

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
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 10/01/2024 and ending 09/30/2025	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____ ☐ 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 MCABEE CONSTRUCTION, INC. EMPLOYEE STOCK OWNERSHIP PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 10/01/2009
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) MCABEE CONSTRUCTION, INC. 5724 21ST STREET TUSCALOOSA, AL 35403
2b	Employer Identification Number (EIN) 63-0622649
2c	Plan Sponsor's telephone number 205-349-2212
2d	Business code (see instructions) 236110

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.	07/14/2026	ELIZABETH PHILLIPS
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/14/2026	ELIZABETH PHILLIPS
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: a Sponsor's name c Plan Name	4b EIN 4d PN
5 Total number of participants at the beginning of the plan year	5 151
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d). a(1) Total number of active participants at the beginning of the plan year a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g(1) Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item) g(2) Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.....	6a(1) 92 6a(2) 84 6b 22 6c 34 6d 140 6e 1 6f 141 6g(1) 124 6g(2) 135 6h 4
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:
 2P 2Q 3I

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 10/01/2024 and ending 09/30/2025

A Name of plan MCABEE CONSTRUCTION, INC. EMPLOYEE STOCK OWNERSHIP PLAN	B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 MCABEE CONSTRUCTION, INC.	D Employer Identification Number (EIN) 63-0622649

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a

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

Yes

☒

No
- b

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

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

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

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

JAMISON MONEY FARMER

63-0933119

(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?
10 55	ACCOUNTANT	31000	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

REGIONS BANK

63-0371391

(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?
28 71	INVESTMENT MANAGEMENT	5800	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

WILLAMETTE MANAGMENT

93-0577822

(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?
15 99	RECORDKEEPER /BOOKKEEPER	25194	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
	For calendar plan year 2024 or fiscal plan year beginning 10/01/2024 and ending 09/30/2025	
	A Name of plan MCABEE CONSTRUCTION, INC. EMPLOYEE STOCK OWNERSHIP PLAN	B Three-digit plan number (PN) 002
C Plan sponsor's name as shown on line 2a of Form 5500 MCABEE CONSTRUCTION, INC.	D Employer Identification Number (EIN) 63-0622649	

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)	900000	900000
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	10950	
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1809924	2282589
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	5054875	5117782
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	22830720	24847020
(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	30606469	33147391
Liabilities			
g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	10682426	10385692
k Total liabilities (add all amounts in lines 1g through 1j)	1k	10682426	10385692
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	19924043	22761699

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)	900000	
(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)		900000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	58880	
(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)		58880
(2) Dividends:			
(A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	514571	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	238711	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		753282
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets:			
(A) Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets:			
(A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	2016300	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		272489
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		4000951

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	975850	
(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)		975850
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		106824
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	14629	
(4) IQPA audit fees	2i(4)	31000	
(5) Investment advisory and investment management fees	2i(5)	9798	
(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)	25194	
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		80621
j Total expenses. Add all expense amounts in column (b) and enter total	2j		1163295

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		2837656
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: **JAMISONMONEYFARMER PC**

(2) EIN: **63-0933119**

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

For calendar plan year 2024 or fiscal plan year beginning 10/01/2024 and ending 09/30/2025		
A Name of plan	B Three-digit plan number (PN)	
MCABEE CONSTRUCTION, INC. EMPLOYEE STOCK OWNERSHIP PLAN	002	
C Plan sponsor's name as shown on line 2a of Form 5500	D Employer Identification Number (EIN)	
MCABEE CONSTRUCTION, INC.	63-0622649	

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): 27-3471452		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.			
3	Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year	3	

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)
---------	--

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

Part III	Amendments
----------	------------

9	If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
---	---	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
---------	--

10	Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☒ No
11	a Does the ESOP hold any preferred stock?	☐ Yes	☒ No
	b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes	☒ No
12	Does the ESOP hold any stock that is not readily tradable on an established securities market?	☒ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....

14a

b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14b

c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....

14c

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

a The corresponding number for the plan year immediately preceding the current plan year.....

15a

b The corresponding number for the second preceding plan year.....

15b

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

a Enter the number of employers who withdrew during the preceding plan year.....

16a

b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers.....

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:

☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

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

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

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

- 21b** If this is a Code section 401(k) plan, check all boxes that apply to indicate how the plan is intended to satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under Code sections 401(k)(3) and 401(m)(2).

