

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 2025 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025	
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) _____ ☐ 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 VERIDIAM, INC. RETIREMENT SAVINGS PLAN
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 07/01/2005
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) VERIDIAM, INC. 1717 CUYAMACA STREET EL CAJON, CA 92020
2b	Employer Identification Number (EIN) 51-0374739
2c	Plan Sponsor's telephone number 619-448-1000
2d	Business code (see instructions) 332900

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.	07/15/2026	KRISTIN FREEMAN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address ☒ 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	5 276
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) 184 6a(2) 198 6b 5 6c 110 6d 313 6e 0 6f 313 6g(1) 268 6g(2) 307 6h 0
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2025 Form M-1 annual report. If the plan was not required to file the 2025 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance 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. ▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2025 This Form is Open to Public Inspection
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For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan VERIDIAM, INC. RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 VERIDIAM, INC.	D Employer Identification Number (EIN) 51-0374739	

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

(a) Name of insurance carrier
VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
71-0294708	86509	DH1631	307	01/01/2025	12/31/2025

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end **4** 3161785**5** Current value of plan's interest under this contract in separate accounts at year end **5****6** Contracts With Allocated Funds:**a** State the basis of premium rates ▶**b** Premiums paid to carrier **6b****c** Premiums due but unpaid at the end of the year **6c****d** If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. **6d**
Specify nature of costs ▶**e** Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity(3) ☐ other (specify) ▶**f** If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)**a** Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee(3) ☐ guaranteed investment (4) ☒ other ▶ GROUP PENSION FUNDING**b** Balance at the end of the previous year **7b** 3773677**c** Additions: (1) Contributions deposited during the year **7c(1)** 102083
(2) Dividends and credits **7c(2)**
(3) Interest credited during the year **7c(3)** 93137
(4) Transferred from separate account **7c(4)**
(5) Other (specify below) **7c(5)** 14931
▶ *(6) Total additions **7c(6)** 210151**d** Total of balance and additions (add lines **7b** and **7c(6)**) **7d** 3983828**e** Deductions:(1) Disbursed from fund to pay benefits or purchase annuities during year **7e(1)** 162130(2) Administration charge made by carrier **7e(2)** 10367(3) Transferred to separate account **7e(3)** 248559(4) Other (specify below) **7e(4)** 20186
▶ *(5) Total deductions **7e(5)** 441242**f** Balance at the end of the current year (subtract line **7e(5)** from line **7d**) **7f** 3542586

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

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
		2025
		This Form is Open to Public Inspection.

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan VERIDIAM, INC. RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 VERIDIAM, INC.	D Employer Identification Number (EIN) 51-0374739	

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
VOYA RETIREMENT INSURANCE & ANNUITY
71-0294708

(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)

VOYA RETIREMENT INSURANCE & ANNUITY

71-0294708

(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?
26	SERVICE PROVIDER	50235	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

CREATIVE PLANNING HOLD CO, LLC

84-4519624

(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?
99	SERVICE PROVIDER	0	Yes ☒ No ☐	Yes ☐ No ☒	29991	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
CREATIVE PLANNING HOLD CO, LLC	99	29991
(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.	
VOYA RETIREMENT INSURANCE AND ANNUITY 71-0294708	OTHER FEES	
(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 D (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration	DFE/Participating Plan 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 2025 This Form is Open to Public Inspection.
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan VERIDIAM, INC. RETIREMENT SAVINGS PLAN		B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 VERIDIAM, INC.		D Employer Identification Number (EIN) 51-0374739
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: AB US LARGE CAP GROWTH CIT		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-4116831-509	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 665761
a Name of MTIA, CCT, PSA, or 103-12 IE: FRANKLIN SMALL CAP VALUE GG TRUST C		
b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC		
c EIN-PN 38-4126289-594	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 81233
a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2005 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 61-6434302-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 239
a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2010 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 32-6199795-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3163
a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2015 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 35-6941654-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 206770
a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2020 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 36-7594871-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 172340
a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2025 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 37-6495447-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 361389
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule D (Form 5500) 2025 v. 250312		

a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2030 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 38-7010946-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 429601

a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2035 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 36-7595013-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 801757

a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2040 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 35-6941729-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 554559

a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2045 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 32-6199848-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1639007

a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2050 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 30-6303214-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 500371

a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2055 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 35-6941728-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 749226

a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2060 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 47-1088316-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 381182

a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2065 TARGET RETIREMENT		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 85-1763138-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 104361

a Name of MTIA, CCT, PSA, or 103-12 IE: T ROWE PRICE 2070 RETIREMENT TRUST		
b Name of sponsor of entity listed in (a): T.ROWE PRICE FUNDS		
c EIN-PN 33-4225231-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 210

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
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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) Department of the Treasury 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
		2025
		This Form is Open to Public Inspection

For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025

A Name of plan VERIDIAM, INC. RETIREMENT SAVINGS PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 VERIDIAM, INC.	D Employer Identification Number (EIN) 51-0374739

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)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(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)	271671	252681
(9) Value of interest in common/collective trusts	1c(9)	5368460	6651170
(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)	5343539	4813057
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	3773678	3542586
(15) Other.....	1c(15)		

