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 **2024** **This Form is Open to Public Inspection**

Part I Annual Report Identification Information

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

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

1a Name of plan LANDUS RETIREMENT PLAN	**1b** Three-digit plan number (PN) ▶ 020 **1c** Effective date of plan 06/01/1992
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) LANDUS COOPERATIVE 220 SW 9TH ST., STE. 300 DES MOINES, IA 50309	**2b** Employer Identification Number (EIN) 42-0243650 **2c** Plan Sponsor's telephone number 515-817-2100 **2d** Business code (see instructions) 115110

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.	07/07/2026	TODD SAMUELS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/07/2026	TODD SAMUELS
	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 [X] 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 LANDUS COOPERATIVE

c Plan Name THE RESTATED CONTRIBUTORY RETIREMENT PLAN FOR COOPERATIVES

4b EIN 42-0243650

4d PN 020

5	Total number of participants at the beginning of the plan year	**5**	1028
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	41
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	41
b	Retired or separated participants receiving benefits	**6b**	517
c	Other retired or separated participants entitled to future benefits	**6c**	363
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	921
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	103
f	Total. Add lines **6d** and **6e**.	**6f**	1024
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	0
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	0
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

1A 1I 3C 3D

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

9a Plan funding arrangement (check all that apply)
- (1) [ ] Insurance
- (2) [ ] Code section 412(e)(3) insurance contracts
- (3) [X] Trust
- (4) [ ] General assets of the sponsor

9b Plan benefit arrangement (check all that apply)
- (1) [ ] Insurance
- (2) [ ] Code section 412(e)(3) insurance contracts
- (3) [X] Trust
- (4) [ ] General assets of the sponsor

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

a Pension Schedules
- (1) [X] **R** (Retirement Plan Information)
- (2) [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- (3) [X] **SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary
- (4) [ ] **DCG** (Individual Plan Information) – Number Attached 0
- (5) [ ] **MEP** (Multiple-Employer Retirement Plan Information)

b General Schedules
- (1) [X] **H** (Financial Information)
- (2) [ ] **I** (Financial Information – Small Plan)
- (3) [ ] **A** (Insurance Information) – Number Attached ______
- (4) [X] **C** (Service Provider Information)
- (5) [X] **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 SB (Form 5500)	Single-Employer Defined Benefit Plan Actuarial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2024** **This Form is Open to Public Inspection**

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

▶ **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
LANDUS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 020

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
LANDUS COOPERATIVE

D Employer Identification Number (EIN)
42-0243650

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [ ] 101-500 [X] More than 500

Part I Basic Information

1 Enter the valuation date: Month 04 Day 01 Year 2024

2 Assets:

a Market value	**2a**	96216889
b Actuarial value	**2b**	96534757

3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	654	70533221	70533221
b For terminated vested participants	370	16379577	16379577
c For active participants	59	7430537	8553540
d Total	1083	94343335	95466338

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]		
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**	5.30 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	245602
c Target normal cost	**6c**	245602

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 — Date: 12/09/2025

MARK A HENDRICKS
Type or print name of actuary

23-05452
Most recent enrollment number

MERCER
Firm name

816-556-4800
Telephone number (including area code)

2405 GRAND BLVD, SUITE 900
KANSAS CITY, MO 64108
Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	7758879
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	708244
9	Amount remaining (line 7 minus line 8)	0	7050635
10	Interest on line 9 using prior year's actual return of 12.73 %	0	897546
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		0
	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 5.26 %		0
	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		0
	d Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	7948181

Part III Funding Percentages

14	Funding target attainment percentage	14	92.79 %
15	Adjusted funding target attainment percentage	15	101.11 %
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	95.26 %
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
			Totals ►	18(b) 0	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	0

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: 5.18 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b	Applicable month (enter code)			21b	0
22	Weighted average retirement age			22	63
23	Mortality table(s) (see instructions)	☐ Prescribed - combined	☒ Prescribed - separate	☐ Substitute	

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31	Target normal cost and excess assets (see instructions):		
a	Target normal cost (line 6c)	31a	245602
b	Excess assets, if applicable, but not greater than line 31a	31b	0

		Outstanding Balance	Installment
32	Amortization installments:		
a	Net shortfall amortization installment	6879762	695384
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	940986

		Carryover balance	Prefunding balance	Total balance
35	Balances elected for use to offset funding requirement		940986	940986

36	Additional cash requirement (line 34 minus line 35)	36	0
37	Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0
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	
39	Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40	Unpaid minimum required contributions for all years	40	0

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2024** **This Form is Open to Public Inspection.**

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

A Name of plan
LANDUS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 020

C Plan sponsor's name as shown on line 2a of Form 5500
LANDUS COOPERATIVE

D Employer Identification Number (EIN)
42-0243650

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).. . . . . [X] 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

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

(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)

MERCER

13-2934414

(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?
11 50	ACTUARY	35069	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

PRINCIPAL CUSTODY SOLUTIONS

51-0099493

(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?
18 21 50	CUSTODIAN	139022	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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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 D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan Information	OMB No. 1210-0110
	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).	**2024**
	▶ **File as an attachment to Form 5500.**	**This Form is Open to Public Inspection.**

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

A Name of plan LANDUS RETIREMENT PLAN	**B** Three-digit plan number (PN) ▶ 020
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 LANDUS COOPERATIVE	**D** Employer Identification Number (EIN) 42-0243650

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: ALLSPRING CORE BOND CIT N

b Name of sponsor of entity listed in (a): ALLSPRING

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
94-3222978-001	C	9784632

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/ALL BERSTEIN LGCP GROWTH

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
92-1443848-001	C	2878011

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/BLACKROCK INTL EQUITY IND

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
52-2265229-001	C	4356271

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/BLACKROCK S&P MIDCP IND

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
52-2265235-001	C	5954932

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/BLACKROCK S&P 500 INEX

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
94-3224211-001	C	10661587

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/FEDERATED TOTAL RETURN BD

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
46-6584317-001	C	9669727

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/MULTI-MANAGER SML CP CI

b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
45-6648658-001	C	3231501

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/TROWEPRICE INST LCG MGD C		
b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY		
c EIN-PN 45-6648614-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2915787
a Name of MTIA, CCT, PSA, or 103-12 IE: PRINCIPAL/MFS VALUE CIT N		
b Name of sponsor of entity listed in (a): PRINCIPAL LIFE INSURANCE COMPANY		
c EIN-PN 45-6648640-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 6512191
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/TRP INST LCG MGD CIT		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 45-6648614-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/BLACKROCK S&P 500 INDEX		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 94-3224211-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PRINCIPAL/MFS VALUE CIT F		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 45-6648640-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/BLACKROCK S&P MC INDX CIT		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 52-2265235-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PFG/MULTI-MGR. SMALL CAP CIT N		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 45-6648658-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/BLACKROCK INTL EQTY INDEX		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 52-2265229-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: ALLSPRING CORE BOND CIT N		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 94-3222878-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: PFG/FEDERATED TOTAL RETURN BD		
b Name of sponsor of entity listed in (a): SEI TRUST COMPANY		
c EIN-PN 46-6584317-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0

a Name of MTIA, CCT, PSA, or 103-12 IE: ALLSPRING ST INVEST FUND S1

b Name of sponsor of entity listed in (a): SEI TRUST COMPANY

c EIN-PN 41-6292499-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	0

a Name of MTIA, CCT, PSA, or 103-12 IE: PRIN/AB LARGE CAP GROWTH CIT

b Name of sponsor of entity listed in (a): SEI TRUST COMPANY

c EIN-PN 92-1443848-003	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	0

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

a Name of MTIA, CCT, PSA, or 103-12 IE:

b Name of sponsor of entity listed in (a):

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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

SCHEDULE H (Form 5500)	Financial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2024** **This Form is Open to Public Inspection**

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

A Name of plan
LANDUS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 020

C Plan sponsor's name as shown on line 2a of Form 5500
LANDUS COOPERATIVE

D Employer Identification Number (EIN)
42-0243650

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	51443	48581
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		793361
(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)	60545069	55964639
(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)	35669943	35055311
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(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	96266455	91861892
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	49566	47196
k Total liabilities (add all amounts in lines 1g through1j)	1k	49566	47196
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	96216889	91814696

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)	67	
(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)		67
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	27766	
(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)		27766
(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)	1294658	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		1294658
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	9961246	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	9961246	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		2854877
(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)		911825
c Other income	2c		16417
d Total income. Add all **income** amounts in column (b) and enter total	2d		5105610

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9213819	
(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)		9213819
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)	184601	
(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)	109383	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		293984
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		9507803

Net Income and Reconciliation

k Net income (loss). Subtract line **2j** from line **2d**	2k		-4402193
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) [X] 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) [X] 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: FORGE FINANCIAL & MANAGE CONSULTING **(2)** EIN: 88-2820798

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.)	4a		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.)	4b		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.)	4c		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.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		5000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		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?	4g		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?	4h		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.)	4i	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.)	4j		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?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		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.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] 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.) .... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 565647.

SCHEDULE R (Form 5500)	Retirement Plan Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2024** **This Form is Open to Public Inspection.**

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

A Name of plan
LANDUS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 020

C Plan sponsor's name as shown on line 2a of Form 5500
LANDUS COOPERATIVE

D Employer Identification Number (EIN)
42-0243650

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): 42-0127290 ____________

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: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)........	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)........	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)........	**14c**	

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:

Public Equity: 0.0 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 0.0 %

High-Yield Debt: 0.0 % Real Assets: 0.0 % Cash or Cash Equivalents: 0.0 % Other: 100.0 %

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 02 / 28 / 2023 (MM/DD/YYYY) and the Opinion Letter serial number Q705206A .

Landus Retirement Plan

Independent Auditor's Report
Financial Statements
and Supplementary Schedule

Years Ended March 31, 2025 and 2024

FORGE
FINANCIAL & MANAGEMENT CONSULTING

Landus Retirement Plan

Contents	Schedule	Page(s)

* Other schedules required by 29 CFR 2520.103-10 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA have been omitted because they are not applicable.

Independent Auditor's Report

To the Plan Administrator of
Landus Retirement Plan
Des Moines, Iowa

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 Landus Retirement Plan (the 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 March 31, 2025, and the related statement of changes in net assets available for benefits for the year ended March 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2025 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 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 March 31, 2025, stating that the certified investment information, as described in Note 3 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 Auditor's Responsibilities for the Audit of the 2025 Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the 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 Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Landus Retirement 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.