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☐ N/A

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

**MCABEE CONSTRUCTION, INC.
EMPLOYEE STOCK OWNERSHIP PLAN**

Financial Statements and Supplemental Schedules

September 30, 2025 and 2024

MCABEE CONSTRUCTION, INC. EMPLOYEE STOCK OWNERSHIP PLAN

Tuscaloosa, Alabama

September 30, 2025

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INDEPENDENT AUDITOR'S REPORT

To the Benefits Committee of the
McAbee Construction, Inc. Employee Stock Ownership Plan
Tuscaloosa, Alabama

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

We have performed audits of the financial statements of McAbee Construction, Inc. Employee Stock Ownership Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of September 30, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended September 30, 2025, and the related notes to the financial statements.

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

Management has obtained certifications from a qualified institution as of September 30, 2025 and 2024 and for the year ended September 30, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about McAbee Construction, Inc. Employee Stock Ownership Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.

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

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of Assets Held as of September 30, 2025 and Reportable Transactions for the year ended September 30, 2025 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules 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 schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are 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 schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are 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 schedules 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).

Jamison Money Farmer PC

Certified Public Accountants

Tuscaloosa, Alabama

July 7, 2026

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

As of September 30, 2025 and 2024

	2025			2024		
	Allocated	Unallocated	Total	Allocated	Unallocated	Total
ASSETS:						
Investments at fair value	\$ 18,702,013	\$ 13,526,739	\$ 32,228,752	\$ 16,853,546	\$ 12,838,350	\$ 29,691,896
Total Investments	18,702,013	13,526,739	32,228,752	16,853,546	12,838,350	29,691,896
Receivables:						
Employer contribution receivable	900,000	-	900,000	900,000	-	900,000
Accrued interest and dividend receivable	10,769	-	10,769	10,950	-	10,950
Total Receivables	910,769	-	910,769	910,950	-	910,950
Cash and cash equivalents	7,870	-	7,870	3,623	-	3,623
TOTAL ASSETS	19,620,652	13,526,739	33,147,391	17,768,119	12,838,350	30,606,469
LIABILITIES:						
Accrued administrative fees	2,000	-	2,000	-	-	-
Loan payable	-	10,385,692	10,385,692	-	10,682,426	10,682,426
TOTAL LIABILITIES	2,000	10,385,692	10,387,692	-	10,682,426	10,682,426
NET ASSETS AVAILABLE FOR BENEFITS	<u>\$ 19,618,652</u>	<u>\$ 3,141,047</u>	<u>\$ 22,759,699</u>	<u>\$ 17,768,119</u>	<u>\$ 2,155,924</u>	<u>\$ 19,924,043</u>

See Notes to Financial Statements.

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

For the Year Ended September 30, 2025

	Allocated	Unallocated	Total
ADDITIONS TO NET ASSETS:			
Investment income:			
Net appreciation in estimated fair value of investments other than company common stock	\$ 331,309	\$ -	\$ 331,309
Net unrealized appreciation in estimated fair value of investments in company common stock	918,625	1,097,675	2,016,300
Interest and dividends	753,302	-	753,302
Employer contribution	900,000	-	900,000
Allocation of 5,561 shares of common stock of McAbee Construction, Inc., at fair value	409,286	-	409,286
TOTAL ADDITIONS TO NET ASSETS	3,312,522	1,097,675	4,410,197
DEDUCTIONS FROM NET ASSETS:			
Payments to participants	975,850	-	975,850
Interest expense	-	106,824	106,824
Administrative expense	82,581	-	82,581
Allocation of 5,561 shares of common stock of McAbee Construction, Inc., at fair value	-	409,286	409,286
TOTAL DEDUCTIONS FROM NET ASSETS	1,058,431	516,110	1,574,541
TRANSFER OF PRIOR ACCUMULATIONS FOR DEBT SERVICE	(403,558)	403,558	-
NET INCREASE	1,850,533	985,123	2,835,656
NET ASSETS AVAILABLE FOR BENEFITS:			
Beginning of year	17,768,119	2,155,924	19,924,043
END OF YEAR	\$19,618,652	\$ 3,141,047	\$22,759,699

See Notes to Financial Statements.

NOTES TO FINANCIAL STATEMENTS

September 30, 2025

1. DESCRIPTION OF PLAN

The following brief description of the McAbee Construction, Inc. Employee Stock Ownership Plan (the “plan”) is provided for general information purposes only. Participants should refer to the plan agreement for complete information.