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	14757348	15259494

Liabilities

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

Net Assets

1l Net assets (subtract line 1k from line 1f)	1l	14757348	15259494
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	390494	
(B) Participants	2a(1)(B)	968719	
(C) Others (including rollovers)	2a(1)(C)	68295	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		1427508
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	25275	
(F) Other	2b(1)(F)	93137	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		118412
(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)	250688	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		250688
(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)		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)		1114344
(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)		404324
c Other income	2c		716
d Total income. Add all income amounts in column (b) and enter total	2d		3315992

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2757241	
(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)		2757241
f Corrective distributions (see instructions)	2f		6370
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)	48935	
(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)	1300	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		50235
j Total expenses. Add all expense amounts in column (b) and enter total	2j		2813846

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		502146
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: **DOWNEY & COMPANY, LLP**

(2) EIN: **43-3106302**

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 2025 This Form is Open to Public Inspection.
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan VERIDIAM, INC. RETIREMENT SAVINGS PLAN		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 VERIDIAM, INC.		D Employer Identification Number (EIN) 51-0374739
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
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): 71-0294708		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2025 v. 250312		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

14a

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

14b

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

14c

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

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

15a

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

15b

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

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

16a

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

16b

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

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

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

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

a Enter the percentage of plan assets held as:

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

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

☒ Design-based safe harbor method

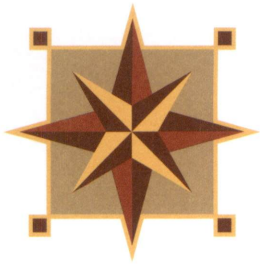
☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702844A.

Veridiam, Inc. Retirement Savings Plan
Financial Statements
December 31, 2025 and 2024



DOWNEY & COMPANY, LLP

CERTIFIED PUBLIC ACCOUNTANTS

Independent Auditor's Report

To the Plan Administrators of
Veridiam, Inc. Retirement Savings Plan
El Cajon, California

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

We have performed an audit of the accompanying financial statements of the Veridiam, Inc. Retirement Savings 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). The financial statements comprise the Statements of Net Assets Available for Benefits as of December 31, 2025 and 2024, and the related Statement of Changes in Net Assets Available for Benefits for the year ended December 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 Veridiam, Inc. Retirement Savings 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 audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the 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 December 31, 2025, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit 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 financial statements referred to above, 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 financial statements referred to above 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 audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Veridiam, Inc. Retirement Savings Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these 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 the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with generally accepted auditing standards, we:

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

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

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

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

Other Matters

2025 Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at Year End) for the year ended December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. 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).



DOWNEY & COMPANY, LLP
Braintree, MA

July 6, 2026

Veridiam, Inc. Retirement Savings Plan
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

ASSETS	2025	2024
Participant Directed Investments:		
Registered Investment Companies, At Fair Value	\$ 4,813,057	\$ 5,343,539
Common Collective Trusts, At Net Asset Value	6,651,170	5,368,460
Investment Contracts with Insurance Company, At Contract Value	<u>3,542,586</u>	<u>3,773,678</u>
Total Investments	15,006,813	14,485,677
Receivables:		
Participant Notes Receivable	252,681	271,671
Participant Contributions Receivable	0	31,243
Employer Contributions Receivable	<u>0</u>	<u>12,461</u>
Total Receivables	252,681	315,375
 Total Assets	 15,259,494	 14,801,052
 LIABILITIES		
Payables:		
Excess Contributions Refundable	<u>3,966</u>	<u>6,370</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u><u>\$ 15,255,528</u></u>	 <u><u>\$ 14,794,682</u></u>

See Accompanying Notes.

Veridiam, Inc. Retirement Savings Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2025

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment Income:	
Appreciation in Fair Value of Investments	\$ 1,518,668
Dividends	250,688
Interest	<u>93,137</u>
Net Investment Income	1,862,493
Contributions and Other Additions:	
Participant Contributions	937,476
Participant Rollover Contributions	68,295
Employer Contributions	378,033
Interest Income from Notes Receivable from Participants	25,275
Other Income	<u>716</u>
Total Contributions and Other Additions	<u>1,409,795</u>
Total Additions	3,272,288

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits Paid to Participants	2,757,241
Corrective Distributions	3,966
Administrative Fees	<u>50,235</u>
Total Deductions	<u>2,811,442</u>
Net Increase (Decrease)	460,846

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of Year	<u>14,794,682</u>
End of Year	<u><u>\$ 15,255,528</u></u>

See Accompanying Notes.

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

Note 1 - Description of Plan

The following description of the Veridiam, Inc. Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Veridiam, Inc. (the "Company"). Individuals are eligible to participate after meeting the eligibility requirements. Effective January 1, 2022 the Plan was amended to require participants to complete a two month service requirement and be twenty-one or older to participate. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Each year, participants may contribute up to 75% of pretax annual compensation up to the maximum amount allowed by the IRS, including catch-up contributions for participants aged 50 or older, as defined in the Plan. Effective January 1, 2016, the Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at four (4) percent of eligible compensation with a rate escalator of two (2) percent until a maximum of eight (8) percent is reached or until changed by the participant. Participants may also make discretionary after-tax contributions and contribute amounts representing distributions from other qualified plans, subject to the rules of the Plan. The Company has the option of making discretionary matching and or profit-sharing contributions. The Company is not required to make these contributions. Contributions are subject to certain limitations.

Participants' Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution(s) and, (b) Plan earnings or losses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in all contributions, including any discretionary Company contributions, plus actual earnings thereon.

