, Inc. Profit-Sharing Plan (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 April 30, 2025 and December 31, 2024, and the related statement of changes in net assets available for benefits for the short year ended April 30, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 (DOL) 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of April 30, 2025, and December 31, 2024, and for the short year ended April 30, 2025, stating that the certified investment information, as described in Note 3 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 the 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 the Plan's ability to continue as a going concern for one year after 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 the 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 the 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.

Regier Can E Monreal, CPA

February 13, 2026
Wichita, Kansas

Grand Island Express, Inc. Profit Sharing Plan
Statements of Net Assets Available for Benefits
April 30, 2025 and December 31, 2024

	<u>2025</u>	<u>2024</u>
Assets		
Investments		
Investments at fair value	\$ -	\$ 15,660,816
Fully benefit-responsive investment contract at contract value	-	106,375
Total investments	<u>-</u>	<u>15,767,191</u>
Receivables		
Notes receivable from participants	<u>-</u>	<u>340,409</u>
Total assets	<u>-</u>	<u>16,107,600</u>
Net assets available for benefits	<u><u>\$ -</u></u>	<u><u>\$ 16,107,600</u></u>

The accompanying notes are an integral part of these financial statements.

Grand Island Express, Inc. Profit Sharing Plan
Statement of Changes in Net Assets Available for Benefits
For the Short Year Ended April 30, 2025

	<u>2025</u>
Additions	
Investment loss	
Net depreciation in fair value of investments	\$ (112,643)
Interest income	<u>772</u>
Total investment loss	<u>(111,871)</u>
 Interest income on notes receivable from participants	 <u>8,300</u>
 Contributions	
Employer	29,981
Participants	309,036
Rollovers	<u>-</u>
Total contributions	<u>339,017</u>
 Total additions	 <u>235,446</u>
 Deductions	
Benefits paid to participants	1,212,340
Administrative expenses	<u>20,366</u>
 Total deductions	 <u>1,232,706</u>
 Net decrease	 (997,260)
 Transfer to EveryoneSaves Pooled Employer Plan (see Note 1)	 (15,110,340)
 Net assets available for benefits, beginning of year	 <u>16,107,600</u>
 Net assets available for benefits, end of year	 <u><u>\$ -</u></u>

The accompanying notes are an integral part of these financial statements.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

1. Description of Plan

The following description of the Grand Island Express, Inc. Profit-Sharing Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

Plan Merger and Transfer of Assets

The Company's Board of Directors approved the merger of the Plan into the EveryoneSaves Pooled Employer Plan provided by Group Plan Systems, LLC and adopted a new participation agreement effective April 15, 2025. Assets held by the Plan were transferred to the pooled employer plan on April 30, 2025, therefore, the statement of changes in net assets available for benefits presents the activity for the short year from January 1, 2025 through the date the Plan's assets were transferred on April 30, 2025.

General

The Plan is a defined contribution plan sponsored and administered by Grand Island Express, Inc., GIX Logistics, Inc., and Grand Island Express Services, Inc. (Company) for its employees. These entities are a brother-sister controlled group as defined in Internal Revenue Code (IRC) Section 1563(a), and under Code Section 414(b), a single employer. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Trustees are responsible for oversight of the Plan and determine the appropriateness of the Plan's service providers and investment offerings and monitor investment performance.

The Plan was originally effective January 1, 1991 and was most recently restated effective July 1, 2021 to comply with certain legislative and regulatory provisions. Although the Plan has not yet been formally amended, certain operational provisions of the SECURE 2.0 Act have been implemented including an increase in the automatic cash out limit from \$5,000 to \$7,000 for distributions occurring after 2023 and the adoption of the increased catch-up limits for participants age 60-63 effective January 1, 2025.

Eligibility

Employees become eligible to participate and may enter the Plan on a quarterly basis after they have reached twenty-one years of age and have completed six months of service. Six months of service shall mean 500 hours of service during the initial six months of employment or during the plan year.

