

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 <div style="font-size: 24pt; font-weight: bold; text-align: center;">2024</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
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For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025

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

a single-employer plan a DFE (specify) _____

B This return/report is: the first return/report the final return/report

an amended return/report a short plan year return/report (less than 12 months)

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

D Check box if filing under: Form 5558 automatic extension the DFVC program

special extension (enter description)

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

Part II	Basic Plan Information—enter all requested information
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1a Name of plan <u>ST. MARY'S 401(K) PLAN</u>	1b Three-digit plan number (PN) ▶ <u>001</u>
2a Plan sponsor's name (employer, if for a single-employer plan) Mailing address (include room, apt., suite no. and street, or P.O. Box) City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions) <u>ST. MARY'S RESIDENTIAL COMMUNITY AND SERVICES</u> <u>6715 LA-1</u> <u>BOYCE, LA 71409</u>	1c Effective date of plan <u>07/01/1980</u> 2b Employer Identification Number (EIN) <u>72-1108412</u> 2c Plan Sponsor's telephone number <u>318-445-6443</u> 2d Business code (see instructions) <u>623000</u>

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	03/20/2026	TONY L. VETS II
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address <input checked="" type="checkbox"/> Same as Plan Sponsor	3b Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN	
	4d PN	
5 Total number of participants at the beginning of the plan year	5	234
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1)	102
	6a(2)	152
	6b	6
	6c	132
	6d	290
	6e	4
	6f	294
	6g(1)	234
	6g(2)	251
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	9

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

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

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

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

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

- b General Schedules**
- (1) **H** (Financial Information)
 - (2) **I** (Financial Information – Small Plan)
 - (3) **A** (Insurance Information) – Number Attached 0
 - (4) **C** (Service Provider Information)
 - (5) **D** (DFE/Participating Plan Information)
 - (6) **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 07/01/2024 and ending 06/30/2025	
A Name of plan ST. MARY'S 401(K) PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. MARY'S RESIDENTIAL COMMUNITY AND SERVICES	D Employer Identification Number (EIN) 72-1108412

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	
b Receivables (less allowance for doubtful accounts):		
(1) Employer contributions	1b(1)	
(2) Participant contributions	1b(2)	
(3) Other	1b(3)	
c General investments:		
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	4408
(2) U.S. Government securities	1c(2)	
(3) Corporate debt instruments (other than employer securities):		
(A) Preferred	1c(3)(A)	
(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)	2156028
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	
(15) Other.....	1c(15)	

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	2018100	2160436
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	2018100	2160436

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)	80983	
(B) Participants.....	2a(1)(B)	130060	
(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)		211043
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)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		0
(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)	69751	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(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)		
(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)		206314
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		487108

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	341852	
(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)		341852
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)	2920	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(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)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		2920
j Total expenses. Add all expense amounts in column (b) and enter total	2j		344772

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		142336
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: **PAYNE, MOORE & HERRINGTON, LLP**

(2) EIN: **72-0475011**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) Yes No Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

SCHEDULE R (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
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For calendar plan year 2024 or fiscal plan year beginning **07/01/2024** and ending **06/30/2025**

A Name of plan ST. MARY'S 401(K) PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. MARY'S RESIDENTIAL COMMUNITY AND SERVICES	D Employer Identification Number (EIN) 72-1108412	

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	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>20-3691658</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	12

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
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4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? 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
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9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... 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.
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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 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q703951A.

St. Mary's 401(k) Plan

Alexandria, Louisiana

June 30, 2025 and 2024

St. Mary's 401(k) Plan

June 30, 2025 and 2024

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PAYNE, MOORE & HERRINGTON, LLP

CERTIFIED PUBLIC ACCOUNTANTS

Established 1945

Independent Auditor's Report

To Tony Vets, the Administrator of
St. Mary's 401(k) Plan

Opinion

We have audited the accompanying financial statements of St. Mary's 401(k) Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of June 30, 2025 and 2024, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of St. Mary's 401(k) Plan as of June 30, 2025 and 2024, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.