Emphasis of Matter on the 2025 Financial Statements

As discussed in Note 8 to the financial statements, in May 2026, the Plan sponsor committed to terminate the Plan, with an anticipated termination date of December 31, 2026. Our opinion is not modified with respect to this matter.

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 the Plan's ability to continue as a going concern for one year after the date that the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the 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 Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users made on the basis of the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Landus Retirement Plan 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 Landus Retirement 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 Matter - Supplemental Schedule Required by ERISA

The supplemental 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 the Employee Retirement Income Security Act of 1974. 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 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).

Other Matter - Auditor's Report on the 2024 Financial Statements

The financial statements of the Plan as of March 31, 2024, at which date the Plan was presented as The Restated Contributory Retirement Plan for Cooperatives (Participating Employer – Landus Cooperative, Group 078) were audited by predecessor auditors, whose report was issued under that former name. As described in Note 1, The Restated Contributory Retirement Plan for Cooperatives (Participating Employer – Landus Cooperative, Group 078) was spun off effective October 1, 2024, and continues as Landus Retirement Plan; this was a change in the Plan's legal form and trust custody and not a change in the reporting entity. 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, the prior year audit did not extend to any statements or information related to assets held for investment of the Plan that were certified by a qualified institution. Their report dated January 10, 2025, indicated that in their opinion (a) the amounts and disclosures in the 2024 financial statements, other than those agreed to or derived from the certified investment information, were presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America, and (b) the information in the 2024 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). Their report also indicated that the form and content of the 2024 supplemental schedules, other than the information in the 2024 supplemental schedule that agrees to or is derived from the certified investment information, were presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA, and the information in the 2024 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).

Forge Financial and Management Consulting, Inc.

West Des Moines, Iowa
July 1, 2026

Landus Retirement Plan
Statements of Net Assets Available for Benefits
March 31, 2025 and 2024

		2025	2024
Assets:			
Investments, at fair value:	$	91,813,311	96,215,012
Receivables:			
Accrued interest and dividends		48,581	51,443
Total assets		91,861,892	96,266,455
Liabilities:			
Due to broker		47,196	49,566
Net assets available for benefits	$	91,814,696	96,216,889

See accompanying notes to financial statements.

Landus Retirement Plan
Statements of Changes in Net Assets Available for Benefits
For the Years Ended March 31, 2025 and 2024

		2025	2024
Additions:			
Investment income:			
Net appreciation in the fair value of investments	$	3,766,702	9,944,799
Interest and dividends		1,322,424	1,310,553
Other income		16,417	18,209
Total investment income		5,105,543	11,273,561
Contributions:			
Employer		67	1,500,000
Total additions		5,105,610	12,773,561
Deductions:			
Benefits paid to participants		9,213,819	8,618,805
Administrative expenses		293,984	523,766
Total deductions		9,507,803	9,142,571
Net increase (decrease)		(4,402,193)	3,630,990
Plan transfer in		-	632
Net assets available for benefits, beginning of year		96,216,889	92,585,267
Net assets available for benefits, end of year	$	91,814,696	96,216,889

See accompanying notes to financial statements.

Note 1 - Description of Plan

The following description of The Landus Retirement Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions, which are available from the Plan Administrator.

General **-** Effective January 1, 2017, the Plan became contributory and covers substantially all full-time employees of Landus Cooperative. Effective September 1, 2009, the Plan was closed to new employees. Effective September 1, 2020, the Plan was frozen. Employees who worked 1,000 hours or more per year were eligible on the first day of the first or the seventh month of the Plan year following the attainment of age 21 and 4 months of service. Eligible employees made contributions equal to 2.75% of their compensation until September 1, 2020. The Plan was noncontributory prior to January 1, 2017. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Spin-off and Continuation **-** Through September 30, 2024, the Plan was presented as a participating employer segment – Landus Cooperative, Group 078 – of The Restated Contributory Retirement Plan for Cooperatives, a multiple employer defined benefit pension plan administered by Associated Benefits Corporation. Under the arrangement, the assets and accumulated plan benefits attributable to Group 078 were separately maintained and separately determinable from those of the other participating employers, and the Plan reported its own financial statements and filed its own annual report on Form 5500.

Effective October 1, 2024, the Group 078 segment was spun off from The Restated Contributory Retirement Plan for Cooperatives and continues as a standalone single-employer defined benefit pension plan sponsored solely by Landus Cooperative under the name, Landus Retirement Plan. In connection with the spin-off and continuation, the assets attributable to the Plan were transferred to a new trust established in the name of the Plan, with Principal Bank continuing to serve as trustee. The plan document, benefit terms, and actuarial assumptions in effect before the spin-off were carried forward without modification. The spin-off did not result in any change to participants' accrued benefits, and no participant's eligibility, vested status, or benefit was affected by the transaction.

Pension Benefits - Participants can retire with their full pension on the first day of the month coincident with or immediately following their 65th birthday (normal retirement), attainment of age 55 with at least 10 years of service, age 62 with at least five years of service, or upon satisfying the Rule of 85 by reaching a combined total of age and years of service of 85 total years.

The monthly pension benefit under the Plan is equal to 1.55% of average monthly earnings, as defined in the Plan document, multiplied by years of credited service. The normal form is a pension payable for the participant's lifetime. However, an actuarially reduced joint and 50% survivorship basis with 120 guaranteed monthly payments is the automatic form for married participants unless both the participant and spouse elect another form.

Participants become vested in the employer contributions and earnings after five years of service. Participants are immediately vested in their contributions plus an annual rate of 120% of the Federal mid-term rate for the month of April of each plan year.

Note 2 - Summary of Accounting Policies

Basis of Accounting - The financial statements of the Plan are prepared on the accrual method of accounting.

Note 2 - Summary of Accounting Policies (Continued)

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 reported amounts of assets and liabilities and changes therein, and disclosures of contingent assets and liabilities and the actuarial present value of accumulated plan benefits at the date of the financial statements. Accordingly, actual results may 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. See Note 4 for discussions 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 (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits - Benefit payments are recorded when paid.

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 that are paid by the Plan are recorded as deductions in the accompanying statements of changes in net assets available for benefits. In addition, certain investment related expenses are included in net appreciation (depreciation) of fair value of investment presented in the accompanying statements of changes in net assets available for benefits.

Note 3 - Information Prepared and Certified by the Trustee

Certain information related to investments, disclosed in the accompanying financial statements and ERISA-required supplemental information, including investments held at March 31, 2025, and 2024, and net appreciation in fair value of investments, interest and dividends and other income for the years ended March 31, 2025 and 2024, was obtained by management and agreed to or derived from information certified as complete and accurate by Principal Bank (the trustee of the Plan).

Note 4 - Fair Value Measurements

The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). Valuation techniques used need to maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy are described below:

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

Note 4 - Fair Value Measurements (Continued)

Level 2 **-** Inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly such as:

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

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

Level 3 **-** Inputs that cannot be directly observed for the asset or liability.

The asset's or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to 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 as of March 31, 2025 and 2024.

Mutual Funds **-** Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-ended 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.

Common Collective Trust Funds - Valued at the NAV of units of a bank collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment advisor reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Money Market Funds – Value determined based on published net asset value per share, which is quoted in an active market.

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

Note 4 - Fair Value Measurements (Continued)

The following tables set forth by level, within the fair value hierarchy, the Plan's investments at fair value as of March 31, 2025 and 2024:

	Investments at Fair Value as of March 31, 2025			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 35,055,311	-	-	35,055,311
Money market funds	793,361			793,361
Total investments at fair value	$ 35,848,672	-	-	35,848,672
Investments measured at NAV (a)				55,964,639
				$ 91,813,311

	Investments at Fair Value as of March 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual funds	$ 35,669,943	-	-	35,669,943
Investments measured at NAV (a)				60,545,069
				$ 96,215,012

(a) Certain investments that were measured at fair value using the net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of net assets available for benefits.

The following table sets forth the disclosure for the fair value measurement of investments that are measured at Net Asset Value per share (or its equivalent) as a practical expedient as of March 31, 2025, and 2024:

	Fair Value March 31, 2025	Fair Value March 31, 2024	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common collective trust funds (Funds are Direct Filing Entities)	$ 55,964,639	60,545,069	-	Daily	Daily

Note 5 - Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments which are attributable under the Plan's provisions to the employees' contributions, compensation, and services rendered as of the valuation date. 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.

The actuarial present value of accumulated plan benefits is determined by the Plan's independent actuary and is the amount that results from applying actuarial assumptions 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.

Note 5 - Actuarial Present Value of Accumulated Plan Benefits (Continued)

The actuarial present value of accumulated plan benefits is presented based on a beginning-of-year benefit information date and measured as of April 1, 2024 and 2023. Had the valuations been performed as of March 31, there would be no material differences.

The significant actuarial assumptions used in the April 1, 2024 and 2023 valuations are as follows:

	2024	2023
Interest Rate	6.46%	6.73%
Mortality	Pri-2012 sex-distinct, separate employee and retiree table(s) with contingent survivor adjustments for existing survivors and no collar adjustments applied, with generational mortality improvements based on the MP 2021 improvement scale	
Retirement rate	On a scale ranging from 6% at age 55 to 100% at age 70 for active employees, and 100% when eligible for unreduced retirement	
Actuarial cost method	Projected unit credit method	

In addition, eligible employees will retire according to the following schedule - employees eligible for the special rule of 85 benefit are assumed to retire according to the select rates shown below for the first year after becoming eligible. The ultimate rates apply to rule of 85 retirements after the first year since becoming eligible and regular retirements. The first year rates will not start before age 55 even if the rule of 85 applies earlier, nor will they ever fall below the ultimate rate for that age.

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. Due to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that certain changes in these estimates and assumptions could be material to the financial statements.

