

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2025 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025	
A	This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.) ☒ a single-employer plan ☐ a DFE (specify) _____
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 F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN
1b	Three-digit plan number (PN) ▶ 002
1c	Effective date of plan 04/01/1985
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) F. GAVINA & SONS, INC. 2700 FRUITLAND AVENUE VERNON, CA 90058
2b	Employer Identification Number (EIN) 95-2922751
2c	Plan Sponsor's telephone number 323-582-0671
2d	Business code (see instructions) 311900

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.	09/15/2026	JOSE GAVINA
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/15/2026	JOSE GAVINA
	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	5 338
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) 273 6a(2) 260 6b 16 6c 43 6d 319 6e 3 6f 322 6g(1) 324 6g(2) 322 6h 3
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7

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

2A 2E 2H 2J 3D

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

SCHEDULE A (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Insurance Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500. ► Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).	OMB No. 1210-0110 2025 This Form is Open to Public Inspection
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For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ►	002
C Plan sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.	D Employer Identification Number (EIN) 95-2922751	

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

(a) Name of insurance carrier TALCOTT RESOLUTION LIFE INSURANCE COMPANY					
(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
06-0974148	88072	747124-01	217	01/01/2025	12/31/2025

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.	
(a) Total amount of commissions paid 41333	(b) Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).	
(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid	
SNOWDEN ACCOUNT SVCS INC	225 S LAKE AVE SUITE 1020 PASADENA, CA 91101

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
41333			3

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid
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(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4 Current value of plan's interest under this contract in the general account at year end	4	1084896
5 Current value of plan's interest under this contract in separate accounts at year end	5	14212425

6 Contracts With Allocated Funds:**a** State the basis of premium rates ▶

b Premiums paid to carrier	6b	
c Premiums due but unpaid at the end of the year	6c	
d If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity
(3) ☐ other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐**7** Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee
(3) ☐ guaranteed investment (4) ☐ other ▶

b Balance at the end of the previous year	7b	1002246
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c Additions: (1) Contributions deposited during the year	7c(1)	82456
	7c(2)	0
	7c(3)	30124
	7c(4)	22451
	7c(5)	1394

▶ **FORFEITURES**

(6) Total additions	7c(6)	136425
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d Total of balance and additions (add lines 7b and 7c(6))	7d	1138671
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e Deductions:

(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	41004
	7e(2)	0
	7e(3)	12771
	7e(4)	0

(4) Other (specify below)

(5) Total deductions	7e(5)	53775
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f Balance at the end of the current year (subtract line 7e(5) from line 7d)	7f	1084896
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Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:

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

10 Nonexperience-rated contracts:

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

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2025
		This Form is Open to Public Inspection.
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN	B Three-digit plan number (PN) ▶	002
C Plan sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.	D Employer Identification Number (EIN) 95-2922751	

Part I

Service Provider Information (see instructions)

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

1

Information on Persons Receiving Only Eligible Indirect Compensation

- a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions).. ☐ Yes ☒ No
- b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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)

SNOWDEN ACCOUNT SERVICE, INC.

94-3467207

(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?
33	BROKER	0	Yes ☒ No ☐	Yes ☒ No ☐	41333	Yes ☐ No ☒

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

EMPOWER ANNUITY INSURANCE COMPANY

06-0974148

(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?
64	RECORDKEEPER	26886	Yes ☒ No ☐	Yes ☒ No ☐	0	Yes ☒ No ☐

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

MORGAN STANLEY

11-3658445

(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?
27 72 50 33 71 49	ADVISORY	1	Yes ☒ No ☐	Yes ☒ No ☐	0	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 2025 This Form is Open to Public Inspection.
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN		B Three-digit plan number (PN) ▶ 002
C Plan or DFE sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.		D Employer Identification Number (EIN) 95-2922751
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: ALGER CAPITAL APPRECIATION INSTL I		
b Name of sponsor of entity listed in (a): TALCOTT RESOLUTION LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1297202
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS AMCAP R3		
b Name of sponsor of entity listed in (a): TALCOTT RESOLUTION LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 18424
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FDS CAP WORLD GR & IN R3		
b Name of sponsor of entity listed in (a): TALCOTT RESOLUTION LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 282028
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS EUROPAC GROWTH R3 R		
b Name of sponsor of entity listed in (a): TALCOTT RESOLUTION LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 951365
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS GROWTH FD OF AM R3		
b Name of sponsor of entity listed in (a): TALCOTT RESOLUTION LIFE INSURANCE COMPANY		
c EIN-PN 06-0097414-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2221419
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS NEW PERSPECTIVE R3		
b Name of sponsor of entity listed in (a): TALCOTT RESOLUTION LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 38092
a Name of MTIA, CCT, PSA, or 103-12 IE: AMERICAN FUNDS WASHINGTON MUT R3		
b Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY		
c EIN-PN 06-0974148-000	d Entity code P	e Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2325998
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule D (Form 5500) 2025 v. 250312		

a Name of MTIA, CCT, PSA, or 103-12 IE:		BLACKROCK EQUITY DIVIDEND INV A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 327961
a Name of MTIA, CCT, PSA, or 103-12 IE:		BNYM MELLON NSL SMALL CAP SIF	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 211590
a Name of MTIA, CCT, PSA, or 103-12 IE:		EMPOWER INTERNATIONAL INDEX INV	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 312591
a Name of MTIA, CCT, PSA, or 103-12 IE:		EMPOWER S & P MID CAP 400 INDEX IN	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 678087
a Name of MTIA, CCT, PSA, or 103-12 IE:		EMPOWER S & P SMALL CAP 600 INDX FD	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 710448
a Name of MTIA, CCT, PSA, or 103-12 IE:		FRANKLIN HIGH INCOME A1	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 108878
a Name of MTIA, CCT, PSA, or 103-12 IE:		INVESCO EQUITY AND INCOME A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 69492
a Name of MTIA, CCT, PSA, or 103-12 IE:		INVESCO INTL GR A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 135796
a Name of MTIA, CCT, PSA, or 103-12 IE:		INVESCO SMALL CAP VALUE A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 24873
a Name of MTIA, CCT, PSA, or 103-12 IE:		JANUS HENDERSON ENTERPRISE S	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 12110

a Name of MTIA, CCT, PSA, or 103-12 IE:		JP MORGAN LARGE CAP GROWTH A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 496878
a Name of MTIA, CCT, PSA, or 103-12 IE:		JP MORGAN SMARTRETIREMENT 2025 A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 83805
a Name of MTIA, CCT, PSA, or 103-12 IE:		JP MORGAN SMARTRETIREMENT 2030 A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 479221
a Name of MTIA, CCT, PSA, or 103-12 IE:		JP MORGAN SMARTRETIREMENT 2035A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 43896
a Name of MTIA, CCT, PSA, or 103-12 IE:		JP MORGAN SMARTRETIREMENT 2040A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 95244
a Name of MTIA, CCT, PSA, or 103-12 IE:		JPMORGAN SMARTRETIREMENT 2045A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 196176
a Name of MTIA, CCT, PSA, or 103-12 IE:		JPMORGAN SMARTRETIREMENT 2050A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 41729
a Name of MTIA, CCT, PSA, or 103-12 IE:		JPMORGAN SMARTRETIRMENT 2055 A	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 182026
a Name of MTIA, CCT, PSA, or 103-12 IE:		LOOMIS SYLES BOND ADMIN	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 346145
a Name of MTIA, CCT, PSA, or 103-12 IE:		MFS GOVERNMENT SECURITIES R3	
b Name of sponsor of entity listed in (a):		TALCOTT LIFE INSURANCE COMPANY	
c EIN-PN	06-0974148-000	d Entity code	P 345431

a Name of MTIA, CCT, PSA, or 103-12 IE: MM S & P 500 INDEX R4**b** Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY**c** EIN-PN 06-0974148-000**d** Entity
code P**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

788247

a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO TOTAL RETURN A**b** Name of sponsor of entity listed in (a): TALCOTT LIFE INSURANCE COMPANY**c** EIN-PN 06-0974148-000**d** Entity
code P**e** Dollar value of interest in MTIA, CCT, PSA, or
103-12 IE at end of year (see instructions)

1387273

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

Part II**Information on Participating Plans (to be completed by DFEs, other than DCGs)**

(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

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

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2025
		This Form is Open to Public Inspection
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.		D Employer Identification Number (EIN) 95-2922751

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	11066	10253
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	1400000	1400000
(2) Participant contributions.....	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1244359	1129514
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	5760788	5042733
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	1932736	1868300
(B) Common	1c(4)(B)	8714268	15744721
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	12140497	14212425
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	8084190	3330912
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)	1002246	1084896
(15) Other.....	1c(15)	0	0

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	40290150	43823754

Liabilities

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

Net Assets

1l Net assets (subtract line 1k from line 1f)	1l	40290150	43823754
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Part II Income and Expense Statement

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

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	1474890	
(B) Participants	2a(1)(B)	963328	
(C) Others (including rollovers)	2a(1)(C)	17099	
(2) Noncash contributions	2a(2)	0	2455317
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	41788	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		41788
(2) Dividends: (A) Preferred stock	2b(2)(A)	0	2140232
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2140232	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		2140232
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	0	0
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(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)	0	0
(B) Other	2b(5)(B)	0	
(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)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		940988
c Other income	2c		2102577
d Total income. Add all income amounts in column (b) and enter total	2d		7680902

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3975163	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		3975163
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	0	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	172135	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines 2i(1) through (11)	2i(12)		172135
j Total expenses. Add all expense amounts in column (b) and enter total	2j		4147298

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		3533604
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

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: CLIFTONLARSONALLEN

(2) EIN: 41-0746749

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?	☒		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		☒	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?		☒	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	☒		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)		☒	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		☒	
l Has the plan failed to provide any benefit when due under the plan?		☒	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		☒	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.			

