

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2024 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2024 or fiscal plan year beginning 11/01/2024 and ending 10/31/2025	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
B	This return/report is: ☐ the first return/report ☐ the final return/report ☐ an amended return/report ☐ a short plan year return/report (less than 12 months)
C	If the plan is a collectively-bargained plan, check here. ▶ ☐
D	Check box if filing under: ☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☐ special extension (enter description)
E	If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. ▶ ☐

Part II	Basic Plan Information—enter all requested information
1a	Name of plan LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST
1b	Three-digit plan number (PN) ▶ 001
1c	Effective date of plan 09/01/1963
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) LUCK STONE CORPORATION PO BOX 29682 RICHMOND, VA 23242-0682
2b	Employer Identification Number (EIN) 54-0630628
2c	Plan Sponsor's telephone number 804-784-8280
2d	Business code (see instructions) 212310

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.	08/06/2026	ANDREW MANN
	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	1295
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)	921
	6a(2)	936
	6b	83
	6c	275
	6d	1294
	6e	30
	6f	1324
6g(1)		
6g(2)		
6h	24	
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7	

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

1A 1C

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 11/01/2024 and ending 10/31/2025	
Round off amounts to nearest dollar.	
Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF LUCK STONE CORPORATION	D Employer Identification Number (EIN) 54-0630628
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 11 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	124996128	
b	Actuarial value	2b	115465002	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment	101	13839643	13839643
b	For terminated vested participants	273	15529669	15529669
c	For active participants	921	65806384	67322276
d	Total	1295	95175696	96691588
4	If the plan is in at-risk status, check the box and complete lines (a) and (b): ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.45 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	7596126	
b	Expected plan-related expenses	6b	310000	
c	Target normal cost	6c	7906126	

Statement by Enrolled Actuary

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

SIGN HERE	Signature of actuary CHRIS GRAHAM,ASA,EA Type or print name of actuary MERCER Firm name ONE UNIVERSITY SQUARE DRIVE SUITE 100 PRINCETON, NJ 08540 Address of the firm	08/05/2026 Date 26-08367 Most recent enrollment number 609-520-2266 Telephone number (including area code)
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Part II Beginning of Year Carryover and Prefunding Balances

	(a) Carryover balance	(b) Prefunding balance
7 Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	35066251
8 Portion elected for use to offset prior year's funding requirement (line 35 from prior year)		8734174
9 Amount remaining (line 7 minus line 8)	0	26332077
10 Interest on line 9 using prior year's actual return of <u>22.70</u> %	0	5977381
11 Prior year's excess contributions to be added to prefunding balance:		
a Present value of excess contributions (line 38a from prior year)		7855780
b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of <u>5.40</u> %		0
b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		1783262
c Total available at beginning of current plan year to add to prefunding balance		9639042
d Portion of (c) to be added to prefunding balance		9639042
12 Other reductions in balances due to elections or deemed elections	0	3900000
13 Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	38048500

Part III Funding Percentages

14 Funding target attainment percentage	14	80.06 %
15 Adjusted funding target attainment percentage	15	119.41 %
16 Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	84.84 %
17 If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls**18** Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
05/01/2026	8500000	0			
Totals ►			18(b)	8500000	18(c) 0

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

a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
b Contributions made to avoid restrictions adjusted to valuation date	19b	0
c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	7851340

20 Quarterly contributions and liquidity shortfalls:

- a** Did the plan have a "funding shortfall" for the prior year? ☒ Yes ☐ No
- b** If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☒ Yes ☐ No
- c** If line 20a is "Yes," see instructions and complete the following table as applicable:

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

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

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 5.29 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code)				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions) ☐ Prescribed - combined ☒ Prescribed - separate ☐ Substitute				

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c)	31a	7906126	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	19275086	1955566	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33).....	34	9861692	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement		9861773	9861773
36 Additional cash requirement (line 34 minus line 35)	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	37	7851340	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	7851340	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	7851340	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☒ 2020 ☐ 2021
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SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection.

For calendar plan year 2024 or fiscal plan year beginning 11/01/2024 and ending 10/31/2025		
A Name of plan LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶	001
C Plan sponsor's name as shown on line 2a of Form 5500 LUCK STONE CORPORATION	D Employer Identification Number (EIN) 54-0630628	

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
BROOKFIELD INV MANAGEMENT INC
13-3519673

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

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

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

MERCER INVESTMENTS LLC

30-0282430

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
28 50 51	FIDUCIARY	342874	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☐ No ☐

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

MERCER

13-2834414

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
11 14 50	NONE	203352	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

US BANK

31-0841368

(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?
21 50	NONE	31323	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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)

PBMARES, LLP

54-0737372

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10 50	NONE	20343	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide
(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 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 11/01/2024 and ending 10/31/2025		
A Name of plan LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST		B Three-digit plan number (PN) ▶ 001
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 LUCK STONE CORPORATION		D Employer Identification Number (EIN) 54-0630628
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: MERCER LONG CORPORATE FIXED INCOME		
b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC		
c EIN-PN 45-6178743-004	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 28243619
a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER EMERGING MARKETS EQUITY		
b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC		
c EIN-PN 32-6219484-017	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5216165
a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER GLOBAL LOW VOLATILITY EQUITY		
b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC		
c EIN-PN 35-7004395-018	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER LONG STRIPS FIXED INCOME		
b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC		
c EIN-PN 80-6243236-019	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 19279621
a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER NON-US CORE EQUITY		
b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC		
c EIN-PN 03-0566617-009	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 12057790
a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER OPPORTUNISTIC FIXED INCOME		
b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC		
c EIN-PN 36-7630030-020	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 15276982
a Name of MTIA, CCT, PSA, or 103-12 IE: MERCER US LARGE CAP PASSIVE EQUITY		
b Name of sponsor of entity listed in (a): MERCER TRUST COMPANY LLC		
c EIN-PN 03-0566613-005	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 26543321
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule D (Form 5500) 2024 v. 240311		

a Name of MTIA, CCT, PSA, or 103-12 IE: **MERCER US SMALL-MID CAP EQUITY**

b Name of sponsor of entity listed in (a): **MERCER TRUST COMPANY LLC**

c EIN-PN 03-0566611-003	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3355299
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a Name of MTIA, CCT, PSA, or 103-12 IE: **COHEN & STEERS CLTV INV TRUST**

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

c EIN-PN 46-3411346-064	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 5030014
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a Name of MTIA, CCT, PSA, or 103-12 IE: **SSGA S&P GLOBAL NATURAL RESOURCE IN**

b Name of sponsor of entity listed in (a): **STATE STREET GLOBAL ADVISORS TRUST COMPANY**

c EIN-PN 45-6268981-001	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 0
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a Name of MTIA, CCT, PSA, or 103-12 IE: **ENDURING ASSETS**

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

c EIN-PN 04-2767481-185	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 10150520
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a Name of MTIA, CCT, PSA, or 103-12 IE: **MERCER PASSIVE LONG GOVERNMENT FIXE**

b Name of sponsor of entity listed in (a): **MERCER TRUST COMPANY LLC**

c EIN-PN 51-0560117-010	d Entity code C	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 3906134
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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)
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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)
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a Name of MTIA, CCT, PSA, or 103-12 IE:

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

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

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

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

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

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

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

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2024
		This Form is Open to Public Inspection
For calendar plan year 2024 or fiscal plan year beginning 11/01/2024 and ending 10/31/2025		
A Name of plan LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 LUCK STONE CORPORATION		D Employer Identification Number (EIN) 54-0630628

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)	8500000	8500000
(2) Participant contributions.....	1b(2)		
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	537533	339157
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)	115991048	129059465
(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)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	187555	107338

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities.....	1d(1)		
(2) Employer real property.....	1d(2)		
e Buildings and other property used in plan operation.....	1e		
f Total assets (add all amounts in lines 1a through 1e).....	1f	125216136	138005960
Liabilities			
g Benefit claims payable.....	1g		
h Operating payables.....	1h		
i Acquisition indebtedness.....	1i		
j Other liabilities.....	1j		
k Total liabilities (add all amounts in lines 1g through 1j).....	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f).....	1l	125216136	138005960

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)	8500000	
(B) Participants.....	2a(1)(B)		
(C) Others (including rollovers).....	2a(1)(C)		
(2) Noncash contributions.....	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B), (C), and line 2a(2)	2a(3)		8500000
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)		
(B) U.S. Government securities.....	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans.....	2b(1)(E)		
(F) Other.....	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F).....	2b(1)(G)		0
(2) Dividends: (A) Preferred stock.....	2b(2)(A)		
(B) Common stock.....	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds).....	2b(2)(C)	11301	
(D) Total dividends. Add lines 2b(2)(A) , (B), and (C).....	2b(2)(D)		11301
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....	2b(4)(A)	13680	
(B) Aggregate carrying amount (see instructions).....	2b(4)(B)	13801	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result.....	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....	2b(5)(A)		
(B) Other.....	2b(5)(B)	205829	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B).....	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		14038696
(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)		0
c Other income	2c		0
d Total income. Add all income amounts in column (b) and enter total	2d		22755705

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	9364418	
(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)		9364418
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)	20343	
(5) Investment advisory and investment management fees	2i(5)	346445	
(6) Bank or trust company trustee/custodial fees	2i(6)	31323	
(7) Actuarial fees	2i(7)	203352	
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		601463
j Total expenses. Add all expense amounts in column (b) and enter total	2j		9965881

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		12789824
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: **PB MARES, LLP**

(2) EIN: **54-0737372**

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?	☒		3000000
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 577714.