The actuarial present value of accumulated plan benefits as of April 1, 2024 and 2023 is as follows:

	2024	2023
Vested Benefits:		
Active participants	$ 6,428,151	$ 7,716,995
Participants currently receiving payments	65,154,154	63,918,135
Other participants	14,337,249	14,857,982
	85,919,554	86,493,112
Nonvested benefits	1,076,333	1,504,609
Total actuarial present value of accumulated plan benefits	$ 86,995,887	$ 87,997,721

Note 5 - Actuarial Present Value of Accumulated Plan Benefits (Continued)

The changes in the actuarial present value of accumulated plan benefits for the years ended on April 1, 2024 and 2023, are as follows:

	2024	2023
Actuarial present value of accumulated plan benefits, beginning of period	$ 87,997,721	$ 92,865,415
Increase (decrease) during the year attributable to:		
Benefits accumulated	$ -	$ -
Increase for interest due to decrease in discount period	5,632,224	5,634,782
Actuarial losses	126,954	499,003
Change in actuarial assumptions	1,857,793	(2,465,037)
Benefits paid	(8,618,805)	(8,536,442)
Plan amendment	-	-
Net increase (decrease)	(1,001,834)	(4,867,694)
Actuarial present value of accumulated plan benefits, end of period	$ 86,995,887	$ 87,997,721

Note 6 - Funding Policy

As a condition of participation, participants were required to contribute a percentage of their compensation to the Plan. Eligible participants made contributions of 2.75% of their compensation until September 1, 2020, when the Plan was frozen. Accumulated employee contributions and interest thereon, on April 1, 2024 and 2023, were $0 and $0, respectively. Interest was credited on participant contributions at a rate of 4.99% and 2.24% for the years ended April 1, 2024 and 2023, respectively.

Contributions to provide benefits under the Plan are made solely by the Landus Cooperative. The funding policy is to make annual contributions to the Plan equal to or greater than the minimum required contribution, as determined by the actuary. The contributions for the years ended March 31, 2025, and 2024 exceeded the minimum funding requirements of ERISA. For financial statement purposes, all employer contributions made to meet the minimum funding requirements of ERISA are considered attributable to the current plan year and are accrued in the financial statements if not paid by year end.

Note 7 - Related-Party and Party-In-Interest Transactions

Certain Plan investments are units of collective trust funds and money market funds that were managed by the trustee, and therefore, these transactions qualify as exempt party-in-interest transactions. Fees incurred by the Plan for investment management services are included in net appreciation (depreciation) in fair value of investments. The Plan paid certain expenses related to the Plan's operations and investment activity to various service providers. These transactions are party-in-interest transactions. The participating employer pays directly any other fees related to Plan's operations.

Note 8 - Plan Termination

In May 2026, the Plan Sponsor committed to terminate the Plan effective December 31, 2026. The Plan Sponsor intends to pursue a standard termination under Section 4041(b) of ERISA. Upon termination, all participants will become fully vested in their accrued benefits in accordance with Section 411(d)(3) of the Internal Revenue Code and Section 4044 of ERISA.

Plan assets are expected to be distributed to participants and beneficiaries through the purchase of annuity contracts and/or lump-sum payments as soon as administratively feasible following the proposed termination date. The financial effects of the Plan termination, including the method and cost of settling the accumulated plan benefits through annuity contract purchases and/or lump-sum distributions and any related termination expenses, cannot be reasonably estimated as of the date the financial statements were available to be issued.

The decision to terminate the Plan was made subsequent to the plan year end of March 31, 2025. Accordingly, the financial statements for the year ended March 31, 2025, are presented on the ongoing basis of accounting under ASC 960, Plan Accounting—Defined Benefit Pension Plans, including the actuarial present value of accumulated plan benefits. The liquidation basis of accounting has not been adopted because the termination was not imminent as of the balance sheet date.

Note 9 - Tax Status

The Internal Revenue Service ("IRS") has determined and informed the Plan Administrator by letter dated February 28, 2023, that the Plan and the related Trust are designed in accordance with the applicable sections of the Internal Revenue Code ("IRC"). Although the Plan has been amended since receiving the determination letter, the plan administrator believes that the Plan is currently designed and operated in compliance with the applicable requirements of the IRC and the Plan and related Trust continue to be tax-exempt.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax provisions taken by the Plan and recognized a tax liability (or asset) if the Plan has taken an uncertain tax position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 10 - Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risk. Market risk includes global events which could impact the value of investment securities, such as a pandemic or international conflict. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect 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.

Note 10 - Risks and Uncertainties (Continued)

Changes in the discount rate and investment returns can have a significant effect on the funded status of the Plan. Management continues to monitor these changes and the potential impact on the future pension plan funding requirements and related expenses.

Note 11 - Subsequent Events

The Plan has evaluated subsequent events through July 1, 2026, which is the date the financial statements were available to be issued. No significant matters were identified for disclosure during this evaluation.

Landus Retirement Plan
Supplementary Schedule

March 31, 2025

Landus Retirement Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 42-0243650
Plan Number: 020
March 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investments Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Money Market Fund:		
*	Principal Custody Solutions	Short-Term Investment Fund	$ 793,361	793,361
		Mutual Funds:		
	ALPS	ALPS/CORE Mgt. Strat Fund	4,261,907	4,469,254
	EuroPacific	EuroPacific Growth Fund	4,185,527	4,435,558
	Fidelity	Fidelity Emerging Markets Index Fund	2,251,995	2,292,006
	Fidelity	Fidelity Real Estate Index Fund	6,262,347	6,769,881
	Invesco	Invesco Oppenheimer International Bond Fund	5,192,276	4,317,863
	Pimco	Pimco High Yield Fund	3,361,000	3,079,310
	TCW	TCW Metwest Total Return Bond Fund	11,334,786	9,691,439
			36,849,838	35,055,311
		Common Collective Trust Funds		
	All Spring	Allspring Core Bond	9,320,215	9,784,632
*	Principal Life Insurance Company	Principal/Alliance Bernstein Large Cap Growth	1,971,767	2,878,011
*	Principal Life Insurance Company	Principal/Blackrock International Equity Index	2,421,550	4,356,271
*	Principal Life Insurance Company	Principal/Blackrock S&P Midcap Index	3,044,707	5,954,932
*	Principal Life Insurance Company	Principal/Blackrock S&P 500 Index	6,301,449	10,661,587
*	Principal Life Insurance Company	Principal/Federated Total Return Bond	8,960,840	9,669,727
*	Principal Life Insurance Company	Principal/MFS Value	2,867,669	6,512,191
*	Principal Life Insurance Company	Principal/Multi-Manager Small Cap	1,994,697	3,231,501
*	Principal Life Insurance Company	Principal/T. Rowe Price Institutional Large-Cap Growth Managed	1,102,822	2,915,787
			37,985,716	55,964,639
			$ 75,628,915	91,813,311

* - Party-in-interest.

FORGE

FINANCIAL & MANAGEMENT CONSULTING

REPORTABLE TRANSACTIONS - SINGLE / BY ISSUE **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
	BEGINNING MARKET VALUE		0.00			
	COMPARATIVE VALUE (5%)		0.00			
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
09/05/24 B	1	1.000	0	1-*	1	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
09/05/24 S	1	1.000	0	1 *	1	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
10/01/24 B	332,973	1.000	0	332,973-*	332,973	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
10/01/24 B	643	1.000	0	643-*	643	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
10/02/24 B	6,426	1.000	0	6,426-*	6,426	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
10/10/24 B	4,030	1.000	0	4,030-*	4,030	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
10/15/24 S	4,030	1.000	0	4,030 *	4,030	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
10/17/24 B	688,843	1.000	0	688,843-*	688,843	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
10/22/24 S	21,598	1.000	0	21,598 *	21,598	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/01/24 S	752,044	1.000	0	752,044 *	752,044	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/04/24 B	2,853	1.000	0	2,853-*	2,853	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/05/24 S	2,021	1.000	0	2,021 *	2,021	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/06/24 S	19,120	1.000	0	19,120 *	19,120	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/12/24 B	17,082	1.000	0	17,082-*	17,082	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/14/24 S	17,082	1.000	0	17,082 *	17,082	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/15/24 S	4,787	1.000	0	4,787 *	4,787	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/15/24 B	127	1.000	0	127-*	127	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/18/24 B	1,064	1.000	0	1,064-*	1,064	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/19/24 B	1,092,209	1.000	0	1,092,209-*	1,092,209	

REPORTABLE TRANSACTIONS - SINGLE / BY ISSUE **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/21/24 S	883	1.000	0	883 *	883	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
11/21/24 S	127	1.000	0	127 *	127	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/02/24 S	754,051	1.000	0	754,051 *	754,051	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/03/24 B	1,317	1.000	0	1,317-*	1,317	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/04/24 S	1,373	1.000	0	1,373 *	1,373	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/06/24 B	10,571	1.000	0	10,571-*	10,571	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/10/24 S	10,571	1.000	0	10,571 *	10,571	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/12/24 S	66	1.000	0	66 *	66	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/13/24 B	5,436	1.000	0	5,436-*	5,436	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/16/24 S	1,558	1.000	0	1,558 *	1,558	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/17/24 S	435	1.000	0	435 *	435	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/18/24 B	898,410	1.000	0	898,410-*	898,410	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/26/24 B	127	1.000	0	127-*	127	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
12/31/24 B	67	1.000	0	67-*	67	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/02/25 S	844,187	1.000	0	844,187 *	844,187	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/03/25 B	4,590	1.000	0	4,590-*	4,590	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/06/25 B	102	1.000	0	102-*	102	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/07/25 S	109,383	1.000	0	109,383 *	109,383	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/08/25 S	8,100	1.000	0	8,100 *	8,100	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/15/25 B	202	1.000	0	202-*	202	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/21/25 B	16,077	1.000	0	16,077-*	16,077	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/23/25 S	16,077	1.000	0	16,077 *	16,077	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/29/25 B	700,000	1.000	0	700,000-*	700,000	