Contributions

Each year, participants are permitted to make contributions in any amount up to the maximum limits as provided by Section 401(k) of the Internal Revenue Code. Deferrals may be elected or changed for any payroll period. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

In addition, the Plan has implemented an automatic contribution arrangement. Automatically enrolled participants have their deferral rate set at 5 percent of eligible compensation and their contributions are invested in a designated target-date fund until changed by the participant. The Plan also includes an automatic deferral increase whereby a participant's deferral shall increase annually by 1 percent to a maximum of 10 percent. Withdrawals are permitted within the first 90 days of auto enrollment.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

1. Description of Plan (Continued)

Contributions (continued)

The Plan currently offers various mutual funds held in pooled separate accounts and a guaranteed return account as investment options for participants. During the short year ended April 30, 2025, the Company's Board of Directors approved a matching contribution of 10% of the first 20% of base compensation that a participant contributes to the Plan. This matching contribution is invested as directed by the participant. Additional profit sharing amounts may be contributed at the option of the Company's Board of Directors and are invested as directed by the participant. The Company's Board of Directors elected not to make a profit sharing contribution for the short year ended April 30, 2025. Contributions are subject to certain IRS limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and the Company's matching and profit sharing contributions, as well as allocations of plan earnings. Participant accounts are charged with 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 salary deferral, catch-up, and rollover contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of service. A participant is 20% vested after two years of service. An additional 20% is vested each subsequent year until the participant is 100% vested upon completion of six years of credited service.

Notes Receivable from Participants

Participants currently employed may borrow from their fund accounts a minimum amount of \$1,000 up to a maximum equal to the lesser of \$50,000 (reduced by the highest outstanding balance in the previous one-year period) or 50% of their vested interest in the Plan. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the plan administrator. Principal and interest are paid at least monthly through direct payment by participants.

Payment of Benefits

On termination of service, a participant may elect to receive the vested interest in their account. Balances that do not exceed \$7,000 are subject to automatic cash-out provisions and will be paid in a lump sum. Balances in excess of \$7,000 may be paid in substantially equal installments over a period of years, or partial withdrawals. In-service distributions are permitted for participants who are at least 59 ½ years of age from the vested portion of their account. Hardship withdrawals are also permitted for participants regardless of age within the scope of IRS regulations.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

1. Description of Plan (Continued)

Forfeited Accounts

For the short year ended April 30, 2025, forfeited nonvested accounts totaled \$7,881. Forfeitures may be used to pay administrative expenses or reduce employer contributions. In 2025, forfeitures totaling \$6,146 were used to pay administrative expenses and \$112,564 were transferred to the EveryoneSaves Pooled Employer Plan. The balance remaining in the forfeiture account as of April 30, 2025 and December 31, 2024 totaled \$0 and \$106,171, respectively.

Administration of the Plan

The Plan's assets are held in a variable group annuity provided by Minnesota Life Insurance Company (Minnesota Life). StanCorp Financial Group, Inc. and its subsidiaries (The Standard) perform investment advisory, administrative and recordkeeping services. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

2. Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain 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, (except for fully benefit-responsive investment contracts, which are reported at contract 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 Trustees determine the Plan's valuation policies utilizing information provided by investment advisers, the custodian and recordkeeper. See Note 4 for discussion of fair value measurements.

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

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 included in the balance of the note or are expensed when incurred and recorded as administrative expenses.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

2. Summary of Accounting Policies (Continued)

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS, if any, are recorded as a liability with a corresponding reduction to contributions.

Payment of Benefits

Benefits are recorded when paid. There were no amounts allocated to the accounts of persons who have elected to withdraw from the Plan, but have not been paid, as of April 30, 2025.

Administrative 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 distributions to participants, other recordkeeping functions, and certain fees related to the administration of notes receivable from participants are charged directly to the participant's account and included in administrative expenses. Investment related expenses may be charged to participant accounts or included in net appreciation of fair value of investments.