General

McAbee Construction, Inc., (the “company”) established the McAbee Construction, Inc. Employee Stock Ownership Plan (the “plan”) effective as of October 1, 2009. The plan operates as a leveraged employee stock ownership plan (ESOP), and is designed to comply with Section 4975(e)(7) and the regulations thereunder of the Internal Revenue Code of 1986 (the “IRC”), as amended and is subject to the applicable provisions of the Employee Retirement Income Security Act of 1974 (ERISA) as amended. The plan is administered by the benefits committee (the “committee”), which is comprised of five persons appointed by the company’s board of directors. The company appointed two of its officers to serve as the plan’s trustees. The committee is responsible for oversight, including the determination of the appropriateness of the plan’s investments, and monitors investment performance.

On November 16, 2010, the plan used proceeds from a loan from the company along with a portion of the 2010 company contribution to purchase 228,300 shares of common stock from certain stockholders and purchased 6,500 shares of common stock from a stockholder by issuance of a \$309,777 note that has since been repaid. On June 30, 2021, the plan used proceeds from a loan from the company to purchase 75,400 shares of common stock from a stockholder and the terms of the original company loan were extended. This stock is held in a trust established under the plan. The borrowings are to be repaid over a period of forty years by fully deductible company contributions to the trust fund (Note 9). As the plan makes each payment of principal, an appropriate percentage of stock will be allocated to eligible employees’ accounts in accordance with applicable regulations under the IRC.

The borrowings are collateralized by the unallocated shares of common stock. The lenders have no rights against shares of common stock once they are allocated under the ESOP. Accordingly, the financial statements of the plan as of September 30, 2025 and 2024, and for the year ended September 30, 2025, present separately the assets and liabilities and changes therein pertaining to:

- a. the accounts of employees with vested rights in allocated common stock (allocated) and
- b. common stock not yet allocated to employees (unallocated).

Eligibility

The plan is a defined contribution plan that covers certain full-time employees provided: (1) their employment commencement date is at least six calendar months before the eligibility date; (2) they have attained age 20 ½ on the eligibility date; (3) they are not a member of a collective bargaining unit; (4) they are not classified as “temporary”, “seasonal”, or a “consultant” and (5) they are classified as an employee for purposes of the employer’s payroll records, regardless of whether such individual is or is later determined to be a common law employee. In addition to the above provisions, employees must have worked at least 1,000 hours during the plan year in order to be eligible for a contribution allocation.

(continued)

1. **DESCRIPTION OF PLAN** (Continued)

Contributions

The company is obligated to make contributions in cash to the plan which, when aggregated with the plan's dividends and interest earnings, equal the amount necessary to enable the plan to make its regularly scheduled payments of principal and interest due on its term loans. Contributions by the company, in excess of the amount necessary to enable the plan to make its regularly scheduled debt service payments, are discretionary. Employee contributions are not permitted.

Participant Accounts

The plan is a defined contribution plan under which a separate individual account is established for each participant. Each participant's account is credited as of the last day of each plan year, or any date selected by the committee, with an allocation of shares of the company's common stock released by the trustees, as allowed by the plan, from the unallocated account and forfeitures of terminated participants' nonvested accounts. Dividends earned on allocated company common stock are also credited to participant accounts. Only those participants who are eligible employees of the company as of the last day of the plan year will receive an allocation. Allocations are based on a participant's eligible compensation, relative to total eligible compensation. Plan earnings are allocated to each participant's account based on the ratio of the participant's account balance. Earnings on investments other than company common stock are allocated quarterly, or any date selected by the committee.

In the plan year following the plan year in which a participant terminates employment for any reason, and to the extent there is sufficient cash available, shares of company common stock will be liquidated to cash as soon as administratively feasible, as defined. After a participant terminates employment, the participant will cease to have released shares allocated to their account. The terminated participant may subsequently elect to invest the cash proceeds into various investment options offered by the plan. These investments are participant directed.

Vesting

If a participant's employment with the company ends for any reason other than retirement, permanent disability or death, he or she will vest in the balances in his or her account based on total years of service with the company. A participant is 100% vested after six years of credited service, using a graduated schedule.