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

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

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

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

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

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2025 This Form is Open to Public Inspection.
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025		
A Name of plan F. GAVINA & SONS, INC. 401(K) PROFIT SHARING PLAN		B Three-digit plan number (PN) ▶ 002
C Plan sponsor's name as shown on line 2a of Form 5500 F. GAVINA & SONS, INC.		D Employer Identification Number (EIN) 95-2922751
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): 33-6134835 20-3691708		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....		3
Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)	
4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ☐ Yes ☐ No ☐ N/A		
If the plan is a defined benefit plan, go to line 8.		
5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. Date: Month _____ Day _____ Year _____		
If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.		
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)		6a
b Enter the amount contributed by the employer to the plan for this plan year		6b
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount).....		6c
If you completed line 6c, skip lines 8 and 9.		
7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ☐ Yes ☐ No ☐ N/A		
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ☐ Yes ☐ No ☐ N/A		
Part III	Amendments	
9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box..... ☐ Increase ☐ Decrease ☐ Both ☐ No		
Part IV	ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.	
10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ☐ Yes ☐ No		
11 a Does the ESOP hold any preferred stock? ☐ Yes ☐ No		
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ☐ Yes ☐ No		
12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ☐ Yes ☐ No		
For Paperwork Reduction Act Notice, see the Instructions for Form 5500.		
Schedule R (Form 5500) 2025 v. 250312		

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:		
a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment).....	14a	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14b	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment).....	14c	
15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:		
a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	
16 Information with respect to any employers who withdrew from the plan during the preceding plan year:		
a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	
17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐		

Part VI	Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans
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18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐	
19 If the total number of participants is 1,000 or more, complete lines (a) and (b):	
a Enter the percentage of plan assets held as: Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____% High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%	
b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets: ☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more	
20 PBGC missed contribution reporting requirements. If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.	
a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No	
b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:	
☐ Yes.	
☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.	
☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.	
☐ No. Other. Provide explanation: _____	

Part VII	IRS Compliance Questions
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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 <u>06 / 30 / 2020</u> (MM/DD/YYYY) and the Opinion Letter serial number <u>Q703110A</u> .	

COLLABORATORS | COACHES | ADVOCATES | MENTORS
FRIENDS | VOLUNTEERS | REGULARS | DINERS | VISITORS
CPAs | CONSULTANTS | WEALTH ADVISORS | NEIGHBORS
COLLABORATORS | COACHES | ADVOCATES | MENTORS |
CONNOISSEURS | CUSTOMERS | TEACHERS |
| VOLUNTEERS | REGULARS | DINERS | VISITORS

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN

**FINANCIAL STATEMENTS AND
ERISA-REQUIRED SUPPLEMENTAL SCHEDULE**

**AS OF DECEMBER 31, 2025 AND 2024 AND
FOR THE YEAR ENDED DECEMBER 31, 2025**

Right there with you

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**F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
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AS OF DECEMBER 31, 2025 AND 2024 AND
FOR THE YEAR ENDED DECEMBER 31, 2025**

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INDEPENDENT AUDITORS' REPORT

Trustees
F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan
Vernon, California

Report on the Audit of the Financial Statements

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

We have performed audits of the financial statements of F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2025 and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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

- the amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

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

Auditors' 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 auditors' 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 F. Gaviña & Sons, Inc. 401(k) Profit Sharing 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 F. Gaviña & Sons, Inc. 401(k) Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

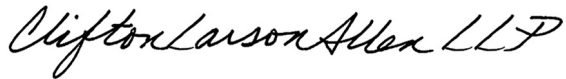
Other Matter — Supplemental Schedule Required by ERISA

The supplemental Schedule H, line 4i - Schedule of Assets (held at end of year) as of December 31, 2025 is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedule, we evaluated whether the supplemental schedule, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion

- the form and content of the supplemental schedule, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).



CliftonLarsonAllen LLP

Irvine, California
September 9, 2026

**F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024**

ASSETS	<u>2025</u>	<u>2024</u>
INVESTMENTS (at Fair Value)		
Money Market Funds	\$ 1,047,131	\$ 667,923
Mutual Funds	310,930	510,493
Interest Bearing Cash	82,382	65,091
Corporate Bonds	5,042,733	5,760,788
Corporate Stocks	9,852,529	8,617,347
Preferred Stocks	1,868,300	1,545,716
Real Estate Investment Trusts	396,308	96,921
Certificate of Deposit	-	511,345
Exchange-Traded and Closed-End Funds	8,515,867	7,960,717
Pooled Separate Accounts	<u>14,212,425</u>	<u>12,140,497</u>
Total Investments at Fair Value	41,328,605	37,876,838
INVESTMENTS (at Contract Value)		
Group Annuity Contract	1,084,896	1,002,246
RECEIVABLES		
Employer Profit Sharing Contribution	741,062	739,042
Employer Nonelective Safe Harbor Contribution	<u>658,938</u>	<u>660,958</u>
Total Receivables	1,400,000	1,400,000
NONINTEREST-BEARING CASH	<u>10,253</u>	<u>11,066</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 43,823,754</u></u>	<u><u>\$ 40,290,150</u></u>

See accompanying Notes to Financial Statements.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2025

ADDITIONS:

CONTRIBUTIONS

Participant	\$ 963,328
Employer	1,474,890
Rollover	<u>17,099</u>
Total Contributions	2,455,317

INVESTMENT INCOME

Dividends	2,140,232
Interest Income	41,788
Net Appreciation in Fair Value of Investments	<u>3,043,565</u>
Total Investment Income	<u>5,225,585</u>

Total Additions	7,680,902
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DEDUCTIONS:

BENEFITS PAID TO PARTICIPANTS	3,975,163
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ADMINISTRATIVE EXPENSES	<u>172,135</u>
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Total Deductions	<u>4,147,298</u>
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NET INCREASE	3,533,604
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NET ASSETS AVAILABLE FOR BENEFITS:

Beginning of Year	<u>40,290,150</u>
End of Year	<u><u>\$ 43,823,754</u></u>

See accompanying Notes to Financial Statements.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 1 DESCRIPTION OF THE PLAN

The following description of the F. Gaviña & Sons Inc. 401(k) Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan that was adopted by F. Gaviña & Sons, Inc. (the Company or the Plan Sponsor), effective April 1, 1985, and is subject to the requirements of the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (IRC), as amended. The Plan was last amended in July 2025.

Eligibility

Employees of F. Gaviña & Sons, Inc. are eligible to participate in the deferral, match and employer safe harbor components of the Plan after completing six months of service and a minimum of 500 hours of service. Participants can enter the Plan after completing the eligibility requirements on the first day of the first month of the Plan year and on the first day of the seventh month of the Plan year. Employees of F. Gaviña & Sons, Gaviña Coffee Company, and Hacienda Don Francisco are eligible for a discretionary profit sharing contribution after completing 1,000 hours of service within one year, are employed on the last day of the Plan year, and complete 1,000 hours of service during the Plan year.

Contributions

Participants may elect to contribute to the Plan a portion of their pretax or after-tax annual compensation not to exceed the maximum deferral limitation, as defined in the IRC. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions to their 401(k) account. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans to their 401(k) account, which are presented as rollover contributions in the statement of changes in net assets available for benefits. Participants direct the investment of their 401(k) contributions into various investment options offered by the Plan. The Company may also elect to make matching contributions to each participant's 401(k) account based on the participant's level of contributions each pay period and position with the Company. All employees will receive a \$20 Employer match each pay period when a participant contribution of at least \$80 is made, or will receive a \$10 Employer match each pay period if a participant contribution of at least \$40 but less than \$80 is made. For the year ended December 31, 2025, employer matching contributions to the 401(k) account totaled \$74,890. Each Plan year, the Company may make contributions into each participant's profit sharing account based on net profits of the current year or prior years at the discretion of the Board of Directors. For the year ended December 31, 2025, employer profit sharing contributions to the Plan totaled \$741,062. The Plan also has a nonelective safe harbor contribution of 3% of eligible compensation. For the year ended December 31, 2025, nonelective safe harbor contributions to the Plan totaled \$658,938.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 1 DESCRIPTION OF PLAN (CONTINUED)

Participant Accounts

Each participant's account is credited with the participant's contributions, the Company's matching contribution and nonelective safe harbor contribution, and allocations of (a) the Company's profit sharing contribution and (b) Plan earnings or losses and charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined in the Plan document. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are vested immediately in their contributions and employer safe harbor contributions, plus actual earnings thereon. Vesting in the Company's matching contribution and profit sharing contribution portion of their accounts plus actual earnings thereon is based on years of continuous service. A participant is vested at the rate of 20% each year after two years of service and is considered to be 100% vested after six years of credited service. Notwithstanding the above, a participant is fully vested upon reaching normal retirement age, death, or permanent disability.

