

Form 5500

Annual Return/Report of Employee Benefit Plan

OMB Nos. 1210-0110 1210-0089

2024

This Form is Open to Public Inspection

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

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

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

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025

- A This return/report is for: [] a multiemployer plan [] a multiple-employer plan... [X] a single-employer plan [] a DFE... B This return/report is: [] the first return/report [] the final return/report... C If the plan is a collectively-bargained plan... D Check box if filing under: [X] Form 5558 [] automatic extension... E If this is a retroactively adopted plan...

Part II Basic Plan Information—enter all requested information

1a Name of plan: JUST BORN, INC. EMPLOYEES PENSION PLAN
1b Three-digit plan number (PN): 002
1c Effective date of plan: 06/28/1962
2a Plan sponsor's name, mailing address, city or town... 1300 STEFKO BOULEVARD BETHLEHEM, PA 18017-6672
2b Employer Identification Number (EIN): 24-0625370
2c Plan Sponsor's telephone number: 484-895-4175
2d Business code (see instructions): 311300

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

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

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

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

Form 5500 (2024) v. 240311

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

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

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

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

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

Receipt Confirmation Code _____

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

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

A Name of plan <u>JUST BORN, INC. EMPLOYEES PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF <u>JUST BORN, INC.</u>	D Employer Identification Number (EIN) <u>24-0625370</u>	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I Basic Information

1	Enter the valuation date: Month <u>07</u> Day <u>01</u> Year <u>2024</u>		
2	Assets:		
	a Market value	2a	<u>46208982</u>
	b Actuarial value	2b	<u>46113475</u>
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	<u>93</u>	<u>20638802</u>
	b For terminated vested participants	<u>97</u>	<u>10803061</u>
	c For active participants	<u>82</u>	<u>15968536</u>
	d Total	<u>272</u>	<u>47410399</u>
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... <input type="checkbox"/>		
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	<u>5.28 %</u>
6	Target normal cost		
	a Present value of current plan year accruals	6a	<u>0</u>
	b Expected plan-related expenses	6b	<u>67148</u>
	c Target normal cost	6c	<u>67148</u>

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

SIGN HERE		
	Signature of actuary	<u>02/11/2026</u>
	<u>DOUGLAS B. REYMANN</u>	Date
	Type or print name of actuary	<u>23-05943</u>
	<u>WILLIS TOWERS WATSON US LLC</u>	Most recent enrollment number
	Firm name	<u>215-246-6000</u>
	<u>1900 MARKET STREET</u>	Telephone number (including area code)
	<u>PHILADELPHIA, PA 19103-3527</u>	
	Address of the firm	

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

Part II Beginning of Year Carryover and Prefunding Balances		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	242762	3984077
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	242762	3984077
10	Interest on line 9 using prior year's actual return of <u>5.64</u> %	13692	224702
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		13
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.28</u> %		1
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		14
d	Portion of (c) to be added to prefunding balance		0
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	256454	4208779

Part III Funding Percentages			
14	Funding target attainment percentage	14	87.84 %
15	Adjusted funding target attainment percentage	15	87.84 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	97.52 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls		18 Contributions made to the plan for the plan year by employer(s) and employees:					
(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees		
10/15/2024	33321	0					
01/15/2025	33321	0					
04/14/2025	33321	0					
			Totals ▶	18(b)	99963	18(c)	0

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

a	Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	97239

20 Quarterly contributions and liquidity shortfalls:

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

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

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

Liquidity shortfall as of end of quarter of this plan year			
(1) 1st	(2) 2nd	(3) 3rd	(4) 4th
0	0	0	0

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

21 Discount rate:				
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.12 %	3rd segment: 5.59 %	<input type="checkbox"/> N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 65
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute	

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	67148	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	5762157	530894	
b Waiver amortization installment.....	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	598042	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement	256454	244349	500803
36 Additional cash requirement (line 34 minus line 35)	36	97239	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	97239	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	0	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances.....	38b	0	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. <input type="checkbox"/> 2019 <input type="checkbox"/> 2020 <input checked="" type="checkbox"/> 2021
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SCHEDULE C (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **07/01/2024** and ending **06/30/2025**

A Name of plan JUST BORN, INC. EMPLOYEES PENSION PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 JUST BORN, INC.	D Employer Identification Number (EIN) 24-0625370	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

PNC INSTITUTIONAL ASSET MANAGEMENT

25-1435979

(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?
19 24 51	NONE	111477	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>		Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	<small>OMB No. 1210-0110</small> 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025	
A Name of plan JUST BORN, INC. EMPLOYEES PENSION PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 JUST BORN, INC.	D Employer Identification Number (EIN) 24-0625370

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

		(a) Beginning of Year	(b) End of Year
Assets			
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	43796	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	936511	567235
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	4135558	827623
(2) U.S. Government securities	1c(2)	30058518	10662197
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	5287106	34894552
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	7426458	0
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	50000	50000

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	47937947	47001607
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j	1391742	0
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	1391742	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	46546205	47001607

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)	99963	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		99963
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)	391373	
(C) Corporate debt instruments.....	2b(1)(C)	1446281	
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)	2353	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		1840007
(2) Dividends:			
(A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	110541	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		110541
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds.....	2b(4)(A)		
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	561799	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total.....	2d		2612310

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers.....	2e(1)	1978283	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other.....	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		1978283
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions).....	2g		
h Interest expense.....	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	111477	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses.....	2i(11)	67148	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		178625
j Total expenses. Add all expense amounts in column (b) and enter total.....	2j		2156908

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		455402
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan	2l(2)		

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: REGAN, LEVIN, BLOSS, BROWN & SAVCHAKP.C.

(2) EIN: 27-0641509

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

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

Part IV Compliance Questions

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

During the plan year:

	Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)		X	
e Was this plan covered by a fidelity bond?	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
l Has the plan failed to provide any benefit when due under the plan?		X	
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)

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 567032.

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

For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025

A Name of plan <u>JUST BORN, INC. EMPLOYEES PENSION PLAN</u>	B Three-digit plan number (PN) ▶	<u>002</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>JUST BORN, INC.</u>	D Employer Identification Number (EIN) <u>24-0625370</u>	

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): <u>25-1435979</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	0

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part VII IRS Compliance Questions

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

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

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

JUST BORN, INC.
EMPLOYEES PENSION PLAN

FINANCIAL STATEMENTS AND
SUPPLEMENTAL INFORMATION
Years Ended June 30, 2025 and 2024

JUST BORN, INC. EMPLOYEES PENSION PLAN

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Brian T. Regan, CPA
Martin C. Levin, CPA, CVA, MBA
William E. Bloss, CPA
Jeffrey S. Berdahl, CPA/PFS, CSEP
Philip D. Pope, CPA
Darian Allen, CPA, CITP

INDEPENDENT AUDITORS' REPORT

Rosaine J. Fry, CPA
Director

The Administrative Committee of the
Just Born, Inc. Employees Pension Plan

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2025 Financial Statements

We have performed an audit of the financial statements of Just Born, Inc. Employees Pension 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 statement of net assets available for benefits as of June 30, 2025, and the related statement of changes in net assets available for benefits for the year then ended, and the related notes to the financial statements (2025 Financial Statements).

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2025 Just Born, Inc. Employees Pension Plan financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained a certification from a qualified institution as of and for the year ended June 30, 2025, stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.



Opinion on the 2025 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2025 Financial Statements section

- the amounts and disclosures in the accompanying 2025 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 2025 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 on the 2025 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2025 Financial Statements section of our report. We are required to be independent of Just Born, Inc. Employees Pension Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audit. 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 2025 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 Just Born, Inc. Employees Pension Plan's ability to continue as a going concern for one year after the date that the financial statements are 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.

Auditors' Responsibilities for the Audit of the 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit for the 2025 Financial Statements 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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

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

Our audit 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 2025 financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

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

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

Other Matters

2025 Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of June 30, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the

Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Auditors' Report on the 2024 Financial Statements

We have audited the 2024 financial statements, and in our report dated March 25, 2025, we expressed an unmodified opinion on those 2024 financial statements.

RLB Accountants, P.C.