Payment of Benefits

Distributions on account of death, disability or normal retirement will be paid in a lump sum in the plan year following the event if the participant's vested balance is \$5,000 or less or will be paid in five annual installments beginning in the plan year following the event if their vested balance exceeds \$5,000. Participants that terminate for reasons other than death, disability or normal retirement will be paid in the plan year following termination if their vested balance is \$5,000 or less or will be paid in five annual installments beginning in the fifth plan year following termination if their vested balance exceeds \$5,000; however, no portion of a participant's company stock account acquired with the proceeds of a loan will be distributable until the plan year following the plan year the loan to which the shares of company stock are attributable is fully paid, unless termination is due to attainment of normal retirement age, death, or total and permanent disability.

(continued)

1. **DESCRIPTION OF PLAN** (Continued)

Payment of Benefits (continued)

Distributions are made in cash or in company stock, as determined by the benefits committee in its discretion. If a participant receives benefits in the form of company stock, the shares will either be repurchased by the plan or transferred to and purchased by the company on the date of distribution, as determined by the committee in its discretion.

Expenses

The plan's administrative expenses, including trustee fees, can be paid by the plan sponsor or trust as provided by the plan document. Investment related expenses, associated with investments other than the investment in company common stock, are included in net appreciation in fair value of investments.

Voting Rights

Each participant is entitled to exercise certain voting rights attributable to the shares allocated to his or her account and is notified by the committee prior to the time that such rights are to be exercised. The committee will direct the trustees as to the manner of voting for any allocated shares for which instructions have not been given by a participant, unallocated shares and shares held in the suspense account. The committee will direct the trustees to vote all shares mentioned above in the same proportion and in the same manner as the shares of participants who have given timely and proper instructions to the trustees.

Diversification

Diversification is offered to both active and inactive participants who have attained age 55 and completed at least ten years of participation in the plan so that they may have the opportunity to move part of the value of their investment in company stock into investments which are more diversified. Diversification is offered to each eligible participant over a six-year period. In each of the first five years, a participant may diversify up to 25% of the total number of whole shares of company stock that are allocated to the participant's account less any shares previously diversified. In the sixth year, the percentage increases to 50%. Participants who elect to diversify receive a cash distribution or cash proceeds are transferred into various participant directed investment options offered by the plan. The election to diversify is made subsequent to year-end based upon the shares of company stock in the participant's account at year-end.

Forfeited Accounts

Plan forfeitures are allocated to each participant's account based upon the relation of the participant's eligible compensation to total eligible compensation for the Plan year. Forfeitures allocated to participants during September 30, 2025, totaled \$13,503. There were no unallocated forfeited non-vested accounts at September 30, 2025 and 2024.

2. **SUMMARY OF ACCOUNTING POLICIES**

Basis of Accounting

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

(continued)

2. SUMMARY OF ACCOUNTING POLICIES (Continued)

Use of Estimates

The preparation of financial statements in accordance with generally accepted accounting principles requires management to make estimates and assumptions that could affect the reported amounts of assets, liabilities, and changes therein, and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Allocations

The financial statements of the plan present separately the assets and liabilities and changes therein pertaining to (a) the accounts of employees with rights in allocated stock (“allocated”) and (b) stock not yet allocated to employees (“unallocated”), including shares that are committed to be released. Shares are released from collateral and become allocated generally in the period in which debt service is actually paid.

Investment Valuation and Income Recognition

The shares of company common stock are valued at fair value. Fair value is determined by an annual independent appraisal (Notes 4 and 5). Other plan investments are reported at fair value. Fair value is the price that would be received from selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for discussion of fair value measurements. Interest income is recorded on the accrual basis. Dividend income is accrued on the ex-dividend date. Purchases and sales of securities are recorded on a trade-date basis. Realized gains and losses from security transactions are reported on the average cost method. Net appreciation includes the plan’s gains and losses on investments bought and sold as well as held during the year.

Payment of Benefits

Benefits are recorded when paid.

3. INVESTMENTS CERTIFIED BY THE CUSTODIAN

For 2025 and 2024, the plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, as permitted under such election, the plan administrator instructed the plan’s independent auditors not to perform any auditing procedures with respect to the following information certified by Regions Bank, the custodian of the plan, as complete and accurate, except for comparing such information certified by the custodian to information included in the plan’s financial statements and supplemental schedules.

	2025	2024
Money market fund	\$ 2,263,950	\$ 1,806,301
Mutual funds	5,117,782	5,054,875
Accrued interest and dividend receivable	10,769	10,950

The custodian also certified to the completeness and accuracy of \$331,309 of net appreciation in fair value of investments and \$238,731 of investment income related to the aforementioned investments for the year ended September 30, 2025.