Benefit Payments

Upon termination of service due to death, disability, or retirement, a participant may elect to receive the value of the vested interest in his or her account in the form of a lump sum distribution or installments. If a participant terminates employment and the participant's account balance does not exceed \$1,000, the Plan administrator will authorize the benefit payment without the participant's consent. If the balance of the terminated participant's account is between \$1,000 and \$7,000, the Plan Sponsor may authorize that the benefit payment be rolled into an individual retirement account in the participant's name. Additionally, upon meeting normal retirement age, participants are allowed to withdraw their funds from the Plan.

Forfeitures

Forfeitures of the employee's nonvested portion of the Company's contributions are used to pay administrative expenses of the Plan or allocated to participants at the Company's discretion. Forfeited nonvested accounts as of December 31, 2025 and 2024 totaled \$5,244 and \$6,153, respectively. There were \$17,464 of forfeitures reallocated to participant accounts for the year ended December 31, 2025. There were \$2,500 of forfeitures used to reduce employer contributions for the year ended December 31, 2025.

Basis of Accounting

The accompanying financial statements are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America (U.S. GAAP). References to the "ASC" hereafter refer to the Accounting Standards Codification established by the Financial Accounting Standards Board (FASB) as the source of authoritative U.S. GAAP.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Use of Estimates

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

Investment Valuation and Income Recognition

The Plan's investments are stated at fair value (except for the fully benefit-responsive investment contract, which is reported at contract value). Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 5 for a discussion of fair value measurements.

Contract value is the relevant measure for the portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan (see Note 6).

Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Capital gains and/or losses are reported the day after the trade date. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold as well as held during the year. Brokerage fees are added to the acquisition costs of assets purchased and subtracted from the proceeds of assets sold.

Contributions

Contributions from participants and Employer matching contributions are recorded in the year in which the employee contributions are withheld from compensation. The Employer profit sharing and nonelective contributions are recorded in the year in which participants earn the contribution based on service or other eligibility criteria under the terms of the Plan.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain administrative functions are performed by officers or employees of the Company. No such officer or employee received compensation from the Plan. Most investment expenses are paid directly by the Plan, and the majority of administrative expenses are absorbed by the Plan Sponsor. Certain administrative expenses, such as benefit payment requests, are charged directly to the participant requesting them and are deducted from the applicable participant's account. Investment management fees charged to the Plan for investments held by Talcott Resolution Life Insurance Company are deducted from income earned on a daily basis and are reflected as a component of net appreciation in fair value of investments.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Subsequent Events

The Plan has evaluated subsequent events through September 9, 2026, the date the financial statements were available to be issued.

NOTE 3 INFORMATION PREPARED AND CERTIFIED BY AGENT ON BEHALF OF INSURANCE COMPANY

Certain information disclosed in the accompanying financial statements and supplemental schedule of assets (held at end of year), including investments held at December 31, 2025 and 2024, totaling \$15,297,321 and \$13,142,743, respectively, and net appreciation in fair value of investments of \$940,988 and dividends of \$1,203,233 for the year ended December 31, 2025, was obtained or derived from information supplied to the Plan administrator and certified as complete and accurate by Empower Annuity Insurance Company pursuant to a Power of Attorney granted by Talcott Resolution Life Insurance Company, the insurance company of the Plan.

NOTE 4 NONPARTICIPANT-DIRECTED INVESTMENTS

Information about net assets relating to nonparticipant-directed investments is as follows at December 31, 2025 and 2024:

	2025	2024
Corporate Bonds	\$ 5,042,733	\$ 5,760,788
Corporate Stocks	9,852,529	8,617,347
Preferred Stocks	1,868,300	1,545,716
Real Estate Investment Trusts	396,308	96,921
Mutual Funds	310,930	510,493
Exchange-Traded and Closed-End Funds	8,515,867	7,960,717
Money Market Funds	1,047,131	667,923
Certificate of Deposit	-	511,345
Interest Bearing Cash	82,382	65,091
Noninterest-bearing Cash	10,253	11,066
Employer Contributions Receivable	741,062	739,042
Employer Nonelective Safe Harbor Contribution	658,938	660,958
Nonparticipant-Directed Net Assets	<u>\$ 28,526,433</u>	<u>\$ 27,147,407</u>

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 4 NONPARTICIPANT DIRECTED INVESTMENTS (CONTINUED)

Information about the significant components of the changes in net assets relating to nonparticipant directed investments is as follows for the year ended December 31:

Employer Contributions	\$ 1,400,000
Dividends	936,998
Interest	41,788
Net Appreciation in Fair Value of Investments	2,102,577
Benefits Paid	(2,955,613)
Administrative Fees	(146,724)
Changes in Nonparticipant-Directed Net Assets	<u>\$ 1,379,026</u>

NOTE 5 FAIR VALUE MEASUREMENTS

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

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

Level 2 – Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the assets or liabilities; or
- 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 any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 5 FAIR VALUE MEASUREMENTS (CONTINUED)

The following are descriptions of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2025 and 2024.

Certificate of Deposit: Valued based on fair value by discounting the related cash flows based on current yields of similar instruments with comparable durations considering the credit worthiness of the issuer.

Corporate Stocks, Preferred Stocks, and Real Estate Investment Trusts: Valued at the closing price reported on the active market on which the individual securities are traded.

Corporate Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments, but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote is available.

Mutual Funds, Exchange-Traded and Closed-End Funds, and Money Market Funds: Valued at the daily closing price as reported by the funds. Mutual funds held by the Plan are open-end mutual funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. Exchange-traded and closed-end funds are investments in a publicly traded investment company, which is structured, listed, and traded like a stock on a stock exchange. The mutual funds and exchange-traded and closed-end funds held by the Plan are deemed to be actively traded.

Pooled Separate Accounts: The underlying securities of the pooled separate accounts have observable quoted pricing inputs. NAV of the pooled separate accounts is not publicly quoted but is available to current investors via the custodian's website. Because NAV is the basis for current transactions, and the investments can be redeemed at NAV, Plan management believes the investments have a readily determinable fair value.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 5 FAIR VALUE MEASUREMENTS (CONTINUED)

The preceding methods may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date. The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value on a recurring basis as of December 31, 2025:

	Level 1	Level 2	Level 3	Total
Cash	\$ 82,382	\$ -	\$ -	\$ 82,382
Corporate Bonds	-	5,042,733	-	5,042,733
Corporate Stocks	9,852,529	-	-	9,852,529
Preferred Stocks	1,868,300	-	-	1,868,300
Real Estate Investment Trusts	396,308	-	-	396,308
Money Market Funds	1,047,131	-	-	1,047,131
Certificate of Deposit	-	-	-	-
Exchange-Traded and Closed-End Funds	8,515,867	-	-	8,515,867
Mutual Funds	310,930	-	-	310,930
Pooled Separate Accounts	-	14,212,425	-	14,212,425
Total Investments at Fair Value	<u>\$ 22,073,447</u>	<u>\$ 19,255,158</u>	<u>\$ -</u>	<u>\$ 41,328,605</u>

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value on a recurring basis as of December 31, 2024:

	Level 1	Level 2	Level 3	Total
Cash	\$ 65,091	\$ -	\$ -	\$ 65,091
Corporate Bonds	-	5,760,788	-	5,760,788
Corporate Stocks	8,617,347	-	-	8,617,347
Preferred Stocks	1,545,716	-	-	1,545,716
Real Estate Investment Trusts	96,921	-	-	96,921
Money Market Funds	667,923	-	-	667,923
Certificate of Deposit	511,345	-	-	511,345
Exchange-Traded and Closed-End Funds	7,960,717	-	-	7,960,717
Mutual Funds	510,493	-	-	510,493
Pooled Separate Accounts	-	12,140,497	-	12,140,497
Total Investments at Fair Value	<u>\$ 19,975,553</u>	<u>\$ 17,901,285</u>	<u>\$ -</u>	<u>\$ 37,876,838</u>

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 6 INVESTMENTS AT CONTRACT VALUE

The fixed-account investment option is provided through the agreement with the insurance company. Under the terms of the agreement, a crediting rate is established for amounts invested in the fixed account. The insurance company credits new contributions with interest at a rate of not less than the declared interest rate for the calendar quarter in which they are received. The declared interest rate applicable to any calendar quarter is guaranteed to the end of that calendar year. For each subsequent year, the insurance company will credit the existing fixed-account value with interest at a rate of not less than the declared interest rate for the calendar year. The declared interest rate was 2.90% as of December 31, 2025 and 2.80% as of December 31, 2024. The declared interest rate has never been less than zero.