Allentown, PA
February 10, 2026

JUST BORN, INC. EMPLOYEES PENSION PLAN

Statements of Net Assets Available for Benefits June 30, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Assets		
Investments at fair value	\$ 46,434,372	\$ 46,957,640
Receivables:		
Employer's contribution	—	43,796
Accrued investment income	567,235	336,511
Due from broker	<u>—</u>	<u>600,000</u>
Total receivables	<u>567,235</u>	<u>980,307</u>
Total assets	47,001,607	47,937,947
Liabilities		
Due to broker	<u>—</u>	<u>1,391,742</u>
Net assets available for benefits	<u>\$ 47,001,607</u>	<u>\$ 46,546,205</u>

See accompanying notes to financial statements.

JUST BORN, INC. EMPLOYEES PENSION PLAN

Statements of Changes in Net Assets Available for Benefits Years Ended June 30, 2025 and 2024

	<u>2025</u>	<u>2024</u>
Additions to net assets attributed to:		
Interest income	\$ 1,840,007	\$ 54,116
Dividend and investment income	110,541	1,622,309
Net appreciation in fair value of investments	561,799	1,231,434
Employer contributions	<u>99,963</u>	<u>138,122</u>
Total additions	<u>2,612,310</u>	<u>3,045,981</u>
Deductions from net assets attributed to:		
Benefit payments	1,978,283	1,612,536
Administrative expense	<u>178,625</u>	<u>201,346</u>
Total deductions	<u>2,156,908</u>	<u>1,813,882</u>
Net increase in net assets available for benefits	455,402	1,232,099
Net assets available for benefits:		
Beginning of year	<u>46,546,205</u>	<u>45,314,106</u>
End of year	<u>\$ 47,001,607</u>	<u>\$ 46,546,205</u>

See accompanying notes to financial statements.

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

1. Description of the Plan:

The following brief description of the Just Born, Inc. Employees Pension Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan agreement for more complete information.

General

The Plan is a defined benefit pension plan providing retirement, disability and death benefits to substantially all non-union employees of Just Born, Inc., the Plan sponsor. On April 28, 2003, the Plan was amended to include non-union employees of Just Born II, Inc., which became an affiliate of Just Born, Inc. in connection with the acquisition of the assets and business of Goldenberg Candy Company (Goldenberg) on April 25, 2003. References to the Company in these notes signify Just Born, Inc. and Just Born II, Inc., collectively. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA), as amended, and includes all non-union employees who completed six months of employment or at least 1,000 hours during the twelve months following date of hire or in any Plan year thereafter.

Effective as of July 1, 2016, the Plan was amended so that employees who commence or re-commence employment on or after July 1, 2016, are not eligible to participate in the Plan.

Effective June 30, 2019, all future benefit accruals for all participants under the Plan are frozen. A participant's compensation earned after that date shall not be counted for purposes of determining a participant's average compensation or accrued benefit.

The Plan is administered by the Company's Administrative Committee (Committee). The Committee has overall responsibility for the operation and administration of the Plan. The Committee determines the appropriateness of the Plan's investments and monitors investment performance.

Funding Policy

The Company's funding policy with respect to the Plan is to meet or exceed the annual ERISA minimum funding requirement. For Plan years 2025 and 2024 (i.e., the year beginning July 1, 2024, and ending June 30, 2025, and the year beginning July 1, 2023, and ending June 30, 2024), the Company contributed \$99,963 and \$138,122, respectively. The Company's contributions for 2025 and 2024 met or exceeded the minimum funding requirements for ERISA.

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

Pension Benefits

Employees with 5 or more years of service are entitled to annual pension benefits beginning at normal retirement age (65). The Plan permits early retirement at ages 55-64 provided the employee has completed 5 years of service as of such date. If employees terminate before rendering 5 years of service, they forfeit the right to receive their accumulated plan benefits attributable to the Company's contributions, except that participants whose employment involuntarily terminated due to the Plan sponsor's 2016 and 2017 corporate restructuring programs shall be fully vested if they completed 4 ½ years of service. Participants may elect to receive their pension benefits in the form of a single-life, joint and survivor, or certain and continuous annuity. With regard to benefits accrued as of October 31, 1996, participants retain the right to the lump sum provisions in effect as of that date. Participants automatically receive a lump sum amount equal to the actuarial present value if such amount is \$1,000 or less.

2. Summary of Accounting Policies:

The following are the significant accounting policies followed by the Plan:

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by its investment advisers and custodians. See note 5 for a discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses:

The Plan's expenses are paid either by the Plan or the Company, as provided by the Plan document. Expenses that are paid directly by the Company are excluded from these financial statements. Certain expenses incurred in connection with the general administration of the Plan and certain investment-related expenses are paid by the Plan and recorded as deductions in the accompanying statements of changes in net assets available for benefits.

Subsequent Events:

The Plan has evaluated subsequent events through February 10, 2026, the date the financial statements were available to be issued.

3. Actuarial Present Value of Accumulated Plan Benefits:

Accumulated Plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated Plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries. Benefits payable under all circumstances - retirement, death, disability, and termination of employment - are included, to the extent they are deemed attributable to employee service rendered to June 30, 2019, the effective date upon which the plan was frozen. Benefits to be provided via annuity contracts excluded from Plan assets are excluded from accumulated Plan benefits.

The actuarial present value of accumulated Plan benefits is determined by an actuary from WTW and is that amount that results from applying actuarial assumptions to adjust the accumulated Plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment. The significant actuarial assumptions used in the valuations as of July 1, 2025 and 2024, were (a) life expectancy of participants, (b) retirement age assumptions (the assumed average retirement age was 65), and (c) discount rate (the discount rate was 6.00% in 2025 and 6.50% in 2024). However, the effective interest rate used in the cash

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

funding valuations are 5.36% and 5.28% as of July 1, 2025 and 2024, respectively. In 2025 and 2024, the mortality assumption used was the Pri-2012 Employees, Healthy Annuitants, and Contingent mortality tables with no collar adjustment for males and females, projected generationally with Scale MP-2021. The assumed rate of salary increase is no longer applicable due to the plan being frozen on June 30, 2019. The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated Plan benefits.

The present value of the accumulated Plan benefits at June 30, 2025 and 2024, based on the actuarial valuations, is as follows:

	<u>2025</u>	<u>2024</u>
Actuarial present value of accumulated Plan benefits:		
Vested benefits:		
Participants currently receiving benefits	\$ 21,311,264	\$ 18,690,041
Other participants	<u>23,309,386</u>	<u>23,140,967</u>
 Total actuarial present value of accumulated Plan benefits	 \$ <u>44,620,650</u>	 \$ <u>41,831,008</u>

Changes in accumulated Plan benefits for the periods ended July 1, 2025 and 2024 are as follows:

	<u>2025</u>	<u>2024</u>
Actuarial present value of accumulated Plan benefits, at beginning of year	\$ 41,831,008	\$ 39,670,377
Change during the year attributed to:		
Decrease in the discount period	2,654,721	2,623,327
Changes in assumptions	2,296,204	1,104,243
Actuarial (gains) losses	(183,000)	45,597
Benefits paid	<u>(1,978,283)</u>	<u>(1,612,536)</u>
Net increase	<u>2,789,642</u>	<u>2,160,631</u>
Actuarial present value of accumulated Plan benefits, at end of year	\$ <u>44,620,650</u>	\$ <u>41,831,008</u>

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

4. Plan Termination:

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

- a. Benefits attributable to employee contributions, taking into account those paid out before termination.
- b. Annuity benefits that former employees or their beneficiaries have been receiving for at least three years, or that employees eligible to retire for that three-year period would have been receiving if they had retired with benefits in the normal form of annuity under the Plan. The priority amount is limited to the lowest benefit that was payable (or would have been payable) during those three years. The amount is further limited to the lowest benefit that would be payable under Plan provisions in effect at any time during the five years preceding Plan termination.
- c. Other vested benefits insured by the Pension Benefit Guaranty Corporation (PBGC) (a U.S. government agency) up to the applicable limitations discussed below.
- d. Other vested benefits (that is, vested benefits not insured by the PBGC).
- e. All non-vested benefits.