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection.
For calendar plan year 2024 or fiscal plan year beginning 11/01/2024 and ending 10/31/2025		
A Name of plan LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST		B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 LUCK STONE CORPORATION		D Employer Identification Number (EIN) 54-0630628
Part I	Distributions	
All references to distributions relate only to payments of benefits during the plan year.		
1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....		1 0
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): 31-0841368		
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 39
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) 2024 v. 240311		

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: 36.4 % Private Equity: 0.0 % Investment-Grade Debt and Interest Rate Hedging Assets: 39.7 %

High-Yield Debt: 11.8 % Real Assets: 11.7 % Cash or Cash Equivalents: 0.3 % Other: 0.1 %

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation.....

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

FINANCIAL REPORT

OCTOBER 31, 2025



ASSURANCE, TAX & ADVISORY SERVICES

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

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INDEPENDENT AUDITOR'S REPORT

Participants and Benefits Committee
Luck Stone Corporation Retirement Plan and Trust

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

We have performed audits of the financial statements of Luck Stone Corporation Retirement Plan and Trust (the Plan), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits and accumulated plan benefits as of October 31, 2025 and 2024, the related statements of changes in net assets available for benefits and changes in accumulated plan benefits for the year ended October 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the 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 (DOL) 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 DOL's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of October 31, 2025 and 2024, and for the year ended October 31, 2025, stating that the certified investment information, as described in Note 5 to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with U.S. GAAP, 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 within one year after the date that the financial statements are issued or 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 GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if, there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of 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 audits did not extend to the certified investment information, except for obtaining and reading the certifications, 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 U.S. GAAP.

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 U.S. GAAP.

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

Other Matter – Supplemental Schedules Required by ERISA

The supplemental schedules, Schedule H, Line 4i – Schedule of Assets (Held at End of Year) and Schedule H, Line 4j – Schedule of Reportable Transactions as of and for the year ended October 31, 2025, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the DOL's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including their form and content, are presented in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.

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

PBMares, LLP

Richmond, Virginia
August 5, 2026

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

October 31, 2025 and 2024

	2025	2024
ASSETS		
Interest-Bearing Cash	\$ 339,157	\$ 537,533
Investments, at fair value	129,166,803	116,178,603
Total assets	129,505,960	116,716,136
LIABILITIES	-	-
Net assets available for benefits	\$ 129,505,960	\$ 116,716,136

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

Year Ended October 31, 2025

Additions to Net Assets Attributed to:	
Investment income:	
Net appreciation in fair value of investments	\$ 14,009,539
Interest and dividends	<u>246,166</u>
	14,255,705
Contributions:	
Employer	<u>8,500,000</u>
	<u>22,755,705</u>
Deductions from Net Assets Attributed to:	
Benefits paid to participants	9,364,418
Administrative expenses	<u>601,463</u>
Total deductions	<u>9,965,881</u>
 Net increase in net assets available for benefits	 12,789,824
Net Assets Available for Benefits:	
Beginning of year	<u>116,716,136</u>
End of year	<u><u>\$ 129,505,960</u></u>

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

STATEMENTS OF ACCUMULATED PLAN BENEFITS

October 31, 2025 and 2024

	2025	2024
Actuarial Present Value of Accumulated Plan Benefits:		
Vested benefits:		
Participants currently receiving payments	\$ 14,766,964	\$ 12,781,867
Other participants	87,363,093	86,512,666
	<u>102,130,057</u>	<u>99,294,533</u>
Nonvested benefits	<u>1,860,639</u>	<u>1,785,616</u>
Total actuarial present value of accumulated plan benefits	<u>\$ 103,990,696</u>	<u>\$ 101,080,149</u>

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

STATEMENT OF CHANGES IN ACCUMULATED PLAN BENEFITS

Year Ended October 31, 2025

Actuarial Present Value of Accumulated Plan Benefits, beginning of year	<u>\$ 101,080,149</u>
Increase (Decrease) During the Year Attributable to:	
Benefits accumulated/experience	8,673,163
Actuarial assumption changes	(2,638,702)
Interest accumulation	6,240,504
Benefits paid	<u>(9,364,418)</u>
Net increase	<u>2,910,547</u>
 Actuarial present value of accumulated plan benefits, end of year	 <u><u>\$ 103,990,696</u></u>

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description

The following brief description of the Luck Stone Corporation Retirement Plan and Trust (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 benefit pension plan covering those employees of Luck Stone Corporation (the Sponsor or the Company) who meet the eligibility requirements as defined in the Plan. The Plan is a cash balance defined benefit pension plan for employees hired or rehired on and after November 1, 2011, (cash balance participants). Employees must be credited with at least 1,000 hours during a plan year, except during the year of termination, in which employees must be credited with 750 hours. The Benefits Committee is responsible for oversight of the Plan. The Benefits Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Sponsor's Board of Directors. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Participant accounts: Under the Plan provisions, cash balance participants have amounts credited to their hypothetical accounts by the Company. The accounts are allocated pay credits and interest credits at the end of every plan year as defined in the Plan.

Vesting: Participants hired before November 1, 2011 have a non-forfeitable right to 100% of their accrued benefit, as defined in the Plan, if they have at least five years of service with at least one hour of service credited after December 31, 1988, or 10 years of service, if not credited with at least one hour of service in the plan year beginning after December 31, 1988. Cash balance participants have a non-forfeitable right to 100% of their accrued benefit, as defined in the Plan, if they have at least three years of service.

Pension benefits: For employees hired before November 1, 2011, those employees who reach their full benefit date, either age 65 or age 62 with at least 25 years of service, are entitled to begin receiving annual pension benefits equal to 35% of their final average annual compensation, as defined in the Plan, plus 10% of excess compensation reduced pro rata for credited service less than 20 years. In addition, the benefit is multiplied by a fraction, the numerator of which is the participant's years of service at the time the benefit is determined and the denominator of which is the participant's projected years of service at normal retirement age or, where the determination is made as of a date on or after the full benefit date. The latter adjustment gives proportionate credit for years of service when an employee terminates his employment before retirement for reasons other than death. The Plan also permits payments to be made at the option of the Company prior to normal retirement at a reduced benefit. At least five plan years of service and attainment of age 55 are required for the employee to be entitled to benefits. Married participants will receive their pension benefits in the form of a joint and survivor annuity unless they elect a life-only annuity. Other payment options are also available.

Benefits for cash balance participants are determined based on the participant's hypothetical account balance. Cash balance participants are entitled to a pay credit equal to 5% of compensation earned each plan year while the participant is accruing benefits under the Plan. Additionally, each cash balance participant receives an annual interest credit at the end of each plan year equal to the lesser of the 10-year Treasury Constant Maturities rate or 5% calculated on the participant's account balance as of the beginning of the plan year with a floor of 3%. Cash balance participants may elect to receive either a lump-sum payment or annuity.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 1. Plan Description (Continued)

Death benefits: For employees hired before November 1, 2011, a participant's beneficiary will receive a single life annuity payable monthly for life if the participant's death occurs either while employed by the Company after age 65 or if the participant terminated his/her employment with the Company after age 65 but dies before his/her monthly benefits begin, unless he/she has elected not to receive a joint and survivor annuity. A pre-retirement death benefit is available to a participant's beneficiary if the participant dies with a vested interest in the Plan.

A cash balance participant's beneficiary will receive a lump-sum payment equal to the participant's accumulated cash account balance unless he/she elects a joint and 50% spouse survivor annuity commencing on the first day of the month on or after the participant would have attained age 55.

Note 2. Summary of Significant Accounting Policies

Basis of accounting: The financial statements of the Plan are prepared on the accrual basis of accounting.

Use of estimates: The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America (U.S. GAAP) requires the Plan's management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and the actuarial present value of accumulated plan benefits at the date of the financial statements and changes therein. Actual results could differ from those estimates.

Investment valuation and income recognition: Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Benefits Committee determines the Plan's valuation policies utilizing information provided by the trustees. See Note 6 for discussion of fair value measurements. Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation of fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Actuarial present value of accumulated plan benefits: Accumulated plan benefits are those future periodic payments, including lump-sum distributions, which are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to: (a) retired or terminated employees (with vested rights) or their beneficiaries; (b) beneficiaries of employees who have died and (c) present employees or their beneficiaries. Benefits under the Plan are based on employees' compensation as described in Note 1. The accumulated plan benefits for active employees hired before November 1, 2011, are based on compensation during the years specified in Note 1, ending on the valuation date as of which the latest available benefit information is presented. Benefits payable under all circumstances (retirement, death and termination of employment) are included to the extent they are deemed attributable to employee service rendered to the valuation date.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 2. Summary of Significant Accounting Policies (Continued)

Actuarial present value of accumulated plan benefits (continued): The actuarial present value of accumulated plan benefits is determined by an independent actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, termination or retirement) between the valuation date and the expected date of payment.

The actuarial valuations are done as of the beginning of the next plan year. Therefore, the statements of accumulated plan benefits as of October 31, 2025 and 2024, are presented from information provided by the actuary as of November 1, 2025 and 2024, respectively. There has been no significant changes in the Plan's provisions or coverage from October 31, 2025 to November 1, 2025, or from October 31, 2024 to November 1, 2024.