This investment option is considered to be a fully benefit-responsive traditional investment contract. Contract value is the relevant measure for this investment since this is the value that would be received by participants for initiating permitted transactions under the terms of the agreement. Contract value represents contributions, plus credited interest, less participant withdrawals and fees.

The following represents the contract value of the traditional investment contract held by the Plan at December 31, 2025 and 2024:

	2025	2024
Fixed Account	<u>\$ 1,084,896</u>	<u>\$ 1,002,246</u>

The agreement does not allow transfers and surrenders of the fixed-account values prior to the agreement discontinuance if the amount of any transfer or surrender from the fixed account in any 12-month period exceeds 1/6th of fixed-account values under the agreement. However, these restrictions do not apply to benefit payments. Upon discontinuance of the agreement, it may be possible to receive the market value of assets held in the fixed account. No events are probable of occurring that might limit the ability of the Plan to transact at contract value with the contract issuers and that would also limit the ability of the Plan to transact at contract value with the participants.

In addition, certain events allow the issuer to terminate the contract with the Plan and settle at an amount different from contract value. These events include the following:

- a. The Plan or Plan trust fails to maintain its special tax qualified or exempt status under 401(a) of the IRC.
- b. The Plan fails to provide the information necessary for the issuer to perform the agreement, and the Plan fails to remedy the failure within 31 days from the date of notification.
- c. The Plan trust is amended in a way that adversely affects obligations under the agreement.
- d. All group variable funding agreements in this class of business are amended, changed, or altered due to changes in any applicable laws, and the issuer determines that obligations under the agreement or ability to maintain this class of business are thereby materially affected.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 6 INVESTMENTS AT CONTRACT VALUE (CONTINUED)

- e. The assets held or the participants covered under the agreement are less than the amount required for the agreement to be a group funding agreement under any applicable insurance law.
- f. A change occurs such that the Plan is no longer considered to be an entity that is authorized or eligible to sponsor the agreement.
- g. No contributions are made during any consecutive 12-month period.
- h. At any time, the contributions or balances are less than the amount required for this class of business under the underwriting standards in effect as of the agreement effective date.

NOTE 7 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 participants' account balances and the amounts reported in the statements of net assets available for benefits. The brokerage firm is insured by the Securities Investor Protection Corporation.

The Plan maintains cash balances, money market accounts, and a certificate of deposit at several financial institutions and brokerage firms. Accounts at these institutions are insured by the Federal Deposit Insurance Corporation for up to \$250,000 per institution. The Plan regularly maintains cash balances in excess of federally insured limits.

NOTE 8 PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right, under the Plan, to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, all participants would become fully vested.

NOTE 9 TAX STATUS

The Company has adopted a pre-approved plan document that has received an opinion letter from the Internal Revenue Service (IRS) stating that the form of the pre-approved plan document was in compliance with the applicable requirements of the IRC. Although the Plan has been amended since adopting the pre-approved plan document, the plan administrator believes the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC, and, therefore, believes that the plan is qualified, and the related trust is tax-exempt.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 9 TAX STATUS (CONTINUED)

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

NOTE 10 PARTIES IN INTEREST

Certain Plan investments are managed by the insurance company; therefore, these investments qualify as party-in-interest transactions. The Plan also has a number of service providers. Such providers are parties in interest under ERISA.

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>NonInterest-Bearing Cash (Nonparticipant Directed):</u>			
	1st Century Bank	General Cash Account	\$ 10,253	\$ 10,253
	<u>Interest-Bearing Cash (Nonparticipant Directed):</u>			
	Morgan Stanley	General Cash Account	48,063	48,063
	Morgan Stanley	General Cash Account	18,987	18,987
	Pershing Advisor Solutions LLC	General Cash Account	13,228	13,228
	Pershing Advisor Solutions LLC	General Cash Account	129	129
	Pershing Advisor Solutions LLC	General Cash Account	1,975	1,975
	Total Interest-Bearing Cash (Nonparticipat Directed)		82,383	82,383
	<u>Corporate Bonds (Nonparticipant Directed):</u>			
	Ford Motor Co.	200,000 shares 4.389% MAT 01/08/26	200,024	200,012
	General Motors Financial	100,000 shares 5.2500% MAT 03/01/26	100,194	100,078
	AT&T, Inc.	300,000 shares 4.250% MAT 03/01/27	301,537	300,693
	Mercury General Corporation	225,000 shares 4.400% MAT 03/15/27	225,702	224,791
	Ally Financial, Inc.	75,000 shares 4.750% MAT 06/10/27	71,360	75,658
	Brighthouse Financial	150,000 shares 3.700% MAT 6/22/27	143,478	148,182
	Marriott Intl Inc New NT Ser	85000 shares 5.00% MAT 10/15/27	83,679	86,450
	Southwest Airlines Co. Fixed	100,000 shares 3.450 % MAT 11/16/27	100,463	98,507
	Campbell Soup Co.	200,000 shares 4.150% MAT 03/15/28	194,316	200,034
	Edison Intl Fixed RT	150,000 shares 4.125% MAT 03/15/28	147,005	148,284
	General Mills, Inc.	125,000 shares 4.200% MAT 4/17/28	124,951	125,434
	Delta Airlines	75000 shares 4.375% MAT 4/19/28	71,877	75,253
	Kellogg Co.	75,000 shares 4.300% MAT 05/15/28	75,077	75,470
	Fluor Corp New	200000 shares 4.250% MAT 9/15/28	201,626	198,524
	Fedex Corp GTD FXD	134000 shares 4.20% MAT 07/17/28	125,168	133,346
	Discover Financial Services	100,000 shares 4.100% MAT 03/15/29	100,270	98,981
	CBS Corp New GTD	60,000 shares 4.200% MAT 03/01/29	53,716	58,494
	EPR PPTYS SR	150,000 shares 3.750% MAT 08/15/29	146,992	145,398
	Nordstrom Inc	100,000 shares 4.375% MAT 04/01/30	102,630	95,605
	Huntington Ingalls Ind	250,000 shares 4.200% MAT 5/1/30	241,674	247,828
	Viacomcbs Inc	100,000 shares 5.600% MAT 2/19/32	88,059	90,518
	General Motors	100,000 shares 5.600% MAT 7/15/32	99,502	104,734
	Oneok Inc New NT	80,000 shares 6.10% MAT 8/15/32	79,833	85,736
	Whirlpool Corp	100,000 shares 5.50% MAT 12/1/32	102,903	92,843
	American Tower Corp New	90,000 shares 5.65% MAT 12/15/32	85,229	94,973
	Whirlpool Corp	100,000 shares 5.75% MAT 12/1/33	98,032	92,794
	Tyson Foods Inc	100,000 shares 5.705% MAT 3/15/34	101,271	105,630
	Boeing Co	250,000 shares 3.30% MAT 09/1/34	250,662	217,500
	General Motors	200,000 shares 5.000% MAT 4/1/35	185,743	195,768
	Reynolds Amern Inc	275,000 shares 5.70% MAT 8/15/35	265,268	287,356
	Baxter Intl Inc SR NT	120,000 shares 6.25% MAT 12/1/37	117,514	124,574
	Bank Amer Cor p Medium	100,000 shares 5.60% MAT 8/18/26	99,983	101,144
	Fox Corp SR NT	200,000 shares 5.47% MAT 7/25/38	191,612	201,068
	Dow Chem Co	100,000 shares 5.25% MAT 2/10/43	91,489	90,859
	Intel Corp	140,000 shares 5.625% MAT 2/10/43	130,960	134,649
	Fedex Corp GTD FXD	100,000 shares 5.10 % MAT 1/15/44	89,097	91,154
	Kraft Heinz Foods Co	100,000 shares 5.20 % MAT 7/15/45	89,521	91,971
	Frontier Communications Holdings LLC	23.9 shares 5.875% MAT 11/01/2029	2,420	2,442
	Total Corporate Bonds (Nonparticipated Directed)		4,980,833	5,042,733
	<u>Corporate Stocks (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Alphabet, Inc.	822	22,446	257,944
	Amazon, Inc.	738	42,943	170,345
	Artista Networks Inc Com New	366	52,082	47,957
	ASML Hldg NV NY	76	14,969	81,309
	Boston Scientific Corporation	762	30,151	72,657
	Broadcom Inc Com	521	120,301	180,318
	Cadence Designs Sys Inc Com	191	52,842	59,703
	Costco Wholesale Corporation	102	12,357	87,959
	Crowdstrike Hldings Inc	187	33,001	87,658
	Eaton Corporation PLC SHS	169	60,732	53,828
	General Elec Co Com New	221	35,567	68,075
	Idexx Labs Inc Com	34	23,678	23,002
	Intuitive Surgical Inc.Com	151	40,733	85,520
	Mastercard, Inc.	181	21,855	103,329
	Meta Platforms Inc, Cl A	210	106,434	138,619
	Microsoft Corp Com	669	215,938	323,542