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

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

5. Fair Value Measurements:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

highest priority to unadjusted quoted prices in active markets for identical assets (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under Financial Accounting Standards Board's Accounting Standards Codification 820 are described as follows:

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

Level 2 inputs to the valuation methodology include:

- quoted prices for similar assets in active markets;
- quoted prices for identical or similar assets in inactive markets;
- inputs other than quoted prices that are observable for the asset;
- inputs that are derived principally from or corroborated by observable market data by correlation or other means. If the asset has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset.

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

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

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at June 30, 2025 and 2024.

Cash and cash equivalents: Valued at cost due to their short-term nature.

Exchange-traded funds: Valued at the last reported sale price or official closing price on the primary market or exchange on which they are traded. The exchange-traded funds held by the Plan are deemed to be actively traded.

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

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

Corporate and government debt securities: Valued at the observable values determined by third-party pricing services based upon recent trading activity and other relevant information.

Israel Government Bonds: Valued at the observable values of bonds of comparable type, interest rate and due date.

The following table sets forth by level, within the fair value hierarchy, the Plan's investment assets at fair value as of June 30, 2025 and 2024:

	<u>Assets at Fair Value as of June 30, 2025</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Cash and cash equivalents:				
US government obligations	\$ <u>827,623</u>	\$ <u>—</u>	\$ <u>—</u>	\$ <u>827,623</u>
Corporate debt securities	—	34,894,552	—	34,894,552
US government debt securities	—	10,662,197	—	10,662,197
Israel government bonds	<u>—</u>	<u>50,000</u>	<u>—</u>	<u>50,000</u>
Total corporate and government debt securities	<u>—</u>	<u>45,606,749</u>	<u>—</u>	<u>45,606,749</u>
Total assets at fair value	\$ <u>827,623</u>	\$ <u>45,606,749</u>	\$ <u>—</u>	\$ <u>46,434,372</u>

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

	<u>Assets at Fair Value as of June 30, 2024</u>			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Cash and cash equivalents:				
US government obligations	\$ <u>4,135,558</u>	\$ <u>—</u>	\$ <u>—</u>	\$ <u>4,135,558</u>
Equities:				
ETF equity	2,550,840	—	—	2,550,840
Mutual fund equity	<u>4,875,618</u>	<u>—</u>	<u>—</u>	<u>4,875,618</u>
Total equities	<u>7,426,458</u>	<u>—</u>	<u>—</u>	<u>7,426,458</u>
Corporate debt securities	—	5,287,106	—	5,287,106
US government debt securities	—	30,058,518	—	30,058,518
Israel government bonds	<u>—</u>	<u>50,000</u>	<u>—</u>	<u>50,000</u>
Total corporate and government debt securities	<u>—</u>	<u>35,395,624</u>	<u>—</u>	<u>35,395,624</u>
Total assets at fair value	\$ <u>11,562,016</u>	\$ <u>35,395,624</u>	\$ <u>—</u>	\$ <u>46,957,640</u>

6. Risks and Uncertainties:

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

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

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

7. Tax Status:

The Plan received a favorable determination letter on March 21, 2017. The Plan has since been restated as of July 1, 2024 as part of the IRS Cycle 3 restatement requirements. The Plan's Administrator and the Plan's advisors believe that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, they believe that 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 if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the federal taxing authorities. The Plan is subject to routine audits by the Internal Revenue Service; however, there are currently no audits in progress for any tax periods.

8. Certified Investments:

Certain information related to investments disclosed in the accompanying financial statements and supplemental schedule, including investments held at June 30, 2025, net appreciation in fair value of investments and interest and dividends for the year ended June 30, 2025, was derived from information supplied to the Plan Administrator and certified as complete and accurate by PNC Bank, National Association (the Trustee of the Plan). The following information was certified by the Trustee:

	<u>2025</u>
Investments at fair value	\$ <u>46,384,372</u>
Net appreciation in fair value of investments	\$ <u>561,799</u>
Interest and dividends	\$ <u>1,948,195</u>

9. Party-in-Interest Transactions:

As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity. These transactions are party-in-interest transactions under ERISA.

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Notes to Financial Statements June 30, 2025 and 2024

10. Subsequent Events:

Subsequent to the end of the Plan year, the Plan sponsor decided to terminate the Plan effective January 31, 2026. Upon termination of the Plan, all participants will become fully vested. The sponsor intends to settle the pension benefit obligations by purchasing annuities from an insurance company and through lump sum distributions to participants. While Plan assets are approximately \$1.4 million less than the expected benefit obligation on a plan termination basis, the Plan sponsor has both the ability and intent to contribute additional assets to fully settle the pension benefit obligations.

SUPPLEMENTAL INFORMATION

JUST BORN, INC. EMPLOYEES PENSION PLAN**Schedule of Assets (Held at End of Year)**

Form 5500 Schedule H - Line 4i

June 30, 2025

EIN: 24-0625370

PN: 002

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Cash and cash equivalents:			
	Federated Hermes	Federated Hermes Govt Oblig Prem Shs	\$ 827,623	\$ 827,623
	Corporate bonds:			
	Abbott Laboratories	Abbott Laboratories 4.750% due 11/30/2036	132,244	134,363
	Abbvie Inc	Abbvie inc 5.500% due 3/15/2064	226,422	223,031
	Abbvie Inc	Abbvie inc 4.500% due 5/14/2035	192,450	193,230
	Accenture Capital Inc	Accenture Capital Inc 4.500% due 10/04/2034	324,662	316,293
	Advanced Micro Devices	Advanced Micro Devices 4.319% due 3/24/2028	145,000	146,066
	AEP Transmission Co LLC	AEP Transmission Co llc 5.400% due 3/15/2053	458,669	462,394
	Air Products & Chemicals	Air Products & Chemicals 2.700% due 5/15/2040	260,793	261,904
	Alexandria Real Estate	Alexandria Real Estate 4.750% due 4/15/2035	188,478	191,332
	Allstate Corp	Allstate Corp 5.250% due 3/30/2033	266,620	271,686
	Alphabet Inc	Alphabet Inc 2.250% due 8/15/2060	188,513	174,233
	Amazon.com Inc	Amazon.com Inc 2.700% due 6/03/2060	353,674	338,843
	American Express Co	American Express Co var% due 7/26/2028	200,424	202,732
	American Express Co	American Express Co var% due 4/25/2029	225,905	227,558
	American Honda Finance	American Honda Finance 5.050% due 7/10/2031	190,067	192,459
	Amgen Inc	Amgen Inc 3.150% due 2/21/2040	228,025	231,084
	Anheuser-Busch Co	Anheuser-Busch Co 4.700% due 2/01/2036	327,733	336,634
	Apple Inc	Apple Inc 3.850% due 5/04/2043	388,818	376,916
	Apple Inc	Apple Inc 2.850% due 8/05/2061	190,590	179,796
	AT&T Inc	AT&T Inc 3.500% due 6/01/2041	226,726	231,419
	Avalonbay Communities	Avalonbay Communities 5.300% due 12/07/2033	202,182	205,798
	Banco Santander SA	Banco Santander SA 5.365% due 7/15/2028	200,000	203,680
	Bank of America Corporation	Bank of America Corporation var% due 3/13/2052	639,437	642,321
	Bank of NY Mellon Corp	Bank of NY Mellon Corp var% due 7/22/2032	385,000	394,094
	Berkshire Hathaway Fin	Berkshire Hathaway Fin 4.200% due 8/15/2048	458,319	461,538
	BHP Billiton Fin USA Ltd	BHP Billiton Fin USA Ltd 5.300% due 2/21/2035	194,296	199,060
	BP Cap Markets America	BP Cap Markets America 4.989% dur 4/10/2034	371,175	377,363
	Bristol-Myers Squibb Co	Bristol-Myers Squibb Co 3.250% due 8/01/2042	286,185	280,597
	Burlingtn North Santa FE	Burlingtn North Santa FE 4.150% due 4/01/2045	451,044	461,070
	Capital One Financial Co	Capital One Financial Co var% due 6/08/2029	284,669	288,667
	Caterpillar Inc	Caterpillar Inc 5.200% due 5/15/2035	224,393	229,354
	Caterpillar Finl Service	Caterpillar Finl Service 4.400% due 10/15/2027	154,923	156,066
	Chubb INA Holdings Inc	Chubb INA Holdings Inc 5.000% due 3/15/2034	231,887	234,331
	Church & Dwight Co Inc	Church & Dwight Co Inc 5.600% due 11/15/2032	211,527	215,910
	Cisco Systems Inc	Cisco Systems Inc 5.350% due 2/26/2064	225,056	226,801
	Citigroup Inc	Citigroup Inc var% due 6/11/2035	349,948	357,500
	Citigroup Inc	Citigroup Inc var% due 5/25/2034	273,351	282,644
	Coca-Cola Co	Coca-Cola Co 5.400% due 5/13/2064	341,786	346,320
	Comcast Corp	Comcast Corp 3.750% due 4/01/2040	340,219	344,487
	Comcast Corp	Comcast Corp 5.550% due 5/15/2064	233,121	228,166
	Commonwealth Edison Co	Commonwealth Edison Co 5.650% due 6/01/2054	303,153	297,249
	Connecticut Light & Pwr	Connecticut Light & Pwr 5.250% due 1/15/2053	230,429	223,985
	Con Edison Co Of NY Inc	Con Edison Co Of NY Inc 5.500% due 3/15/2034	364,565	374,364
	ConocoPhillips	ConocoPhillips 6.500% due 2/01/2039	359,115	362,021
	CSX Corp	CSX Corp 4.100% due 3/15/2044	292,919	291,119
	DTE Electric Co	DTE Electric Co 5.400% due 4/01/2053	200,966	195,258
	Duke Energy Progress Inc	Duke Energy Progress Inc 4.150% due 12/01/2044	400,840	407,715