(continued)

4. INVESTMENTS

The plan's investments in company common stock at September 30, 2025 and 2024, are as follows:

	2025		2024	
	Allocated	Unallocated	Allocated	Unallocated
Number of Shares	141,327	168,873	135,766	174,434
Cost	\$ 7,042,829	\$ 9,971,930	\$ 6,714,455	\$ 10,300,304
Estimated Fair Value	\$ 11,320,281	\$ 13,526,739	\$ 9,992,370	\$ 12,838,350

5. FAIR VALUE MEASUREMENTS

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

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.

Level 2: Inputs to the valuation methodology include:

- Quoted prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- 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 to the valuation methodology are unobservable and significant to the fair value measurement.

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

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

Money market fund: Valued at the closing price reported on the active market on which the individual securities are traded.

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

(continued)

5. FAIR VALUE MEASUREMENTS (Continued)

Company common stock: The fair value of the company common stock is determined by an annual independent appraisal. This appraisal was based on a combination of the market, income, and asset valuation approaches. The appraiser took into account historical and projected cash flow and net earnings, weighted average cost of capital, market comparables, net book value, and applicable discounts.

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

The following tables set forth by level, within the fair value hierarchy, the plan's assets at fair value as of September 30, 2025 and 2024.

Assets at Fair Value as of September 30, 2025

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
<u>Description:</u>				
Company common stock	\$ -	\$ -	\$ 24,847,020	\$ 24,847,020
Money market fund	2,263,950	-	-	2,263,950
Mutual funds	<u>5,117,782</u>	<u>-</u>	<u>-</u>	<u>5,117,782</u>
Total investments	<u>\$ 7,381,732</u>	<u>\$ -</u>	<u>\$ 24,847,020</u>	<u>\$ 32,228,752</u>

Assets at Fair Value as of September 30, 2024

	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
<u>Description:</u>				
Company common stock	\$ -	\$ -	\$ 22,830,720	\$ 22,830,720
Money market fund	1,806,301	-	-	1,806,301
Mutual Funds	<u>5,054,875</u>	<u>-</u>	<u>-</u>	<u>5,054,875</u>
Total investments	<u>\$ 6,861,176</u>	<u>\$ -</u>	<u>\$ 22,830,720</u>	<u>\$ 29,691,896</u>

The McAbee Construction, Inc. common stock held by the plan is reported at fair value based upon an appraisal. This appraisal was based upon a combination of the market, income, and asset valuation techniques consistent with prior years as illustrated in the following table.

Instrument	Principle Valuation Technique	Unobservable Inputs
McAbee Construction, Inc. common stock	Market, Income, and Asset	Historical and projected cash flow and net earnings Weighted average cost of capital Market comparables Net book value Applicable discounts

(continued)

5. FAIR VALUE MEASUREMENTS (Continued)

The valuation process of the company common stock held by the plan involves plan management's selection of an independent appraiser. Plan management accumulates the data for the independent appraiser from the audited financial statements of the company. The appraiser prepares a preliminary report which plan management, along with the benefits committee, reviews in detail, discusses and approves. The trustee is responsible for determining the share price.

6. NON-PARTICIPANT DIRECTED INVESTMENTS

Net assets of the plan, other than company common stock, as of September 30, 2025 and 2024 that are non-participant directed are as follows:

	<u>2025</u>	<u>2024</u>
Money market fund	\$ 26,546	\$ 17,182
Mutual funds	1,807,172	1,977,904
Cash and cash equivalents	7,870	3,623
Accrued income	<u>3,169</u>	<u>3,521</u>
	<u>\$ 1,844,757</u>	<u>\$ 2,002,230</u>

The significant components of the changes in net assets associated with non-participant directed investments for the year ending September 30, 2025 are as follows:

	<u>2025</u>
Interest and dividend income	\$ 67,450
Net appreciation in estimated fair value of investments other than company common stock	103,673

7. TAX STATUS

The plan obtained its latest determination letter on March 27, 2015, in which the Internal Revenue Service (IRS) stated that the plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The plan has been amended since receiving the determination letter. However, the benefits committee believes that the plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. The benefits committee will make any changes deemed necessary to ensure that the plan continues to be granted tax-exempt status; therefore, no provision for income taxes has been included in the plan's financial statements.