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed)</u>			
	<u>(Continued):</u>	<u>Number of Shares</u>		
	Nvidia Corporation	2971	\$ 30,374	\$ 554,092
	O Reilly Automotive	780	50,203	71,144
	Oracle Corp Com	146	42,612	28,457
	Palo Alto Networks Inc Com	380	43,656	69,996
	S&P Global, Inc.	157	28,704	82,047
	ServiceNow, Inc.	875	10,777	134,041
	Shopify Inc Cl A	475	31,351	76,461
	Spotify Technology SA Registered SA	88	59,233	51,102
	Tyler Technologies Inc Com	109	64,159	49,481
	Visa, Inc.	324	14,411	113,630
	Waste Connections, Inc.	304	20,319	53,392
	Abb Lts Sponsored	564	10,335	41,719
	Accenture PLC	171	27,738	45,879
	AIA Group LTD	449	11,421	18,422
	Alphabet Inc Cl A	204	38,986	63,852
	Amazon Com Inc	344	41,074	79,402
	Amphenol Corp	399	14,742	53,921
	AON PLC	136	15,535	47,992
	Apple Inc	408	93,791	110,919
	Argenx SE SPONS ADS	21	12,568	17,660
	ASM International NV NY Registered SHS	44	14,173	26,551
	ASM Hldg N V N Y Registry Shs New	62	41,994	66,331
	Assa Abloy	1,118	10,164	21,589
	AstraZeneca	450	35,413	41,369
	Avery Dennison Corp	80	18,034	14,550
	Bank Amer Corp Com	637	20,990	35,035
	Booz Allen Hamilton Hldg Corp Cl	265	22,337	22,355
	Bureau Veritas	284	19,408	18,091
	Carlsberg	703	22,971	18,355
	Coca Cola Company	605	28,024	42,296
	Coca Cola European Partnerships PLC	354	13,202	32,108
	Computershare Ltd Sponsored	853	14,514	19,286
	Corpay Inc Com	46	17,447	13,843
	Danaher Corp Com	148	30,766	33,880
	Diaego PLC	290	35,496	25,018
	Equifax Inc Com	111	30,572	24,085
	Essilor Intl SA Sponsored	171	20,042	27,090
	Fanuc Corporation	1,550	23,824	30,179
	HDFC Bank LTD	556	12,306	20,316
	Health equity Inc com	198	22,203	18,139
	Hexagon AB	1904	10,927	22,353
	Industria De Diseno Textx	2222	18,309	36,663
	Intercontinental Exchange, Inc.	268	11,266	43,405
	Iqvia, Inc.	163	13,511	36,742
	KLA Corp Com	36	32,694	43,743
	Kone OI ADR ISIN	555	15,018	19,647
	Legrand	830	18,165	24,610
	LVMH Moet Hennessy	136	13,967	20,510
	McDonald's Corporation	100	19,004	30,563
	Meta Platforms Inc	28	20,662	18,483
	Microsoft Corporation	170	14,388	82,215
	Mizuho Financial Group Inc Spon ADR	6380	27,397	46,702
	Motorola, Inc.	67	8,774	25,682
	Nike Inc	342	40,869	21,789
	Nintendo Ltd Adr	580	5,741	9,779
	Pernod Ricard S A Adr	415	14,025	7,117
	Procter & Gamble Co.	246	18,432	35,254
	PTC Inc Com	174	11,943	30,313
	Relx PLC	1,016	18,216	41,067
	Resona Hldgs Inc Adr Level I	1,138	20,353	21,542
	S&P Global, Inc.	88	14,600	45,988
	Salesforce Inc Com	167	40,895	44,240
	Schwab Charles Corporation	503	26,497	50,255
	Taiwan Semiconductor MFG Co.	330	7,687	100,284
	Techtronics Ind LTD Spon ADR	508	32,278	29,251
	Tencent LTD	435	16,583	33,299
	Texas Instruments Inc.	154	17,008	26,717
	Thermo Fisher Scientific, inc.	69	12,070	39,982
	Totvs SA ADR	1183	21,063	17,982
	Unilever PLC	445	23,366	29,103

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed)</u>			
	<u>(Continued):</u>	<u>Number of Shares</u>		
	United Rentals Inc Com	36	\$ 34,402	\$ 29,136
	Visa, Inc.	158	9,938	55,412
	Wolters Kluwer	257	11,828	26,615
	Zoetis, Inc.	131	6,950	16,482
	BHP Group LTD	963.8327	48,396	58,187
	South32 LTD	200	1,800	2,364
	Chevron Corporation	356.5361	40,735	54,340
	Exxon Mobil Corporation	436.9476	38,355	52,582
	Occidental Petroleum Corporation	451.8603	31,976	18,581
	Woodside Energy	281	6,047	4,381
	Air Prods & Chems Inc Com	135	38,378	33,348
	Alphabet, Inc.	234	42,556	73,429
	Amazon Com Inc	485	109,543	111,948
	American Elec Power Co	230	20,145	26,521
	American Intl Group	466	9,889	39,866
	AstraZeneca	385	24,823	35,393
	Baxter Intl Inc Com	4,116	146,405	78,657
	Becton Dickinson & Co Com	566	108,645	109,844
	BP PLC	3598	118,219	124,959
	Bristol Myers Squib Co Com	712	33,420	38,405
	British Amern Tob PLC	802	28,011	45,409
	Campbell Soup Co Com	707	21,942	19,704
	Cardinal Healthinc Com	629	66,846	129,260
	Caryle Group Inc	610	23,833	36,057
	CDW Corp Com	410	60,318	55,842
	Cisco Systems, Inc.	798	40,033	61,470
	CitiGroup, Inc.	1,525	88,997	177,952
	CNH Intl NV SHS	1,599	18,691	14,743
	Comcast Corporation	1575	58,927	47,077
	Crown Hldgs Inc Com	242	20,273	24,919
	CSX Corp	1020	31,985	36,975
	CVS Health Corp Com	1430	83,342	113,485
	Disney Walt Co Disney Com	217	22,727	24,688
	Dollar General Corporation	780	93,157	103,561
	Dominion Energy Inc Com	1104	61,563	64,683
	Edison Intl Com	428	21,918	25,689
	Electronic Arts Inc Com	246	34,538	50,265
	Elevance Health Inc Com	192	62,802	67,306
	Evergy Inc Com	315	21,784	22,834
	Exelon	837	32,147	36,485
	F & G Annuities	44	-	1,357
	Fedex Corp	90	23,063	25,997
	Fidelity National Finl Inc	739	32,091	40,342
	Fidelity National Information Svcs Inc	1319	109,531	87,661
	First Ctzns Bancshares Inc	60	47,880	128,771
	Fortive Corp Com	508	29,658	28,047
	Fortune Brands Innovations Inc Com	375	22,787	18,758
	General Motors Co	592	21,076	48,141
	Hasbro Inc Com	547	26,861	44,854
	Hewlett Packard Enterprise Co Com	2802	56,498	67,304
	Honeywell Intl Inc Com	194	39,625	37,847
	HP Inc Com	2315	78,413	51,578
	Intercontinental Exchange, Inc.	641	94,354	103,816
	International Flavors & Fragrances Inc Com	363	22,910	24,463
	JP Morgan Chase & Co.	290	39,519	93,444
	Keurig Dr Pepper Inc Com	1619	47,503	45,348
	Kraft Heinz Co Com	1,845	73,199	44,741
	Lamb Weston Hldgs Inc Com	632	37,778	26,474
	Leidos Holdings	272	23,385	49,069
	Lockheed Martin Corp	87	40,685	42,079
	Lyondellbasell Industries	515	28,284	22,300
	L3Harris Technologies Inc Com	222	43,449	65,173
	Medtronic	957	84,360	91,929
	Meta Platforms Inc CI	62	46,866	40,926
	Micron Technology Inc Com	349	26,522	99,608
	Microsoft Corporation	215	91,221	103,978
	Pepsico Inc Com	160	22,776	22,963
	Pfizer Inc Com	890	20,991	22,161
	PG& E Corp Com	1510	25,577	24,266
	PPG Inds Com	534	61,637	54,714