PAYNE, MOORE & HERRINGTON, LLP

To Tony Vets, the Administrator of
St. Mary's 401(k) Plan

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 St. Mary's 401(k) Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards 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 generally accepted auditing standards, 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 St. Mary's 401(k) Plan's internal control. Accordingly, no such opinion is expressed.



PAYNE, MOORE & HERRINGTON, LLP

To Tony Vets, the Administrator of
St. Mary's 401(k) Plan

- 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 St. Mary's 401(k) Plan's ability to continue as a going concern for a reasonable period of time.

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.

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule, Schedule H, line 4i – Schedule of Assets (Held at End of Year), is presented for the purpose 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, 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 information in the accompanying schedule is fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Payne, Moore & Herrington, LLP

Certified Public Accountants
Alexandria, Louisiana
March 6, 2026

St. Mary's 401(k) Plan
Statements of Net Assets Available for Benefits
June 30, 2025 and 2024

Exhibit A

	2025	2024
Assets		
Investments, at fair value		
Mutual funds	\$ 2,156,028	\$ 2,013,848
Receivables		
Employer's contribution	95,388	80,983
Participants' contributions	13,851	9,055
Cash (money market account)	4,408	4,252
Total Assets	2,269,675	2,108,138
Liabilities	-	-
Net Assets Available for Benefits	\$ 2,269,675	\$ 2,108,138

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

St. Mary's 401(k) Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended June 30, 2025 and 2024

Exhibit B

	2025	2024
Additions to Net Assets Attributed to:		
Investment income		
Interest and dividend income	\$ 69,751	\$ 40,413
Net appreciation (depreciation) in fair value of investments	206,314	214,824
Total Investment Income (Loss)	276,065	255,237
Contributions		
Employer	95,388	80,983
Participants, including rollovers	134,856	115,203
Total Contributions	230,244	196,186
 Total Additions	 506,309	 451,423
 Deductions from Net Assets Attributed to:		
Benefits paid to participants	341,852	333,911
Administrative expenses	2,920	2,385
Total Deductions	344,772	336,296
 Net Increase (Decrease)	 161,537	 115,127
 Net Assets Available for Benefits, Beginning of Year	 2,108,138	 1,993,011
 Net Assets Available for Benefits, End of Year	 \$ 2,269,675	 \$ 2,108,138

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

St. Mary's 401(k) Plan
June 30, 2025 and 2024

Notes to Financial Statements

1. Description of Plan

The following description of St. Mary's 401(k) Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions. St. Mary's Residential Community & Services, the Plan sponsor, is referred to in the notes as St. Mary's.

General. The Plan (which is a 401(k) plan) is a defined contribution plan, amended and restated numerous times since its inception July 1, 1980, covering all employees of St. Mary's who have completed one year and 1,000 hours of service and attained the age of 21. The Plan is administered by American Funds. Employees can become participants in the Plan on the first entry date coincident with or next following the date on which they become eligible. The entry dates are semi-annual on each January 1st and July 1st. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions. Each year, participants may contribute a percentage of their compensation for the Plan year up to the maximum percentage allowable under the federal statutory limit of the Internal Revenue Code. The limit for 2025 is \$23,500, and the limit for 2024 is \$23,000. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. The catch-up contributions for 2025 and 2024 are \$7,500. For 2025 those aged 60 to 63 can make a higher "super" catch-up contribution of \$11,250. The Plan may accept a rollover contribution made on behalf of any eligible employee, regardless of whether such employee has met the age and service requirements of the Plan. Participants direct the investment of their contributions into various investment options offered by the Plan. St. Mary's contributes to the Plan a 100% match of the employees' contribution not to exceed 4% of eligible employees' compensation. All employer contributions are invested in the same proportion as that of the participants.

Contribution Investment Alternatives. St. Mary's has the responsibility to determine the investment alternatives that will be available under the Plan. In addition, St. Mary's is responsible for monitoring the performance of the investment alternatives; it is anticipated that the investment alternatives available under the Plan will change, from time to time, as a result of this performance monitoring. Presently, the following investment alternatives are available under the Plan:

American Funds AMCAP. The fund's investment objective is to provide long-term growth of capital. The fund seeks long-term growth of capital by investing primarily in U.S. companies of any size with solid long-term growth records and the potential for good future growth. The fund primarily invests in U.S. common stocks, as well as convertible preferred stocks and cash and equivalents.