REPORTABLE TRANSACTIONS - SINGLE / BY ISSUE **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
01/31/25 B	124	1.000	0	124-*	124	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/03/25 S	774,684	1.000	0	774,684 *	774,684	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/03/25 B	62	1.000	0	62-*	62	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/04/25 B	2,392	1.000	0	2,392-*	2,392	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/04/25 B	3,708	1.000	0	3,708-*	3,708	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/05/25 S	74,785	1.000	0	74,785 *	74,785	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/06/25 S	3,708	1.000	0	3,708 *	3,708	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/06/25 B	397	1.000	0	397-*	397	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/13/25 B	100	1.000	0	100-*	100	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/14/25 S	602	1.000	0	602 *	602	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/19/25 S	702	1.000	0	702 *	702	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/27/25 B	474	1.000	0	474-*	474	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
02/28/25 B	600,000	1.000	0	600,000-*	600,000	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
03/03/25 S	774,485	1.000	0	774,485 *	774,485	0
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
03/04/25 B	1,587	1.000	0	1,587-*	1,587	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
03/05/25 B	2,912	1.000	0	2,912-*	2,912	
ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1						
03/26/25 B	594,914	1.000	0	594,914-*	594,914	
ISSUE: 00143K624 - INV OPP INTL BND-R6 #7060						
10/31/24 R	4,320	4.270	0	18,448-*	18,448	
ISSUE: 00143K624 - INV OPP INTL BND-R6 #7060						
11/30/24 R	4,422	4.330	0	19,147-*	19,147	
ISSUE: 00143K624 - INV OPP INTL BND-R6 #7060						
12/31/24 R	4,462	4.310	0	19,229-*	19,229	
ISSUE: 00143K624 - INV OPP INTL BND-R6 #7060						
01/31/25 R	4,399	4.390	0	19,313-*	19,313	
ISSUE: 00143K624 - INV OPP INTL BND-R6 #7060						
02/28/25 R	4,418	4.390	0	19,395-*	19,395	
ISSUE: 00143K624 - INV OPP INTL BND-R6 #7060						
03/25/25 S	64,626	4.430	0	286,293 *	342,197	-55,904

REPORTABLE TRANSACTIONS - SINGLE / BY ISSUE **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
ISSUE: 00143K624 - INV OPP INTL BND-R6 #7060						
03/31/25 R	4,374	4.400	0	19,244-*	19,244	
ISSUE: 01988T506 - PRINCIPAL/AB LARGE CAP GROWTH CIT						
12/17/24 S	14,535	16.494	0	239,738 *	145,350	94,387
ISSUE: 09256V251 - PRINCIPAL/BLACKROCK S&P MIDCAP INDEX						
11/18/24 S	4,932	87.689	0	432,493 *	201,914	230,579
ISSUE: 09256V269 - PRINCIPAL/BLACKROCK INTL EQ INDEX CI						
01/28/25 S	5,842	29.325	0	171,308 *	98,156	73,153
ISSUE: 09256V269 - PRINCIPAL/BLACKROCK INTL EQ INDEX CI						
03/25/25 S	9,900	31.084	0	307,730 *	166,344	141,386
ISSUE: 09256V293 - PRINCIPAL/BLACKROCK S&P 500 INDEX CI						
10/16/24 S	1,619	269.106	0	435,757 *	234,634	201,123
ISSUE: 09256V293 - PRINCIPAL/BLACKROCK S&P 500 INDEX CI						
11/18/24 S	1,267	271.750	0	344,300 *	183,585	160,715
ISSUE: 09256V293 - PRINCIPAL/BLACKROCK S&P 500 INDEX CI						
12/17/24 S	1,126	279.334	0	314,481 *	163,132	151,348
ISSUE: 09256V293 - PRINCIPAL/BLACKROCK S&P 500 INDEX CI						
02/27/25 S	2,213	271.142	0	600,000 *	320,644	279,356
ISSUE: 09256V293 - PRINCIPAL/BLACKROCK S&P 500 INDEX CI						
03/25/25 B	2,925	267.545	0	782,539-*	782,539	
ISSUE: 298706821 - AMER FNDS EUROPAC GROW-R6 #2616						
12/19/24 R	3,433	54.060	0	185,595-*	185,595	
ISSUE: 316146232 - FIDELITY REAL ESTATE IDX-INS #2355						
12/20/24 R	5,859	16.000	0	93,744-*	93,744	
ISSUE: 316146232 - FIDELITY REAL ESTATE IDX-INS #2355						
01/27/25 B	15,848	16.600	0	263,072-*	263,072	
ISSUE: 316146232 - FIDELITY REAL ESTATE IDX-INS #2355						
02/26/25 S	7,204	16.740	0	120,589 *	110,016	10,573
ISSUE: 316146331 - FIDELITY EMG MKTS INDEX-FAI #2344						
12/13/24 R	5,370	10.790	0	57,947-*	57,947	
ISSUE: 317609667 - ALPCORCOMM MGMT COMP COMMSM STR FD I						
12/10/24 R	16,662	7.310	0	121,798-*	121,798	
ISSUE: 317609667 - ALPCORCOMM MGMT COMP COMMSM STR FD I						
01/28/25 S	19,422	7.430	0	144,304 *	143,721	583
ISSUE: 317609667 - ALPCORCOMM MGMT COMP COMMSM STR FD I						
03/25/25 S	31,638	7.770	0	245,827 *	234,121	11,707
ISSUE: 592905509 - MET WEST TOTAL RETURN BOND CL I #512						
10/31/24 R	4,008	9.020	0	36,157-*	36,157	
ISSUE: 592905509 - MET WEST TOTAL RETURN BOND CL I #512						
11/30/24 R	3,810	9.100	0	34,674-*	34,674	
ISSUE: 592905509 - MET WEST TOTAL RETURN BOND CL I #512						
12/31/24 R	7,051	8.870	0	62,540-*	62,540	
ISSUE: 592905509 - TCW METWEST TTL RETURN BD CL I #512						
01/31/25 R	3,001	8.900	0	26,707-*	26,707	
ISSUE: 592905509 - TCW METWEST TTL RETURN BD CL I #512						
02/28/25 R	2,720	9.110	0	24,783-*	24,783	

REPORTABLE TRANSACTIONS - SINGLE / BY ISSUE **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
ISSUE: 592905509 - TCW METWEST TTL RETURN BD CL I #512						
03/25/25 S	26,731	9.030	0	241,385 *	283,685	-42,300
ISSUE: 592905509 - TCW METWEST TTL RETURN BD CL I #512						
03/31/25 R	3,082	9.070	0	27,952-*	27,952	
ISSUE: 693390841 - PIMCO HIGH YIELD FD-INST #108						
10/31/24 R	2,119	8.050	0	17,057-*	17,057	
ISSUE: 693390841 - PIMCO HIGH YIELD FD-INST #108						
11/30/24 R	2,210	8.090	0	17,878-*	17,878	
ISSUE: 693390841 - PIMCO HIGH YIELD FD-INST #108						
12/31/24 R	2,298	8.020	0	18,429-*	18,429	
ISSUE: 693390841 - PIMCO HIGH YIELD FD-INST #108						
01/27/25 S	10,682	8.070	0	86,202 *	93,150	-6,948
ISSUE: 693390841 - PIMCO HIGH YIELD FD-INST #108						
01/28/25 S	25,310	8.070	0	204,256 *	220,718	-16,462
ISSUE: 693390841 - PIMCO HIGH YIELD FD-INST #108						
01/31/25 R	2,164	8.080	0	17,486-*	17,486	
ISSUE: 693390841 - PIMCO HIGH YIELD FD-INST #108						
02/28/25 R	1,956	8.090	0	15,827-*	15,827	
ISSUE: 693390841 - PIMCO HIGH YIELD FD-INST #108						
03/31/25 R	1,894	7.980	0	15,115-*	15,115	
ISSUE: 94987Q102 - PRINCIPAL/MULTI-MANAGER SMALL CAP CI						
10/16/24 S	9,529	26.560	0	253,086 *	129,736	123,350
ISSUE: 94987Q102 - PRINCIPAL/MULTI-MANAGER SMALL CAP CI						
01/27/25 S	6,592	26.832	0	176,870 *	89,749	87,121
ISSUE: 94987Q102 - PRINCIPAL/MULTI-MANAGER SMALL CAP CI						
01/28/25 S	6,696	26.901	0	180,132 *	91,168	88,964
ISSUE: 94987Q102 - PRINCIPAL/MULTI-MANAGER SMALL CAP CI						
02/26/25 B	13,359	25.581	0	341,722-*	341,722	
ISSUE: 94987Q516 - PRINCIPAL/FEDERATED TOTAL RETURN BON						
03/25/25 S	30,254	9.791	0	296,217 *	275,814	20,404
ISSUE: 949907265 - PRINCIPAL/MFS VALUE CIT N						
11/18/24 S	9,531	33.093	0	315,415 *	138,226	177,189
ISSUE: 949907315 - PRINCIPAL/TROWE PRICE INST LCG MGD C						
12/17/24 S	5,002	68.808	0	344,192 *	115,819	228,373
ISSUE: 949907372 - ALLSPRING CORE BOND CIT N						
02/26/25 S	5,121	43.185	0	221,132 *	211,362	9,770
GRAND TOTAL			0	17,423,785	15,455,319	1,968,467

REPORTABLE TRANSACTIONS - SINGLE / BY ISSUE **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS

F O O T N O T E S

* = SINGLE TRANSACTION IS 5% REPORTABLE
B = BUY TRANSACTION
S = SELL TRANSACTION
R = REINVESTMENT TRANSACTION

REPORTABLE TRANSACTIONS - SERIES / BY BROKER **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

SERIES / BY BROKER

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS

BEGINNING MARKET VALUE	0.00
COMPARATIVE VALUE (5%)	0.00

*** NO TRANSACTIONS QUALIFIED ***

SERIES / BY ISSUE

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS

BEGINNING MARKET VALUE	0.00
COMPARATIVE VALUE (5%)	0.00

ISSUE: PF9980004 - SHORT-TERM INVESTMENT FUND A S1

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
09/05/24 B	1	1.000	0	1-*	1	
10/01/24 B	332,973	1.000	0	332,973-*	332,973	
10/01/24 B	643	1.000	0	643-*	643	
10/02/24 B	6,426	1.000	0	6,426-*	6,426	
10/10/24 B	4,030	1.000	0	4,030-*	4,030	
10/17/24 B	688,843	1.000	0	688,843-*	688,843	
11/04/24 B	2,853	1.000	0	2,853-*	2,853	
11/12/24 B	17,082	1.000	0	17,082-*	17,082	
11/15/24 B	127	1.000	0	127-*	127	
11/18/24 B	1,064	1.000	0	1,064-*	1,064	
11/19/24 B	1,092,209	1.000	0	1,092,209-*	1,092,209	
12/03/24 B	1,317	1.000	0	1,317-*	1,317	
12/06/24 B	10,571	1.000	0	10,571-*	10,571	
12/13/24 B	5,436	1.000	0	5,436-*	5,436	
12/18/24 B	898,410	1.000	0	898,410-*	898,410	
12/26/24 B	127	1.000	0	127-*	127	
12/31/24 B	67	1.000	0	67-*	67	
01/03/25 B	4,590	1.000	0	4,590-*	4,590	
01/06/25 B	102	1.000	0	102-*	102	
01/15/25 B	202	1.000	0	202-*	202	
01/21/25 B	16,077	1.000	0	16,077-*	16,077	
01/29/25 B	700,000	1.000	0	700,000-*	700,000	
01/31/25 B	124	1.000	0	124-*	124	
02/03/25 B	62	1.000	0	62-*	62	
02/04/25 B	2,392	1.000	0	2,392-*	2,392	
02/04/25 B	3,708	1.000	0	3,708-*	3,708	
02/06/25 B	397	1.000	0	397-*	397	
02/13/25 B	100	1.000	0	100-*	100	
02/27/25 B	474	1.000	0	474-*	474	
02/28/25 B	600,000	1.000	0	600,000-*	600,000	
03/04/25 B	1,587	1.000	0	1,587-*	1,587	
03/05/25 B	2,912	1.000	0	2,912-*	2,912	
03/26/25 B	594,914	1.000	0	594,914-*	594,914	