3. Information Certified by the Custodian (Unaudited)

Plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, The Standard Insurance Company, through a reinsurance arrangement with Minnesota Life has certified to the completeness and accuracy of all investments reflected on the accompanying statements of net assets available for benefits as of April 30, 2025 and December 31, 2024; and the investment loss reflected in the statement of changes in net assets available for benefits for the short year ended April 30, 2025.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

4. Fair Value of Investments that Calculate Net Asset Value (NAV) (Continued)

Investments in pooled separate accounts are stated at the net asset value of the corresponding units of the pooled separate accounts which include fixed maturity securities, equity securities and cash and cash equivalents. The net asset value is used as a practical expedient to estimate fair value. There have been no changes in this valuation methodology used at April 30, 2025 and December 31, 2024.

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of April 30, 2025 and December 31, 2024, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

Year Ended	Investment	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
April 30, 2025	Pooled Separate Accounts	\$-	n/a	Daily	Receipt of written notice by Minnesota Life
December 31, 2024	Pooled Separate Accounts	\$15,660,816	n/a	Daily	Receipt of written notice by Minnesota Life

5. Group Annuity Contract

The Plan's investments are held in a group annuity contract with Minnesota Life. Investments are held within Pooled Separate Accounts investing in mutual funds (Note 4) and a Guaranteed Return Account which is invested in the general assets of Minnesota Life.

The Guaranteed Return Account is a fully benefit-responsive investment contract. Since the Guaranteed Return Account is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the contract because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. The recorded amounts held in such contracts were \$0 and \$106,375 as of April 30, 2025 and December 31, 2024, respectively.

The Guaranteed Return Account is credited with contributions and earnings on the underlying investments and charged for participant withdrawals, transfers and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

The crediting interest rate is based on a rate established by the issuer. Such interest rates are reviewed periodically for resetting. There are no reserves against contract value for credit risk of the contract issuer or otherwise.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

5. Group Annuity Contract (Continued)

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA, or (5) premature termination of the contract. Consistent with the merger of the Plan into the EveryoneSaves Pooled Employer Plan and transfer of Plan assets as described in Note 1, the contract with group annuity contract with Minnesota Life was terminated effective April 30, 2025.

6. 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 terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100 percent vested in their employer contributions. As discussed in Note 1, the Company's Board of Directors approved the merger of the Plan into the EveryoneSaves Pooled Employer Plan, however, this does not constitute a termination of the Plan.

7. Tax Status

The Company has adopted a volume submitter plan provided by Minnesota Life. The volume submitter plan obtained its latest determination letter on June 30, 2020, in which the Internal Revenue Service (IRS) stated that the volume submitter plan, as then designed, was in compliance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed and currently being operated in compliance with the requirements of the IRC and, therefore, believes, the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require 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 is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress.

8. Risks and Uncertainties

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

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

9. Related Party and Party in Interest Transactions

The Plan's assets were held in a group annuity contract with Minnesota Life through April 30, 2025. The Standard performs investment advisory, administrative and recordkeeping services. Fees paid for these services qualify as exempt party-in-interest transactions and may be paid by the Company, included in net appreciation in fair value of investments or recorded as administrative expenses as they may be charged either through revenue sharing or as a direct payment depending on the nature of the charge. The Standard received fees totaling \$20,890 for the short year ended April 30, 2025.

Cambridge Investment Research provides investment adviser services to the Plan. Fees for these services qualify as exempt party-in-interest transactions and are included in net appreciation in fair value of the investments or administrative expenses as they may be paid either through revenue sharing or a direct payment depending on the nature of the charge. Cambridge Investment Research received fees totaling \$10,493 for the short year ended April 30, 2025.

The Plan also incurs fees for the annual audit from Regier, Carr & Monroe, LLP. These fees are paid by the plan sponsor on behalf of the Plan. These transactions qualify as exempt party-in-interest transactions.