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed):</u>			
	<u>(Continued):</u>			
		<u>Number of Shares</u>		
	Rogers Communications Inc	546	\$ 19,713	\$ 20,601
	RTX Corp Com	130	14,002	23,842
	Sanofi Spons Adr	863	42,916	41,821
	Schwab Charles Corp New	323	25,984	32,271
	Sealed Air Corp	1354	68,205	56,096
	Shell PLC Sponsored	1448	92,471	106,399
	Solstice Advanced Matls Inc Com	48	2,420	2,332
	SS& C Technologies Hldgs	1408	90,634	123,087
	Sysco Corp Com	283	22,255	20,854
	Taiwan Semiconductor MFG Co.	156	23,090	47,407
	Teck Res LTD CL B Sub	1492	58,375	71,452
	Union Pac Corp	94	20,848	21,744
	Verizon Communications Inc	520	19,352	21,180
	Wells Fargo & Co.	1,804	67,410	168,133
	Wesco Intl	209	42,504	51,130
	Western Digital	407	20,465	70,114
	Willis Towers Watson Pub	141	37,642	46,333
	Frontier Communications Corp (FYBR)	779	22,128	29,657
	Total Corporate Stocks (Nonparticipated Directed)		6,352,810	9,852,528
	<u>Preferred Stocks (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Doubleline Income Solutions	33,164	535,743	373,758
	First TR High Yield	10,000	200,003	140,700
	Hancock John Tax Advantage	11,000	279,646	260,260
	SCE TR II TR PFD	4,763	112,828	84,448
	Annaly CAP MGMT Inc PFD	7,500	192,145	186,975
	Getty	5,550	150,811	151,904
	Gladstone	8,900	200,587	94,963
	Net Lease Office PPTYS	175	2,027	4,513
	Occidental Pete Corp	53	262	1,021
	STAG INDL Inc	4,850	150,399	178,286
	VICI PPTYS	3,000	75,176	84,360
	Vornado rfty Tr Com	4,200	125,958	139,776
	W P Carey Inc	2,600	204,476	167,336
	Total Preferred Stocks (Nonparticipated Directed)		2,230,060	1,868,300
	<u>Real Estate Investment Trusts:</u>			
		<u>Number of Shares</u>		
	WellTower Inc Com	231	43,985	42,876
	Avalonbay Cmnty Inc	138	27,929	25,021
	Crown Castle Inc Com	439	45,449	39,014
	Rexford Indl Rfty Inc	854	31,849	33,067
	Stag Indl Inc Com	853	29,588	31,356
	Total Real Estate Investment Trusts		178,798	171,334
	<u>Money Market Funds (Nonparticipated Directed):</u>			
	1st Century Bank	Business Money Market	14,464	14,464
	Pershing Advisor Solutions LLC	General Cash Account	819,739	819,739
	Pershing Advisor Solutions LLC	General Cash Account	72,601	72,601
	Pershing Advisor Solutions LLC	General Cash Account	48,839	48,839
	Pershing Advisor Solutions LLC	General Cash Account	91,487	91,487
	Total Money Market Funds (Non Participated Directed)		1,047,130	1,047,130
	<u>Exchange-Traded Funds (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Goldman ActiveBeta US LC ETF (GSLC)	4,758	415,253	629,816
	Goldman Sachs Access Inflation (GTIP)	2,341	126,836	115,013
	Goldman Sachs Access TRE 0-1 y (GBIL)	867	86,531	86,648
	Goldman Sachs Access US AGG (GCOR)	21,720	892,312	901,814
	Goldman Sachs Access Inv GR ETF (GIGB)	4872	222,167	225,330
	Goldman Sachs ActiveBeta EM (GEM)	5,779	179,079	240,522
	Goldman Sachs ActiveBeta INT (GSIE)	17,033	554,893	731,397
	Goldman Sachs MarketBeta US (GSUS)	21,712	1,213,647	2,049,613
	Goldman SS MB RL 1000 GE ETF(GCUS)	4049	222,598	257,759
	GS ActiveBeta US Small Cap ETF (GSSC)	1,839	116,610	139,084
	Ishares Edge MSCI US Qlty FAC (QUAL)	574	115,604	114,008
	SPDR SER TR SPDR Portfolio (SPTL)	4,371	116,755	115,700
	Vanguard SHR-TM Inflat Protec (VTIP)	2308	115,194	114,154
	SPDR SER TR SPDR Bloomberg 1-3 Mnth	931	85,243	85,075
	Total Exchange-Traded Funds		4,462,722	5,805,934

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Mutual Funds (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Blackrock Taxable Municipal Bond Trust	23,394.314	\$ 499,381	\$ 381,795
	Blackstone / GSO Strategic Credit Fund	25,646.968	350,263	302,121
	Blackrock Multi Sector	24,500.000	384,076	319,970
	First TR Exchange Traded	16,000.000	290,095	291,520
	Ishares Tr PFD & Income Secs	6,400.000	247,829	198,144
	Loomis Sayles Strategic	40,235.100	571,270	507,767
	MFS Corporate	24,136.005	333,778	302,666
	Nuveen Taxable	25,693.027	504,856	405,951
	Reaves UTIL Income Fund	8,500.000	290,975	310,930
	Cohen & Steers Quality Income Rlty FD Inc	19,700.000	252,276	224,974
	Total Mutual Funds		3,724,799	3,245,838
	<u>Pooled Separate Accounts (Participant Directed):</u>			
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2025 A	80,531	83,805
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2030 A	427,766	479,221
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2035 A	40,595	43,896
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2040 A	86,217	95,244
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2045 A	172,071	196,176
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2050 A	35,599	41,729
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2055 A	163,417	182,026
*	Talcott Resolution Life Insurance Company	American Funds Capital World Gr & Inc R3	214,148	282,028
*	Talcott Resolution Life Insurance Company	American Funds Europacific Growth R3	873,591	951,365
*	Talcott Resolution Life Insurance Company	American Funds New Perspective R3	29,004	38,092
*	Talcott Resolution Life Insurance Company	Empower International Index Inv	233,717	312,592
*	Talcott Resolution Life Insurance Company	Invesco Oppenheimer International Gr A	185,276	135,796
*	Talcott Resolution Life Insurance Company	Empower S & P Small Cap 600 Index	675,820	710,448
*	Talcott Resolution Life Insurance Company	Invesco Small Cap Value A	23,012	24,873
*	Talcott Resolution Life Insurance Company	BNYM Mellon NSL Small Cap SIF	154,326	211,591
*	Talcott Resolution Life Insurance Company	Empower S & P Small Cap 400 Index	588,806	678,087
*	Talcott Resolution Life Insurance Company	Janus Henderon Enterprise S	12,255	12,110
*	Talcott Resolution Life Insurance Company	Alger Capital Appreciation Instl 1	903,576	1,297,202
*	Talcott Resolution Life Insurance Company	American Funds AMCAP R3	16,351	18,424
*	Talcott Resolution Life Insurance Company	American Funds Growth Fund of Amer R3	1,573,660	2,221,419
*	Talcott Resolution Life Insurance Company	American Funds Washington Mutual R3	1,799,381	2,325,998
*	Talcott Resolution Life Insurance Company	Blackrock Equity Dividend Inv A	317,902	327,961
*	Talcott Resolution Life Insurance Company	JP Morgan Large Cap Growth A	343,972	496,878
*	Talcott Resolution Life Insurance Company	MM S&P 500 Index R4	883,429	788,247
*	Talcott Resolution Life Insurance Company	Invesco Equity and Income A	66,917	69,492
*	Talcott Resolution Life Insurance Company	Franklin High Income A1	110,022	108,878
*	Talcott Resolution Life Insurance Company	Loomis Sayles Bond Admin	353,373	346,145
*	Talcott Resolution Life Insurance Company	MFS Government Securities R3	371,249	345,431
*	Talcott Resolution Life Insurance Company	Pimco Total Return A	1,517,799	1,387,273
	Total Pooled Separate Accounts		12,253,782	14,212,425
	<u>Group Annuity Contract (Participant Directed):</u>			
*	Talcott Resolution Life Insurance Company	General Account	1,009,688	1,084,896
	Total Group Annuity		1,009,688	1,084,896
	Total Net Assets Held for Investment		\$ 36,333,258	\$ 42,423,754

* Party-in-interest
*** States at contract value



CLA (CliftonLarsonAllen LLP) is a network member of CLA Global. See CLAGlobal.com/disclaimer. Securities and investment advisory services are offered through CliftonLarsonAllen Wealth Advisors, LLC, an SEC-registered investment advisor, member FINRA/SIPC.