REPORTABLE TRANSACTIONS - SERIES / BY ISSUE **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

SERIES / BY ISSUE

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
SUB-TOTAL OF BUYS # 33			0	4,989,820	4,989,820	
09/05/24 S	1	1.000	0	1 *	1	0
10/15/24 S	4,030	1.000	0	4,030 *	4,030	0
10/22/24 S	21,598	1.000	0	21,598 *	21,598	0
11/01/24 S	752,044	1.000	0	752,044 *	752,044	0
11/05/24 S	2,021	1.000	0	2,021 *	2,021	0
11/06/24 S	19,120	1.000	0	19,120 *	19,120	0
11/14/24 S	17,082	1.000	0	17,082 *	17,082	0
11/15/24 S	4,787	1.000	0	4,787 *	4,787	0
11/21/24 S	883	1.000	0	883 *	883	0
11/21/24 S	127	1.000	0	127 *	127	0
12/02/24 S	754,051	1.000	0	754,051 *	754,051	0
12/04/24 S	1,373	1.000	0	1,373 *	1,373	0
12/10/24 S	10,571	1.000	0	10,571 *	10,571	0
12/12/24 S	66	1.000	0	66 *	66	0
12/16/24 S	1,558	1.000	0	1,558 *	1,558	0
12/17/24 S	435	1.000	0	435 *	435	0
01/02/25 S	844,187	1.000	0	844,187 *	844,187	0
01/07/25 S	109,383	1.000	0	109,383 *	109,383	0
01/08/25 S	8,100	1.000	0	8,100 *	8,100	0
01/23/25 S	16,077	1.000	0	16,077 *	16,077	0
02/03/25 S	774,684	1.000	0	774,684 *	774,684	0
02/05/25 S	74,785	1.000	0	74,785 *	74,785	0
02/06/25 S	3,708	1.000	0	3,708 *	3,708	0
02/14/25 S	602	1.000	0	602 *	602	0
02/19/25 S	702	1.000	0	702 *	702	0
03/03/25 S	774,485	1.000	0	774,485 *	774,485	0
SUB-TOTAL OF SALES # 26			0	4,196,460	4,196,460	0
SUB-TOTAL			0	9,186,280	9,186,280	0
ISSUE: 00143K624 - INV OPP INTL BND-R6 #7060						
10/31/24 R	4,320	4.270	0	18,448-*	18,448	
11/30/24 R	4,422	4.330	0	19,147-*	19,147	
12/31/24 R	4,462	4.310	0	19,229-*	19,229	
01/31/25 R	4,399	4.390	0	19,313-*	19,313	
02/28/25 R	4,418	4.390	0	19,395-*	19,395	
03/31/25 R	4,374	4.400	0	19,244-*	19,244	

SERIES / BY ISSUE

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
SUB-TOTAL OF REINVS # 6			0	114,776	114,776	
03/25/25 S	64,626	4.430	0	286,293 *	342,197	-55,904
SUB-TOTAL OF SALES # 1			0	286,293	342,197	-55,904
SUB-TOTAL			0	401,069	456,973	-55,904
ISSUE: 01988T506 - PRINCIPAL/AB LARGE CAP GROWTH CIT						
12/17/24 S	14,535	16.494	0	239,738 *	145,350	94,387
SUB-TOTAL OF SALES # 1			0	239,738	145,350	94,387
SUB-TOTAL			0	239,738	145,350	94,387
ISSUE: 09256V251 - PRINCIPAL/BLACKROCK S&P MIDCAP INDEX						
11/18/24 S	4,932	87.689	0	432,493 *	201,914	230,579
SUB-TOTAL OF SALES # 1			0	432,493	201,914	230,579
SUB-TOTAL			0	432,493	201,914	230,579
ISSUE: 09256V269 - PRINCIPAL/BLACKROCK INTL EQ INDEX CI						
01/28/25 S	5,842	29.325	0	171,308 *	98,156	73,153
03/25/25 S	9,900	31.084	0	307,730 *	166,344	141,386
SUB-TOTAL OF SALES # 2			0	479,038	264,500	214,538
SUB-TOTAL			0	479,038	264,500	214,538
ISSUE: 09256V293 - PRINCIPAL/BLACKROCK S&P 500 INDEX CI						
03/25/25 B	2,925	267.545	0	782,539-*	782,539	
SUB-TOTAL OF BUYS # 1			0	782,539	782,539	

SERIES / BY ISSUE

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
10/16/24 S	1,619	269.106	0	435,757 *	234,634	201,123
11/18/24 S	1,267	271.750	0	344,300 *	183,585	160,715
12/17/24 S	1,126	279.334	0	314,481 *	163,132	151,348
02/27/25 S	2,213	271.142	0	600,000 *	320,644	279,356
SUB-TOTAL OF SALES # 4			0	1,694,538	901,995	792,543
SUB-TOTAL			0	2,477,077	1,684,534	792,543
ISSUE: 298706821 - AMER FNDS EUROPAC GROW-R6 #2616						
12/19/24 R	3,433	54.060	0	185,595-*	185,595	
SUB-TOTAL OF REINVS # 1			0	185,595	185,595	
SUB-TOTAL			0	185,595	185,595	0
ISSUE: 316146232 - FIDELITY REAL ESTATE IDX-INS #2355						
12/20/24 R	5,859	16.000	0	93,744-*	93,744	
SUB-TOTAL OF REINVS # 1			0	93,744	93,744	
01/27/25 B	15,848	16.600	0	263,072-*	263,072	
SUB-TOTAL OF BUYS # 1			0	263,072	263,072	
02/26/25 S	7,204	16.740	0	120,589 *	110,016	10,573
SUB-TOTAL OF SALES # 1			0	120,589	110,016	10,573
SUB-TOTAL			0	477,405	466,832	10,573
ISSUE: 316146331 - FIDELITY EMG MKTS INDEX-FAI #2344						
12/13/24 R	5,370	10.790	0	57,947-*	57,947	
SUB-TOTAL OF REINVS # 1			0	57,947	57,947	

SERIES / BY ISSUE

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
SUB-TOTAL			0	57,947	57,947	0
ISSUE: 317609667 - ALPCORCOMM MGMT COMP COMMSM STR FD I						
12/10/24 R	16,662	7.310	0	121,798-*	121,798	
SUB-TOTAL OF REINVS # 1			0	121,798	121,798	
01/28/25 S	19,422	7.430	0	144,304 *	143,721	583
03/25/25 S	31,638	7.770	0	245,827 *	234,121	11,707
SUB-TOTAL OF SALES # 2			0	390,131	377,842	12,290
SUB-TOTAL			0	511,929	499,640	12,290
ISSUE: 592905509 - MET WEST TOTAL RETURN BOND CL I #512						
10/31/24 R	4,008	9.020	0	36,157-*	36,157	
11/30/24 R	3,810	9.100	0	34,674-*	34,674	
12/31/24 R	7,051	8.870	0	62,540-*	62,540	
01/31/25 R	3,001	8.900	0	26,707-*	26,707	
02/28/25 R	2,720	9.110	0	24,783-*	24,783	
03/31/25 R	3,082	9.070	0	27,952-*	27,952	
SUB-TOTAL OF REINVS # 6			0	212,813	212,813	
03/25/25 S	26,731	9.030	0	241,385 *	283,685	-42,300
SUB-TOTAL OF SALES # 1			0	241,385	283,685	-42,300
SUB-TOTAL			0	454,198	496,498	-42,300
ISSUE: 693390841 - PIMCO HIGH YIELD FD-INST #108						
10/31/24 R	2,119	8.050	0	17,057-*	17,057	
11/30/24 R	2,210	8.090	0	17,878-*	17,878	
12/31/24 R	2,298	8.020	0	18,429-*	18,429	
01/31/25 R	2,164	8.080	0	17,486-*	17,486	
02/28/25 R	1,956	8.090	0	15,827-*	15,827	
03/31/25 R	1,894	7.980	0	15,115-*	15,115	

REPORTABLE TRANSACTIONS - SERIES / BY ISSUE **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

SERIES / BY ISSUE

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
	SUB-TOTAL OF REINVS # 6		0	101,792	101,792	
01/27/25 S	10,682	8.070	0	86,202 *	93,150	-6,948
01/28/25 S	25,310	8.070	0	204,256 *	220,718	-16,462
	SUB-TOTAL OF SALES # 2		0	290,458	313,868	-23,410
	SUB-TOTAL		0	392,250	415,660	-23,410
ISSUE: 94987Q102 - PRINCIPAL/MULTI-MANAGER SMALL CAP CI						
02/26/25 B	13,359	25.581	0	341,722-*	341,722	
	SUB-TOTAL OF BUYS # 1		0	341,722	341,722	
10/16/24 S	9,529	26.560	0	253,086 *	129,736	123,350
01/27/25 S	6,592	26.832	0	176,870 *	89,749	87,121
01/28/25 S	6,696	26.901	0	180,132 *	91,168	88,964
	SUB-TOTAL OF SALES # 3		0	610,088	310,653	299,435
	SUB-TOTAL		0	951,810	652,375	299,435
ISSUE: 94987Q516 - PRINCIPAL/FEDERATED TOTAL RETURN BON						
03/25/25 S	30,254	9.791	0	296,217 *	275,814	20,404
	SUB-TOTAL OF SALES # 1		0	296,217	275,814	20,404
	SUB-TOTAL		0	296,217	275,814	20,404
ISSUE: 949907265 - PRINCIPAL/MFS VALUE CIT N						
11/18/24 S	9,531	33.093	0	315,415 *	138,226	177,189
	SUB-TOTAL OF SALES # 1		0	315,415	138,226	177,189
	SUB-TOTAL		0	315,415	138,226	177,189