10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at April 30, 2025 and December 31, 2024, to Form 5500:

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per financial statements	\$ -	\$ 16,107,600
Deemed distributed loans	-	2,985
Net assets per Form 5500	<u>\$ -</u>	<u>\$ 16,110,585</u>

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

10. Reconciliation of Financial Statements to Form 5500 (Continued)

The following is a reconciliation of the net decrease in net assets available for benefits per the financial statements for the short year ended April 30, 2025, to Form 5500:

	<u>2025</u>
Net decrease per financial statements	\$ (997,260)
Deemed distributed loans	1,975
Notes receivable from participants transferred to EveryoneSaves Pooled Employer Plan included in net investment gain (loss) from pooled separate accounts on Form 5500	(368,787)
Other	30
Net income per Form 5500	<u><u>\$ (1,364,042)</u></u>

The following is a reconciliation of the transfer of plan assets per the financial statements for the short year ended April 30, 2025, to Form 5500:

	<u>2025</u>
Transfer to EveryoneSaves Pooled Employer Plan per financial statements	\$ 15,110,340
Deemed distributed loans	4,960
Notes receivable from participants transferred to EveryoneSaves Pooled Employer Plan included in net investment gain (loss) from pooled separate accounts on Form 5500	(368,787)
Other	30
Transfers of assets from this plan per Form 5500	<u><u>\$ 14,746,543</u></u>

11. Subsequent Events

The Plan has evaluated subsequent events through February 13, 2026, the date the financial statements were available to be issued.

EL DORADO	117 W. CENTRAL AVE.	EL DORADO, KS 67042-2105	316-321-1150
TUCSON	4801 E. BROADWAY BLVD., STE. 501	TUCSON, AZ 85711-3648	520-624-8229
TULSA	4200 E. SKELLY DR., STE. 560	TULSA, OK 74135-3209	918-271-5400
WICHITA	300 W. DOUGLAS AVE., STE. 900	WICHITA, KS 67202-2994	316-264-2335

**GRAND ISLAND EXPRESS, INC.
PROFIT-SHARING PLAN**

**Independent Auditor's Report
And
Financial Statements**

April 30, 2025 and December 31, 2024



**GRAND ISLAND EXPRESS, INC.
PROFIT-SHARING PLAN**

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Independent Auditor's Report

Trustees
Grand Island Express, Inc. Profit-Sharing Plan
Grand Island, Nebraska

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

We have performed audits of the financial statements of the Grand Island Express, Inc. Profit-Sharing Plan (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 April 30, 2025 and December 31, 2024, and the related statement of changes in net assets available for benefits for the short year ended April 30, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 (DOL) 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of April 30, 2025, and December 31, 2024, and for the short year ended April 30, 2025, stating that the certified investment information, as described in Note 3 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 the 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 the Plan's ability to continue as a going concern for one year after 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 the 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 the 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.

Regier Can E Monreal, CPA

February 13, 2026
Wichita, Kansas

Grand Island Express, Inc. Profit Sharing Plan
Statements of Net Assets Available for Benefits
April 30, 2025 and December 31, 2024

	<u>2025</u>	<u>2024</u>
Assets		
Investments		
Investments at fair value	\$ -	\$ 15,660,816
Fully benefit-responsive investment contract at contract value	-	106,375
Total investments	<u>-</u>	<u>15,767,191</u>
Receivables		
Notes receivable from participants	<u>-</u>	<u>340,409</u>
Total assets	<u>-</u>	<u>16,107,600</u>
Net assets available for benefits	<u><u>\$ -</u></u>	<u><u>\$ 16,107,600</u></u>

The accompanying notes are an integral part of these financial statements.

Grand Island Express, Inc. Profit Sharing Plan
Statement of Changes in Net Assets Available for Benefits
For the Short Year Ended April 30, 2025

	<u>2025</u>
Additions	
Investment loss	
Net depreciation in fair value of investments	\$ (112,643)
Interest income	<u>772</u>
Total investment loss	<u>(111,871)</u>
 Interest income on notes receivable from participants	 <u>8,300</u>
 Contributions	
Employer	29,981
Participants	309,036
Rollovers	<u>-</u>
Total contributions	<u>339,017</u>
 Total additions	 <u>235,446</u>
 Deductions	
Benefits paid to participants	1,212,340
Administrative expenses	<u>20,366</u>
 Total deductions	 <u>1,232,706</u>
 Net decrease	 (997,260)
 Transfer to EveryoneSaves Pooled Employer Plan (see Note 1)	 (15,110,340)
 Net assets available for benefits, beginning of year	 <u>16,107,600</u>
 Net assets available for benefits, end of year	 <u><u>\$ -</u></u>

The accompanying notes are an integral part of these financial statements.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

1. Description of Plan

The following description of the Grand Island Express, Inc. Profit-Sharing Plan (Plan) provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

Plan Merger and Transfer of Assets

The Company's Board of Directors approved the merger of the Plan into the EveryoneSaves Pooled Employer Plan provided by Group Plan Systems, LLC and adopted a new participation agreement effective April 15, 2025. Assets held by the Plan were transferred to the pooled employer plan on April 30, 2025, therefore, the statement of changes in net assets available for benefits presents the activity for the short year from January 1, 2025 through the date the Plan's assets were transferred on April 30, 2025.