Forfeited Accounts

Because participants are immediately vested in all contributions, including any discretionary Company contributions, there are no forfeitures. Therefore, as of December 31, 2025 and 2024, forfeited non-vested accounts totaled \$0 and \$0, respectively.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of \$50,000 or fifty (50) percent of their vested interest. Loan transactions are treated as a transfer to (from) the investment fund from (to) the Participant Notes fund. Loan terms range to a maximum of five (5) years (the term may be extended for acquisition of a principal residence); however, the term of any loan may not extend beyond the participant's normal retirement date, as defined in the Plan. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with regional bank notes for similar loans. Principal and interest are paid ratably through weekly payroll deductions. Interest rates range from 4.5% to 9.5%.

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements
December 31, 2025 and 2024

Payment of Benefits

On termination of service due to death, disability, retirement, or other reasons, a participant may receive a lump sum amount equal to the value of the participant's vested interest in his or her account. Participants may receive a lump sum distribution from their rollover accounts at any time.

Note 2 - Summary of Significant Accounting Policies**Basis of Accounting**

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

Common/Collective Trusts

The Plan has investments in various T Rowe Price Retirement Funds which are common/collective trusts. Common collective trust funds are comprised of shares or units in commingled funds that are not publicly traded. The underlying assets in these funds are primarily publicly traded equity securities, fixed income securities, and commodity related securities and are valued at their NAV, as a practical expedient, that is calculated by the investment manager or sponsor of the fund and have varying liquidity, redemption period notices and other restrictions. This practical expedient is not used when it is determined to be probable that the Plan will sell the investment for an amount different than the reported NAV.

Investment Contract with Insurance Company

The Plan invests in the Voya Fixed Funds which are fully benefit responsive investment contracts. Contributions are maintained in the insurance company's general account. The funds primary investment objectives are to preserve principal, maintain a competitive interest rate, and provide daily liquidity at contract value for plan-permitted, participant-directed withdrawals. Contract value is generally equal to the principal amounts invested in the underlying investments, plus interest accrued at a crediting rate established under the contract, less any adjustment for withdrawals. Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Statement of Net Assets Available for Benefits presents the contract value of the investment contracts. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract value basis.

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for a discussion of fair value measurements.

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

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Certain expenses of maintaining the Plan are paid by the Company.

Note 3 - Funding Policy

Participating employees may make elective contributions to the Plan, pursuant to Internal Revenue Code Section 401(k). Employer matching and profit-sharing contributions are discretionary. For the year ended December 31, 2025, the matching contributions paid by the employer were \$378,033. No Company profit sharing contributions were made for the year ended December 31, 2025.

Note 4 - Information Certified by Plan's Custodian

The plan administrator has elected the method of compliance 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 following investment information was certified by Voya Retirement Insurance and Annuity Company as complete and accurate and was not subjected to any auditing procedures performed by the independent public accountants:

	12/31/25	12/31/24
	(Unaudited)	(Unaudited)
Investments:		
Registered Investment Companies, at Fair Value	\$ 4,813,057	\$ 5,343,539
Common Collective Trusts, at Net Asset Value	6,651,170	5,368,460
Investment Contract with Insurance Company, at Contract Value	3,542,586	3,773,678
Receivables:		
Participant Notes Receivable	\$ 252,681	\$ 271,671
Investment Income:		
Net Appreciation in Fair Value of Investments	\$ 1,518,668	
Dividends	250,688	
Interest	93,137	
Other Additions:		
Interest on Participant Notes Receivable	\$ 25,275	
Other Income	716	

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

Note 5 - Investments

The Plan's investments are (were) administered by Voya Retirement Insurance and Annuity Company and held in a trust fund.

During 2025, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$1,518,668.

Note 6 - Fair Value Measurements

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides the framework for measuring fair value. That framework 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 US GAAP 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.

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 correlations 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'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 observable inputs and minimize the use of unobservable inputs.

The 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 December 31, 2025 and 2024.

Registered Investment Companies (Mutual Funds): Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan 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 and are classified within Level 1 of the valuation hierarchy.

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements
December 31, 2025 and 2024

Common Collective Trusts: Reported at fair value using the net value (“NAV”) of shares held by the Plan at year end and not classified in the fair value hierarchy in accordance with ASC subtopic 820-10. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liability. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchased and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that the securities liquidations will be carried out in an orderly business manner.

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.

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of December 31, 2025 and December 31, 2024.

	Assets at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
Registered Investment Companies:	\$ 4,813,057	\$0	\$0	\$ 4,813,057
Total Assets at Fair Value	\$ 4,813,057	\$0	\$0	\$ 4,813,057

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Registered Investment Companies:	\$ 5,343,539	\$0	\$0	\$ 5,343,539
Total Assets at Fair Value	\$ 5,343,539	\$0	\$0	\$ 5,343,539

Fair Value of Investments in Entities that Use NAV

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2025 and 2024, respectively.

December 31, 2025	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common Collective Trusts	\$ 6,651,170	n/a	Daily	Up to 1 year

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common Collective Trusts	\$ 5,368,460	n/a	Daily	Up to 1 year

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

The objectives of the Common Collective Trusts are to provide a proper mix of investments that target various retirement ages based upon when the participant plans to retire. These are also known as “LifeStyle” or “LifeCycle Funds”. They invest in a combination of assets that attempt to achieve the best result based upon risk tolerance and length of time to the investment goal.