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

(continued)

8. RELATED PARTY AND PARTY IN INTEREST TRANSACTIONS

Certain plan investments are managed by Regions Bank. Regions Bank is the custodian for the plan and, therefore, these qualify as party in interest transactions. The company pays certain administrative expenses of the plan. As described in Note 2, the plan paid certain expenses related to plan operations and investment activity to various service providers. These transactions are party in interest transactions under ERISA.

The company is the plan sponsor, and therefore, transactions with the company may qualify as exempt party-in-interest transactions. The plan invests in company common stock and has indebtedness guaranteed by the company (Note 9). These are related party and party in interest transactions.

Certain administrative functions are performed by the officers and employees of the company, who may also be participants, at no cost to the plan.

9. LOANS PAYABLE AND SHARE RELEASE

Loans payable at September 30, 2025 and 2024, consisted of the following:

	<u>2025</u>	<u>2024</u>
1.0% note payable to plan sponsor, payable in annual principal installments of \$151,118 plus interest, maturing September 30, 2060; note used to purchase 209,828 shares of common stock in November 2010; 103,863 unallocated shares are collateral for the loan at September 30, 2025.	\$ 5,289,123	\$ 5,440,241
1.0% note payable to plan sponsor, payable in annual principal installments of \$145,616 plus interest, maturing September 30, 2060; note used to purchase 75,400 shares of common stock in June 2021; 65,010 unallocated shares are collateral for the loan at September 30, 2025.	<u>5,096,569</u>	<u>5,242,185</u>
Total	<u>\$ 10,385,692</u>	<u>\$ 10,682,426</u>

Following are maturities of long-term debt for each of the next five years and in the aggregate thereafter:

<u>For the Years</u> <u>Ending September 30,</u>	<u>Amount</u>
2026	\$ 296,734
2027	296,734
2028	296,734
2029	296,734
2030	296,734
Thereafter	<u>8,902,022</u>
	<u>\$ 10,385,692</u>

(continued)

9. LOANS PAYABLE AND SHARE RELEASE (Continued)

The numerator of the release fraction is the amount of principal and interest payments made toward the loan during the plan year, and the denominator is the sum of the numerator, plus the principal and interest payments to be made on the loan in the future, using the interest rate applicable at the end of the plan year. Shares of stock released from the suspense account for a plan year shall be held in the trust on an unallocated basis until allocated by the trustees as of the last day of the plan year. That allocation shall be consistent with the method for allocating contributions to participants' accounts, which is based on a fraction of each participant's compensation for the year to the total compensation of all participants for such year.

As of September 30, 2025 and 2024, 168,873 and 174,434 shares, respectively, were held as collateral for the loans. During the year ended September 30, 2025, 5,561 shares were released from the suspense account and allocated to participant accounts.

Payments of principal and interest on any loan may be made by the trustee from (i) company contributions to the trust made to meet the plan's obligation under a loan (other than contributions of company stock) and from any earnings attributable to company stock held as collateral for a loan and investments of such company contributions (both received during or prior to the plan year); (ii) amounts allocated to participants' "Other Investment Accounts" (as defined by the plan), to the extent allowable; (iii) the proceeds of a subsequent loan made to repay a prior loan; (iv) cash dividends on company stock acquired with the proceeds of the loan to the extent not distributed to participants or allocated as income of the plan as further explained in the plan's governing documents. Accumulations of funds available for debt service are not reflected in "Unallocated" net assets in the Statements of Net Assets Available for Benefits. Instead, in the year such accumulations are used a transfer is recognized in the Statement of Changes in Net Assets Available for Benefits. During the year ended September 30, 2025, prior accumulations of \$403,558 were used for debt service payments.

10. PLAN TERMINATION

The Company reserves the right to terminate the Plan at any time, subject to Plan provisions. Upon termination of the Plan, the Benefits Committee directs the Trustee to pay all liabilities and expenses of the ESOP and to sell shares of financed common stock held as collateral to the extent it determines such sale to be necessary in order to repay the loan. Subsequently, the interest of each participant in the trust fund will be distributed to such participant or his or her beneficiary at the time prescribed by the Plan terms and the IRC.

11. RISKS AND UNCERTAINTIES

The plan invests in various investment securities, including the company's common stock. Investment securities and the company's common stock are exposed to various risks such as interest rate, market, and credit risks, as well as valuation assumptions based on earnings, cash flows and/or other such techniques. Due to the level of risk associated with certain investment securities and the company's common stock, and to uncertainties inherent in the estimations and assumptions process, it is at least reasonably possible that changes in the values of investment securities and the company's common stock will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the Statement of Net Assets Available for Benefits.