The significant actuarial assumptions used in the valuations as of November 1, 2025 and 2024, were:

- | | |
|------------------------------------|--|
| a. Life expectancy of participants | Pri-2012 sex-distinct, separate employee and retiree table(s) with contingent survivor adjustments for existing survivors and no collar adjustments applied with future improvement using the MP-2021 projection scale |
| b. Retirement age assumptions | Ages 55-61, 4%; Age 62, 40%; Age 63, 15%; Age 64-69, 30% ; Age 70+, 100% |
| c. Estimated salary increases | Age <35, 8%; Age 35-44, 6%; Age 45-54, 5%; Age 55-59, 4%; Age 60+, 3% |
| d. Investment return/Discount rate | 6.50% per annum in 2025 and 6.50% per annum in 2024 |
| e. Marriage and age of spouse | 80% of participants are married and husbands are three years older than wives |
| f. Turnover | 23.1% through 11.2% for the first year of service, 18.1% through 9.6% for the second, 16.1% through 8.0% for the third, 14.1% through 6.4% for the fourth and 11.0% through 2.6% thereafter |

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. If the Plan were to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits. The actuarial cost method used in the valuation by the Plan's actuary is the standard unit credit cost method.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 2. Summary of Significant Accounting Policies (Continued)

Contributions: Contributions from the Company are recorded in the year in which they are determined necessary to meet or exceed the ERISA minimum funding requirement.

Payment of benefits: Benefits are recorded when paid.

Expenses: Certain expenses of maintaining the Plan are paid directly by the Sponsor and are excluded from these financial statements. Administrative expenses include certain recordkeeping fees paid by the Plan. Investment related expenses are included in net appreciation of fair value of investments.

Subsequent events: The Plan has evaluated subsequent events through August 5, 2026, which was the date the financial statements were available to be issued. See Note 11 for discussion of subsequent events that Plan management has determined should be disclosed pursuant to the Financial Accounting Standards Board Accounting Standards Codification.

Note 3. Funding Policy

The Plan's funding policy is for the Company to contribute an amount which will meet or exceed the annual ERISA minimum funding requirement. For the year ended October 31, 2025, the Company elected to make contributions in the amount of \$8,500,000. Contributions for 2025 met the minimum funding requirements of ERISA.

Although it has not expressed any intention 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 set forth in ERISA.

Note 4. Plan Termination

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

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

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 4. Plan Termination (Continued)

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits and certain disability and survivor's pensions. However, the PBGC does not guarantee all types of benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination. However, there is a statutory ceiling, which is adjusted periodically, on the amount of an individual's monthly benefit that the PBGC guarantees. For Plan terminations occurring during 2025 and 2024, that ceiling, which is adjusted periodically, was \$7,432 and \$7,108, respectively. That ceiling applies to those pensioners who elect to receive their benefits in the form of a single-life annuity and are at least 65 years old at the time of retirement or Plan termination (whichever comes later). For younger annuitants or for those who elect to receive their benefits in some form more valuable than a single-life annuity, the corresponding ceilings are actuarially adjusted downward.

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

Note 5. Information Certified or Provided by U.S. Bank National Association (Trustee)

The following information included in the accompanying financial statements as of October 31, 2025 and 2024, and for the year ended October 31, 2025, and the supplemental schedules as of or for the year ended October 31, 2025, was obtained from data that has been prepared and certified to as complete and accurate by U.S. Bank National Association, the trustee.

	2025	2024
Investments, at fair value:		
Interest-bearing cash	\$ 339,157	\$ 537,533
Common collective trusts	129,059,465	115,991,048
Net Appreciation in Fair Value of Investments	14,009,539	n/a
Interest and Dividends	246,166	n/a

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 6. Fair Value Measurements

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

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

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; and
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

Level 3: Inputs 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 input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. With the exception of the collective investment trust hedge fund, there have been no changes in the methodologies used at October 31, 2025 and 2024.

Interest-bearing cash: Valued at market price which is equivalent to \$1.

Hedge fund: Valued based on information reported per shareholder statement. The investment is currently in liquidation and is subject to restrictions on the redemption of the investments as defined in the agreement with the investee.

Collective investment trust funds: Valued at the net asset value (NAV) of shares in the account held by the Plan at year-end. The NAV is not a publicly quoted price in an active market. The NAV, as provided by the trustees, is used as a practical expedient to estimate fair value.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 6. Fair Value Measurements (Continued)

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

Description	Assets at Fair Value as of October 31, 2025			
	Level 1	Level 2	Level 3	Total
Interest-Bearing Cash	\$ 339,157	\$ -	\$ -	\$ 339,157
Hedge Fund	-	-	107,338	107,338
Total Assets in the Fair Value Hierarchy	\$ 339,157	\$ -	\$ 107,338	446,495
Investments Measured at NAV (a)				129,059,465
Total investments, at fair value				\$ 129,505,960

Description	Assets at Fair Value as of October 31, 2024			
	Level 1	Level 2	Level 3	Total
Interest-Bearing Cash	\$ 537,533	\$ -	\$ -	\$ 537,533
Hedge Fund	-	-	187,555	187,555
Total Assets in the Fair Value Hierarchy	\$ 537,533	\$ -	\$ 187,555	725,088
Investments Measured at NAV (a)				115,991,048
Total investments, at fair value				\$ 116,716,136

(a) In accordance with Subtopic 820-10, certain investments that were measured at NAV per share (or its equivalent) have not been classified in the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the line items presented in the statements of net assets available for benefits.

Changes in Fair Value of Level 3 Assets

The availability of observable market data is monitored to assess the appropriate classification of financial instruments within fair value hierarchy. Changes in economic conditions or model-based valuation techniques may require the transfer of financial instruments from one fair value to another.

The Plan evaluates the significance of transfers between levels based upon the nature of the financial instrument and size of the transfer relative to total net assets available for benefits.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 6. Fair Value Measurements (Continued)

The following table sets forth a summary of certain changes in the fair value of the Plan's level 3 assets for the year ended October 31:

	2025	2024
Fair value, beginning of year	\$ 187,555	\$ 225,195
Net Deductions and Sales	(80,217)	(37,640)
Fair value, end of year	\$ 107,338	\$ 187,555

Assets Measured Using NAV per Share as a Practical Expedient

The following table summarizes investments for which fair value is estimated using NAV per share (or its equivalent) as a practical expedient as of October 31, 2025 and 2024.

Investment	Fair Value at October 31, 2025	Fair Value at October 31, 2024	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Collective investment trusts and fixed income funds:					
Mercer Opportunistic Fixed Income	\$ 15,276,982	\$ 16,042,168	None	Various	Various
Mercer Active Long Corporate Fixed Income	28,243,619	19,641,338	None	Various	Various
Mercer Long STRIPS Fixed Income	19,279,621	14,295,468	None	Various	Various
Mercer Passive Long Government Fixed Income	3,906,134	-	None	Daily	Daily
Collective investment trusts and equity funds:					
Mercer Non-US Core Equity	12,057,790	12,417,518	None	Various	Various
Mercer US Small Mid Cap Equity	3,355,299	3,941,663	None	Various	Various
Mercer US Large Cap Core Passive Equity	26,543,321	25,607,635	None	Various	Various
Mercer Emerging Markets Equity Fund	5,216,165	5,274,670	None	Various	Various
Mercer Global Low Volatility Equity Fund	-	1,989,200	None	Various	Various
Collective investment trusts:					
Cohen & Steers Global Realty Shares	5,030,014	5,828,194	None	Daily	Daily
SSgA S&P Global Natural Resource Index	-	5,089,843	None	Daily	Daily
Wellington Enduring Assets Fund	10,150,520	5,863,351	None	Daily	Daily

To assess the appropriate classification of investments within the fair value hierarchy, the availability of market data is monitored. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value level to another. The Plan evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 7. Tax Status

The Internal Revenue Service has determined and informed the Plan Sponsor, by a letter dated January 29, 2015, that the Plan is qualified, and the trust established under the Plan is tax-exempt under the appropriate section(s) of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. The Plan Administrator believes the Plan and trust are operating in a manner that did not jeopardize this tax status.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken any significant uncertain tax positions that more likely than not would not be sustained upon examination. The Plan is subject to routine audits by taxing jurisdiction; however, there are currently no audits for any tax periods in progress.

Note 8. Related Party and Party-in-Interest Transactions

U.S. Bank is the trustee of the Plan; therefore, transactions with the trustee qualify as party-in-interest transactions. Fees paid by the Plan to the trustee totaled \$31,323 for the year ended October 31, 2025.

Certain plan investments are managed or sponsored by Mercer, the actuary of the Plan; therefore, these transactions qualify as party-in-interest transactions. Fees paid by the Plan to Mercer totaled \$546,226 for the year ended October 31, 2025. Administrative fees paid directly to other service providers by the Plan totaled \$23,913 for the year ended October 31, 2025. The Sponsor paid certain additional administrative expenses of the Plan.