REPORTABLE TRANSACTIONS - SERIES / BY ISSUE **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

SERIES / BY ISSUE

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH		TRANSACTION COST	REALIZED GAIN/LOSS
ISSUE: 949907315 - PRINCIPAL/TROWE PRICE INST LCG MGD C							
12/17/24 S	5,002	68.808	0	344,192	*	115,819	228,373
SUB-TOTAL OF SALES # 1			0	344,192		115,819	228,373
SUB-TOTAL			0	344,192		115,819	228,373
ISSUE: 949907372 - ALLSPRING CORE BOND CIT N							
02/26/25 S	5,121	43.185	0	221,132	*	211,362	9,770
SUB-TOTAL OF SALES # 1			0	221,132		211,362	9,770
SUB-TOTAL			0	221,132		211,362	9,770
GRAND TOTAL			0	17,423,785		15,455,319	1,968,467

F O O T N O T E S

* = SINGLE TRANSACTION IS 5% REPORTABLE
B = BUY TRANSACTION
S = SELL TRANSACTION
R = REINVESTMENT TRANSACTION

REPORTABLE TRANSACTIONS - SINGLE / BY BROKER **LANDUS COOPERATIVE**
FOR THE PERIOD APRIL 1, 2024 THROUGH MARCH 31, 2025 **ACCOUNT NUMBER 10347500**

SINGLE / BY BROKER

DATE BOUGHT/SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS

BEGINNING MARKET VALUE	0.00
COMPARATIVE VALUE (5%)	0.00

*** NO TRANSACTIONS QUALIFIED ***

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

L R P

EIN 42 0243650
PLAN NUMBER 001
PLAN YEAR 04/01/2024 TO 03/31/2025

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	Allspring	Common/Collective Trust Allspring Core Bond CIT N	$ 0.00	$ 9,784,631.73
	ALPS	Registered Investment Company ALPS/CORE Mgt Strat Fnd CL I	$ 0.00	$ 4,469,255.04
	Europacific	Registered Investment Company Europacific Growth Fund Cl R6	$ 0.00	$ 4,435,557.58
	Fidelity	Registered Investment Company Fidelity Emrg Mkt Ind FdCl FAI	$ 0.00	$ 2,292,005.83
	Fidelity	Registered Investment Company Fidelity RealEst Ind Fd Cl Ins	$ 0.00	$ 6,769,880.89
	Invesco	Registered Investment Company Invesco Oppen Int Bd Fd Cl R6	$ 0.00	$ 4,317,863.41
	Non Interest Bearing Cash	Non Interest Bearing Cash Non Interest Bearing Cash	$ 0.00	$ 47,196.05
	Pimco	Registered Investment Company Pimco High Yd Fd Inst Shares	$ 0.00	$ 3,079,309.90
	Principal Life Insurance Company	Common/Collective Trust Prin/All Berstein LgCp Growth	$ 0.00	$ 2,878,010.82
	Principal Life Insurance Company	Common/Collective Trust Prin/Blackrock Intl Equity Ind	$ 0.00	$ 4,356,270.91
	Principal Life Insurance Company	Common/Collective Trust Prin/Blackrock S&P Midcp Ind	$ 0.00	$ 5,954,932.02
	Principal Life Insurance Company	Common/Collective Trust Prin/Blackrock S&P 500 Inex	$ 0.00	$ 10,661,587.29
	Principal Life Insurance Company	Common/Collective Trust Prin/Federated Total Return Bd	$ 0.00	$ 9,669,726.95
	Principal Life Insurance Company	Common/Collective Trust Prin/Multi-Manager Sml Cp CI	$ 0.00	$ 3,231,501.04
	Principal Life Insurance Company	Common/Collective Trust Prin/TrowePrice Inst Lcg Mgd C	$ 0.00	$ 2,915,787.18

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

F051TF

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

L R P

EIN 42 0243650
PLAN NUMBER 001
PLAN YEAR 04/01/2024 TO 03/31/2025

(A)	(B) Identity of issuer, borrower, lessor or similar party.	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value.	(D) Cost	(E) Current Value
	Principal Life Insurance Company	Common/Collective Trust Principal/MFS Value CIT N	$ 0.00	$ 6,512,191.44
	Principal Custody Solutions	Interest Bearing Cash Short Term Investment Fund AS1	$ 0.00	$ 793,361.29
	Twc	Registered Investment Company Tcw Metwest Ttl Rn Bd Fd Cl I	$ 0.00	$ 9,691,438.71

SCHEDULE H, line 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

Landus Retirement Plan
Valuation Date: April 1, 2024
Schedule SB, Line 26a – Schedule of Active Participant Data
Group 78 - Landus Cooperative EIN/PN: 42-0243650/20

Attained age	Service										
	Under 1	**1–4**	**5–9**	**10–14**	**15–19**	**20–24**	**25–29**	**30–34**	**35–39**	**40 & up**	**Total**
Under 25											0
25–29											0
30–34											0
35–39					3						3
40–44				1	2	4					7
45–49				1	7	7	3				18
50–54				1	5	1	4	1			12
55–59					9	1	1				11
60–64				2	5		1				8
65–69											0
70 & up											0
Total	**0**	**0**	**0**	**5**	**31**	**13**	**9**	**1**	**0**	**0**	**59**

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

Actuarial assumptions

Discount rate sponsor elections		
• Segment rates or full yield curve	Segment	
• Look-back months	0	
	Stabilized	Non-Stabilized
• First 5 years	4.75%	4.75%
• Next 15 years	5.18%	5.18%
• Over 20 years	5.59%	5.16%
	These rates were updated since the prior valuation, as prescribed by the IRS.	
• Expenses	Administrative related expenses (actuarial fees, PBGC premiums, legal fees and trustee fees) assumed to equal the current year flat-rate PBGC premium plus 0.14% of the market value of assets. This is based on analysis of expenses paid in the 2019-2020 and 2020-2021 plan years.	
• Mortality	Funding: Section 430(h)(3) prescribed generational annuitant and nonannuitant mortality tables for 2024 plan year funding valuations. These tables are based on the Pri-2012 mortality tables projected with the IRS-modified MP-2021 mortality improvement scale, in accordance with IRS regulation 1.430(h)(3)-1	
• Turnover	Based on select rates of turnover for the first four years of service and ultimate rates thereafter. Turnover rates reflect findings from the analysis of plan experience conducted in 2021 and the expectation that future termination patterns and the circumstances of the employers will not differ significantly from the period studied. Sample rates are shown below. Groups 216, 323, 326 and 415 assume no withdrawal For groups 4, rates for less than 2 years of service reflect 145% of the 2003 Society of Actuaries Basic Age Table (Mercer Modified); rates for 2-3 years of service are based on 100% of that table; and the ultimate rates are based on 90% of that table.	

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

	Rate of turnover Completed years of service				
Age	0	1	2	3	4+
25	29.15%	29.15%	18.10%	16.10%	9.63%
30	24.65	24.65	15.00	13.00	6.84
35	22.91	22.91	13.80	11.80	5.85
40	21.46	21.46	12.80	10.80	5.31
45	20.01	20.01	11.80	9.80	4.86
50	18.56	18.56	10.80	9.20	4.41
55	17.26	17.26	10.30	8.70	3.96
60	16.53	16.53	9.80	8.20	3.51

For all other groups, rates for less than 2 years of service reflect 145% of the 2003 Society of Actuaries Basic Age table (Mercer Modified); rates for 2-3 years of service are based on 135% of that table; and the ultimate rates are based on 165% of that table. Sample rates are shown below

	Rate of turnover Completed years of service				
Age	0	1	2	3	4+
25	29.15%	29.15%	24.44%	21.74%	17.66%
30	24.65	24.65	20.25	17.55	12.54
35	22.91	22.91	18.63	15.93	10.73
40	21.46	21.46	17.28	14.58	9.74
45	20.01	20.01	15.93	13.23	8.91
50	18.56	18.56	14.58	12.42	8.09
55	17.26	17.26	13.91	11.75	7.26
60	16.53	16.53	13.23	11.07	6.44

- Disability: None Assumed

- Expected Return on Plan Assets: Varies based on which asset pool the plan sponsor was invested in on each valuation date. For calculating the actuarial value of assets, rates are limited by the 3rd segment rate for each year.

	2023	2022
• Pool A	6.00%	6.09%
• Pool B	5.72%	5.78%
• Pool C	5.41%	5.44%
• Pool D	3.39%	4.46%
• Pool E	2.38%	3.67%

Rates for 2024 are still to be determined.

The expected rate of return on plan assets for each pool begins with the median simulated investment return using capital market assumptions published in Mercer Investment

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

	Consulting's Capital Markets Outlook for the pool's target asset mix, net of an adjustment of 7 bps for expenses assumed to be paid from plan assets. This return is further adjusted for the weighted difference in capital market outlooks that Principal, the plans' investment consultant, publishes for each asset class.
• Salary increases	For groups 4: Salaries will increase according to an age-related table ranging from 8.25% down to 2.75% per annum. Illustrative future salary increase information is as follows:

Age	Salary increase
20	8.25%
25	7.50%
30	6.25%
35	5.50%
40	5.00%
45	4.25%
50	4.00%
55	3.75%
60	2.75%
65	2.75%

For all other groups: Salaries will increase according to an age-related table ranging from 6.24% down to 2.70% per annum. Illustrative future salary increase information is as follows:

Age	Salary increase
20	6.24%
25	5.89%
30	5.54%
35	5.19%
40	4.84%
45	4.49%
50	4.14%
55	3.70%
60	3.20%
65	2.70%

The salary increase assumption reflects findings from an experience study conducted in 2021 and the expectation that future wage increases and the circumstances of the employers will not differ significantly from the period studied.