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Schedule of Assets (Held at End of Year)

Form 5500 Schedule H - Line 4i

June 30, 2025

EIN: 24-0625370

PN: 002

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	ERP Operating LP	ERP Operating LP 4.500% due 7/01/2044	142,718	147,536
	Eli Lilly & Co	Eli Lilly & Co 4.950% due 2/27/2063	231,370	227,130
	Eli Lilly & Co	Eli Lilly & Co 5.050% due 8/14/2054	89,559	84,481
	Energy Transfer Partners	Energy Transfer Partners 5.150% due 3/15/2045	242,088	242,324
	Enterprise Products	Enterprise Products Oper 4.850% due 3/15/2044	226,803	225,220
	Eversource Energy	Eversource Energy 1.650% due 8/15/2030	188,023	199,633
	Exxon Mobil Corporation	Exxon Mobil Corporation 4.114% due 3/01/2046	468,610	459,698
	Florida Power & Light Co	Florida Power & Light Co 5.300% due 4/01/2053	458,489	453,796
	Gilead Sciences LLC	Gilead Sciences LLC 4.600% due 9/01/2035	134,271	135,996
	Goldman Sachs Group Inc	Goldman Sachs Group inc var% due 2/24/2033	581,102	607,534
	Home Depot Inc	Home Depot Inc 3.500% due 9/15/2056	110,003	104,322
	HSBC Holdings PLC	HSBC Holdings PLC var% due 5/24/2032	375,696	399,798
	Intel Corp	Intel Corp 5.900% due 2/10/2063	100,783	93,904
	Intel Corp	Intel Corp 5.600% due 2/21/2054	256,870	238,524
	Intercontinental Exchange	Intercontinental Exchange 4.600% due 3/15/2033	193,626	199,092
	John Deere Capital Corp	John Deere Capital Corp 5.100% due 4/11/2034	182,471	184,045
	Johnson & Johnson	Johnson & Johnson 3.550% due 3/01/2036	376,274	383,282
	Johnson & Johnson	Johnson & Johnson 2.450% due 9/01/2060	186,388	180,888
	JP Morgan Chase & Co	JP Morgan Chase & Co var% due 4/22/2051	371,800	370,090
	JP Morgan Chase & Co	JP Morgan Chase & Co var% due 7/24/2038	350,640	352,784
	Keurig Dr Pepper Inc	Keurig Dr Pepper Inc 5.150% due 5/15/2035	341,781	344,262
	Kinder Morgan Ener Part	Kinder Morgan Ener Part 6.950% due 1/15/2038	230,273	232,867
	Kroger Co	Kroger Co 4.450% due 2/01/2047	237,160	236,376
	LAM Research Corp	LAM Research Corp 4.875% due 3/15/2049	231,609	227,703
	Lockheed Martin Corp	Lockheed Martin Corp 5.700% due 11/15/2054	338,540	332,884
	Marriott International	Marriott International 5.500% due 4/15/2037	221,468	225,038
	Mastercard Inc	Mastercard Inc 4.875% due 5/09/2034	226,231	227,695
	Merck & Co Inc	Merck & Co Inc 4.000% Due 3/07/2049	231,637	226,689
	Merck & Co Inc	Merck & Co Inc 2.900% Due 12/10/2061	232,124	227,350
	Metlife Inc	Metlife Inc 4.050% Due 3/01/2045	451,191	458,315
	Microsoft Corp	Microsoft Corp 2.675% Due 6/01/2060	368,820	354,786
	Microsoft Corp	Microsoft Corp 2.525% Due 6/01/2050	160,140	154,492
	Midamerican Energy Co	Midamerican Energy Co 5.850% Due 9/15/2054	408,156	411,676
	Mitsubishi UF J Fin Grp	Mitsubishi UF J Fin Grp var% Due 4/24/2036	225,000	231,370
	Morgan Stanley	Morgan Stanley var% Due 1/25/2052	689,448	689,817
	Nike Inc	Nike Inc 3.250% Due 3/27/2040	225,583	231,519
	Nisource Inc	Nisource Inc 5.850% Due 4/01/2055	335,610	341,381
	Northern States	Northern States 4.125% Due 5/15/2044	377,370	373,009
	Northrop Grumman Corp	Northrop Grumman Corp 5.200% Due 6/01/2054	224,130	223,618
	Novartis Capital	Novartis Capital 4.400% Due 5/06/2044	276,404	276,663
	Nvidia Corp	Nvidia Corp 3.500% Due 4/01/2050	230,980	227,844
	Oracle Corp	Oracle Corp 4.500% Due 7/08/2044	453,536	456,160
	Pepsico Inc	Pepsico Inc 5.500% Due 1/15/2040	277,825	279,299
	Pepsico Inc	Pepsico Inc 3.875% Due 3/19/2060	157,966	149,574
	Pfizer Inc	Pfizer Inc 2.550% Due 5/28/2040	450,079	455,733
	Phillips 66	Phillips 66 4.650% Due 11/15/2034	185,868	190,908
	Prologis LP	Prologis LP 2.250% Due 4/15/2030	431,874	454,590
	Prudential Financial Inc	Prudential Financial Inc 4.600% Due 5/15/2044	269,277	273,157
	Realty Income Corp	Realty Income Corp 1.800% Due 3/15/2033	430,327	459,870
	Royal Bank of Canada	Royal Bank of Canada 5.000% Due 2/01/2033	445,376	451,898
	San Diego G&E	San Diego G&E 5.350% Due 4/01/2053	231,314	224,136

(Continued)

JUST BORN, INC. EMPLOYEES PENSION PLAN

Schedule of Assets (Held at End of Year)
Form 5500 Schedule H - Line 4i
June 30, 2025
EIN: 24-0625370
PN: 002