General

The Plan is a defined contribution plan sponsored and administered by Grand Island Express, Inc., GIX Logistics, Inc., and Grand Island Express Services, Inc. (Company) for its employees. These entities are a brother-sister controlled group as defined in Internal Revenue Code (IRC) Section 1563(a), and under Code Section 414(b), a single employer. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Trustees are responsible for oversight of the Plan and determine the appropriateness of the Plan's service providers and investment offerings and monitor investment performance.

The Plan was originally effective January 1, 1991 and was most recently restated effective July 1, 2021 to comply with certain legislative and regulatory provisions. Although the Plan has not yet been formally amended, certain operational provisions of the SECURE 2.0 Act have been implemented including an increase in the automatic cash out limit from \$5,000 to \$7,000 for distributions occurring after 2023 and the adoption of the increased catch-up limits for participants age 60-63 effective January 1, 2025.

Eligibility

Employees become eligible to participate and may enter the Plan on a quarterly basis after they have reached twenty-one years of age and have completed six months of service. Six months of service shall mean 500 hours of service during the initial six months of employment or during the plan year.

Contributions

Each year, participants are permitted to make contributions in any amount up to the maximum limits as provided by Section 401(k) of the Internal Revenue Code. Deferrals may be elected or changed for any payroll period. Participants who have attained age 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). Participants direct the investment of their contributions into various investment options offered by the Plan.

In addition, the Plan has implemented an automatic contribution arrangement. Automatically enrolled participants have their deferral rate set at 5 percent of eligible compensation and their contributions are invested in a designated target-date fund until changed by the participant. The Plan also includes an automatic deferral increase whereby a participant's deferral shall increase annually by 1 percent to a maximum of 10 percent. Withdrawals are permitted within the first 90 days of auto enrollment.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

1. Description of Plan (Continued)

Contributions (continued)

The Plan currently offers various mutual funds held in pooled separate accounts and a guaranteed return account as investment options for participants. During the short year ended April 30, 2025, the Company's Board of Directors approved a matching contribution of 10% of the first 20% of base compensation that a participant contributes to the Plan. This matching contribution is invested as directed by the participant. Additional profit sharing amounts may be contributed at the option of the Company's Board of Directors and are invested as directed by the participant. The Company's Board of Directors elected not to make a profit sharing contribution for the short year ended April 30, 2025. Contributions are subject to certain IRS limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and the Company's matching and profit sharing contributions, as well as allocations of plan earnings. Participant accounts are charged with 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 salary deferral, catch-up, and rollover contributions plus actual earnings thereon. Vesting in the Company's contribution portion of their accounts is based on years of service. A participant is 20% vested after two years of service. An additional 20% is vested each subsequent year until the participant is 100% vested upon completion of six years of credited service.

Notes Receivable from Participants

Participants currently employed may borrow from their fund accounts a minimum amount of \$1,000 up to a maximum equal to the lesser of \$50,000 (reduced by the highest outstanding balance in the previous one-year period) or 50% of their vested interest in the Plan. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with local prevailing rates as determined by the plan administrator. Principal and interest are paid at least monthly through direct payment by participants.