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

- Incidence of retirement

For employees who become eligible to retire prior to age 55, the assumed rate of retirement is 10% at all ages.

For frozen groups 78, 177, 201 and 258, same assumptions as below until eligible for unreduced retirement, but then 100% at unreduced retirement age.

For groups 216 and 326, all retirements are assumed at age 62.

For groups 4:

Age	Rate of Retirement
55	6%
56	6
57	6
58	6
59	6
60	10
61	10
62	30
63	20
64	20
65	55
66	55
67	35
68	35
69	35
70 & Over	100

For all other groups:

Age	Rate of Retirement
55	6%
56	5
57	5
58	5
59	5
60	6
61	6
62	15
63	15
64	15
65	40
66	40
67	35
68	35
69	35
70 & Over	100

Retirement rates reflect findings from the experience study conducted in 2021 and the expectation that future retirement

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

	patterns and the circumstances of the employers will not differ significantly from the period studied.
• Spouse's benefit	80% of all employees are assumed married with husbands two years older than their wives. This assumption is based on an examination of historical data as of March 31, 2012
• Form of payment	20% of participants are expected to commence benefits as a Life Only annuity, 35% as a 100% J&S annuity, and 45% as a 5-Year Certain annuity. This assumption is based on an experience study conducted in 2021.
• Commencement for vested terminations	Age 65 for participants known to have fewer 5 years of service; Age 62 otherwise. This assumption is based on the date that unreduced benefits are available and confirmed by an experience study conducted in 2021.
• Conversion basis	For the Contributory Plan and Modified Contributory Plan, contribution accounts are converted to equivalent monthly benefits using stabilized interest rates and the current year 417(e) mortality table, as required under IRS regulations.
• Interest earned by employee contributions	Years / Interest rate: 2024 – 2039: 5.00% 2040 and later: 4.75% Historically, the required interest rate for employee contributions has been substantially similar to yields on five-year corporate bonds of high quality. These rates are based on five-year bond yields implied from the IRS Funding Yield Curve for February 2023.
• Inflation	The inflation assumption used to project the maximum salary limitation for future years is 2.2%. This assumption is based on the inflation assumption periodically published by Mercer Investment Consulting in their Capital Markets Outlook with adjustments to reflect historical average inflation rates.

Actuarial methods

An actuarial valuation is only a snapshot of a plan’s estimated financial condition at a particular point in time; it does not predict the plan’s future financial condition or its ability to pay benefits in the future and does not provide any guarantee of future financial soundness of the plan. Over time, a plan’s total cost will depend on a number of factors, including the amount of benefits the plan pays, the number of people paid benefits, the period of time over which benefits are paid, plan expenses and the amount earned on any assets invested to pay benefits. These amounts and other variables are uncertain and unknowable at the valuation date.

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

Because modeling all aspects of a situation is not possible or practical, we may use summary information, estimates, or simplifications of estimates to facilitate the modeling of future events in an efficient and cost-effective manner. We may also exclude factors or data that, if used, in our judgment, would not have significantly affected our results. Use of such simplifying techniques does not, in our judgment, affect the reasonableness of valuation results for the plan.

Valuations do not affect the ultimate cost of the plan, only the timing of when benefit costs are recognized. Cost recognition occurs over time. If the costs recognized over a period of years are lower or higher than necessary, for whatever reason, normal and expected practice is to adjust future cost levels to recognize the entire cost of the plan over time.

Asset valuation methods

The asset valuation method is an average of the adjusted market value for each year during the last 2 years preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110 percent and no less than 90 percent of the fair market value, as defined in IRC Section 430.

For purposes of the asset valuation method only, contributions during the plan year are assumed to be made in the middle of the month in which they are contributed and receivable contributions are assumed to be made on the last day of the month in which they are contributed, except for contributions during December, which are assumed to be in the middle of the month.

A characteristic of this asset method is that over time, it is slightly more likely to produce an actuarial value of assets that is less than the market value of assets than an actuarial value that is greater than the market value.

Participant methods

Participants or former participants are included or excluded from the valuation as described below:

- **Participants included:** Associated Benefits Corporation provides us with data on only those employees who have completed the eligibility requirements so only participants are included in the valuation of the liabilities.

- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date.

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

- **Insurance contracts:** The plan does not have any insurance contracts.
- **Transferred participants:** The liabilities for benefits earned prior to their transfer by employees who have transferred to another Associated Benefits Corporation employer have been included with the liabilities for terminated vested participants at their former employer.

Actuarial Cost Method

Method for Minimum Funding

The funding target for minimum funding calculations is computed using the traditional unit credit method of funding. The objective under this method is to fund each participant's benefits under the plan as they accrue. Thus, the total pension to which each participant is expected to become entitled at retirement is broken down into units, each associated with a year of past or future credited service.

A detailed description of the calculation follows:

- The plan's valuation date is the beginning of the plan year.
- An individual's **funding target** is the present value of future benefits based on credited service and average pay as of the beginning of the plan year, and an individual's **target normal cost** is the present value of the benefit expected to accrue in the plan year. If multiple decrements are used, the funding target and the target normal cost for an individual is the sum of the component funding targets and target normal costs associated with the various anticipated separation dates.
- The plan's **target normal cost** is the sum of the individual target normal costs, and the plan's **funding target** is the sum of the individual funding targets for all participants under the plan.

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

(A) Age	(B) Retirement rate	(C) Lx table
55	6.00%	100,000.00
56	5.00%	94,000.00
57	5.00%	89,300.00
58	5.00%	84,835.00
59	5.00%	80,593.25
60	6.00%	76,563.59
61	6.00%	71,969.77
62	15.00%	67,651.59
63	15.00%	57,503.85
64	15.00%	48,878.27
65	40.00%	41,546.53
66	40.00%	24,927.92
67	35.00%	14,956.75
68	35.00%	9,721.89
69	35.00%	6,319.23
70	100.00%	4,107.50
Average		62.73
Retirement Age		

Schedule SB, Line 32 – Schedule of Amortization Bases

The shortfall amortization charge is the sum of the shortfall base amortization for each plan year covered under PPA. Although a shortfall base can be negative, the combined shortfall amortization charge cannot be negative.

Shortfall bases

Date established		Outstanding balance	Years remaining		Installment
4/1/2024	$	2,433,631	15	$	224,895
4/1/2023		(3,367,278)	14		(326,032)
4/1/2022		7,813,409	13		796,521
Total	$	6,879,762		$	695,384

Schedule SB, Part V — Summary of Plan Provisions

Plan provisions

Mercer has used and relied on the plan documents, including amendments, and interpretations of plan provisions, supplied by Associated Benefits Corporation as summarized below. Associated Benefits Corporation is solely responsible for the validity, accuracy and comprehensiveness of this information. If any plan provisions supplied are not accurate and complete, the results of any calculation may differ significantly from the results that would be obtained with accurate and complete information. Moreover, plan documents may be susceptible to different interpretations, each of which could be reasonable, and the results of estimates under each of the different interpretations could vary.

The following is a summary of what we understand to be the most relevant plan provisions for purposes of actuarial valuations. This summary should not be used for purposes of determining benefits under the plan.

Summary of major plan provisions– Contributory

Effective date	May 1, 1953; amended to comply with ERISA effective May 1, 1975; restated January 1, 2017.
Participation date	April 1 and October 1
Plan year	April 1 through March 31
Eligibility	Employer chooses: • Employees who work at least 1,000 hours per year are eligible on the April 1st or October 1st following attainment of age 21 and completion of four months of employment. • Employees are eligible on the April 1st or October 1st following attainment of age 21. Landus Cooperative (Group 78) – New employees hired on or after September 1, 2009 are not eligible to participate. For former West Central Cooperative (Group 138) – New employees hired on or after January 1, 2006 are not eligible to participate. Farmers Cooperative Elevator (Group 81) – New hires hired on or after April 1, 2024 are not eligible to participate. Five Star Cooperative (Group 168) – Eligibility is attainment of age 18. Cedar County Coop (Group 121) – New employees hired on or after January 1, 2024 are not eligible to participate.

Schedule SB, Part V — Summary of Plan Provisions

Employee contribution	Cedar County Cooperative (Group 121) – Contributions are currently suspended. Heartland Co-op (Group 282) – Effective July 1, 2021, employees contribute 2% of their monthly earnings. Central Valley Ag (Group 327) – Prior to July 1, 2009, employees contributed 3% of their monthly earnings. From July 1, 2009 through August 31, 2014, employees contributed 5% of their monthly earnings. From September 1, 2014 through July 31, 2020, employees contributed 4% of their monthly earnings. From August 1, 2020 through June 30, 2021, employees contribute 2% of their monthly earnings. Effective July 1, 2021, employees contribute 3% of their monthly earnings. All other groups - employees contribute 2¾% of their monthly earnings. Some contributory groups currently waive the employee contribution requirement.
Contribution account	An account is established for each participant consisting of his employee contributions with interest through April 30, 1975. Employee contributions after May 1, 1975 are added to the Account and the Account is credited with interest. Effective for plan years after March 31, 1988, interest shall be credited at the annual rate of 120% of the Federal mid-term rate for April of the plan year. For 2023, this rate is 4.99%. For 2024, this rate is 5.17%.
Monthly earnings	Monthly Earnings are calculated by dividing the prior calendar year total earnings by the number of weeks worked and multiplying the result times 4 1/3 to obtain a monthly rate. Earnings are limited to $200,000 per year indexed as provided for by law – limit for 2024 is $345,000.
Average monthly earnings	Plan benefits are computed using the average of the monthly earnings for the highest five consecutive years prior to termination.
Credited service	Prior to May 1, 1975, Credited Service is the number of years and months from date of hire. Since May 1, 1975, Credited Service is the number of 1,000-hour plan years. If less than 1,000 hours in year of hire or termination, partial credit is given equal to the number of full months worked divided by 12. Employers who adopt the Plan choose whether to grant Credited Service prior to date of adoption.
Normal retirement date	Participants are entitled to retire and receive their full pension benefit on the first of the month coincident with or immediately following their 65th birthday.
Normal retirement benefit	The monthly pension is equal to the percent of Average Monthly Earnings specified in the Employer's Adoption Agreement multiplied by years of Credited Service. The following employers (by group number) have selected a 1.25% benefit accrual formula: 282. The following employers (by group number) have selected a 1.35% benefit accrual formula: 121.