(a)	Identity of Issue (b)	Description of Investment (c)	Cost (d)	Current Value (e)
	Shell International Fin	Shell International Fin 6.375% Due 12/15/2038	381,586	382,719
	State Street Corp	State Street Corp var% Due 8/04/2033	376,300	384,524
	Sumitomo Mitsui Finl Grp	Sumitomo Mitsui Finl Grp 3.040% Due 7/16/2029	182,556	189,570
	Sysco Corporation	Sysco Corporation 6.000% Due 1/17/2034	223,150	225,294
	Target Corp	Target Corp 4.800% Due 1/15/2053	344,028	339,243
	T-Mobile USA Inc	T-Mobile USA Inc 4.375% Due 4/15/2040	336,595	345,575
	Texas Instruments Inc	Texas Instruments Inc 5.050% Due 5/18/2063	229,479	229,243
	Toyota Motor Credit Corp	Toyota Motor Credit Corp 4.800% Due 5/15/2030	449,447	457,178
	Unilever Capital Corp	Unilever Capital Corp 4.625% Due 8/12/2034	188,142	188,552
	Union Pacific Corp	Union Pacific Corp 3.750% Due 2/05/2070	129,328	135,432
	Union Pacific Corp	Union Pacific Corp 3.850% Due 2/14/2072	237,765	226,525
	Unitedhealth Group Inc	Unitedhealth Group Inc 6.050% Due 2/15/2063	187,772	177,576
	United Parcel Service	United Parcel Service 5.600% Due 5/22/2064	226,308	221,315
	United Parcel Service	United Parcel Service 3.750% Due 11/15/2047	227,085	224,212
	US Bancorp	US Bancorp var% Due 2/01/2034	385,948	394,968
	Verizon Communications	Verizon Communications 3.850% Due 11/01/2042	450,964	450,881
	Virginia Elec & Power Co	Virginia Elec & Power Co 5.350% Due 1/15/2054	453,138	455,556
	Visa Inc	Visa Inc 2.700% Due 4/15/2040	217,977	226,644
	Walt Disney Company	Walt Disney Company 6.650% Due 11/15/2037	439,535	446,020
	Walmart Inc	Walmart Inc 4.050% Due 6/29/2048	453,687	451,151
	Wellpoint Inc	Wellpoint Inc 4.650% Due 1/15/2043	219,909	223,566
	Wells Fargo & Company	Wells Fargo & Company var% Due 4/24/2034	577,383	598,601
	Total corporate bonds		<u>34,709,081</u>	<u>34,894,552</u>
	U.S. Department of Treasury	USA Treasury Note 4.250% Due 05/15/2039	1,196,766	1,178,008
	U.S. Department of Treasury	USA Treasury Notes 1.875% Due 11/15/2051	1,305,219	1,223,926
	U.S. Department of Treasury	USA Treasury Notes 2.250% Due 05/15/2041	2,122,149	2,106,125
	U.S. Department of Treasury	USA Treasury Notes 2.500% Due 02/15/2045	1,561,395	1,545,236
	U.S. Department of Treasury	USA Treasury Notes 2.875% Due 8/15/2028	594,988	594,988
	U.S. Department of Treasury	USA Treasury Notes 3.125% Due 2/15/2042	204,379	208,223
	U.S. Department of Treasury	USA Treasury Notes 3.625% Due 02/15/2053	737,929	693,880
	U.S. Department of Treasury	USA Treasury Notes 4.250% Due 8/15/2054	1,019,920	1,027,350
	U.S. Department of Treasury	USA Treasury Notes 4.500% Due 5/15/2038	339,062	333,894
	U.S. Department of Treasury	USA Treasury Notes 4.500% Due 2/15/2036	1,015,362	1,026,060
	U.S. Department of Treasury	USA Treasury Notes 4.625% Due 2/15/2035	473,206	479,750
	U.S. Department of Treasury	USA Treasury Notes 4.750% Due 2/15/2037	241,229	244,757
	Total United States Treasuries		<u>10,811,604</u>	<u>10,662,197</u>
	Israel Government Security	Israel Bond, 5.0%, matures 7/1/26	25,000	25,000
	Israel Government Security	Israel Bond, 5.07%, matures 2/1/28	25,000	25,000
	Total Israel government securities		<u>50,000</u>	<u>50,000</u>
	Total investments		<u>\$ 46,398,308</u>	<u>\$ 46,434,372</u>

SCHEDULE SB ATTACHMENTS

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

Attained Age	Attained Years of Credited Service ¹										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0	0
30-34	0	1	1	0	0	0	0	0	0	0	0	2
35-39	0	8	2	0	0	0	0	0	0	0	0	10
40-44	0	1	0	3	0	0	0	0	0	0	0	4
45-49	0	1	1	3	0	0	0	0	0	0	0	5
50-54	0	2	3	4	2	4	0	0	0	0	0	15
55-59	0	2	4	4	2	6	3	2	0	0	0	23
60-64	0	4	4	2	2	2	3	0	2	0	0	19
65-69	0	0	1	0	0	0	0	1	0	0	0	2
70 & over	0	0	0	0	1	0	0	0	0	1	0	2
Total	0	19	16	16	7	12	6	3	2	1	0	82

¹ Age and service for purposes of determining category are based on exact (not rounded) values.
 Plan Name: Just Born, Inc. Employees Pension Plan
 EIN / PN: 24-0625370/002
 Plan Sponsor: Just Born, Inc.
 Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Statement of Actuarial Assumptions/Methods

Economic Assumptions

Interest rate basis

- Applicable month March
- Interest rate basis Segment Rates from fourth month preceding valuation date

Interest rates

	Reflecting Stabilization	Not Reflecting Stabilization
--	--------------------------	------------------------------

Annual rates of increase

- Compensation N/A.
- Future Social Security wage bases N/A.
- Statutory limits on compensation N/A.
- Prices N/A.

Plan-related expenses \$67,148. This amount represents the current year PBGC premium.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date The valuation date coincident with or next following the date on which the employee becomes a participant.

New or rehired employees It was assumed there will be no new or rehired employees.

Mortality

- **Healthy** Separate rates for non-annuitants and annuitants based on Pri-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

Termination

Representative Termination Rates (per 100 employees)

Percentage leaving during the year		
Attained Age	Males Scale T-5	Females Scale T-5
20	7.9	7.9
25	7.7	7.7
30	7.2	7.2
35	6.3	6.3
40	5.2	5.2
45	4.0	4.0
50	2.6	2.6
55	0.9	0.9
60 and over	0.1	0.1

Original total decrement scales less GA51M

Disability None.

Retirement It is assumed that participants will retire upon becoming eligible for normal retirement.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Benefit commencement date:

- Preretirement death benefit The later of the death of the active participant and the date the participant would have attained the earliest retirement date.
- Deferred vested benefit The later of age 65 or termination of employment.
- Retirement benefit Upon termination of employment.

Form of payment

Participants are assumed to elect the single life annuity form of benefit.

Percent married

80% of participants are married.

Spouse age

Wife three years younger than husband.

Covered pay

N/A.

Timing of benefit payments

Annuity payments are payable monthly at the beginning of the month.

Methods

Valuation date

First day of plan year.

Funding target

Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost

Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Actuarial value of assets for determining minimum required contributions

Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.

Benefits not valued

All benefits described in the Plan Provisions section of this report were valued.

Sources of Data and Other Information

The plan sponsor furnished participant data as of 7/1/2024. Information on assets, contributions and plan provisions were supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

No data adjustments were made, and we are unaware of any data adjustments made by the data provider.

Assumptions Rationale - Significant Economic Assumptions

Discount rate

The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Rates of increase in:

- Assumed return for asset smoothing
The assumed return of 5.74% used for asset smoothing is the third segment rate. Although we have not explicitly determined an expected return on assets, based on an analysis of the plan sponsor's investment policy we believe the rate to be above the third segment rate.

Assumptions Rationale - Significant Demographic Assumptions

Healthy mortality Assumptions used for funding purposes are as prescribed by IRC §430(h).

Termination and retirement Termination and retirement rates are based on plan sponsor expectations for the future with periodic monitoring of observed gains and losses caused by termination and retirement patterns different than assumed.