(continued)

12. RECONCILIATION TO FORM 5500

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

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per the financial statements	\$ 22,759,699	\$ 19,924,043
Accrued administrative fees	<u>2,000</u>	<u>-</u>
Net assets per form 5500	<u>\$ 22,761,699</u>	<u>\$ 19,924,043</u>

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

Net increase in assets available for benefits per the financial statements	\$ 2,835,656
Add: Accrued liabilities for administrative expenses at September 30, 2025	2,000
Less: Accrued liabilities for administrative expenses at September 30, 2024	<u>-</u>
Net increase per Form 5500	<u>\$ 2,837,656</u>

13. SUBSEQUENT EVENTS

The plan administrator has evaluated subsequent events through July 7, 2026, the date which the financial statements were available to be issued.

SUPPLEMENTAL SCHEDULES

SCHEDULE I - ASSETS HELD
Schedule H, line 4i - Schedule of Assets (Held at End of Year)
September 30, 2025
EIN # 63-0622649 Plan Number 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
*	McAbee Construction, Inc.	310,200 Shares	\$ 17,014,759	\$ 24,847,020
*	Cash held at Regions Bank		7,870	7,870
	Fidelity Treasury Portfolio	29,820 Shares	29,820	29,820
	Fidelity Government Portfolio	11,478 Shares	11,478	11,478
	Vanguard Federal Money Market Fund	2,222,652 Shares	2,222,652	2,222,652
	Vanguard 500 Index Fund	525 Shares	205,294	324,093
	Vanguard Mid-Cap Index Fund	300 Shares	89,490	109,209
	Vanguard Small-Cap Index Fund	586 Shares	58,821	71,346
	Vanguard Developed Markets Index Fund	7,509 Shares	117,361	144,932
	Vanguard Emerging Markets Stock Index Fund	4,422 Shares	107,508	108,084
	Vanguard Emerging Markets Stock Index Fund	1,613 Shares	63,488	72,375
	Vanguard Total Bond Market Index Fund	88,922 Shares	933,376	868,772
	Xtrackers USD High Yield Corporate Bond ETF	2,920 Shares	109,076	108,361
	Vanguard Target Retirement 2020 Fund	6,384 Shares	172,006	186,544
	Vanguard Target Retirement 2025 Fund	9,505 Shares	182,221	199,610
	Vanguard Target Retirement 2035 Fund	36,892 Shares	893,181	1,014,534
	Vanguard Target Retirement 2040 Fund	2,740 Shares	115,800	136,953
	Vanguard Target Retirement 2045 Fund	5,466 Shares	153,228	189,168
	Vanguard Target Retirement 2055 Fund	7,016 Shares	368,943	459,656
	Vanguard Target Retirement Fund	79,953 Shares	1,150,005	1,124,145
	Total		<u>\$ 24,006,377</u>	<u>\$ 32,236,622</u>

* Party-in-interest to the plan.

SCHEDULE II - REPORTABLE TRANSACTIONS
Schedule H, line 4j - Schedule of Reportable Transactions
Year Ended September 30, 2025
EIN # 63-0622649 Plan Number 002

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Identity of Party Involved	Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	Purchase Price	Selling Price	Lease Rental	Expense Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
Regions	Fidelity Government Portfoli	\$ 947,226	\$ -	\$ -	\$ -	\$ 947,226	\$ -	\$ -
Regions	Fidelity Government Portfoli	-	956,190	-	-	956,190	-	-
Regions	Fidelity Treasury Portfoli	2,666,192	-	-	-	2,666,192	-	-
Regions	Fidelity Treasury Portfoli	-	2,668,112	-	-	2,668,112	-	-
Regions	Fidelity Treasury Portfoli	398,357	-	-	-	398,357	-	-
Regions	Fidelity Treasury Portfoli	-	388,992	-	-	388,992	-	-
Regions	Fidelity Treasury Portfoli	274,758	-	-	-	274,758	-	-
Regions	Fidelity Treasury Portfoli	-	330,000	-	-	330,000	-	-
Regions	Vanguard Federal Money Market Fund	1,359,000	-	-	-	1,359,000	-	-
Regions	Vanguard Federal Money Market Fund	-	899,832	-	-	899,832	-	-
Regions	Vanguard Target Retirement 2035 Fund	354,625	-	-	-	354,625	-	-
Regions	Vanguard Target Retirement 2035 Fund	-	81,225	-	-	77,235	-	3,990
Regions	Vanguard Target Retirement Income Fund	95,364	-	-	-	95,364	-	-
Regions	Vanguard Target Retirement Income Fund	-	262,460	-	-	285,678	-	(23,218)
Regions	Vanguard Total Bond Market Index Fund	-	114,726	-	-	124,081	-	(9,355)