Note 7 – Investment Contract with Insurance Company

The Plan invests in Voya Fixed Funds which are fully benefit responsive investment contracts. Contributions are maintained in the insurance company’s general account. The funds primary investment objectives are to preserve principal, maintain a competitive interest rate, and provide daily liquidity at contract value for plan-permitted, participant-directed withdrawals. Contract value is generally equal to the principal amounts invested in the underlying investments, plus interest accrued at a crediting rate established under the contract, less any adjustment for withdrawals.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon by the issuer. For contracts entered into and funded prior to June 15, 2017, the rate is guaranteed to not be less than 3%. For all other contracts the fund the rate is guaranteed to not be less than 1.0%. The investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, certain events may limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to plan’s prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestures or spin-offs of a subsidiary), (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under Employee Retirement Income Security Act of 1974.

At December 31, 2025, the Plan Sponsor believes the occurrence of an event that would limit the ability of the fixed funds to transact at contract value with the participants in the funds is not probable.

Note 8 – Excess Contributions Refundable

As of December 31, 2025 and 2024, payables of \$3,966 and \$6,370, respectively, are recorded for amounts refundable, as a result of failing the average deferral percentage test, by the Plan to participants for contributions made in excess of amounts allowed by the Internal Revenue Service.

Note 9 – Party-in-Interest and Related Party Transactions

Certain Plan investments are shares of mutual funds and investment contracts with insurance company managed by Voya Retirement Insurance and Annuity Company. Voya is the asset custodian, as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions.

Participant notes receivable qualify as party-in-interest transactions as identified on Schedule H, Line 4i – Schedule of Assets (Held at End of Year).

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

The Company provides certain accounting and administrative services to the Plan for which no fees are charged. The Company also pays for certain recordkeeping fees for the Plan.

Note 10 – Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

Note 11 - Tax Status

The Company adopted a Prototype Standardized Profit Sharing 401(k) Plan with a cash or deferral arrangement which received a favorable opinion letter from the Internal Revenue Service (IRS) on June 30, 2020. The favorable opinion letter stated that the Plan is designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

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 any uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 12 - Risks and Uncertainties

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

Note 13 - Reconciliation of Financial Statements to Form 5500

	2025	2024
Net Assets Available for Benefits per the Financial Statements	\$ 15,255,528	\$ 14,794,682
Add: Excess Contributions Refundable	3,966	6,370
Less: Participant Contribution Receivable	0	(31,243)
Less: Employer Contribution Receivable	0	(12,461)
Net Assets Available for Benefits per Form 5500	<u>\$ 15,259,494</u>	<u>\$ 14,757,348</u>

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

	2025
Increase In Net Assets per the Financial Statements	\$ 460,846
Plus: Prior Year Participant Contribution Receivable	31,243
Plus: Prior Year Employer Contribution Receivable	12,461
Plus: Excess Contributions Refundable	3,966
Less: Prior Year Excess Contributions Refundable	<u>(6,370)</u>
Increase In Net Assets per Form 5500	<u><u>\$ 502,146</u></u>

Note 14 - Subsequent Events

The Plan evaluated subsequent events through the date of the Auditor's Report, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

Veridiam, Inc. Retirement Savings Plan
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2025

EIN 51-0374739 - Plan No. 001

(a)	(b)	(c)	(e)
	Identity of Issue	Description	Current Value
	American Funds Am Balanced R6	Registered Investment Company	410,663
	American Funds EuroPacific R6	Registered Investment Company	366,946
	American Funds New World R6	Registered Investment Company	120,506
*	Voya Gv Mny Mkt F A	Registered Investment Company	15
*	Voya Intermediate Bond Fund R6	Registered Investment Company	331,084
	Vangrd Mid-Cap Index Fund Adm	Registered Investment Company	149,531
	Vangrd Small-Cap Index Fnd Adm	Registered Investment Company	51,786
	Carillon Eagle Mid Cap Grw R6	Registered Investment Company	199,356
	DFA Real Estate Secs Port Ins	Registered Investment Company	91,790
	Inv Discovery Fd R6	Registered Investment Company	82,631
	John Hancock Dis Val Md Cp Fd R6	Registered Investment Company	704,051
	Vngrd Tot Bd Mkt Ind Fd Adm	Registered Investment Company	6,315
	Vngrd Tot Int Stk In F Adm	Registered Investment Company	41,596
	Vngrd 500 Index Fund Adm	Registered Investment Company	1,894,237
	MFS Value Fund R6	Registered Investment Company	362,550
	Total Registered Investment Companies		<u>\$ 4,813,057</u>
	Frnk Sm Cp Val GG CIT R	Common Collective Trust	\$ 81,233
	AB US Lg Cp Grw W Sr L	Common Collective Trust	665,761
	T Rowe Price Retire 2005H	Common Collective Trust	239
	T Rowe Price Retire 2015H	Common Collective Trust	206,770
	T Rowe Price Retire 2010H	Common Collective Trust	3,164
	T Rowe Price Retire 2025H	Common Collective Trust	361,389
	T Rowe Price Retire 2035H	Common Collective Trust	801,757
	T Rowe Price Retire 2040H	Common Collective Trust	554,559
	T Rowe Price Retire 2045H	Common Collective Trust	1,639,007
	T Rowe Price Retire 2055H	Common Collective Trust	749,226
	T Rowe Price Retire 2020H	Common Collective Trust	172,340
	T Rowe Price Retire 2030H	Common Collective Trust	429,601
	T Rowe Price Retire 2050H	Common Collective Trust	500,371
	T Rowe Price Retire 2060H	Common Collective Trust	381,182
	T Rowe Price Retire 2070H	Common Collective Trust	210
	T Rowe Price Retire 2065H	Common Collective Trust	104,361
	Total Common Collective Trusts		<u>\$ 6,651,170</u>
*	Investment Contracts with Insurance Company, At Contract Value		<u>\$ 3,542,586</u>
*	Participants' Notes Receivable, Interest Rates 4.5% to 9.5%, Maturities Through Aug., 2030		<u>\$ 252,681</u>
	* = <i>Party in Interest</i>		