American Funds Global Growth Portfolio. The fund's investment objective is to provide long-term growth of capital. The fund will attempt to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds will primarily consist of growth funds and growth-and-income funds.

St. Mary's 401(k) Plan
June 30, 2025 and 2024

Notes to Financial Statements

American Funds Growth Fund of America. The fund's investment objective is to provide growth of capital. The fund has the flexibility to invest wherever the best growth opportunities may be. It invests at least 65% of its assets in common stocks and may also invest in convertibles, preferred stocks, U.S. government securities, bonds, and cash equivalents.

American Funds Growth Portfolio. The fund's investment objective is to provide long-term growth of capital. The fund will attempt to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds will primarily consist of growth funds and growth-and-income funds, which principally invest in equity securities and which may have significant holdings of issuers domiciled outside the United States.

American Funds New Perspective Fund. The fund's primary investment objective is to provide long-term growth of capital. Future income is a secondary objective. The fund seeks to take advantage of evolving global trade patterns by predominantly investing in companies that have potential for growth in capital. The fund invests primarily in multinational companies with a meaningful share of their sales and operations outside of their home countries. The approach provides the strategy's portfolio managers with geographic flexibility and the ability to navigate different markets. The fund invests primarily in common stocks, convertibles, preferred stocks, bonds, and cash.

American Funds New World Fund. The fund's investment objective is to provide long-term capital appreciation. The fund invests in securities of issuers based in "qualified developing countries," as well as in equity securities of issuers based in the developed world with significant assets or revenues attributable to developing countries. For their total return potential, the fund also invests in bonds offering exposure to developing countries. The fund invests in common stocks and other equity-type securities, corporate and government bonds, and cash and cash equivalents.

American Funds SMALLCAP World Fund. The fund's investment objective is to provide long-term growth of capital. The fund is one of few small-company growth funds that invests globally. Normally, at least 80% of assets will be invested in equities of issuers having market capitalizations of \$4 billion or less, measured at time of purchase. The fund invests primarily in common stocks, government and corporate debt, and cash and equivalents.

American Funds Fundamental Investors. The fund's investment objective is to achieve long-term growth of capital and income. Using principles of fundamental analysis, the fund seeks undervalued and/or overlooked opportunities with the potential for long-term growth. Companies under construction for the portfolio often have strong balance sheets, high-quality products, and leading market share. The fund seeks to invest in companies that represent good value and possess above-average potential for growth in sales, earnings, and dividends. The fund primarily invests in common stocks or securities convertible into common stocks, bonds, U.S. government securities, and cash.

St. Mary's 401(k) Plan
June 30, 2025 and 2024

Notes to Financial Statements

American Funds Growth & Income Portfolio. The fund's investment objective is to provide long-term growth of capital while providing current income. The fund will attempt to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The underlying American Funds may represent a variety of fund categories such as growth funds, growth-and-income funds, equity-income funds, balanced funds, and bond funds.

American Funds International Growth and Income. The fund's investment objective is to provide long-term growth of capital while providing current income. The fund invests primarily in companies outside of the U.S. with the potential for growth and dividend income. The fund consists primarily of common stocks and equity-type securities as well as some fixed-income securities.

American Funds Investment Company of America. The fund's investment objectives are to achieve long-term growth of capital and income. The fund is one of the nation's oldest and largest mutual funds. It emphasizes investments in well-established blue chip companies, representing a wide cross section of the U.S. economy. The fund principally invests in common stocks. It may also hold securities convertible into common stocks, as well as bonds (generally rated Baa or BBB or better, or unrated, but determined by the fund's investment adviser to be of equivalent quality), U.S. government securities, nonconvertible preferred stocks, and cash and equivalents.