Note 9. Risks and Uncertainties

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

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

The Pension Protection Act of 2006 as amended by the Worker, Retiree and Employer Recovery Act of 2008 imposes certain benefit restrictions for qualified defined benefit plans that do not meet certain funding thresholds. A plan's funded percentage is referred to as the Adjusted Funding Target Attainment Percentage (AFTAP). For determining At-Risk status, it is referred to as the Funding Target Attainment Percentage (FTAP). The 2025 and 2024 FTAPs for the Plan are 83% and 80%, respectively. Since the 2025 and 2024 FTAPs are greater than or equal to 80%, the Plan is not at-risk for the 2025 and 2024 plan years, respectively.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

NOTES TO FINANCIAL STATEMENTS

Note 10. Reconciliation of Financial Statements to Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to net assets per the Form 5500:

	<u>2025</u>	<u>2024</u>
Net assets available for benefits per the financial statements	\$ 129,505,960	\$ 116,716,136
Differences in:		
Receivables – employer contributions	8,500,000	8,500,000
Net assets per Form 5500	<u><u>\$ 138,005,960</u></u>	<u><u>\$ 125,216,136</u></u>

The following is a reconciliation of employer contributions per the financial statements to employer contributions per Form 5500:

	<u>2025</u>
Employer contributions per the financial statements	\$ 8,500,000
Add: Contributions receivable current year per Form 5500	8,500,000
Less: Contributions receivable prior year per Form 5500	<u>(8,500,000)</u>
Employer contributions per Form 5500	<u><u>\$ 8,500,000</u></u>

The following is a reconciliation of net increase in net assets available for benefits per the financial statements to net income per Form 5500:

	<u>2025</u>
Net increase in net assets available for benefits per the financial statements	\$ 12,789,824
Difference in employer contributions receivable	<u>-</u>
Net income per Form 5500	<u><u>\$ 12,789,824</u></u>

Note 11. Subsequent Events

On May 1, 2026, the Sponsor made an employer contribution of \$8,500,000 to the Plan.

SUPPLEMENTAL SCHEDULES

Schedule SB, line 26 — Schedule of Active Participant Data

Attained age	Years of credited service										Total
	Under 1	1–4	5–9	10–14	15–19	20–24	25–29	30–34	35–39	40 & up	
Under 25		47	3								50
		64,818									
		6,137									
25–29		68	41	3							112
		73,033	93,465								
		7,868	24,075								
30–34		61	44	12	1						118
		92,116	99,763								
		11,058	26,603								
35–39		55	39	29	5	1					129
		99,211	116,084	144,154							
		10,984	32,654	44,337							
40–44		32	30	22	10	18	2				114
		100,881	133,545	145,451							
		9,396	39,278	46,644							
45–49		27	20	16	10	18	11	3			105
		102,378	110,635								
		9,098	30,774								
50–54		23	24	12	11	15	9	7	2		103
		81,304	116,284								
		9,995	32,558								
55–59		17	23	10	9	13	15	10	11		108
			108,256								
			30,210								
60–64		15	9	6	9	10	5	4	3	1	62
65–69		6	3	1	3	1	1		1		16
70 & up		2	2								4
Total		353	238	111	58	76	43	24	17	1	921
											112,972
											16,743

In each cell, the top number is the count of active participants for each age/service combination, the middle number is average compensation and the bottom number is the average cash balance accounts. Average compensation and average cash balance is not shown for cells with fewer than 20 participants.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Actuarial assumptions for November 1, 2024 funding valuation**

Discount rate sponsor elections				
•	Segment rates or full yield curve	Segment		
•	Look-back months	4		
		<u>Stabilized</u>	<u>Nonstabilized</u>	<u>PBGC</u>
•	First 5 years	4.99%	4.99%	4.42%
•	Next 15 years	5.29%	5.29%	5.04%
•	Over 20 years	5.59%	5.29%	5.46%
•	PBGC premium funding target method	Standard method; election made for 2022 premium payment year		
Mortality sponsor elections				
•	Healthy participants	Section 430(h)(3) prescribed generational annuitant and nonannuitant mortality tables for 2024 plan year funding valuations. These tables are based on the Pri-2012 mortality tables projected with the IRS modified MP-2021 mortality improvement scale, in accordance with IRS regulation 1.430(h)(3)-1.		
•	Disabilities	Same as healthy.		
417(e) lump sums		Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment.		
Cash balance plans				
•	Interest Crediting rate	3.20%		
•	Annuity conversion	Liabilities are determined based on the underlying annuity used by the plan to determine the lump sum amount, rather than valuing the lump sum payment.		
—	Interest rate basis	4.00%		
Other economic assumptions				
•	Salary increases	Attained age	Percentage	
		Less than 35	8.00%	
		35 - 44	6.00%	
		45 - 54	5.00%	
		55 - 59	4.00%	
		60 & above	3.00%	
•	Social Security wage base increases	3.00% per year		
•	Benefit and compensation limit increases	2.50%		
•	Expected investment return	6.50%		
•	Expenses	\$310,000 added to current year normal cost		

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Rationale for economic assumptions**

- Interest crediting rate – Based on Mercer’s Capital Market Outlook long-term assumption for 10-year treasury rates
- Annuity conversion interest rate – Based on long term expectation of 417(e) rates influenced by Mercer’s Capital Market Outlook for corporate bond rates
- Salary increases – Validated by an experience study covering the period November 1, 2017 through November 1, 2022
- Expected investment return – Selected based on the asset allocation
- Expenses – Based on prior year actual experience rounded up to the nearest \$5,000

Demographic assumptions			
• Withdrawal	See table of sample rates.		
• Disability incidence	None.		
• Retirement age (Active participant)	Attained age	Percentage	
	55 - 61	4.00%	
	62	40.00%	
	63	15.00%	
	64 - 69	30.00%	
	70 & above	100.00%	
• Benefit commencement age for current vested deferred	62		
• Spouse assumptions	Male participants	Female participants	
— Percentage married	80%	80%	
— Spouse age difference	3 years younger	3 years older	
Form of payment: Traditional Benefit	Lump sum	Single life	100% J&S
• Active retirements	80%	10%	10%
• Future vested deferred	80%	10%	10%
• Current vested deferred	80%	10%	10%
Form of payment: Cash Balance Benefit	Lump sum	Single life	50% J&S
• Active retirements	100%	0%	0%
• Future vested deferred	100%	0%	0%
• Current vested deferred	100%	0%	0%
Unpredictable contingent event assumptions	Not applicable		

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Table of sample rates - Withdrawal**

Attained age	Years of service					
	0	1	2	3	4	5+
20	13.3%	11.8%	10.8%	9.8%	8.8%	11.0%
25	23.1%	20.1%	18.1%	16.1%	14.1%	8.2%
30	20.0%	17.0%	15.0%	13.0%	11.0%	5.7%
35	18.8%	15.8%	13.8%	11.8%	9.8%	4.8%
40	17.8%	14.8%	12.8%	10.8%	8.8%	4.4%
45	16.8%	13.8%	11.8%	9.8%	8.1%	4.0%
50	15.8%	12.8%	10.8%	9.2%	7.6%	3.6%
55	14.8%	11.9%	10.3%	8.7%	7.1%	3.2%
60	13.9%	11.4%	9.8%	8.2%	6.6%	2.8%
62+	13.7%	11.2%	9.6%	8.0%	6.4%	2.6%

Rationale for demographic assumptions

- Withdrawal rates, retirement rates, and form of payment assumptions are based on an experience study covering the period November 1, 2017 through November 1, 2022.

Actuarial methods for funding**Asset methods**

The asset valuation method is an annual average of the adjusted market value for each month during the last 24 months preceding the valuation date. The adjusted market value is the market value at each determination date adjusted to the valuation date based on actual cash flows and expected interest at the lesser of the expected rate of return and the third segment rate. This amount is adjusted to be no greater than 110% and no less than 90% of the fair market value, as defined in IRC Section 430.

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

Participant methods

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

- **Participants included:** The plan sponsor provides us with data on all employees as of the valuation date, but only those employees who have completed the plan's eligibility requirements are included in the valuation of liabilities.
- **Participants excluded:** No actuarial liability is included for nonvested participants who terminated prior to the valuation date.
- **Insurance contracts:** The plan does not have any insurance contracts.

Schedule SB, Part V — Statement of Actuarial Assumptions/Methods**Minimum funding methods**

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

A detailed description of the calculation follows:

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

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended October 31, 2025

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
BEGINNING MARKET VALUE					116,716,135.91		
COMPARATIVE VALUE (5%)					5,835,806.79		
CATEGORY 1 - SINGLE TRANSACTION EXCEEDS 5% OF VALUE							
Issue: 31846V542 - First Am Treas Ob Fd Cl Z							
05/05/2025	B	8,500,000.000	1.0000		- 8,500,000 *	8,500,000	
05/07/2025	S	- 7,543,294.180	1.0000		7,543,294 *	7,543,294	
GRAND TOTAL				0	16,043,294	16,043,294	0

CATEGORY 2 - SERIES OF TRANSACTIONS WITH SAME BROKER EXCEEDS 5% OF VALUE

Broker: Direct From Issuer

Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410)							
11/21/2024	S	- 1,914.538	70.2000		134,401	106,317	28,083
Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2)							
11/30/2024	B	1,235.349	10.8500		- 13,404	13,404	
Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330)							
12/24/2024	S	- 8,118.194	27.0700		219,760	197,839	21,921
Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410)							
12/24/2024	S	- 158.753	70.9701		11,267	8,816	2,451
Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2)							
12/31/2024	B	710.676	10.0800		- 7,164	7,164	
Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural							
12/31/2024	S	- 76.328	13.5391		1,033	1,043	- 9
Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330)							
01/24/2025	S	- 13,606.839	28.1200		382,624	331,596	51,028