Attachment to 2025 Form 5500

Schedule H, line 4i - Schedule of Assets

(Held at End of Year)

VERIDIAM, INC. RETIREMENT SAVINGS PLAN

EIN#51-0374739

Plan# 001

As of December 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 date	(d) Cost	(e) Current Value
	AB US Large Cap Growth W L	Common Collective Trust		\$665,760.89
	Amer Fnds American Balance R6	Registered Investment Company		\$410,662.87
	Amer Fnds EUPAC Fund R6	Registered Investment Company		\$366,946.19
	Amer Fnds New World Fund R6	Registered Investment Company		\$120,506.21
	Carillon Eagle Mid Cap Grw R6	Registered Investment Company		\$199,356.24
	DFA Real Estate Secs Port Ins	Registered Investment Company		\$91,790.47
	Frnk Sm Cp Val GG CIT R	Common Collective Trust		\$81,232.76
	Inv Discovery Fd R6	Registered Investment Company		\$82,630.49
	John Hanck Dis Val Md Cp Fd R6	Registered Investment Company		\$704,050.83
	MFS Value Fund R6	Registered Investment Company		\$362,549.86
	T Rowe Price 2005 Retire Trst	Common Collective Trust		\$238.80
	T Rowe Price 2010 Retire Trst	Common Collective Trust		\$3,163.42
	T Rowe Price 2015 Retire Trst	Common Collective Trust		\$206,770.12
	T Rowe Price 2020 Retire Trst	Common Collective Trust		\$172,340.17
	T Rowe Price 2025 Retire Trst	Common Collective Trust		\$361,389.22
	T Rowe Price 2030 Retire Trst	Common Collective Trust		\$429,601.17
	T Rowe Price 2035 Retire Trst	Common Collective Trust		\$801,756.96
	T Rowe Price 2040 Retire Trst	Common Collective Trust		\$554,559.40
	T Rowe Price 2045 Retire Trst	Common Collective Trust		\$1,639,007.14
	T Rowe Price 2050 Retire Trst	Common Collective Trust		\$500,370.69
	T Rowe Price 2055 Retire Trst	Common Collective Trust		\$749,226.24
	T Rowe Price 2060 Retire Trst	Common Collective Trust		\$381,181.64



Attachment to 2025 Form 5500

Schedule H, line 4i - Schedule of Assets

(Held at End of Year)

VERIDIAM, INC. RETIREMENT SAVINGS PLAN

EIN#51-0374739

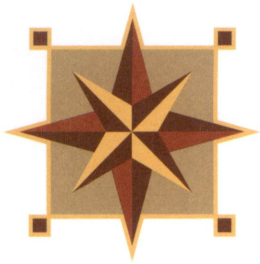
Plan# 001

	T Rowe Price 2065 Retire Trst	Common Collective Trust		\$104,360.53
	T Rowe Price 2070 Retire Trst	Common Collective Trust		\$210.39
	Vangrd 500 Index Fund Adm	Registered Investment Company		\$1,894,237.33
	Vangrd Mid-Cap Index Fund Adm	Registered Investment Company		\$149,531.15
	Vangrd Small-Cap Index Fnd Adm	Registered Investment Company		\$51,785.61
	Vangrd Tot Bd Mkt Ind Fd Adm	Registered Investment Company		\$6,314.50
	Vangrd Tot Int Stk In F Adm	Registered Investment Company		\$41,596.17
*	Voya Fixed Account	Insurance Company General Account		\$2,698,746.89
*	Voya Fixed Account (4450)	Insurance Company General Account		\$843,838.74
*	Voya Gv Mny Mkt F A (Hld Acct)	Registered Investment Company		\$15.16
*	Voya Intermediate Bond Fund R6	Registered Investment Company		\$331,084.19
	LOAN FUND	Participant Loans - Rates 4.50% to 9.50%		\$252,681.67
	TOTAL			\$15,259,494.11

* denotes party-in-interest

Column (d) is not required as the Plan investments are totally participant directed.

Veridiam, Inc. Retirement Savings Plan
Financial Statements
December 31, 2025 and 2024



DOWNEY & COMPANY, LLP

CERTIFIED PUBLIC ACCOUNTANTS

Independent Auditor's Report

To the Plan Administrators of
Veridiam, Inc. Retirement Savings Plan
El Cajon, California

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

We have performed an audit of the accompanying financial statements of the Veridiam, Inc. Retirement Savings 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). The financial statements comprise the Statements of Net Assets Available for Benefits as of December 31, 2025 and 2024, and the related Statement of Changes in Net Assets Available for Benefits for the year ended December 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 Veridiam, Inc. Retirement Savings 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 audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the 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 December 31, 2025, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audit 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 financial statements referred to above, 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 financial statements referred to above 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 audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Veridiam, Inc. Retirement Savings Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these 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 the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with generally accepted auditing standards, we:

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

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

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

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

Other Matters

2025 Supplemental Schedule Required by ERISA

The supplemental Schedule of Assets (Held at Year End) for the year ended December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. 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).