SCHEDULE I - ASSETS HELD

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

September 30, 2025

EIN # 63-0622649 Plan Number 002

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor or Similar Party	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par or Maturity Value	Cost	Current Value
*	McAbee Construction, Inc.	310,200 Shares	\$ 17,014,759	\$ 24,847,020
*	Cash held at Regions Bank		7,870	7,870
	Fidelity Treasury Portfolio	29,820 Shares	29,820	29,820
	Fidelity Government Portfolio	11,478 Shares	11,478	11,478
	Vanguard Federal Money Market Fund	2,222,652 Shares	2,222,652	2,222,652
	Vanguard 500 Index Fund	525 Shares	205,294	324,093
	Vanguard Mid-Cap Index Fund	300 Shares	89,490	109,209
	Vanguard Small-Cap Index Fund	586 Shares	58,821	71,346
	Vanguard Developed Markets Index Fund	7,509 Shares	117,361	144,932
	Vanguard Emerging Markets Stock Index Fund	4,422 Shares	107,508	108,084
	Vanguard Emerging Markets Stock Index Fund	1,613 Shares	63,488	72,375
	Vanguard Total Bond Market Index Fund	88,922 Shares	933,376	868,772
	Xtrackers USD High Yield Corporate Bond ETF	2,920 Shares	109,076	108,361
	Vanguard Target Retirement 2020 Fund	6,384 Shares	172,006	186,544
	Vanguard Target Retirement 2025 Fund	9,505 Shares	182,221	199,610
	Vanguard Target Retirement 2035 Fund	36,892 Shares	893,181	1,014,534
	Vanguard Target Retirement 2040 Fund	2,740 Shares	115,800	136,953
	Vanguard Target Retirement 2045 Fund	5,466 Shares	153,228	189,168
	Vanguard Target Retirement 2055 Fund	7,016 Shares	368,943	459,656
	Vanguard Target Retirement Fund	79,953 Shares	1,150,005	1,124,145
	Total		\$ 24,006,377	\$ 32,236,622

* Party-in-interest to the plan.

SCHEDULE II - REPORTABLE TRANSACTIONS
Schedule H, line 4j - Schedule of Reportable Transactions
Year Ended September 30, 2025
EIN # 63-0622649 Plan Number 002

(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
Identity of Party Involved	Description of Asset (Including Interest Rate and Maturity in Case of a Loan)	Purchase Price	Selling Price	Lease Rental	Expense Incurred with Transaction	Cost of Asset	Current Value of Asset on Transaction Date	Net Gain (Loss)
Regions	Fidelity Government Portfoli	\$ 947,226	\$ -	\$ -	\$ -	\$ 947,226	\$ -	\$ -
Regions	Fidelity Government Portfoli	-	956,190	-	-	956,190	-	-
Regions	Fidelity Treasury Portfoli	2,666,192	-	-	-	2,666,192	-	-
Regions	Fidelity Treasury Portfoli	-	2,668,112	-	-	2,668,112	-	-
Regions	Fidelity Treasury Portfoli	398,357	-	-	-	398,357	-	-
Regions	Fidelity Treasury Portfoli	-	388,992	-	-	388,992	-	-
Regions	Fidelity Treasury Portfoli	274,758	-	-	-	274,758	-	-
Regions	Fidelity Treasury Portfoli	-	330,000	-	-	330,000	-	-
Regions	Vanguard Federal Money Market Fund	1,359,000	-	-	-	1,359,000	-	-
Regions	Vanguard Federal Money Market Fund	-	899,832	-	-	899,832	-	-
Regions	Vanguard Target Retirement 2035 Func	354,625	-	-	-	354,625	-	-
Regions	Vanguard Target Retirement 2035 Func	-	81,225	-	-	77,235	-	3,990
Regions	Vanguard Target Retirement Income Func	95,364	-	-	-	95,364	-	-
Regions	Vanguard Target Retirement Income Func	-	262,460	-	-	285,678	-	(23,218)
Regions	Vanguard Total Bond Market Index Fund	-	114,726	-	-	124,081	-	(9,355)