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
01/24/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 8,663.363	72.3700		626,968	481,090	145,878
01/31/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	707.075	10.2600		- 7,255	7,255	
02/19/2025	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) B	6,263.065	50.7300		- 317,725	317,725	
02/19/2025	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 745.563	29.4600		21,964	18,169	3,795
02/19/2025	Issue: 9SPMTKKE8 - Mercer Glb Low Volatility Eq (345) S	- 60,345.440	32.2100		1,943,727	1,570,341	373,385
02/19/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) B	25,280.548	73.1300		- 1,848,767	1,848,767	
02/19/2025	Issue: 9SPMTKKG3 - Mercer Emerging Markets Equity (425) S	- 15,663.093	12.8200		200,801	184,877	15,924
02/28/2025	Issue: 9SPMTKJB6 - Cohen & Steers Global Realty Fd Cl M S	- 67,894.694	16.2900		1,106,005	993,666	112,339
02/28/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	1,151.915	10.6000		- 12,210	12,210	
02/28/2025	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural S	- 48.269	13.4610		650	659	- 10
02/28/2025	Issue: 9SPMTKKE8 - Mercer Glb Low Volatility Eq (345) S	- 4,852.869	32.1500		156,020	126,284	29,736
02/28/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) B	2,142.540	72.8200		- 156,020	156,020	
03/18/2025	Issue: 95MSCZE42 - Multi-Strategy Fund II Ltd S	- 11.298	1,210.8491		13,680	11,875	1,805
03/20/2025	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 4,144.120	30.5300		126,520	100,991	25,529

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SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
03/31/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) S	- 39,798.290	11.0300		438,975	353,071	85,904
03/31/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	1,160.220	11.0800		- 12,855	12,855	
03/31/2025	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural S	- 24.130	14.0568		339	330	10
03/31/2025	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) S	- 3,925.853	45.7100		179,451	165,412	14,039
03/31/2025	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 18,781.913	29.7000		557,823	457,712	100,111
03/31/2025	Issue: 9SPMTKKG3 - Mercer Emerging Markets Equity (425) S	- 2,067.704	12.5400		25,929	24,406	1,523
03/31/2025	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) S	- 26,892.886	17.9200		481,921	443,445	38,476
03/31/2025	Issue: 9SPMTKKK4 - Mercer Opp Fixed Income Port (640) S	- 29,921.436	12.5400		375,215	341,330	33,885
04/21/2025	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 1,847.135	29.5400		54,564	45,014	9,550
04/21/2025	Issue: 9SPMTKKK4 - Mercer Opp Fixed Income Port (640) S	- 17,195.930	12.3600		212,542	196,163	16,379
04/30/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	3,009.923	11.4500		- 34,464	34,464	
05/22/2025	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 5,403.489	32.3000		174,533	131,682	42,851
05/22/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 1,646.849	69.8100		114,967	93,460	21,507
05/31/2025	Issue: 9SPMTKJB6 - Cohen & Steers Global Realty Fd Cl M S	- 42,998.387	16.6800		717,213	629,298	87,915

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
05/31/2025	Issue: 9SPMTKJB6 - Cohen & Steers Global Realty Fd CI M B	58,293.923	16.4200		- 957,186	957,186	
05/31/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	323,205.720	11.5200		- 3,723,330	3,723,330	
05/31/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	5,827.173	11.4300		- 66,605	66,605	
05/31/2025	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural S	- 71.092	13.9969		995	972	23
05/31/2025	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural S	- 39.551	13.9969		554	541	13
05/31/2025	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural B	16,339.171	13.8170		- 225,758	225,758	
05/31/2025	Issue: 9SPMTKJD2 - Ssga Global Largemidcap Natural S	- 382,994.692	13.9953		5,360,130	5,234,971	125,159
05/31/2025	Issue: 95MSEQM33 - Mercer Long Dura Pass Fix Inc Ct#420 B	197,279.495	18.4200		- 3,633,888	3,633,888	
05/31/2025	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) B	638.458	45.3600		- 28,960	28,960	
05/31/2025	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) S	- 14,400.787	47.6700		686,486	607,112	79,374
05/31/2025	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 53,634.074	32.3500		1,735,062	1,307,053	428,010
05/31/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) B	29,676.633	67.2000		- 1,994,270	1,994,270	
05/31/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 73,495.398	70.9500		5,214,498	4,224,741	989,758
05/31/2025	Issue: 9SPMTKKG3 - Mercer Emerging Markets Equity (425) S	- 71,066.231	13.3000		945,181	838,818	106,363

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
05/31/2025	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) B	96,621.289	17.6200		- 1,702,467	1,702,467	
05/31/2025	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) B	328,130.691	17.4500		- 5,725,881	5,725,881	
05/31/2025	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) B	258,039.986	9.7200		- 2,508,149	2,508,149	
05/31/2025	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) B	308,493.116	9.3000		- 2,868,986	2,868,986	
05/31/2025	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) B	119,042.209	9.1400		- 1,088,046	1,088,046	
05/31/2025	Issue: 9SPMTKKK4 - Mercer Opp Fixed Income Port (640) B	86,556.702	12.5200		- 1,083,690	1,083,690	
05/31/2025	Issue: 9SPMTKKK4 - Mercer Opp Fixed Income Port (640) S	- 188,563.759	12.6300		2,381,560	2,164,580	216,980
06/30/2025	Issue: 9SPMTKJB6 - Cohen & Steers Global Realty Fd Cl M S	- 3,810.251	17.0900		65,117	57,109	8,008
06/30/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) S	- 2,748.948	11.4800		31,558	27,217	4,341
06/30/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	863.426	11.6700		- 10,076	10,076	
06/30/2025	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) S	- 2,647.406	47.8500		126,678	111,610	15,068
06/30/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 10,982.962	72.0600		791,432	631,334	160,098
06/30/2025	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) S	- 132,724.795	9.5400		1,266,195	1,354,876	- 88,681
06/30/2025	Issue: 9SPMTKKK4 - Mercer Opp Fixed Income Port (640) S	- 7,290.736	12.7800		93,176	83,693	9,483

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended October 31, 2025

EIN: 54-0630628 PN: 001



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Period from November 1, 2024 to October 31, 2025

FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
07/03/2025	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) S	- 988.733	49.4600		48,903	41,683	7,219
07/03/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 4,574.907	74.4900		340,785	262,980	77,805
07/03/2025	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) S	- 20,604.727	9.7400		200,690	210,336	- 9,646
07/23/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 9,012.632	75.5200		680,634	518,074	162,560
07/23/2025	Issue: 9SPMTKKK4 - Mercer Opp Fixed Income Port (640) S	- 1,171.593	12.9500		15,172	13,449	1,723
07/31/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	2,021.133	11.5300		- 23,304	23,304	
08/26/2025	Issue: 9SPMTKKC2 - Mercer US Smid Cap Eq (310) S	- 1,442.298	50.9900		73,543	73,543	
08/26/2025	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 906.207	35.2700		31,962	31,962	
08/26/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 485.352	77.1600		37,450	37,450	
08/26/2025	Issue: 9SPMTKKK4 - Mercer Opp Fixed Income Port (640) S	- 1,905.841	13.1100		24,986	24,986	
08/31/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) S	- 15,808.777	11.8300		187,018	156,609	30,409
08/31/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	1,270.223	11.7700		- 14,951	14,951	
09/22/2025	Issue: 9SPMTKKD0 - Mercer Non-US Core Eq (330) S	- 2,993.983	35.5200		106,346	72,876	33,470
09/22/2025	Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410) S	- 1,582.076	79.9400		126,471	90,896	35,575

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
09/22/2025	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) S	- 2,903.773	18.8500		54,736	48,706	6,030
09/30/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	2,124.322	11.9900		- 25,471	25,471	
10/21/2025	Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600) S	- 408.770	19.2300		7,861	6,856	1,004
10/21/2025	Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630) S	- 19,567.240	10.4900		205,260	199,745	5,515
10/31/2025	Issue: 9SPMTKJC4 - Wtc Cif Enduring Assets (Series 2) B	591.346	12.0200		- 7,108	7,108	
Total For Direct From Issuer				0	57,217,321	53,547,654	3,669,666
GRAND TOTAL				0	57,217,321	53,547,654	3,669,666

CATEGORY 3 - SERIES OF TRANSACTIONS IN SAME SECURITY EXCEEDS 5% OF VALUE

Issue: 31846V542 - First Am Treas Ob Fd Cl Z

11/04/2024	B	1,268.030	1.0000		- 1,268	1,268	
11/22/2024	B	134,400.570	1.0000		- 134,401	134,401	
11/29/2024	B	247.380	1.0000		- 247	247	
12/03/2024	B	572.140	1.0000		- 572	572	
12/19/2024	B	776.040	1.0000		- 776	776	
12/26/2024	B	231,026.210	1.0000		- 231,026	231,026	
01/03/2025	B	356.840	1.0000		- 357	357	
01/07/2025	B	989.520	1.0000		- 990	990	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
01/27/2025	B	134,627.270	1.0000		- 134,627	134,627	
02/04/2025	B	626.310	1.0000		- 626	626	
02/20/2025	B	281,797.420	1.0000		- 281,797	281,797	
03/04/2025	B	581.440	1.0000		- 581	581	
03/12/2025	B	1,620,337.890	1.0000		- 1,620,338	1,620,338	
03/18/2025	B	13,679.810	1.0000		- 13,680	13,680	
03/24/2025	B	565,495.110	1.0000		- 565,495	565,495	
04/02/2025	B	1,048.860	1.0000		- 1,049	1,049	
04/22/2025	B	267,106.060	1.0000		- 267,106	267,106	
05/02/2025	B	480.400	1.0000		- 480	480	
05/05/2025	B	8,500,000.000	1.0000		- 8,500,000 *	8,500,000	
05/22/2025	B	289,499.260	1.0000		- 289,499	289,499	
06/03/2025	B	2,916.480	1.0000		- 2,916	2,916	
06/20/2025	B	10,746.610	1.0000		- 10,747	10,747	
06/24/2025	B	65,117.190	1.0000		- 65,117	65,117	
06/25/2025	B	2,309,038.710	1.0000		- 2,309,039	2,309,039	
06/30/2025	B	320.120	1.0000		- 320	320	
07/02/2025	B	133,943.800	1.0000		- 133,944	133,944	
07/07/2025	B	133,943.800	1.0000		- 133,944	133,944	
07/24/2025	B	685,303.870	1.0000		- 685,304	685,304	
07/31/2025	B	32.270	1.0000		- 32	32	
08/04/2025	B	945.840	1.0000		- 946	946	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