DOWNEY & COMPANY, LLP
Braintree, MA

July 6, 2026

Veridiam, Inc. Retirement Savings Plan
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

ASSETS	2025	2024
Participant Directed Investments:		
Registered Investment Companies, At Fair Value	\$ 4,813,057	\$ 5,343,539
Common Collective Trusts, At Net Asset Value	6,651,170	5,368,460
Investment Contracts with Insurance Company, At Contract Value	<u>3,542,586</u>	<u>3,773,678</u>
Total Investments	15,006,813	14,485,677
Receivables:		
Participant Notes Receivable	252,681	271,671
Participant Contributions Receivable	0	31,243
Employer Contributions Receivable	<u>0</u>	<u>12,461</u>
Total Receivables	252,681	315,375
 Total Assets	 15,259,494	 14,801,052
 LIABILITIES		
Payables:		
Excess Contributions Refundable	<u>3,966</u>	<u>6,370</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u><u>\$ 15,255,528</u></u>	 <u><u>\$ 14,794,682</u></u>

See Accompanying Notes.

Veridiam, Inc. Retirement Savings Plan
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2025

ADDITIONS TO NET ASSETS ATTRIBUTED TO:

Investment Income:	
Appreciation in Fair Value of Investments	\$ 1,518,668
Dividends	250,688
Interest	<u>93,137</u>
Net Investment Income	1,862,493
Contributions and Other Additions:	
Participant Contributions	937,476
Participant Rollover Contributions	68,295
Employer Contributions	378,033
Interest Income from Notes Receivable from Participants	25,275
Other Income	<u>716</u>
Total Contributions and Other Additions	<u>1,409,795</u>
Total Additions	3,272,288

DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:

Benefits Paid to Participants	2,757,241
Corrective Distributions	3,966
Administrative Fees	<u>50,235</u>
Total Deductions	<u>2,811,442</u>
Net Increase (Decrease)	460,846

NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of Year	<u>14,794,682</u>
End of Year	<u><u>\$ 15,255,528</u></u>

See Accompanying Notes.

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

Note 1 - Description of Plan

The following description of the Veridiam, Inc. Retirement Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all employees of Veridiam, Inc. (the "Company"). Individuals are eligible to participate after meeting the eligibility requirements. Effective January 1, 2022 the Plan was amended to require participants to complete a two month service requirement and be twenty-one or older to participate. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Each year, participants may contribute up to 75% of pretax annual compensation up to the maximum amount allowed by the IRS, including catch-up contributions for participants aged 50 or older, as defined in the Plan. Effective January 1, 2016, the Plan includes an auto-enrollment provision whereby all newly eligible employees are automatically enrolled in the Plan unless they affirmatively elect not to participate in the Plan. Automatically enrolled participants have their deferral rate set at four (4) percent of eligible compensation with a rate escalator of two (2) percent until a maximum of eight (8) percent is reached or until changed by the participant. Participants may also make discretionary after-tax contributions and contribute amounts representing distributions from other qualified plans, subject to the rules of the Plan. The Company has the option of making discretionary matching and or profit-sharing contributions. The Company is not required to make these contributions. Contributions are subject to certain limitations.

Participants' Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's contribution(s) and, (b) Plan earnings or losses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in all contributions, including any discretionary Company contributions, plus actual earnings thereon.

Forfeited Accounts

Because participants are immediately vested in all contributions, including any discretionary Company contributions, there are no forfeitures. Therefore, as of December 31, 2025 and 2024, forfeited non-vested accounts totaled \$0 and \$0, respectively.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum of \$50,000 or fifty (50) percent of their vested interest. Loan transactions are treated as a transfer to (from) the investment fund from (to) the Participant Notes fund. Loan terms range to a maximum of five (5) years (the term may be extended for acquisition of a principal residence); however, the term of any loan may not extend beyond the participant's normal retirement date, as defined in the Plan. The loans are secured by the balance in the participant's account and bear interest at a rate commensurate with regional bank notes for similar loans. Principal and interest are paid ratably through weekly payroll deductions. Interest rates range from 4.5% to 9.5%.

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements
December 31, 2025 and 2024

Payment of Benefits

On termination of service due to death, disability, retirement, or other reasons, a participant may receive a lump sum amount equal to the value of the participant's vested interest in his or her account. Participants may receive a lump sum distribution from their rollover accounts at any time.

Note 2 - Summary of Significant Accounting Policies**Basis of Accounting**

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

Common/Collective Trusts

The Plan has investments in various T Rowe Price Retirement Funds which are common/collective trusts. Common collective trust funds are comprised of shares or units in commingled funds that are not publicly traded. The underlying assets in these funds are primarily publicly traded equity securities, fixed income securities, and commodity related securities and are valued at their NAV, as a practical expedient, that is calculated by the investment manager or sponsor of the fund and have varying liquidity, redemption period notices and other restrictions. This practical expedient is not used when it is determined to be probable that the Plan will sell the investment for an amount different than the reported NAV.