Benefit commencement date for deferred benefits:

- Preretirement death benefit
Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. If the spouse elects to defer, actuarial increases from the earliest commencement date must be given, so that a later commencement date is expected to be of approximately equal value, and experience indicates that most spouses do take the benefit as soon as it is available.
- Deferred vested benefit
Deferred vested participants' assumed commencement age is a single age (age 65, or current age if later) intended to capture the average age at commencement.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Source of Prescribed Methods

Funding methods

The methods used for funding purposes as described in Statement of Actuarial Assumptions/Methods, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430 or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.
- The mortality tables used to calculate the funding target and target normal cost were updated from the RP-2014 tables to the PRI-2012 tables, as required by IRC §430.
- The assumed plan-related expenses added to the target normal cost were changed from \$133,284 for the prior valuation to \$67,148 for the current valuation to account for lower expected expenses to be paid from the trust.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

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

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


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

A Name of plan JUST BORN, INC. EMPLOYEES PENSION PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF JUST BORN, INC.	D Employer Identification Number (EIN) 24-0625370	
E Type of plan: <input checked="" type="checkbox"/> Single <input type="checkbox"/> Multiple-A <input type="checkbox"/> Multiple-B	F Prior year plan size: <input type="checkbox"/> 100 or fewer <input checked="" type="checkbox"/> 101-500 <input type="checkbox"/> More than 500	

Part I	Basic Information		
1	Enter the valuation date:	Month <u>07</u> Day <u>01</u> Year <u>2024</u>	
2	Assets:		
	a Market value	2a	46,208,982
	b Actuarial value	2b	46,113,475
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target
	a For retired participants and beneficiaries receiving payment	93	20,638,802
	b For terminated vested participants	97	10,803,061
	c For active participants	82	15,968,536
	d Total	272	47,410,399
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)	<input type="checkbox"/>	
	a Funding target disregarding prescribed at-risk assumptions	4a	
	b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b	
5	Effective interest rate	5	5.28%
6	Target normal cost		
	a Present value of current plan year accruals	6a	0
	b Expected plan-related expenses	6b	67,148
	c Target normal cost	6c	67,148

Statement by Enrolled Actuary

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

SIGN HERE	Douglas B. Reymann  Signature of actuary	<u>02/11/2026</u> Date
	<u>Douglas B. Reymann</u> Type or print name of actuary	<u>2305943</u> Most recent enrollment number
	<u>Willis Towers Watson US LLC</u> Firm name	<u>215-246-6000</u> Telephone number (including area code)
	<u>1900 Market Street</u> <u>Philadelphia PA 19103-3527</u> Address of the firm	

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

Part V Assumptions Used to Determine Funding Target and Target Normal Cost			
21 Discount rate:			
a Segment rates:	1st segment: 4.75 %	2nd segment: 5.12 %	3rd segment: 5.59 %
	<input type="checkbox"/> N/A, full yield curve used		
b Applicable month (enter code).....	21b	4	
22 Weighted average retirement age	22	65	
23 Mortality table(s) (see instructions)	<input type="checkbox"/> Prescribed - combined	<input checked="" type="checkbox"/> Prescribed - separate	<input type="checkbox"/> Substitute

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

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

Part VIII Minimum Required Contribution For Current Year	
31 Target normal cost and excess assets (see instructions):	
a Target normal cost (line 6c).....	31a 67,148
b Excess assets, if applicable, but not greater than line 31a	31b 0
32 Amortization installments:	
a Net shortfall amortization installment	Outstanding Balance 5,762,157
b Waiver amortization installment	Installment 530,894
	0
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34 598,042
	Carryover balance
	Prefunding balance
	Total balance
35 Balances elected for use to offset funding requirement	256,454
	244,349
	500,803
36 Additional cash requirement (line 34 minus line 35).....	36 97,239
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37 97,239
38 Present value of excess contributions for current year (see instructions)	
a Total (excess, if any, of line 37 over line 36)	38a 0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b 0
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39 0
40 Unpaid minimum required contributions for all years	40 0

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

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Just Born, Inc.
EIN/PN	24-0625370/002
Plan Name	Just Born, Inc. Employees Pension Plan
Valuation Date	July 1, 2024
Enrolled Actuary	Douglas B. Reymann
Enrollment Number	23-05943

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22
Description of Weighted Average Retirement Age
as of July 1, 2024

Each participant is assumed to retire at a single retirement age which is entered on Line 22.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Demographic Assumptions

Inclusion date The valuation date coincident with or next following the date on which the employee becomes a participant.

New or rehired employees It was assumed there will be no new or rehired employees.

Mortality

- **Healthy** Separate rates for non-annuitants and annuitants based on Pri-2012 "Employees" and "Healthy Annuitants" (participants and beneficiaries combined) tables respectively, without collar or amount adjustments and then projected forward with a generational projection as specified in the regulations under §1.430(h)(3)-1 using the IRS adjusted Scale MP-2021 (i.e., MP-2021 with no mortality improvement for 2020-2023 and future mortality improvement capped at 0.78% for years after 2024).

Termination

Representative Termination Rates (per 100 employees)

Percentage leaving during the year		
Attained Age	Males Scale T-5	Females Scale T-5
20	7.9	7.9
25	7.7	7.7
30	7.2	7.2
35	6.3	6.3
40	5.2	5.2
45	4.0	4.0
50	2.6	2.6
55	0.9	0.9
60 and over	0.1	0.1

Original total decrement scales less GA51M

Disability None.

Retirement It is assumed that participants will retire upon becoming eligible for normal retirement.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Benefit commencement date:

- Preretirement death benefit The later of the death of the active participant and the date the participant would have attained the earliest retirement date.
- Deferred vested benefit The later of age 65 or termination of employment.
- Retirement benefit Upon termination of employment.

Form of payment Participants are assumed to elect the single life annuity form of benefit.

Percent married 80% of participants are married.

Spouse age Wife three years younger than husband.

Covered pay N/A.

Timing of benefit payments Annuity payments are payable monthly at the beginning of the month.

Methods

Valuation date First day of plan year.

Funding target Present value of accrued benefits as required by regulations under IRC §430.

Target normal cost Present value of benefits expected to accrue during the plan year plus plan-related expenses expected to be paid from plan assets during the plan year as required by regulations under IRC §430.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Actuarial value of assets for determining minimum required contributions

Average of the fair market value of assets on the valuation date and 12 and 24 months preceding the valuation date, adjusted for contributions, benefits, administrative expenses and expected earnings (with such expected earnings limited as described in IRS Notice 2009-22). The average asset value must be within 10% of market value, including discounted contributions receivable (discounted using the effective interest rate for the prior plan year). The method of computing the actuarial value of assets complies with rules governing the calculation of such values under the Pension Protection Act of 2006 (PPA). These rules produce smoothed values that reflect the underlying market value of plan assets but fluctuate less than the market value. As a result, the actuarial value of assets will be lower than the market value in some years and greater in other years. However, over the long term under PPA's smoothing rules, the method has a significant bias to produce an actuarial value of assets that is below the market value of assets.

Benefits not valued

All benefits described in the Plan Provisions section of this report were valued.

Sources of Data and Other Information

The plan sponsor furnished participant data as of 7/1/2024. Information on assets, contributions and plan provisions were supplied by the plan sponsor. Data and other information were reviewed for reasonableness and consistency, but no audit was performed.

We are not aware of any errors or omissions in the data that would have a significant effect on the results of our calculations.

No data adjustments were made, and we are unaware of any data adjustments made by the data provider.

Assumptions Rationale - Significant Economic Assumptions

Discount rate

The basis chosen was selected by the plan sponsor from among choices prescribed by law, all of which are based on observed market data over certain periods of time.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Rates of increase in:

- Assumed return for asset smoothing
The assumed return of 5.74% used for asset smoothing is the third segment rate. Although we have not explicitly determined an expected return on assets, based on an analysis of the plan sponsor's investment policy we believe the rate to be above the third segment rate.

Assumptions Rationale - Significant Demographic Assumptions

- Healthy mortality** Assumptions used for funding purposes are as prescribed by IRC §430(h).
- Termination and retirement** Termination and retirement rates are based on plan sponsor expectations for the future with periodic monitoring of observed gains and losses caused by termination and retirement patterns different than assumed.

Benefit commencement date for deferred benefits:

- Preretirement death benefit
Surviving spouses are assumed to begin benefits at the earliest permitted commencement date because ERISA requires benefits to start then unless the spouse elects to defer. If the spouse elects to defer, actuarial increases from the earliest commencement date must be given, so that a later commencement date is expected to be of approximately equal value, and experience indicates that most spouses do take the benefit as soon as it is available.
- Deferred vested benefit
Deferred vested participants' assumed commencement age is a single age (age 65, or current age if later) intended to capture the average age at commencement.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Source of Prescribed Methods

Funding methods

The methods used for funding purposes as described in Statement of Actuarial Assumptions/Methods, including the method of determining plan assets, are “prescribed methods set by law”, as defined in the actuarial standards of practice (ASOPs). These methods are required by IRC §430 or were selected by the plan sponsor from a range of methods permitted by IRC §430.