Payment of Benefits

On termination of service, a participant may elect to receive the vested interest in their account. Balances that do not exceed \$7,000 are subject to automatic cash-out provisions and will be paid in a lump sum. Balances in excess of \$7,000 may be paid in substantially equal installments over a period of years, or partial withdrawals. In-service distributions are permitted for participants who are at least 59 ½ years of age from the vested portion of their account. Hardship withdrawals are also permitted for participants regardless of age within the scope of IRS regulations.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

1. Description of Plan (Continued)

Forfeited Accounts

For the short year ended April 30, 2025, forfeited nonvested accounts totaled \$7,881. Forfeitures may be used to pay administrative expenses or reduce employer contributions. In 2025, forfeitures totaling \$6,146 were used to pay administrative expenses and \$112,564 were transferred to the EveryoneSaves Pooled Employer Plan. The balance remaining in the forfeiture account as of April 30, 2025 and December 31, 2024 totaled \$0 and \$106,171, respectively.

Administration of the Plan

The Plan's assets are held in a variable group annuity provided by Minnesota Life Insurance Company (Minnesota Life). StanCorp Financial Group, Inc. and its subsidiaries (The Standard) perform investment advisory, administrative and recordkeeping services. Certain administrative functions are performed by officers or employees of the Company. No such officer or employee receives compensation from the Plan.

2. Summary of Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect certain 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, (except for fully benefit-responsive investment contracts, which are reported at contract 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 Trustees determine the Plan's valuation policies utilizing information provided by investment advisers, the custodian and recordkeeper. See Note 4 for discussion of fair value measurements.

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

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 included in the balance of the note or are expensed when incurred and recorded as administrative expenses.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

2. Summary of Accounting Policies (Continued)

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the IRS, if any, are recorded as a liability with a corresponding reduction to contributions.

Payment of Benefits

Benefits are recorded when paid. There were no amounts allocated to the accounts of persons who have elected to withdraw from the Plan, but have not been paid, as of April 30, 2025.

Administrative 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 distributions to participants, other recordkeeping functions, and certain fees related to the administration of notes receivable from participants are charged directly to the participant's account and included in administrative expenses. Investment related expenses may be charged to participant accounts or included in net appreciation of fair value of investments.

3. Information Certified by the Custodian (Unaudited)

Plan management has elected the method of compliance permitted by 29 CFR 2520.103-8 of the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, The Standard Insurance Company, through a reinsurance arrangement with Minnesota Life has certified to the completeness and accuracy of all investments reflected on the accompanying statements of net assets available for benefits as of April 30, 2025 and December 31, 2024; and the investment loss reflected in the statement of changes in net assets available for benefits for the short year ended April 30, 2025.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

4. Fair Value of Investments that Calculate Net Asset Value (NAV) (Continued)

Investments in pooled separate accounts are stated at the net asset value of the corresponding units of the pooled separate accounts which include fixed maturity securities, equity securities and cash and cash equivalents. The net asset value is used as a practical expedient to estimate fair value. There have been no changes in this valuation methodology used at April 30, 2025 and December 31, 2024.

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of April 30, 2025 and December 31, 2024, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

Year Ended	Investment	Fair Value	Unfunded Commitments	Redemption Frequency (if currently eligible)	Redemption Notice Period
April 30, 2025	Pooled Separate Accounts	\$-	n/a	Daily	Receipt of written notice by Minnesota Life
December 31, 2024	Pooled Separate Accounts	\$15,660,816	n/a	Daily	Receipt of written notice by Minnesota Life

5. Group Annuity Contract

The Plan's investments are held in a group annuity contract with Minnesota Life. Investments are held within Pooled Separate Accounts investing in mutual funds (Note 4) and a Guaranteed Return Account which is invested in the general assets of Minnesota Life.

The Guaranteed Return Account is a fully benefit-responsive investment contract. Since the Guaranteed Return Account is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the contract because this is the amount received by participants if they were to initiate permitted transactions under the terms of the Plan. The recorded amounts held in such contracts were \$0 and \$106,375 as of April 30, 2025 and December 31, 2024, respectively.

The Guaranteed Return Account is credited with contributions and earnings on the underlying investments and charged for participant withdrawals, transfers and administrative expenses. The contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

The crediting interest rate is based on a rate established by the issuer. Such interest rates are reviewed periodically for resetting. There are no reserves against contract value for credit risk of the contract issuer or otherwise.