American Funds Capital Income Builder. The fund has two primary investment objectives. It seeks (1) to provide a level of current income that exceeds the average yield on U.S. stocks generally and (2) to provide a growing stream of income over the years. The fund's secondary objective is to provide growth of capital. The fund strives to provide a growing dividend – with higher income distributions every quarter if possible – together with a current yield that exceeds that paid by U.S. stocks in general. Normally, at least 50% of assets will be invested in common stocks of large, established companies with proven records of increasing dividends. It may also invest in preferred stocks, convertibles, bonds, and cash.

American Funds Income Fund of America. The fund's investment objectives are to provide current income while secondarily striving for capital growth. The fund seeks investments in both the stock and bond markets that provide an opportunity for above-average current income and long-term capital growth. The fund invests primarily in common or preferred stocks, convertible securities, bonds, U.S. and other government securities, and cash and cash equivalents.

American Funds American Balanced. The investment objectives of the fund are: (1) conservation of capital, (2) current income, and (3) long-term growth of capital and income. The fund invests primarily in blue chip equities and investment-grade fixed-income securities, using a balanced approach and a U.S. emphasis. The fund invests in common stocks and preferred stocks, bonds, convertibles, and cash.

**St. Mary's 401(k) Plan
June 30, 2025 and 2024**

Notes to Financial Statements

American Funds Bond Fund of America. The fund's investment objective is to provide as high a level of current income as is consistent with the preservation of capital. Broadly diversified fixed-income fund with flexibility to respond to various bond market conditions. The fund primarily invests in corporate debt securities, U.S. and other government securities, mortgage-related securities, and cash.

American Funds Capital World Bond Fund. The fund's investment objective is to provide, over the long term, a high level of total return consistent with prudent investment management. Total return comprises the income generated by the fund and the changes in the market value of the fund's investments. It is a broadly diversified fund that invests in bonds denominated in various currencies, including U.S. dollars. Issuers include governments and corporations in both developed and developing countries. The fund invests primarily in government/agency, corporate, mortgage-backed, and asset-backed bonds.

American Funds Preservation Portfolio. The fund's investment objective is to provide current income, consistent with preservation of capital. The fund will attempt to achieve its investment objectives by investing in a mix of American Funds in different combinations and weightings. The fund principally invests in funds that seek current income through bond investments.

American Funds U.S. Government Securities. The fund's investment objective is to provide a high level of current income consistent with prudent investment risk and preservation of capital. The fund primarily invests in direct obligations of the U.S. Treasury, GNMA mortgage-backed securities, securities issued by U.S. government agencies or instrumentalities that are not backed by the full faith and credit of the U.S. government.

American Funds Money Market Fund. The investment objective of the fund is to provide a way to earn income on your cash reserves while preserving capital and maintaining liquidity. The fund is a government money market fund that seeks to preserve the value of your investment at \$1 per share.

American Funds Target Date Retirement Date Retirement Series. Depending on the proximity to its target date, the fund will seek to achieve growth, income, and conservation of capital to varying degrees. Each fund may include a mix of growth, growth-and-income, equity-income, balanced, and fixed income funds.

Participants may direct and change their investment options from time to time as permitted by the Plan.

Participant Accounts. Each participant's account is credited with the participant's contribution and an allocation of (1) St. Mary's contribution and (2) Plan earnings (losses). Allocations are based on individual participant's earnings and account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided solely from the participant's account.

**St. Mary's 401(k) Plan
June 30, 2025 and 2024**

Notes to Financial Statements

Vesting. Participants are immediately vested in their voluntary contributions and rollover accounts plus actual earnings thereon. Vesting in St. Mary's matching portion plus actual earnings is based on years of continuous service. A participant is 100% vested after 6 years of credited service earned at 20% after the first two years and each year thereafter.

Participant Loans. Loans are not permitted under this Plan.

Payment of Benefits. On termination of service due to any reason other than death, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in their account or substantially equal annual or more frequent installments over a period not to exceed the joint life expectancy of the participant or the participant's beneficiary. For termination of service due to death the participant's entire interest will be distributed by December 31 of the calendar year containing the tenth anniversary of the participant's death.

Participant Withdrawals. Participants may be permitted to make a withdrawal due to financial hardship at the approval of St. Mary's.