Year Ended October 31, 2025

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
08/26/2025	B	187,017.830	1.0000		- 187,018	187,018	
08/27/2025	B	81,856.190	1.0000		- 81,856	81,856	
09/03/2025	B	644.380	1.0000		- 644	644	
09/23/2025	B	287,553.590	1.0000		- 287,554	287,554	
09/30/2025	B	201.380	1.0000		- 201	201	
10/02/2025	B	458.830	1.0000		- 459	459	
10/16/2025	B	1,006.900	1.0000		- 1,007	1,007	
10/21/2025	B	213,121.030	1.0000		- 213,121	213,121	
10/22/2025	B	1,037.650	1.0000		- 1,038	1,038	
Total For Buys				0	16,160,122	16,160,122	0
11/01/2024	S	- 395,572.970	1.0000		395,573	395,573	
11/22/2024	S	- 86,721.200	1.0000		86,721	86,721	
11/25/2024	S	- 7,920.700	1.0000		7,921	7,921	
11/26/2024	S	- 9,308.000	1.0000		9,308	9,308	
12/02/2024	S	- 126,360.600	1.0000		126,361	126,361	
12/19/2024	S	- 776.040	1.0000		776	776	
01/02/2025	S	- 127,895.830	1.0000		127,896	127,896	
01/07/2025	S	- 989.520	1.0000		990	990	
01/21/2025	S	- 9,717.000	1.0000		9,717	9,717	
02/03/2025	S	- 140,419.830	1.0000		140,420	140,420	
02/10/2025	S	- 13,817.070	1.0000		13,817	13,817	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
02/19/2025	S	- 2,568.980	1.0000		2,569	2,569	
02/20/2025	S	- 119,087.540	1.0000		119,088	119,088	
02/21/2025	S	- 27,392.000	1.0000		27,392	27,392	
02/25/2025	S	- 7,785.430	1.0000		7,785	7,785	
03/03/2025	S	- 135,182.060	1.0000		135,182	135,182	
03/07/2025	S	- 2,717.860	1.0000		2,718	2,718	
03/13/2025	S	- 1,620,337.890	1.0000		1,620,338	1,620,338	
03/19/2025	S	- 9,308.000	1.0000		9,308	9,308	
03/20/2025	S	- 15,965.000	1.0000		15,965	15,965	
03/21/2025	S	- 55,552.270	1.0000		55,552	55,552	
04/01/2025	S	- 482,924.160	1.0000		482,924	482,924	
04/09/2025	S	- 86,770.040	1.0000		86,770	86,770	
04/21/2025	S	- 9,384.880	1.0000		9,385	9,385	
05/01/2025	S	- 146,727.000	1.0000		146,727	146,727	
05/07/2025	S	- 7,543,294.180	1.0000		7,543,294 *	7,543,294	
05/09/2025	S	- 957,186.220	1.0000		957,186	957,186	
05/16/2025	S	- 37,616.000	1.0000		37,616	37,616	
05/23/2025	S	- 45,878.110	1.0000		45,878	45,878	
06/02/2025	S	- 213,652.760	1.0000		213,653	213,653	
06/11/2025	S	- 83,298.700	1.0000		83,299	83,299	
06/26/2025	S	- 29,098.000	1.0000		29,098	29,098	
07/01/2025	S	- 752,604.640	1.0000		752,605	752,605	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
07/01/2025	S	- 1,665,490.160	1.0000		1,665,490	1,665,490	
07/03/2025	S	- 133,943.800	1.0000		133,944	133,944	
07/08/2025	S	- 9,730.000	1.0000		9,730	9,730	
07/15/2025	S	- 27,431.000	1.0000		27,431	27,431	
08/01/2025	S	- 632,086.670	1.0000		632,087	632,087	
08/04/2025	S	- 7,700.000	1.0000		7,700	7,700	
08/19/2025	S	- 21,753.000	1.0000		21,753	21,753	
08/25/2025	S	- 7,969.530	1.0000		7,970	7,970	
09/02/2025	S	- 329,533.760	1.0000		329,534	329,534	
09/05/2025	S	- 2,912.500	1.0000		2,913	2,913	
10/01/2025	S	- 188,181.310	1.0000		188,181	188,181	
10/06/2025	S	- 32.270	1.0000		32	32	
10/07/2025	S	- 15,764.000	1.0000		15,764	15,764	
10/10/2025	S	- 11,566.680	1.0000		11,567	11,567	
Total For Sells				0	16,357,928	16,357,928	0
Total First Am Treas Ob Fd Cl Z				0	32,518,050	32,518,050	0

Issue: 9SPMTKKF5 - Mercer US Large Cap Passive Eq (410)

02/19/2025	B	25,280.548	73.1300		- 1,848,767	1,848,767	
02/28/2025	B	2,142.540	72.8200		- 156,020	156,020	
05/31/2025	B	29,676.633	67.2000		- 1,994,270	1,994,270	

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
Total For Buys				0	3,999,057	3,999,057	0
11/21/2024	S	- 1,914.538	70.2000		134,401	106,317	28,083
12/24/2024	S	- 158.753	70.9701		11,267	8,816	2,451
01/24/2025	S	- 8,663.363	72.3700		626,968	481,090	145,878
05/22/2025	S	- 1,646.849	69.8100		114,967	93,460	21,507
05/31/2025	S	- 73,495.398	70.9500		5,214,498	4,224,741	989,758
06/30/2025	S	- 10,982.962	72.0600		791,432	631,334	160,098
07/03/2025	S	- 4,574.907	74.4900		340,785	262,980	77,805
07/23/2025	S	- 9,012.632	75.5200		680,634	518,074	162,560
08/26/2025	S	- 485.352	77.1600		37,450	37,450	
09/22/2025	S	- 1,582.076	79.9400		126,471	90,896	35,575
Total For Sells				0	8,078,873	6,455,158	1,623,715
Total Mercer US Large Cap Passive Eq (410)				0	12,077,930	10,454,215	1,623,715
Issue: 9SPMTKKH1 - Mercer Active Lng Corp Inv (600)							
05/31/2025	B	96,621.289	17.6200		- 1,702,467	1,702,467	
05/31/2025	B	328,130.691	17.4500		- 5,725,881	5,725,881	
Total For Buys				0	7,428,348	7,428,348	0
03/31/2025	S	- 26,892.886	17.9200		481,921	443,445	38,476

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
09/22/2025	S	- 2,903.773	18.8500		54,736	48,706	6,030
10/21/2025	S	- 408.770	19.2300		7,861	6,856	1,004
Total For Sells				0	544,518	499,007	45,510
Total Mercer Active Lng Corp Inv (600)				0	7,972,866	7,927,355	45,510
Issue: 9SPMTKKJ7 - Mercer Long Strips Fixed In (630)							
05/31/2025	B	258,039.986	9.7200		- 2,508,149	2,508,149	
05/31/2025	B	308,493.116	9.3000		- 2,868,986	2,868,986	
05/31/2025	B	119,042.209	9.1400		- 1,088,046	1,088,046	
Total For Buys				0	6,465,181	6,465,181	0
06/30/2025	S	- 132,724.795	9.5400		1,266,195	1,354,876	- 88,681
07/03/2025	S	- 20,604.727	9.7400		200,690	210,336	- 9,646
10/21/2025	S	- 19,567.240	10.4900		205,260	199,745	5,515
Total For Sells				0	1,672,145	1,764,957	- 92,812
Total Mercer Long Strips Fixed In (630)				0	8,137,326	8,230,138	- 92,812
GRAND TOTAL				0	60,706,172	59,129,758	1,576,413

CATEGORY 4 - SINGLE TRANSACTION WITH ONE BROKER EXCEEDS 5% OF VALUE

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4j – SCHEDULE OF REPORTABLE TRANSACTIONS

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FORM 5500 - REPORTABLE TRANSACTION SCHEDULE (continued)

DATE	BOUGHT/ SOLD	SHARES/ PAR VALUE	UNIT PRICE	EXPENSE INCURRED	PRINCIPAL CASH	TRANSACTION COST	REALIZED GAIN/LOSS
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NO TRANSACTIONS QUALIFIED FOR THIS SECTION

SCHEDULE SB (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Single-Employer Defined Benefit Plan Actuarial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500 or 5500-SF.	OMB No. 1210-0110 2024 This Form is Open to Public Inspection
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For calendar plan year 2024 or fiscal plan year beginning 11/01/2024 and ending 10/31/2025	
▶ Round off amounts to nearest dollar.	
▶ Caution: A penalty of \$1,000 will be assessed for late filing of this report unless reasonable cause is established.	
A Name of plan LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF LUCK STONE CORPORATION	D Employer Identification Number (EIN) 54-0630628
E Type of plan: ☒ Single ☐ Multiple-A ☐ Multiple-B	F Prior year plan size: ☐ 100 or fewer ☐ 101-500 ☒ More than 500