Schedule SB, Part V — Summary of Plan Provisions

	The following employers (by group number) have selected the 1.55% post March 31, 1994 accrual formula: 32, 78, 168, and 328. The following employers (by group number) have selected the 1.65% post March 31, 1994 accrual formula: 81.
	Participants have a minimum benefit equal to the accrued benefit frozen as of 3/31/1994 under the prior contributory formula (1.1% of Average Monthly Earnings up to $400 PLUS 1.65% of Average Monthly Earnings in excess of $400 multiplied by Credited Service) PLUS the future benefit percent of Average Monthly Earnings specified in the Employer's Adoption Agreement multiplied by years of Credited Service after April 1, 1994. Prairie Ag Cooperative (Group 32) – Accruals frozen as of February 28, 2018. Landus Cooperative (Group 78) – Accruals frozen for most participants as of September 1, 2020. Central Valley Ag (Group 327) – the monthly pension is equal to 1.25% of Average Monthly Earnings multiplied by years of Credited Service through June 30, 2009, plus 1.75% of Average Monthly Earnings multiplied by Years of Credited Service from July 1, 2009 through July 31, 2020, plus 1.00% of Average Monthly Earnings multiplied by Years of Credited Service from August 1, 2020 through June 30, 2021, plus 1.50% of Average Monthly Earnings multiplied by Years of Credited Service after July 1, 2021. For plan years after March 31, 1994, participants are guaranteed a minimum accrual for each plan year. The minimum accrual is equal to one-half of the accrual on the benefit formulas since April 1, 1994 PLUS the benefit deemed to be purchased by employee contributions made since April 1, 1994 under IRC Section 411(c)(2).
Form of monthly retirement income	The standard form of receiving monthly retirement income will be for a participant's lifetime. However, if the participant is married and unless he specifically elects the standard form or another alternate form of benefit and his spouse consents, his benefits will be paid on a joint and 50% survivorship basis with 120 guaranteed payments.
Optional forms	Lifetime with 60, 120 or 180 payments guaranteed. Joint and ½, 2/3, ¾ or full, with 120 payments guaranteed. 60, 120 or 180 guaranteed payments only. Lump sum, if actuarial value is less than $5,000.
Optional form conversion factors	For lifetime annuities: Effective April 1, 2022, 4.5% and the Pri-2012 mortality table, projected to 2035 using MP-2020 improvement scale, blended 75% male and 25% female for participants, 25% male and 75% female for beneficiaries. Previously, 8% and the 1984 Unisex Pension Mortality Table. For lump sum and certain only annuities: the applicable interest rate under Internal Revenue Code 417(e)(3)(C) for the third calendar month preceding the month that contains the distribution and the

Schedule SB, Part V — Summary of Plan Provisions

	applicable mortality table published in accordance with Internal Revenue Code Section 417(e)(3)(B).
Early retirement benefit	A participant may retire at (i) age 55 with 10 years of service, (ii) age 62 with five years of service, or (iii) any time after the sum of his attained age and service is 85 or more provided that he has at least 20 years of Credited Service and his last five years of service count as Credited Service. The benefit is calculated in the same manner as the normal retirement benefit, based on Credited Service to early retirement. If the participant qualifies under the rule of 85 described in (iii) above, there is no reduction in the benefit. Otherwise, the benefit is reduced 1/300 for each month by which the early retirement date precedes age 62.
Termination benefit (vested)	Participants who terminate employment after completing five years of service are 100% vested in their accrued benefit which is payable at age 65. Employers with this vesting schedule (by group number): 32, 78, 81, 121, 168, 282, 327 and 328. Participants who are not vested are entitled to their Employee Contribution Benefit payable at age 65. At the time of termination, a participant may, by written request, receive his Contribution Account. His accrued benefit is reduced by the portion of the benefit funded by his Contribution Account. A terminated participant with 5 or more years of Service but less than 10 years of Service may elect immediate commencement of the vested benefit any time after attaining age 62, without reduction. A terminated participant with 10 or more years of Service may elect immediate commencement of the vested benefit any time after attaining age 55, reduced by 1/300th for each month of the commencement date precedes age 62. No reduction applies if the participant meets the Rule of 85 described above.

Schedule SB, Part V — Summary of Plan Provisions

Death benefit	The spouse or beneficiary of a participant who dies after becoming eligible for early or normal retirement is entitled to receive a death benefit equal to the greater of the Actuarial Value of i) the survivor income payable had the participant retired and elected the joint and 100% survivor option on the first day of the month preceding his death, and ii) the participant's accrued benefit payable for 60 months. If an active participant dies prior to meeting eligibility requirements for early or normal retirement, the spouse or beneficiary is entitled to receive a death benefit equal to the greater of the Actuarial Value of i) the survivor income payable had the participant terminated employment and immediately began receiving benefits under 50% Joint & Survivor option, and ii) the member's accrued benefit payable for 60 months. If survived by a spouse, the death benefit is paid as a life annuity equivalent in value to the greater of the Actuarial Values. The spouse may elect to receive the benefit as a 60 month certain annuity. If not survived by a spouse, the death benefit is paid as a 60 month annuity. Such death benefit shall be paid first to the beneficiary designated by the participant. If no beneficiary is designated, it is paid first to the surviving spouse; if there is no surviving spouse, then in equal parts to the surviving children of the member; or if there are no surviving children, then in equal parts to the surviving parents of the member; or if there are no surviving parents, then in equal parts to the surviving siblings of the member. The death benefit is payable to the member's estate if the member is not survived by a spouse, child, parent, or sibling and has not designated a beneficiary.
Disability benefit	If a participant is determined to be totally and permanently disabled, he is entitled to an immediate monthly income equal to his accrued benefit reduced 1/300 per month for each month prior to age 62 down to age 55 and actuarially thereafter. A minimum monthly benefit of $50.00 is payable to a participant with at least five years of Credited Service at date of disability.
Late retirement	Benefit at actual retirement is based on Credited Service and Average Monthly Earnings to termination date.
Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024, the limit is $275,000.
Changes since prior valuation	Changes in the maximum compensation and maximum benefit limits were recognized. Farmers Cooperative Elevator (Group 81) was closed to new entrants hired on or after April 1, 2024. United Farmers Cooperative (Group 175) merged with NEW Cooperative (Group 23), effective March 31, 2024, and future employee contributions are eliminated.

Schedule SB, Part V — Summary of Plan Provisions

Benefits not included in the valuation	To the best of our knowledge, no benefits were excluded from the valuation.
Significant events	None.

Benefits included or excluded

Unless noted below, all benefits provided by the plans, as restated effective January 1, 2017, are included in this valuation:

- **Most recent plan amendments included:** The plans were restated effective January 1, 2017.
- **Plan amendments excluded:** None.
- **Late retirement increases:**
  - *Active participants:* This valuation does not reflect actuarial increases for participants over age 70½.
  - *Deferred vested participants:* This valuation does not reflect actuarial increases for participants over age 70½.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 401(a)(17) have been incorporated into our calculations. The limitation of Internal Revenue Code Section 415(b) was assumed not to apply.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether any plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). The funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan Provisions Specific to Funding

Additional benefits included or excluded

IRC Section 436 benefit restrictions:

- *Unpredictable contingent event benefits:* None.
- *Plan amendments:* See above.
- *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.

Schedule SB, Part V — Summary of Plan Provisions

– *Benefit accruals:* The funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.

SCHEDULE SB (Form 5500)	Single-Employer Defined Benefit Plan Actuarial Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2024** **This Form is Open to Public Inspection**

For calendar plan year 2024 or fiscal plan year beginning 04/01/2024 and ending 03/31/2025

▶ **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: Landus Retirement Plan

B Three-digit plan number (PN) ▶ 020

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF: LANDUS COOPERATIVE

D Employer Identification Number (EIN): 42-0243650

E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B

F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I Basic Information

1 Enter the valuation date: Month 04 Day 01 Year 2024

2 Assets:

a Market value	2a	96,216,889
b Actuarial value	2b	96,534,757

3 Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	654	70,533,221	70,533,221
b For terminated vested participants	370	16,379,577	16,379,577
c For active participants	59	7,430,537	8,553,540
d Total	1,083	94,343,335	95,466,338

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) ☐

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	5.30%
6 Target normal cost		
a Present value of current plan year accruals	6a	0
b Expected plan-related expenses	6b	245,602
c Target normal cost	6c	245,602

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 MARK A HENDRICKS MH — 12/09/2025

Signature of actuary — Date

MARK A HENDRICKS — 2305452

Type or print name of actuary — Most recent enrollment number

MERCER — 816-556-4800

Firm name — Telephone number (including area code)

2405 GRAND BLVD, SUITE 900

KANSAS CITY MO 64108

Address of the firm

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

Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	7,758,879
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	708,244
9 Amount remaining (line 7 minus line 8)	0	7,050,635
10 Interest on line 9 using prior year's actual return of 12.73%	0	897,546
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		0
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 5.26%		0
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		0
d Portion of (c) to be added to prefunding balance		
12 Other reductions in balances due to elections or deemed elections	0	0
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	7,948,181

Part III Funding Percentages

14 Funding target attainment percentage	14	92.79 %
15 Adjusted funding target attainment percentage	15	101.11 %
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	95.26 %
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
			Totals ►	18(b) 0	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	0

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:

	1st segment:	2nd segment:	3rd segment:	
a Segment rates:	4.75 %	5.18 %	5.59%	☐ N/A, full yield curve used

b Applicable month (enter code)	21b	0
22 Weighted average retirement age	22	63

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

Part VI Miscellaneous Items

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

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

26 Demographic and benefit information

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

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

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

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

a Target normal cost (line 6c)	31a	245,602
b Excess assets, if applicable, but not greater than line 31a	31b	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	6,879,762	695,384
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	940,986

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement		940,986	940,986

36 Additional cash requirement (line 34 minus line 35)	36	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	0
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	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0
40 Unpaid minimum required contributions for all years	40	0

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

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

LANDUS

1/12/2026

Our audit is currently in progress. We switched audit firms and due to the switch, the audit is taking longer than anticipated. The audit will be submitted soon and then the 5500 will promptly be amended.