Forfeited Accounts. Forfeited balances of terminated participants' non-vested amounts are used to reduce St. Mary's future employer contributions. In 2025 and 2024, the forfeited balances used to reduce employer contributions totaled \$4,030 and \$3,098, respectively.

2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

Cash

The Plan's cash includes amounts deposited in a money market fund with American Funds.

Contributions Receivable

Amounts owed by St. Mary's to meet plan contribution requirements are recorded as receivables.

Investment Valuation and Income Recognition

The Plan's investments were all in mutual funds with American Funds. The Plan's investments are stated 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. See Note 3 for discussion of fair value measurements.

Purchases and sales of securities are recorded on a trade date basis. Interest and dividend income and contributions are recorded on the accrual basis. Net investment gain (loss) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

**St. Mary's 401(k) Plan
June 30, 2025 and 2024**

Notes to Financial Statements

Payment of Benefits

Benefits are recorded when paid.

Subsequent Events

Management has evaluated subsequent events through March 6, 2026, the date which the financial statements were available for issue.

Use of Estimates

The preparation of financial statements in conformity 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 and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions in net assets during the reporting period. Actual results could differ from those estimates.

3. Fair Value Measurements

The Plan's investments are reported at fair value in the accompanying statements of net assets available for benefits. The methods used to measure fair value may produce an amount that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to measure the fair value of certain financial instruments could result in a different fair value at the reporting date.

The fair value measurement accounting literature establishes a fair value hierarchy under Accounting Standards Codification ("ASC") 820-10 that prioritizes the inputs to valuation techniques used to measure fair value. This hierarchy consists of three broad levels:

- Level 1 – Valuations based on inputs that consist of unadjusted quoted prices in active markets for identical assets and have the highest priority.
- Level 2 – Valuations based on inputs that consist of observable inputs other than quoted prices for identical assets (including yield, quality, coupon rate, maturity, issue type, quoted prices for similar securities, prepayment speeds, trading characteristics, etc.).
- Level 3 – Valuations based on inputs that are unobservable and have the lowest priority.

The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of investments. When available, the Plan measures fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. There were Level 1 inputs included for the years ended June 30, 2025 and 2024.

**St. Mary's 401(k) Plan
June 30, 2025 and 2024**

Notes to Financial Statements

The following tables set forth, by level within the fair value hierarchy, the Plan's investments at fair value as of June 30, 2025 and 2024:

<u>Description</u>	Fair Value Measurement at Reporting Date Using			
	<u>06/30/25</u>	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	\$ 2,156,028	\$ 2,156,028	\$ -	\$ -

<u>Description</u>	Fair Value Measurement at Reporting Date Using			
	<u>06/30/24</u>	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Mutual funds	\$ 2,013,848	\$ 2,013,848	\$ -	\$ -

4. Investments

Investments that represent 5% or more of the Plan's net assets are as follows:

	<u>2025</u>		<u>2024</u>	
Mutual funds	\$ 2,156,028	95%	\$2,013,848	96%

5. Plan Termination

Although it has not expressed any intent to do so, St. Mary's has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants would become 100% vested in their employer contributions.

6. Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements at June 30, 2025, to Form 5500:

Net assets available for benefits per the financial statements	\$ 2,269,675
Adjustment for employer's and participants' contribution receivable	<u>(109,239)</u>
Net assets available for benefits per Form 5500, Schedule H	\$ 2,160,436

The following is a reconciliation of net assets available for benefits per the financial statements at June 30, 2024, to Form 5500:

Net assets available for benefits per the financial statements	\$ 2,108,138
Adjustment for employer's contributions receivable	<u>(90,038)</u>
Net assets available for benefits per Form 5500, Schedule H	\$ 2,018,100