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2025 This Form is Open to Public Inspection
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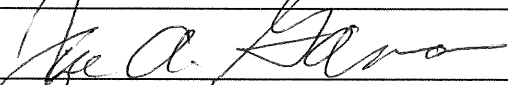
Part I	Annual Report Identification Information
For calendar plan year 2025 or fiscal plan year beginning 01/01/2025 and ending 12/31/2025	

- A** This return/report is for: ☐ a multiemployer plan ☐ a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- ☒ a single-employer plan ☐ a DFE (specify) _____
- 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 F. GAVINA & SONS, INC. 401(k) PROFIT SHARING PLAN	1b Three-digit plan number (PN) ▶ 002
	1c Effective date of plan 04/01/1985
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) F. GAVINA & SONS, INC. 2700 FRUITLAND AVENUE VERNON, CA 90058	2b Employer Identification Number (EIN) 95-2922751
	2c Plan Sponsor's telephone number (323) 582-0671
	2d Business code (see instructions) 311900

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		9/16/26	Jose Gavina
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		9/16/26	Jose Gavina
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2025)
v. 250312

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	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">5</td> <td style="width: 90%; text-align: right;">338</td> </tr> </table>	5	338																				
5	338																						
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.....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="background-color: #cccccc; height: 20px;"></td> </tr> <tr> <td style="width: 10%;">6a(1)</td> <td style="width: 90%; text-align: right;">273</td> </tr> <tr> <td>6a(2)</td> <td style="text-align: right;">260</td> </tr> <tr> <td>6b</td> <td style="text-align: right;">16</td> </tr> <tr> <td>6c</td> <td style="text-align: right;">43</td> </tr> <tr> <td>6d</td> <td style="text-align: right;">319</td> </tr> <tr> <td>6e</td> <td style="text-align: right;">3</td> </tr> <tr> <td>6f</td> <td style="text-align: right;">322</td> </tr> <tr> <td>6g(1)</td> <td style="text-align: right;">324</td> </tr> <tr> <td>6g(2)</td> <td style="text-align: right;">322</td> </tr> <tr> <td>6h</td> <td style="text-align: right;">3</td> </tr> </table>			6a(1)	273	6a(2)	260	6b	16	6c	43	6d	319	6e	3	6f	322	6g(1)	324	6g(2)	322	6h	3
6a(1)	273																						
6a(2)	260																						
6b	16																						
6c	43																						
6d	319																						
6e	3																						
6f	322																						
6g(1)	324																						
6g(2)	322																						
6h	3																						
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">7</td> <td style="width: 90%;"></td> </tr> </table>	7																					
7																							

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

2A 2E 2H 2J 3D

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code _____

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>NonInterest-Bearing Cash (Nonparticipant Directed):</u>			
	1st Century Bank	General Cash Account	\$ 10,253	\$ 10,253
	<u>Interest-Bearing Cash (Nonparticipant Directed):</u>			
	Morgan Stanley	General Cash Account	48,063	48,063
	Morgan Stanley	General Cash Account	18,987	18,987
	Pershing Advisor Solutions LLC	General Cash Account	13,228	13,228
	Pershing Advisor Solutions LLC	General Cash Account	129	129
	Pershing Advisor Solutions LLC	General Cash Account	1,975	1,975
	Total Interest-Bearing Cash (Nonparticipat Directed)		82,383	82,383
	<u>Corporate Bonds (Nonparticipant Directed):</u>			
	Ford Motor Co.	200,000 shares 4.389% MAT 01/08/26	200,024	200,012
	General Motors Financial	100,000 shares 5.2500% MAT 03/01/26	100,194	100,078
	AT&T, Inc.	300,000 shares 4.250% MAT 03/01/27	301,537	300,693
	Mercury General Corporation	225,000 shares 4.400% MAT 03/15/27	225,702	224,791
	Ally Financial, Inc.	75,000 shares 4.750% MAT 06/10/27	71,360	75,658
	Brighthouse Financial	150,000 shares 3.700% MAT 6/22/27	143,478	148,182
	Marriott Intl Inc New NT Ser	85000 shares 5.00% MAT 10/15/27	83,679	86,450
	Southwest Airlines Co. Fixed	100,000 shares 3.450 % MAT 11/16/27	100,463	98,507
	Campbell Soup Co.	200,000 shares 4.20% MAT 03/15/28	194,316	200,034
	Edison Intl Fixed RT	150,000 shares 4.125% MAT 03/15/28	147,005	148,284
	General Mills, Inc.	125,000 shares 4.200% MAT 4/17/28	124,951	125,434
	Delta Airlines	75000 shares 4.375% MAT 4/19/28	71,877	75,253
	Kellogg Co.	75,000 shares 4.300% MAT 05/15/28	75,077	75,470
	Fluor Corp New	200000 shares 4.250% MAT 9/15/28	201,626	198,524
	Fedex Corp GTD FXD	134000 shares 4.20% MAT 07/17/28	125,168	133,346
	Discover Financial Services	100,000 shares 4.100% MAT 03/15/29	100,270	98,981
	CBS Corp New GTD	60,000 shares 4.200% MAT 03/01/29	53,716	58,494
	EPR PPTYS SR	150,000 shares 3.750% MAT 08/15/29	146,992	145,398
	Nordstrom Inc	100,000 shares 4.375% MAT 04/01/30	102,630	95,605
	Huntington Ingalls Ind	250,000 shares 4.200% MAT 5/1/30	241,674	247,828
	Viacomcbs Inc	100,000 shares 5.600% MAT 2/19/32	88,059	90,518
	General Motors	100,000 shares 5.600% MAT 7/15/32	99,502	104,734
	Oneok Inc New NT	80,000 shares 6.10% MAT 8/15/32	79,833	85,736
	Whirlpool Corp	100,000 shares 5.50% MAT 12/1/32	102,903	92,843
	American Tower Corp New	90,000 shares 5.65% MAT 12/15/32	85,229	94,973
	Whirlpool Corp	100,000 shares 5.75% MAT 12/1/33	98,032	92,794
	Tyson Foods Inc	100,000 shares 5.705% MAT 3/15/34	101,271	105,630
	Boeing Co	250,000 shares 3.30% MAT 09/1/34	250,662	217,500
	General Motors	200,000 shares 5.000% MAT 4/1/35	185,743	195,768
	Reynolds Amern Inc	275,000 shares 5.70% MAT 8/15/35	265,268	287,356
	Baxter Intl Inc SR NT	120,000 shares 6.25% MAT 12/1/37	117,514	124,574
	Bank Amer Cor p Medium	100,000 shares 5.60% MAT 8/18/26	99,983	101,144
	Fox Corp SR NT	200,000 shares 5.47% MAT 7/25/38	191,612	201,068
	Dow Chem Co	100,000 shares 5.25% MAT 2/10/43	91,489	90,859
	Intel Corp	140,000 shares 5.625% MAT 2/10/43	130,960	134,649
	Fedex Corp GTD FXD	100,000 shares 5.10 % MAT 1/15/44	89,097	91,154
	Kraft Heinz Foods Co	100,000 shares 5.20 % MAT 7/15/45	89,521	91,971
	Frontier Communications Holdings LLC	23.9 shares 5.875% MAT 11/01/2029	2,420	2,442
	Total Corporate Bonds (Nonparticipated Directed)		4,980,833	5,042,733
	<u>Corporate Stocks (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Alphabet, Inc.	822	22,446	257,944
	Amazon, Inc.	738	42,943	170,345
	Artista Networks Inc Com New	366	52,082	47,957
	ASML Hldg NV NY	76	14,969	81,309
	Boston Scientific Corporation	762	30,151	72,657
	Broadcom Inc Com	521	120,301	180,318
	Cadence Designs Sys Inc Com	191	52,842	59,703
	Costco Wholesale Corporation	102	12,357	87,959
	Crowdstrike Hldings Inc	187	33,001	87,658
	Eaton Corporation PLC SHS	169	60,732	53,828
	General Elec Co Com New	221	35,567	68,075
	Idexx Labs Inc Com	34	23,678	23,002
	Intuitive Surgical Inc.Com	151	40,733	85,520
	Mastercard, Inc.	181	21,855	103,329
	Meta Platforms Inc, Cl A	210	106,434	138,619
	Microsoft Corp Com	669	215,938	323,542