Part I	Basic Information			
1	Enter the valuation date: Month 11 Day 01 Year 2024			
2	Assets:			
a	Market value	2a	124,996,128	
b	Actuarial value	2b	115,465,002	
3	Funding target/participant count breakdown	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a	For retired participants and beneficiaries receiving payment.....	101	13,839,643	13,839,643
b	For terminated vested participants	273	15,529,669	15,529,669
c	For active participants.....	921	65,806,384	67,322,276
d	Total	1,295	95,175,696	96,691,588
4	If the plan is in at-risk status, check the box and complete lines (a) and (b)..... ☐			
a	Funding target disregarding prescribed at-risk assumptions	4a		
b	Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	4b		
5	Effective interest rate	5	5.45 %	
6	Target normal cost			
a	Present value of current plan year accruals	6a	7,596,126	
b	Expected plan-related expenses	6b	310,000	
c	Target normal cost	6c	7,906,126	

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

SIGN HERE  Signature of actuary CHRIS GRAHAM, ASA, EA Type or print name of actuary MERCER Firm name ONE UNIVERSITY SQUARE DRIVE SUITE 100 PRINCETON NJ 08540 Address of the firm	08/05/2026 Date 2608367 Most recent enrollment number 609-520-2266 Telephone number (including area code)
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Part V Assumptions Used to Determine Funding Target and Target Normal Cost

21 Discount rate:				
a Segment rates:	1st segment: 4.99 %	2nd segment: 5.29 %	3rd segment: 5.59 %	☐ N/A, full yield curve used
b Applicable month (enter code).....				21b 4
22 Weighted average retirement age				22 63
23 Mortality table(s) (see instructions)	☐ Prescribed - combined	☒ Prescribed - separate	☐ Substitute	

Part VI Miscellaneous Items

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

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):			
a Target normal cost (line 6c).....	31a	7,906,126	
b Excess assets, if applicable, but not greater than line 31a	31b	0	
32 Amortization installments:	Outstanding Balance	Installment	
a Net shortfall amortization installment	19,275,086	1,955,566	
b Waiver amortization installment	0	0	
33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	33		
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)....	34	9,861,692	
	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement		9,861,773	9,861,773
36 Additional cash requirement (line 34 minus line 35).....	36	0	
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c).....	37	7,851,340	
38 Present value of excess contributions for current year (see instructions)			
a Total (excess, if any, of line 37 over line 36)	38a	7,851,340	
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	38b	7,851,340	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37).....	39	0	
40 Unpaid minimum required contributions for all years	40	0	

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☒ 2020 ☐ 2021
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Schedule SB, line 22 — Description of Weighted Average Retirement Age

Each employee is assumed to retire in accordance with the table of retirement rates. The proportion of employees expected to retire at each potential retirement age is shown below. The average retirement age is 63.

(A) Retirement age	(B) Retirement percent	(C) Lx	(D) Number of employees expected to retire (B) x (C)	(E) (A) x (D)
55	4.00%	10,000	400.00	22,000
56	4.00%	9,600	384.00	21,504
57	4.00%	9,216	368.64	21,012
58	4.00%	8,847	353.89	20,525
59	4.00%	8,493	339.74	20,044
60	4.00%	8,154	326.15	19,568
61	4.00%	7,828	313.10	19,099
62	40.00%	7,514	3,005.79	186,359
63	15.00%	4,509	676.30	42,607
64	30.00%	3,832	1,149.71	73,582
65	30.00%	2,683	804.80	52,312
66	30.00%	1,878	563.36	37,182
67	30.00%	1,315	394.35	26,422
68	30.00%	920	276.05	18,771
69	30.00%	644	193.23	13,333
70	100.00%	451	450.88	31,561
Total			10,000.00	625,883
Average				62.59

Schedule SB, line 26b – Schedule of Projection of Expected Benefit Payments

Plan Year	Active Participants	Terminated Vested Participants	Retired Participants and Beneficiaries Receiving Payments	Total
2024	504,421	543,946	1,519,773	2,568,140
2025	942,062	628,260	1,451,424	3,021,746
2026	1,329,047	725,461	1,299,729	3,354,237
2027	1,871,495	811,525	1,271,069	3,954,089
2028	2,306,290	856,824	1,225,423	4,388,537
2029	2,760,481	874,494	1,108,554	4,743,529
2030	3,203,885	912,785	1,057,518	5,174,188
2031	3,562,645	954,140	1,002,452	5,519,237
2032	3,912,367	993,074	925,224	5,830,665
2033	4,200,370	1,047,084	894,258	6,141,712
2034	4,451,785	1,074,305	862,560	6,388,650
2035	4,727,175	1,125,282	830,007	6,682,464
2036	4,949,035	1,131,029	796,480	6,876,544
2037	5,258,820	1,135,753	761,880	7,156,453
2038	5,430,124	1,145,985	726,140	7,302,249
2039	5,611,674	1,191,265	689,239	7,492,178
2040	5,735,290	1,173,783	651,214	7,560,287
2041	5,827,164	1,158,846	612,168	7,598,178
2042	5,937,036	1,159,306	572,276	7,668,618
2043	6,012,037	1,135,561	531,790	7,679,388
2044	6,055,158	1,111,633	491,029	7,657,820
2045	6,111,204	1,080,171	450,361	7,641,736
2046	6,063,698	1,059,866	410,195	7,533,759
2047	6,029,064	1,037,616	370,935	7,437,615
2048	5,967,391	999,956	332,955	7,300,302
2049	5,877,088	963,626	296,590	7,137,304
2050	5,788,671	920,719	262,113	6,971,503
2051	5,678,089	888,918	229,725	6,796,732
2052	5,532,487	842,757	199,567	6,574,811
2053	5,372,147	800,264	171,728	6,344,139
2054	5,179,584	767,322	146,278	6,093,184
2055	5,010,999	741,197	123,265	5,875,461
2056	4,807,377	704,263	102,698	5,614,338
2057	4,617,476	661,499	84,548	5,363,523
2058	4,405,319	615,313	68,739	5,089,371
2059	4,197,463	577,930	55,161	4,830,554
2060	3,996,158	537,488	43,670	4,577,316
2061	3,774,994	496,723	34,091	4,305,808
2062	3,543,867	463,548	26,227	4,033,642
2063	3,321,990	428,319	19,874	3,770,183
2064	3,105,216	393,318	14,829	3,513,363
2065	2,897,325	360,595	10,895	3,268,815
2066	2,691,228	330,094	7,886	3,029,208
2067	2,492,293	301,753	5,631	2,799,677
2068	2,302,681	275,497	3,975	2,582,153
2069	2,122,322	251,233	2,781	2,376,336
2070	1,951,450	228,862	1,937	2,182,249
2071	1,790,222	208,277	1,348	1,999,847
2072	1,638,382	189,365	942	1,828,689
2073	1,495,702	172,004	663	1,668,369

Schedule SB, Part V — Summary of Plan Provisions**Summary of major plan provisions**

Effective date and plan year	Original plan: September 1, 1963 Amended and restated plan: November 1, 2019 Plan year: November 1 - October 31
Status of the plan	The plan has ongoing benefit accruals and new employees are eligible to participate in the plan once they satisfy the participation requirements. Any newly hired or rehired employees after October 31, 2011 will accrue benefits under a new cash balance plan formula.
Significant events that occurred during the year	None
Definitions (provisions related to employees hired prior to October 31, 2011)	
• Participation	Employees will become participants on the last day of the plan year in which they are credited with at least 1,000 hours worked.
• Vesting service	A participant shall receive credit for one year of vesting service if they work a) at least 1,000 hours or b) at least 750 hours during a year in which a termination occurs.
• Benefit service	A participant shall receive credit for one year of benefit service if they work a) at least 1,000 hours or b) at least 750 hours during a year in which a termination occurs.
• Compensation	Compensation received, includes wages, salary, overtime, bonuses, shift differentials, and incentive payments. For purposes of the plan, compensation is limited by IRS limits.
• Final average Compensation	Average of total compensation for the five consecutive calendar years which produce the highest average out of the last 10 calendar years.
• Social Security Covered Compensation	An Employee's "Covered Compensation" for a Plan Year is the average (without indexing) of the taxable wage bases under the Federal Social Security Act in effect during the thirty-five year period ending with the calendar year in which the Employee attains or will attain his Social Security Retirement Age.
• Accrued benefit	A participant's accrued benefit is equal to the normal retirement benefit accrued as of the date of termination.
Normal retirement	
• Eligibility	First of month coincident with or next following attainment of age 65 and completion of five years of vesting service.
• Benefit	The larger of (a) and (b) below, multiplied by (c): (a) 35% of final average compensation plus 10% of final average compensation in excess of Social Security covered compensation, all reduced prorate for benefit service less than 20 years. (b) The accrued benefit as of October 31, 1994, plus the formula in (a) applied to years of benefit service after October 31, 1994. (c) The ratio of benefit service at date of determination to projected benefit service at normal retirement date. For participants who are age 62 or more