**St. Mary's 401(k) Plan
June 30, 2025 and 2024**

Notes to Financial Statements

7. Tax Status

The Internal Revenue Service determined and informed St. Mary's by a letter dated August 9, 2013, that the Plan is in accordance with applicable sections of the Internal Revenue Service Code (IRC). This determination letter is applicable for the amendments executed on December 6, 2012 and December 20, 2010 and for the amendments dated May 24, 2010, April 2, 2009, June 26, 2008 and July 27, 2006. No new IRS determination letter was obtained for the new plan implemented January 1, 2016, including any subsequent amendments, as this plan was adopted as a pre-approved retirement plan provided by American Funds. St. Mary's believes that the Plan continues to qualify and to operate in accordance with applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

The Plan has adopted guidance on accounting for uncertainty in income taxes issued by the Financial Accounting Standards Board. Management of the Plan believes that the Plan has taken no uncertain tax positions that require adjustment to the financial statements in order to comply with the provisions of this guidance. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan's open tax years for the prior three years are subject to examination by the Internal Revenue Service.

8. Risks and Uncertainties

The Plan provides for various investment options. These investments 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 values of these investments will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

9. Party-in-Interest Transactions

Participant directed investments include shares of mutual funds and a money market fund managed by Capital Group Companies. Capital Group Companies provides administrative services for the Plan. Capital Group Companies charges fees for these services, which are paid from the Plan's investments, which reduce the investment returns. If an additional amount is required to cover the Plan's administrative expenses, it will be paid from the Plan's forfeiture assets or from the general assets of St. Mary's. In addition to the overall Plan administrative expenses, Capital Group Companies charges individual service fees for periodic distributions, one-time distributions, in-service withdrawals, and hardship withdrawals. Management fees are not material to the financial statements.

St. Mary's Residential & Community Services is the Plan sponsor, Plan administrator, and Plan trustee.

Dyatech performs recordkeeping and reporting services for the Plan, including establishing Plan documents; maintaining records for each participant's account; distribution processing; contribution processing; testing for Internal Revenue Code Sections 402(g), 415, and 416; and completion of IRS form 5500. The fees for these services are paid by the Plan sponsor.

Other parties-in-interest include Payne, Moore & Herrington, LLP, the independent auditor of the Plan's financial statements and Lewis, Brisbois, Bisgaard & Smith, LLP, the Plan's attorney. Fees for audit and legal services are paid by the Plan sponsor.

Supplemental Schedule

St. Mary's 401(k) Plan
Schedule H, line 4i - Schedule of Assets (Held at End of Year)

		Schedule 1	
(a)	(b)	(c)	(e)
Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	(d) Cost	June 30, 2025 Current Value
			June 30, 2024 Current Value
American Funds			
AMCAP Fund-R2	Mutual fund	\$	\$ 4,508
New Perspective Fund-R2	Mutual fund		4,386
New World Fund-R2	Mutual fund		12,029
The Growth Fund of America-R2	Mutual fund		37,369
The Investment Company of America-R2	Mutual fund		42,789
The Income Fund of America-R2	Mutual fund		64
Fundamental Investors-R2	Mutual fund		26,243
American Balanced Fund-R2	Mutual fund		72
Capital Income Builder-R2	Mutual fund		61
U.S. Government Securities Fund-R2	Mutual fund		-
International Growth and Income Fund-R2	Mutual fund		32
Growth and Income Portfolio-R2	Mutual fund		1,981
Growth Portfolio-R2	Mutual fund		107
American Funds 2010 Target Date-R2	Mutual fund		281
American Funds 2015 Target Date-R2	Mutual fund		45,486
American Funds 2020 Target Date-R2	Mutual fund		115,472
American Funds 2025 Target Date-R2	Mutual fund		116,338
American Funds 2030 Target Date-R2	Mutual fund		405,613
American Funds 2035 Target Date-R2	Mutual fund		271,252
American Funds 2040 Target Date-R2	Mutual fund		111,955
American Funds 2045 Target Date-R2	Mutual fund		445,630
American Funds 2050 Target Date-R2	Mutual fund		252,785
American Funds 2055 Target Date-R2	Mutual fund		58,270
American Funds 2060 Target Date-R2	Mutual fund		58,940
American Funds 2065 Target Date-R2	Mutual fund		2,185
U.S. Government Money Market-R2	Money market fund		4,252
		\$	\$ 2,160,436
			\$ 2,018,100

See independent auditor's report.