Investment Contract with Insurance Company

The Plan invests in the Voya Fixed Funds which are fully benefit responsive investment contracts. Contributions are maintained in the insurance company's general account. The funds primary investment objectives are to preserve principal, maintain a competitive interest rate, and provide daily liquidity at contract value for plan-permitted, participant-directed withdrawals. Contract value is generally equal to the principal amounts invested in the underlying investments, plus interest accrued at a crediting rate established under the contract, less any adjustment for withdrawals. Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. The Statement of Net Assets Available for Benefits presents the contract value of the investment contracts. The Statement of Changes in Net Assets Available for Benefits is prepared on a contract value basis.

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 6 for a discussion of fair value measurements.

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

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements
December 31, 2025 and 2024

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the plan document.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

Certain expenses of maintaining the Plan are paid by the Company.

Note 3 - Funding Policy

Participating employees may make elective contributions to the Plan, pursuant to Internal Revenue Code Section 401(k). Employer matching and profit-sharing contributions are discretionary. For the year ended December 31, 2025, the matching contributions paid by the employer were \$378,033. No Company profit sharing contributions were made for the year ended December 31, 2025.

Note 4 - Information Certified by Plan's Custodian

The plan administrator has elected the method of compliance 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 following investment information was certified by Voya Retirement Insurance and Annuity Company as complete and accurate and was not subjected to any auditing procedures performed by the independent public accountants:

	12/31/25	12/31/24
	(Unaudited)	(Unaudited)
Investments:		
Registered Investment Companies, at Fair Value	\$ 4,813,057	\$ 5,343,539
Common Collective Trusts, at Net Asset Value	6,651,170	5,368,460
Investment Contract with Insurance Company, at Contract Value	3,542,586	3,773,678
Receivables:		
Participant Notes Receivable	\$ 252,681	\$ 271,671
Investment Income:		
Net Appreciation in Fair Value of Investments	\$ 1,518,668	
Dividends	250,688	
Interest	93,137	
Other Additions:		
Interest on Participant Notes Receivable	\$ 25,275	
Other Income	716	

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

Note 5 - Investments

The Plan's investments are (were) administered by Voya Retirement Insurance and Annuity Company and held in a trust fund.

During 2025, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated in value by \$1,518,668.

Note 6 - Fair Value Measurements

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures, provides the framework for measuring fair value. That framework 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 US GAAP 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.

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 correlations 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'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 observable inputs and minimize the use of unobservable inputs.

The 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 December 31, 2025 and 2024.

Registered Investment Companies (Mutual Funds): Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan 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 and are classified within Level 1 of the valuation hierarchy.

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements
December 31, 2025 and 2024

Common Collective Trusts: Reported at fair value using the net value (“NAV”) of shares held by the Plan at year end and not classified in the fair value hierarchy in accordance with ASC subtopic 820-10. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liability. The practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchased and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that the securities liquidations will be carried out in an orderly business manner.

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.

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value as of December 31, 2025 and December 31, 2024.

	Assets at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
Registered Investment Companies:	\$ 4,813,057	\$0	\$0	\$ 4,813,057
Total Assets at Fair Value	\$ 4,813,057	\$0	\$0	\$ 4,813,057

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Registered Investment Companies:	\$ 5,343,539	\$0	\$0	\$ 5,343,539
Total Assets at Fair Value	\$ 5,343,539	\$0	\$0	\$ 5,343,539

Fair Value of Investments in Entities that Use NAV

The following table summarizes investments measured at fair value based on NAV per share as of December 31, 2025 and 2024, respectively.

December 31, 2025	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common Collective Trusts	\$ 6,651,170	n/a	Daily	Up to 1 year

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency	Redemption Notice Period
Common Collective Trusts	\$ 5,368,460	n/a	Daily	Up to 1 year

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

The objectives of the Common Collective Trusts are to provide a proper mix of investments that target various retirement ages based upon when the participant plans to retire. These are also known as “LifeStyle” or “LifeCycle Funds”. They invest in a combination of assets that attempt to achieve the best result based upon risk tolerance and length of time to the investment goal.

Note 7 – Investment Contract with Insurance Company

The Plan invests in Voya Fixed Funds which are fully benefit responsive investment contracts. Contributions are maintained in the insurance company’s general account. The funds primary investment objectives are to preserve principal, maintain a competitive interest rate, and provide daily liquidity at contract value for plan-permitted, participant-directed withdrawals. Contract value is generally equal to the principal amounts invested in the underlying investments, plus interest accrued at a crediting rate established under the contract, less any adjustment for withdrawals.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon by the issuer. For contracts entered into and funded prior to June 15, 2017, the rate is guaranteed to not be less than 3%. For all other contracts the fund the rate is guaranteed to not be less than 1.0%. The investment contract does not permit the insurance company to terminate the agreement prior to the scheduled maturity date.

Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. However, certain events may limit the ability of the Plan to transact at contract value with the issuer. Such events include the following: (1) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (2) changes to plan’s prohibition on competing investment options or deletion of equity wash provisions, (3) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestures or spin-offs of a subsidiary), (4) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under Employee Retirement Income Security Act of 1974.

At December 31, 2025, the Plan Sponsor believes the occurrence of an event that would limit the ability of the fixed funds to transact at contract value with the participants in the funds is not probable.