Schedule SB, Part V — Summary of Plan Provisions

	and have at least 25 years of benefit service, the ratio will be set equal to one.
Early retirement	
• Eligibility	Retirement before normal retirement date and on or after both attaining age 55 and completing five years of vesting service.
• Benefit	Monthly accrued pension benefit determined as of a participant's early retirement date, reduced by 5/9% for the first 60 months and 5/18% for the next 60 months before normal retirement date. No reduction applies to a Participant who has attained age 62 and completed 25 years of benefit service.
Delayed retirement	
• Eligibility	Retirement on the first day of any month following the actual date the participant retires after Normal Retirement Date.
• Benefit	Greater of the benefit that would have been paid at Normal Retirement, increased at 12% per annum to the Delayed Retirement Date, or the benefit determined using all pay and service through the Delayed Retirement Date.
Deferred vested	
• Eligibility	Termination for reasons other than death or retirement after completing five years of vesting service.
• Benefit	Monthly accrued pension benefit determined as of the participant's deferred vested termination date and is payable at age 65.
Pre-retirement death	
• Eligibility	Death while eligible for normal, early, postponed, or deferred spouse benefit vested retirement benefits, with a surviving spouse.
• Benefit prior to early retirement	The surviving spouse's benefit required by the Retirement Equity Act, which is the spouse's portion of the 50% joint and survivor annuity that would have been payable had the participant terminated employment on his date of death, survived to his earliest possible retirement date and begun receiving benefits as a 50% joint and survivor annuity. This benefit is payable at the earliest date the participant could have retired under the plan.
Cash Balance	
• Eligibility	Individuals hired as Employees on and after November 1, 2011, and individuals who are credited with their first Hour of Service as an Employee on and after November 1, 2011, and who become a Participant shall accrue benefits under the Cash Balance benefit. Further, any non-vested former Participant who is rehired as an Employee or again becomes an Employee on or after November 1, 2011, and before the participant incurs a five consecutive Years of Broken Service and any vested former Participant rehired on or after November 1, 2011, shall also accrue Cash Balance benefits. Individuals transferred or promoted from a position not eligible for coverage under the Plan to a position eligible for coverage on or after November 1, 2011, and become a Participant shall also accrue Cash Balance benefits.
• Benefit	The Cash Balance Account shall be equal to the sum of a Participant's Pay Credits and Interest Credits. Pay Credits and Interest Credits shall be made to the Cash Balance Account of each eligible Participant as follows:

Schedule SB, Part V — Summary of Plan Provisions

	(i) Pay Credits shall be credited to the Cash Balance Account of each eligible Participant who is credited with a Year of Benefit Service for the Plan Year as of (1) the last day of the Plan Year for a Participant who is an Eligible Employee on such date or (2) the date of termination for a Participant who ceased to be an Eligible Employee during the Plan Year. (ii) Interest Credits shall be credited to the Cash Balance Account of each Participant as of the last day of each Plan Year based on the amount of the Participant's Account Balance as of the beginning of such Plan Year. Notwithstanding the foregoing, a Participant shall receive a prorated Interest Credit in the Plan Year in which the Participant's Annuity Starting Date occurs, equal to the Interest Credit that would otherwise apply for such Plan Year multiplied by a fraction, the numerator of which is the number of full calendar months prior to the Annuity Starting Date and the denominator of which is twelve. No additional Interest Credits shall be credited to a Participant's Cash Balance Account after his Annuity Starting Date.
• Pay Credit	An annual credit to a Participant's Cash Balance Account equal to 5% of the Participant's Compensation for the Plan Year to which the Pay Credit relates, taking into account only that Compensation earned while he was accruing benefits
• Interest Credit	The 10-year Treasury Constant Maturities for the first calendar month preceding the plan year, not less than 3% and not greater than 5%.
• Vesting	3 years
• Cash Balance Normal Retirement Benefit	A Participant with an Account Balance who retires from service at his Normal Retirement Age shall receive the accumulated Account Balance in a lump sum or a Pension beginning on his or her Normal Retirement Date.
• Cash Balance Death benefit	Effective November 1, 2011, if a Participant with an Account Balance dies after completing three Years of Vesting Service and before his benefit has commenced, except as otherwise provided: (i) the Participant's Beneficiary shall receive, in a lump sum, a death benefit equal to the Participant's accumulated Account Balance as soon as practicable after the Administrator receives notice of the Participant's death and any required election forms. (ii) A Beneficiary who is a surviving Spouse may elect to receive such distribution as a Joint and 50% Spouse Survivor Annuity commencing on the first day of the month on or after the date the deceased Participant would have attained age 55.
Form of benefits	
• Automatic form for unmarried participants	Life annuity.
• Automatic form for married participants	50% joint and survivor annuity.
• Optional forms	50%, 75%, and 100% joint and survivor annuities, 10-year certain annuity, life annuity and lump sum
Miscellaneous	
• Maximum compensation	Compensation for any 12-month period used to determine accrued benefits may not exceed the limits in IRC Section 401(a)(17) for the calendar year in

Schedule SB, Part V — Summary of Plan Provisions

	which the 12-month period begins. This limit is indexed annually. For 2024 the limit is \$345,000.
• Maximum benefits	Annual benefits may not exceed the limits in IRC Section 415. This limit is indexed annually. For 2024 the limit is \$275,000.
• Actuarial equivalence for lump sum	Lump sum determined using the October 417(e) interest rate and 417(e) mortality
• Actuarial equivalence for conversion of LA to J&S form of payment	Where X is the participant's age and Y is the beneficiary's age: 10-Year Certain Annuity: $1.17 + (65 - X)(.027)$ 50% Joint and Survivor Annuity: $.91 + (.0044)(Y - X) + (.0030)(65 - X)$ 75% Joint and Survivor Annuity: $.87 + (.0060)(Y - X) + (.0040)(65 - X)$ 100% Joint and Survivor Annuity: $.83 + (.0070)(Y - X) + (.0050)(65 - X)$

Benefits included or excluded

Unless noted below, all benefits provided by the plan, as amended through November 1, 2024, are included in this valuation:

- **Most recent plan amendments included:** The Fourth Amendment effective November 1, 2022, clarified the plan's in-service distribution rules.
- **Plan amendments excluded:** None
- **Late retirement increases:**
 - *Active participants:* The plan applies late retirement actuarial increases for all participants who defer retirement beyond their normal retirement date and this valuation includes those increases.
 - *Deferred vested participants:* Current deferred vested participants over normal retirement age are valued including the late retirement actuarial increase.
- **Internal Revenue Code limitations:** The limitations of Internal Revenue Code Section 415(b) and 401(a)(17) have been incorporated into our calculations.
- **IRC Section 416 rules for top-heavy plans:** We did not test whether this plan is top-heavy (when the present value of benefits for key employees equals or exceeds 60% of the present value for all participants). However, we expect that the plan is not top-heavy due to the large number of rank-and-file participants; therefore, the funding target and target normal cost do not reflect any liability for top-heavy benefit accruals.

Plan provisions specific to funding

Additional benefits included or excluded

- **IRC Section 436 benefit restrictions:**
 - *Unpredictable contingent event benefits:* This valuation excludes restricted contingent event benefits that occurred before the valuation date but includes contingent event benefits which are expected to occur on or after the valuation date regardless of anticipated funding-based limitations.

Schedule SB, Part V — Summary of Plan Provisions

- *Plan amendments:* See above.
- *Prohibited payments:* Limitations on prohibited benefits (if any) are reflected for annuity starting dates before the valuation date but are ignored for annuity starting dates on or after the valuation date.
- *Benefit accruals:* The plan's funding target does not reflect any limitation on benefit accruals. The target normal cost does not reflect any limitation on benefit accruals.
- *Unpredictable contingent event benefits:* The plan does not have any unpredictable contingent event benefits.

Plan provision changes since prior valuation

Maximum compensation amounts and maximum benefit amounts were updated from 2023 to 2024.

LUCK STONE CORPORATION RETIREMENT PLAN AND TRUST

SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR)

October 31, 2025

EIN: 54-0630628 PN: 001

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, maturity value	(d) Cost	(e) Current value
	First American	Interest-bearing cash	\$ 339,157	\$ 339,157
		Collective investment trusts:		
	Cohen & Steers	Cohen & Steers Global Realty Shares	4,360,422	5,030,014
	Wellington	Wellington Enduring Assets Fund	8,373,725	10,150,520
*	Mercer	Mercer US Small Mid Cap Equity Fund	2,759,230	3,355,299
*	Mercer	Mercer Non-US Core Equity Fund	8,225,807	12,057,790
*	Mercer	Mercer US Large Cap Core Passive Equity	18,570,519	26,543,321
*	Mercer	Mercer Emerging Markets Equity Fund	3,936,580	5,216,165
*	Mercer	Mercer Active Long Corporate Fixed Income	25,012,639	28,243,619
*	Mercer	Mercer Long STRIPS Fixed Income	19,144,886	19,279,621
*	Mercer	Mercer Opportunistic Fixed Income	13,113,503	15,276,982
*	Mercer	Mercer Passive Long Government Fixed Income	3,633,888	3,906,134
			107,131,199	129,059,465
	JPMorgan	Multi-Strategy Fund II	149,501	107,338
			107,280,700	129,166,803
			\$ 107,619,857	\$ 129,505,960

* Party-in-interest

Schedule SB, line 32 — Schedule of Amortization Bases

The total shortfall amortization charge is the sum of the individual shortfall amortization installments for each plan year since the IRC Section 430 changes made by ARPA took effect for the plan. Although an individual shortfall amortization installment can be negative, the combined shortfall amortization charge cannot be less than \$0.

Shortfall bases				
Year established		Outstanding balance	Years remaining	2024 installment
2020	\$	9,260,144	11	\$ 1,071,936
2021		(9,324,575)	12	(1,012,889)
2022		7,709,162	13	791,119
2023		5,151,612	14	502,289
2024		6,478,743	15	603,111
Total	\$	19,275,086		\$ 1,955,566

Schedule SB, line 24 — Change in Actuarial Assumptions

Actuarial assumption changes since prior valuation

- The expense component of normal cost increased from \$270,000 to \$310,000 to reflect our expectation for the current plan year.
- The expected investment return for funding was changed from 6.75% for 2023 to 6.50% for 2024.