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

5. Group Annuity Contract (Continued)

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to the Plan's prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the Plan, (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA, or (5) premature termination of the contract. Consistent with the merger of the Plan into the EveryoneSaves Pooled Employer Plan and transfer of Plan assets as described in Note 1, the contract with group annuity contract with Minnesota Life was terminated effective April 30, 2025.

6. 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 terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100 percent vested in their employer contributions. As discussed in Note 1, the Company's Board of Directors approved the merger of the Plan into the EveryoneSaves Pooled Employer Plan, however, this does not constitute a termination of the Plan.

7. Tax Status

The Company has adopted a volume submitter plan provided by Minnesota Life. The volume submitter plan obtained its latest determination letter on June 30, 2020, in which the Internal Revenue Service (IRS) stated that the volume submitter plan, as then designed, was in compliance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is designed and currently being operated in compliance with the requirements of the IRC and, therefore, believes, the Plan is qualified and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require 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 is subject to routine audits by taxing jurisdictions, however, there are currently no audits for any tax periods in progress.

8. Risks and Uncertainties

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

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

9. Related Party and Party in Interest Transactions

The Plan's assets were held in a group annuity contract with Minnesota Life through April 30, 2025. The Standard performs investment advisory, administrative and recordkeeping services. Fees paid for these services qualify as exempt party-in-interest transactions and may be paid by the Company, included in net appreciation in fair value of investments or recorded as administrative expenses as they may be charged either through revenue sharing or as a direct payment depending on the nature of the charge. The Standard received fees totaling \$20,890 for the short year ended April 30, 2025.

Cambridge Investment Research provides investment adviser services to the Plan. Fees for these services qualify as exempt party-in-interest transactions and are included in net appreciation in fair value of the investments or administrative expenses as they may be paid either through revenue sharing or a direct payment depending on the nature of the charge. Cambridge Investment Research received fees totaling \$10,493 for the short year ended April 30, 2025.

The Plan also incurs fees for the annual audit from Regier, Carr & Monroe, LLP. These fees are paid by the plan sponsor on behalf of the Plan. These transactions qualify as exempt party-in-interest transactions.

10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at April 30, 2025 and December 31, 2024, to Form 5500:

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per financial statements	\$ -	\$ 16,107,600
Deemed distributed loans	-	2,985
Net assets per Form 5500	<u>\$ -</u>	<u>\$ 16,110,585</u>

Grand Island Express, Inc. Profit-Sharing Plan
Notes to Financial Statements
April 30, 2025 and December 31, 2024

10. Reconciliation of Financial Statements to Form 5500 (Continued)

The following is a reconciliation of the net decrease in net assets available for benefits per the financial statements for the short year ended April 30, 2025, to Form 5500:

	<u>2025</u>
Net decrease per financial statements	\$ (997,260)
Deemed distributed loans	1,975
Notes receivable from participants transferred to EveryoneSaves Pooled Employer Plan included in net investment gain (loss) from pooled separate accounts on Form 5500	(368,787)
Other	30
Net income per Form 5500	<u><u>\$ (1,364,042)</u></u>

The following is a reconciliation of the transfer of plan assets per the financial statements for the short year ended April 30, 2025, to Form 5500:

	<u>2025</u>
Transfer to EveryoneSaves Pooled Employer Plan per financial statements	\$ 15,110,340
Deemed distributed loans	4,960
Notes receivable from participants transferred to EveryoneSaves Pooled Employer Plan included in net investment gain (loss) from pooled separate accounts on Form 5500	(368,787)
Other	30
Transfers of assets from this plan per Form 5500	<u><u>\$ 14,746,543</u></u>

11. Subsequent Events

The Plan has evaluated subsequent events through February 13, 2026, the date the financial statements were available to be issued.

EL DORADO	117 W. CENTRAL AVE.	EL DORADO, KS 67042-2105	316-321-1150
TUCSON	4801 E. BROADWAY BLVD., STE. 501	TUCSON, AZ 85711-3648	520-624-8229
TULSA	4200 E. SKELLY DR., STE. 560	TULSA, OK 74135-3209	918-271-5400
WICHITA	300 W. DOUGLAS AVE., STE. 900	WICHITA, KS 67202-2994	316-264-2335