Note 8 – Excess Contributions Refundable

As of December 31, 2025 and 2024, payables of \$3,966 and \$6,370, respectively, are recorded for amounts refundable, as a result of failing the average deferral percentage test, by the Plan to participants for contributions made in excess of amounts allowed by the Internal Revenue Service.

Note 9 – Party-in-Interest and Related Party Transactions

Certain Plan investments are shares of mutual funds and investment contracts with insurance company managed by Voya Retirement Insurance and Annuity Company. Voya is the asset custodian, as defined by the Plan and, therefore, these transactions qualify as party-in-interest transactions.

Participant notes receivable qualify as party-in-interest transactions as identified on Schedule H, Line 4i – Schedule of Assets (Held at End of Year).

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

The Company provides certain accounting and administrative services to the Plan for which no fees are charged. The Company also pays for certain recordkeeping fees for the Plan.

Note 10 – Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100 percent vested in their accounts.

Note 11 - Tax Status

The Company adopted a Prototype Standardized Profit Sharing 401(k) Plan with a cash or deferral arrangement which received a favorable opinion letter from the Internal Revenue Service (IRS) on June 30, 2020. The favorable opinion letter stated that the Plan is designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan Administrator believes that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC.

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 any uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan Administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2025, there are no uncertain tax positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

Note 12 - Risks and Uncertainties

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

Note 13 - Reconciliation of Financial Statements to Form 5500

	2025	2024
Net Assets Available for Benefits per the Financial Statements	\$ 15,255,528	\$ 14,794,682
Add: Excess Contributions Refundable	3,966	6,370
Less: Participant Contribution Receivable	0	(31,243)
Less: Employer Contribution Receivable	0	(12,461)
Net Assets Available for Benefits per Form 5500	<u>\$ 15,259,494</u>	<u>\$ 14,757,348</u>

Veridiam, Inc. Retirement Savings Plan

Notes to Financial Statements

December 31, 2025 and 2024

	2025
Increase In Net Assets per the Financial Statements	\$ 460,846
Plus: Prior Year Participant Contribution Receivable	31,243
Plus: Prior Year Employer Contribution Receivable	12,461
Plus: Excess Contributions Refundable	3,966
Less: Prior Year Excess Contributions Refundable	<u>(6,370)</u>
Increase In Net Assets per Form 5500	<u><u>\$ 502,146</u></u>

Note 14 - Subsequent Events

The Plan evaluated subsequent events through the date of the Auditor's Report, which is the date the financial statements were available to be issued.

SUPPLEMENTARY INFORMATION

Veridiam, Inc. Retirement Savings Plan
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2025

EIN 51-0374739 - Plan No. 001

(a)	(b)	(c)	(e)
	Identity of Issue	Description	Current Value
	American Funds Am Balanced R6	Registered Investment Company	410,663
	American Funds EuroPacific R6	Registered Investment Company	366,946
	American Funds New World R6	Registered Investment Company	120,506
*	Voya Gv Mny Mkt F A	Registered Investment Company	15
*	Voya Intermediate Bond Fund R6	Registered Investment Company	331,084
	Vangrd Mid-Cap Index Fund Adm	Registered Investment Company	149,531
	Vangrd Small-Cap Index Fnd Adm	Registered Investment Company	51,786
	Carillon Eagle Mid Cap Grw R6	Registered Investment Company	199,356
	DFA Real Estate Secs Port Ins	Registered Investment Company	91,790
	Inv Discovery Fd R6	Registered Investment Company	82,631
	John Hancock Dis Val Md Cp Fd R6	Registered Investment Company	704,051
	Vngrd Tot Bd Mkt Ind Fd Adm	Registered Investment Company	6,315
	Vngrd Tot Int Stk In F Adm	Registered Investment Company	41,596
	Vngrd 500 Index Fund Adm	Registered Investment Company	1,894,237
	MFS Value Fund R6	Registered Investment Company	362,550
	Total Registered Investment Companies		<u>\$ 4,813,057</u>
	Frnk Sm Cp Val GG CIT R	Common Collective Trust	\$ 81,233
	AB US Lg Cp Grw W Sr L	Common Collective Trust	665,761
	T Rowe Price Retire 2005H	Common Collective Trust	239
	T Rowe Price Retire 2015H	Common Collective Trust	206,770
	T Rowe Price Retire 2010H	Common Collective Trust	3,164
	T Rowe Price Retire 2025H	Common Collective Trust	361,389
	T Rowe Price Retire 2035H	Common Collective Trust	801,757
	T Rowe Price Retire 2040H	Common Collective Trust	554,559
	T Rowe Price Retire 2045H	Common Collective Trust	1,639,007
	T Rowe Price Retire 2055H	Common Collective Trust	749,226
	T Rowe Price Retire 2020H	Common Collective Trust	172,340
	T Rowe Price Retire 2030H	Common Collective Trust	429,601
	T Rowe Price Retire 2050H	Common Collective Trust	500,371
	T Rowe Price Retire 2060H	Common Collective Trust	381,182
	T Rowe Price Retire 2070H	Common Collective Trust	210
	T Rowe Price Retire 2065H	Common Collective Trust	104,361
	Total Common Collective Trusts		<u>\$ 6,651,170</u>
*	Investment Contracts with Insurance Company, At Contract Value		<u>\$ 3,542,586</u>
*	Participants' Notes Receivable, Interest Rates 4.5% to 9.5%, Maturities Through Aug., 2030		<u>\$ 252,681</u>
	* = <i>Party in Interest</i>		