Changes in Assumptions and Methods

Change in assumptions and methods since prior valuation

- The segment interest rates used to calculate the funding target and target normal cost were updated to the current valuation date as required by IRC §430.
- The mortality tables used to calculate the funding target and target normal cost were updated from the RP-2014 tables to the PRI-2012 tables, as required by IRC §430.
- The assumed plan-related expenses added to the target normal cost were changed from \$133,284 for the prior valuation to \$67,148 for the current valuation to account for lower expected expenses to be paid from the trust.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

The latest restatement of the plan is effective July 1, 2015 and was last amended effective June 30, 2019. The prior plan was originally established June 28, 1962.

Coverage and participation

All members of the prior plan would continue as such on July 1, 1997. Thereafter, any non-union employee, excluding independent contractors, will become eligible on the July 1 coincident with or after completion of six months or at least 1,000 hours during the twelve months following date of hire or in any plan year thereafter.

For those non-union employees hired by Just Born, Inc. as a result of the Goldenberg Candy Company acquisition, eligibility is determined as described in the last sentence in the immediately preceding paragraph based on each employee's date of hire and hours with Goldenberg Candy Company. In addition, years of service for vesting purposes is determined from each employee's date of hire with Goldenberg Candy Company and for benefit purposes is determined from each employee's date of hire with Just Born, Inc.

The plan was closed to new entrants effective July 1, 2016.

Normal retirement date (NRD)

Date on which member attains age 65.

Eligibility for Benefits

Normal retirement

Retirement on NRD.

Early retirement

Attainment of age 55 and completion of five years of service.

Deferred retirement

Employment subsequent to the member's NRD.

Deferred vested termination

Any member in the plan who terminates with at least five years of service will be 100% vested. Those members who were in the plan as of July 1, 1989 with a partially vested interest, and who terminated before completion of five years of service, are entitled to such partially vested percentage determined as of July 1, 1989.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Preretirement death benefit

If a vested married member dies prior to his eligibility for a normal retirement benefit, his surviving spouse is eligible for a pre-retirement death benefit.

Benefits Paid Upon the Following Events

Normal retirement

One-twelfth of the following pension benefit determined as of NRD:

- (a) 60% of average pay offset (reduced) by 66.67% of employee's primary Social Security benefit, reduced proportionately for fewer than 30 years of service at normal retirement. This benefit should not be less than (1) or (2) below:
 - (1) A member's projected benefit determined under the prior benefit formula as of June 30, 1989, payable on a life only basis;
 - (2) \$6,900 reduced proportionally for fewer than 30 years of service at retirement.
- (b) Effective July 1, 1989 a non-highly compensated active member shall be entitled to receive the greater of:
 - (1) the amount set forth in (a) above multiplied by a fraction, the numerator of which is the member's months of service as of June 30, 1993 and the denominator of which is his months of service as of NRD; or
 - (2) the sum of 1.25% of average compensation up to covered compensation" plus 1.75% of average compensation in excess of covered compensation, multiplied by the member's years of service and fractions thereof, as of the date of determination, up to a maximum of 35 years of service plus 1.65% of average compensation multiplied by years of service in excess of 35.

If a member is a highly compensated member as of July 1, 1989, the numerator of the fraction above shall be the member's months of service as of June 30, 1989.

The monthly normal form of retirement income for any employee who becomes an active member on or after July 1, 1993 shall be calculated only under (b)(2) above.

Effective July 1, 1996 the plan amended the minimum benefit to \$30 per month times years of service up to a maximum of 30 years of service.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Compensation is base earnings, including overtime, performance incentive (W-2 earnings) and contributions under a salary reduction agreement but exclusive of bonuses. Average compensation is the annual average of compensation during the five consecutive calendar years within the ten calendar-year period prior to normal retirement which produces the highest average.

Covered compensation is the average of the taxable wage bases in effect for each calendar year during the 35-year period to Social Security retirement age.

Service is uninterrupted employment before July 1, 1976, plus all employment thereafter. Prior service as a union employee is included for benefit calculation, and the benefit so calculated is offset by the benefit under the union plan.

Effective June 30, 2019, the plan was amended to freeze all benefit accruals for all members.

Early retirement

An early retirement income equal to the member's normal retirement benefit, reduced for early payment by 1/15 for each of the first five years and 1/30 for each of the next five years prior to normal retirement.

Deferred retirement benefit

An amount determined using the normal retirement formula as of the member's NRD, increased actuarially for each year that retirement is postponed.

Deferred vested termination

Accrued benefit determined under same formula as for normal retirement. Payment deferred to NRD or reduced benefit after age 55 if member satisfies the requirements for early retirement.

Preretirement death

In no event shall the surviving spouse's benefit be less than the present value of the vested accrued benefit reduced to the date of commencement and payable for 60 months certain.

Prior to eligibility for early retirement, the surviving spouse is entitled to an actuarially reduced 50% joint and survivor benefit. Payments begin on the first day of the month coincident with or next following the date the member would first have been eligible for early retirement.

On or after eligibility for early retirement, the surviving spouse is entitled to 50% of the benefit the member would have received as a 50% joint and survivor benefit had he retired on the day before his death.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

If a vested unmarried member dies prior to his eligibility for a normal retirement benefit, his surviving beneficiary is eligible for a pre-retirement death benefit in an amount equal to the accrued benefit reduced to the date of commencement and payable for 60 months certain.

Other Plan Provisions

- Optional forms of payment**
- (1) Life annuity;
 - (2) 50% joint and survivor;
 - (3) 75% joint and survivor;
 - (4) 100% joint and survivor;
 - (5) 10 year certain and continuous;
 - (6) 15 year certain and continuous; and
 - (7) Lump sum, limited to the greater of \$10,000 or the actuarial equivalent of the vested accrued normal retirement benefit as of June 30, 1993. Effective November 1, 1996 the lump sum option is no longer effective. Accrued benefits as of October 31, 1996, however, retain the right to the lump sum provisions in effect as of that date.

Optional forms are actuarially equivalent to the life annuity based on 8% interest and the UP-84 Mortality Table, without setback or set forward. Lump sum amounts are determined based on Code Section 417(e)(3).

Employee contributions None.

Future Plan Changes

WTW is not aware of any future plan changes that are required to be reflected.

Changes in Benefits Valued Since Prior Year

None.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

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

Attained Age	Attained Years of Credited Service ¹										Total	
	Under 1	1-4	5-9	10-14	15-19	20-24	25-29	30-34	35-39	40 & Over		
Under 25	0	0	0	0	0	0	0	0	0	0	0	0
25-29	0	0	0	0	0	0	0	0	0	0	0	0
30-34	0	1	1	0	0	0	0	0	0	0	0	2
35-39	0	8	2	0	0	0	0	0	0	0	0	10
40-44	0	1	0	3	0	0	0	0	0	0	0	4
45-49	0	1	1	3	0	0	0	0	0	0	0	5
50-54	0	2	3	4	2	4	0	0	0	0	0	15
55-59	0	2	4	4	2	6	3	2	0	0	0	23
60-64	0	4	4	2	2	2	3	0	2	0	0	19
65-69	0	0	1	0	0	0	0	1	0	0	0	2
70 & over	0	0	0	0	1	0	0	0	0	0	1	2
Total	0	19	16	16	7	12	6	3	2	1	1	82

¹ Age and service for purposes of determining category are based on exact (not rounded) values.

Plan Name: Just Born, Inc. Employees Pension Plan

EIN / PN: 24-0625370/002

Plan Sponsor: Just Born, Inc.

Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32 Schedule of Amortization Bases as of July 1, 2024

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	07/01/2024	5,762,157	15.00000	5,762,157	530,894
Total				5,762,157	530,894

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 22 Description of Weighted Average Retirement Age as of July 1, 2024

Each participant is assumed to retire at a single retirement age which is entered on Line 22.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Schedule SB – Statement by Enrolled Actuary

Plan Sponsor	Just Born, Inc.
EIN/PN	24-0625370/002
Plan Name	Just Born, Inc. Employees Pension Plan
Valuation Date	July 1, 2024
Enrolled Actuary	Douglas B. Reymann
Enrollment Number	23-05943

The actuarial assumptions that are not mandated by IRC § 430 and regulations, represent the enrolled actuary's best estimate of anticipated experience under the plan, subject to the following conditions:

The actuarial valuation, on which the information in this Schedule SB is based, has been prepared in reliance upon the employee and financial data furnished by the plan administrator and the trustee. The enrolled actuary has not made a rigorous check of the accuracy of this information but has accepted it after reviewing it and concluding it is reasonable in relation to similar information furnished in previous years. The amounts of contributions and dates paid shown in Item 18 of Schedule SB were listed in reliance on information provided by the plan administrator and/or trustee.

SCHEDULE SB ATTACHMENTS

Schedule SB, Part V Summary of Plan Provisions

Plan Provisions

The latest restatement of the plan is effective July 1, 2015 and was last amended effective June 30, 2019. The prior plan was originally established June 28, 1962.

Coverage and participation

All members of the prior plan would continue as such on July 1, 1997. Thereafter, any non-union employee, excluding independent contractors, will become eligible on the July 1 coincident with or after completion of six months or at least 1,000 hours during the twelve months following date of hire or in any plan year thereafter.

For those non-union employees hired by Just Born, Inc. as a result of the Goldenberg Candy Company acquisition, eligibility is determined as described in the last sentence in the immediately preceding paragraph based on each employee's date of hire and hours with Goldenberg Candy Company. In addition, years of service for vesting purposes is determined from each employee's date of hire with Goldenberg Candy Company and for benefit purposes is determined from each employee's date of hire with Just Born, Inc.

The plan was closed to new entrants effective July 1, 2016.

Normal retirement date (NRD)

Date on which member attains age 65.

Eligibility for Benefits

Normal retirement

Retirement on NRD.

Early retirement

Attainment of age 55 and completion of five years of service.

Deferred retirement

Employment subsequent to the member's NRD.

Deferred vested termination

Any member in the plan who terminates with at least five years of service will be 100% vested. Those members who were in the plan as of July 1, 1989 with a partially vested interest, and who terminated before completion of five years of service, are entitled to such partially vested percentage determined as of July 1, 1989.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Preretirement death benefit

If a vested married member dies prior to his eligibility for a normal retirement benefit, his surviving spouse is eligible for a pre-retirement death benefit.

Benefits Paid Upon the Following Events

Normal retirement

One-twelfth of the following pension benefit determined as of NRD:

- (a) 60% of average pay offset (reduced) by 66.67% of employee's primary Social Security benefit, reduced proportionately for fewer than 30 years of service at normal retirement. This benefit should not be less than (1) or (2) below:
 - (1) A member's projected benefit determined under the prior benefit formula as of June 30, 1989, payable on a life only basis;
 - (2) \$6,900 reduced proportionally for fewer than 30 years of service at retirement.
- (b) Effective July 1, 1989 a non-highly compensated active member shall be entitled to receive the greater of:
 - (1) the amount set forth in (a) above multiplied by a fraction, the numerator of which is the member's months of service as of June 30, 1993 and the denominator of which is his months of service as of NRD; or
 - (2) the sum of 1.25% of average compensation up to covered compensation" plus 1.75% of average compensation in excess of covered compensation, multiplied by the member's years of service and fractions thereof, as of the date of determination, up to a maximum of 35 years of service plus 1.65% of average compensation multiplied by years of service in excess of 35.

If a member is a highly compensated member as of July 1, 1989, the numerator of the fraction above shall be the member's months of service as of June 30, 1989.

The monthly normal form of retirement income for any employee who becomes an active member on or after July 1, 1993 shall be calculated only under (b)(2) above.

Effective July 1, 1996 the plan amended the minimum benefit to \$30 per month times years of service up to a maximum of 30 years of service.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

Compensation is base earnings, including overtime, performance incentive (W-2 earnings) and contributions under a salary reduction agreement but exclusive of bonuses. Average compensation is the annual average of compensation during the five consecutive calendar years within the ten calendar-year period prior to normal retirement which produces the highest average.

Covered compensation is the average of the taxable wage bases in effect for each calendar year during the 35-year period to Social Security retirement age.

Service is uninterrupted employment before July 1, 1976, plus all employment thereafter. Prior service as a union employee is included for benefit calculation, and the benefit so calculated is offset by the benefit under the union plan.

Effective June 30, 2019, the plan was amended to freeze all benefit accruals for all members.

Early retirement

An early retirement income equal to the member's normal retirement benefit, reduced for early payment by 1/15 for each of the first five years and 1/30 for each of the next five years prior to normal retirement.

Deferred retirement benefit

An amount determined using the normal retirement formula as of the member's NRD, increased actuarially for each year that retirement is postponed.

Deferred vested termination

Accrued benefit determined under same formula as for normal retirement. Payment deferred to NRD or reduced benefit after age 55 if member satisfies the requirements for early retirement.

Preretirement death

In no event shall the surviving spouse's benefit be less than the present value of the vested accrued benefit reduced to the date of commencement and payable for 60 months certain.

Prior to eligibility for early retirement, the surviving spouse is entitled to an actuarially reduced 50% joint and survivor benefit. Payments begin on the first day of the month coincident with or next following the date the member would first have been eligible for early retirement.

On or after eligibility for early retirement, the surviving spouse is entitled to 50% of the benefit the member would have received as a 50% joint and survivor benefit had he retired on the day before his death.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

SCHEDULE SB ATTACHMENTS

If a vested unmarried member dies prior to his eligibility for a normal retirement benefit, his surviving beneficiary is eligible for a pre-retirement death benefit in an amount equal to the accrued benefit reduced to the date of commencement and payable for 60 months certain.

Other Plan Provisions

- Optional forms of payment**
- (1) Life annuity;
 - (2) 50% joint and survivor;
 - (3) 75% joint and survivor;
 - (4) 100% joint and survivor;
 - (5) 10 year certain and continuous;
 - (6) 15 year certain and continuous; and
 - (7) Lump sum, limited to the greater of \$10,000 or the actuarial equivalent of the vested accrued normal retirement benefit as of June 30, 1993. Effective November 1, 1996 the lump sum option is no longer effective. Accrued benefits as of October 31, 1996, however, retain the right to the lump sum provisions in effect as of that date.

Optional forms are actuarially equivalent to the life annuity based on 8% interest and the UP-84 Mortality Table, without setback or set forward. Lump sum amounts are determined based on Code Section 417(e)(3).

Employee contributions None.

Future Plan Changes

WTW is not aware of any future plan changes that are required to be reflected.

Changes in Benefits Valued Since Prior Year

None.

Plan Name: Just Born, Inc. Employees Pension Plan
EIN / PN: 24-0625370/002
Plan Sponsor: Just Born, Inc.
Valuation Date: July 1, 2024

Plan Name	Just Born, Inc. Employees Pension Plan
Plan Sponsor EIN	24-0625370
ERISA Plan #	002
Plan Year Ending	06/30/2025

The required attachment marked with an "X" in the Attachment column is included within the Accountant's Opinion attachment to Sch. H, Part III, Line 3, which consists of the entire audit report issued by the plan's Independent Qualified Public Accountant (IQPA).

Form/Schedule	Line #	Description	Attachment
5500 Sch. H	Line 3	Financial statements used in formulating the IQPA's opinion	X
5500 Sch. H	Line 4a	Schedule of Delinquent Participant Contributions	
5500 Sch. H	Line 4i	Schedule of Assets (Held at End of Year)	X
5500 Sch. H	Line 4i	Schedule of Assets (Acquired and Disposed of Within Year)	
5500 Sch. H	Line 4j	Schedule of Reportable Transactions	

SCHEDULE SB ATTACHMENTS

Schedule SB, Line 32
Schedule of Amortization Bases
as of July 1, 2024

Type of Base	Date Established	Initial Amount	Remaining Amortization Period (Years)	Outstanding Balance	Amortization Payment
1. Shortfall	07/01/2024	5,762,157	15.00000	5,762,157	530,894
Total				5,762,157	530,894

Plan Name: Just Born, Inc. Employees Pension Plan
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