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed)</u>			
	<u>(Continued):</u>	<u>Number of Shares</u>		
	Nvidia Corporation	2971	\$ 30,374	\$ 554,092
	O Reilly Automotive	780	50,203	71,144
	Oracle Corp Com	146	42,612	28,457
	Palo Alto Networks Inc Com	380	43,656	69,996
	S&P Global, Inc.	157	28,704	82,047
	ServiceNow, Inc.	875	10,777	134,041
	Shopify Inc Cl A	475	31,351	76,461
	Spotify Technology SA Registered SA	88	59,233	51,102
	Tyler Technologies Inc Com	109	64,159	49,481
	Visa, Inc.	324	14,411	113,630
	Waste Connections, Inc.	304	20,319	53,392
	Abb Lts Sponsored	564	10,335	41,719
	Accenture PLC	171	27,738	45,879
	AIA Group LTD	449	11,421	18,422
	Alphabet Inc Cl A	204	38,986	63,852
	Amazon Com Inc	344	41,074	79,402
	Amphenol Corp	399	14,742	53,921
	AON PLC	136	15,535	47,992
	Apple Inc	408	93,791	110,919
	Argenx SE SPONS ADS	21	12,568	17,660
	ASM International NV NY Registered SHS	44	14,173	26,551
	ASM Hldg N V N Y Registry Shs New	62	41,994	66,331
	Assa Abloy	1,118	10,164	21,589
	AstraZeneca	450	35,413	41,369
	Avery Dennison Corp	80	18,034	14,550
	Bank Amer Corp Com	637	20,990	35,035
	Booz Allen Hamilton Hldg Corp Cl	265	22,337	22,355
	Bureau Veritas	284	19,408	18,091
	Carlsberg	703	22,971	18,355
	Coca Cola Company	605	28,024	42,296
	Coca Cola European Partnerships PLC	354	13,202	32,108
	Computershare Ltd Sponsored	853	14,514	19,286
	Corpay Inc Com	46	17,447	13,843
	Danaher Corp Com	148	30,766	33,880
	Diaego PLC	290	35,496	25,018
	Equifax Inc Com	111	30,572	24,085
	Essilor Intl SA Sponsored	171	20,042	27,090
	Fanuc Corporation	1,550	23,824	30,179
	HDFC Bank LTD	556	12,306	20,316
	Health equity Inc com	198	22,203	18,139
	Hexagon AB	1904	10,927	22,353
	Industria De Diseno Textx	2222	18,309	36,663
	Intercontinental Exchange, Inc.	268	11,266	43,405
	Iqvia, Inc.	163	13,511	36,742
	KLA Corp Com	36	32,694	43,743
	Kone OI ADR ISIN	555	15,018	19,647
	Legrand	830	18,165	24,610
	LVMH Moet Hennessy	136	13,967	20,510
	McDonald's Corporation	100	19,004	30,563
	Meta Platforms Inc	28	20,662	18,483
	Microsoft Corporation	170	14,388	82,215
	Mizuho Financial Group Inc Spon ADR	6380	27,397	46,702
	Motorola, Inc.	67	8,774	25,682
	Nike Inc	342	40,869	21,789
	Nintendo Ltd Adr	580	5,741	9,779
	Pernod Ricard S A Adr	415	14,025	7,117
	Procter & Gamble Co.	246	18,432	35,254
	PTC Inc Com	174	11,943	30,313
	Relx PLC	1,016	18,216	41,067
	Resona Hldgs Inc Adr Level I	1,138	20,353	21,542
	S&P Global, Inc.	88	14,600	45,988
	Salesforce Inc Com	167	40,895	44,240
	Schwab Charles Corporation	503	26,497	50,255
	Taiwan Semiconductor MFG Co.	330	7,687	100,284
	Techtronics Ind LTD Spon ADR	508	32,278	29,251
	Tencent LTD	435	16,583	33,299
	Texas Instruments Inc.	154	17,008	26,717
	Thermo Fisher Scientific, inc.	69	12,070	39,982
	Totvs SA ADR	1183	21,063	17,982
	Unilever PLC	445	23,366	29,103

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed)</u>			
	<u>(Continued):</u>	<u>Number of Shares</u>		
	United Rentals Inc Com	36	\$ 34,402	\$ 29,136
	Visa, Inc.	158	9,938	55,412
	Wolters Kluwer	257	11,828	26,615
	Zoetis, Inc.	131	6,950	16,482
	BHP Group LTD	963.8327	48,396	58,187
	South32 LTD	200	1,800	2,364
	Chevron Corporation	356.5361	40,735	54,340
	Exxon Mobil Corporation	436.9476	38,355	52,582
	Occidental Petroleum Corporation	451.8603	31,976	18,581
	Woodside Energy	281	6,047	4,381
	Air Prods & Chems Inc Com	135	38,378	33,348
	Alphabet, Inc.	234	42,556	73,429
	Amazon Com Inc	485	109,543	111,948
	American Elec Power Co	230	20,145	26,521
	American Intl Group	466	9,889	39,866
	AstraZeneca	385	24,823	35,393
	Baxter Intl Inc Com	4,116	146,405	78,657
	Becton Dickinson & Co Com	566	108,645	109,844
	BP PLC	3598	118,219	124,959
	Bristol Myers Squib Co Com	712	33,420	38,405
	British Amern Tob PLC	802	28,011	45,409
	Campbell Soup Co Com	707	21,942	19,704
	Cardinal Healthinc Com	629	66,846	129,260
	Caryle Group Inc	610	23,833	36,057
	CDW Corp Com	410	60,318	55,842
	Cisco Systems, Inc.	798	40,033	61,470
	CitiGroup, Inc.	1,525	88,997	177,952
	CNH Intl NV SHS	1,599	18,691	14,743
	Comcast Corporation	1575	58,927	47,077
	Crown Hldgs Inc Com	242	20,273	24,919
	CSX Corp	1020	31,985	36,975
	CVS Health Corp Com	1430	83,342	113,485
	Disney Walt Co Disney Com	217	22,727	24,688
	Dollar General Corporation	780	93,157	103,561
	Dominion Energy Inc Com	1104	61,563	64,683
	Edison Intl Com	428	21,918	25,689
	Electronic Arts Inc Com	246	34,538	50,265
	Elevance Health Inc Com	192	62,802	67,306
	Evergy Inc Com	315	21,784	22,834
	Exelon	837	32,147	36,485
	F & G Annuities	44	-	1,357
	Fedex Corp	90	23,063	25,997
	Fidelity National Finl Inc	739	32,091	40,342
	Fidelity National Information Svcs Inc	1319	109,531	87,661
	First Ctzn Bancshares Inc	60	47,880	128,771
	Fortive Corp Com	508	29,658	28,047
	Fortune Brands Innovations Inc Com	375	22,787	18,758
	General Motors Co	592	21,076	48,141
	Hasbro Inc Com	547	26,861	44,854
	Hewlett Packard Enterprise Co Com	2802	56,498	67,304
	Honeywell Intl Inc Com	194	39,625	37,847
	HP Inc Com	2315	78,413	51,578
	Intercontinental Exchange, Inc.	641	94,354	103,816
	International Flavors & Fragrances Inc Com	363	22,910	24,463
	JP Morgan Chase & Co.	290	39,519	93,444
	Keurig Dr Pepper Inc Com	1619	47,503	45,348
	Kraft Heinz Co Com	1,845	73,199	44,741
	Lamb Weston Hldgs Inc Com	632	37,778	26,474
	Leidos Holdings	272	23,385	49,069
	Lockheed Martin Corp	87	40,685	42,079
	Lyondellbasell Industries	515	28,284	22,300
	L3Harris Technologies Inc Com	222	43,449	65,173
	Medtronic	957	84,360	91,929
	Meta Platforms Inc Cl	62	46,866	40,926
	Micron Technology Inc Com	349	26,522	99,608
	Microsoft Corporation	215	91,221	103,978
	Pepsico Inc Com	160	22,776	22,963
	Pfizer Inc Com	890	20,991	22,161
	PG& E Corp Com	1510	25,577	24,266
	PPG Inds Com	534	61,637	54,714

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Corporate Stocks (Nonparticipant Directed):</u>			
	<u>(Continued):</u>			
		<u>Number of Shares</u>		
	Rogers Communications Inc	546	\$ 19,713	\$ 20,601
	RTX Corp Com	130	14,002	23,842
	Sanofi Spons Adr	863	42,916	41,821
	Schwab Charles Corp New	323	25,984	32,271
	Sealed Air Corp	1354	68,205	56,096
	Shell PLC Sponsored	1448	92,471	106,399
	Solstice Advanced Matls Inc Com	48	2,420	2,332
	SS& C Technologies Hldgs	1408	90,634	123,087
	Sysco Corp Com	283	22,255	20,854
	Taiwan Semiconductor MFG Co.	156	23,090	47,407
	Teck Res LTD CL B Sub	1492	58,375	71,452
	Union Pac Corp	94	20,848	21,744
	Verizon Communications Inc	520	19,352	21,180
	Wells Fargo & Co.	1,804	67,410	168,133
	Wesco Intl	209	42,504	51,130
	Western Digital	407	20,465	70,114
	Willis Towers Watson Pub	141	37,642	46,333
	Frontier Communications Corp (FYBR)	779	22,128	29,657
	Total Corporate Stocks (Nonparticipated Directed)		6,352,810	9,852,528
	<u>Preferred Stocks (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Doubleline Income Solutions	33,164	535,743	373,758
	First TR High Yield	10,000	200,003	140,700
	Hancock John Tax Advantage	11,000	279,646	260,260
	SCE TR II TR PFD	4,763	112,828	84,448
	Annaly CAP MGMT Inc PFD	7,500	192,145	186,975
	Getty	5,550	150,811	151,904
	Gladstone	8,900	200,587	94,963
	Net Lease Office PPTYS	175	2,027	4,513
	Occidental Pete Corp	53	262	1,021
	STAG INDL Inc	4,850	150,399	178,286
	VICI PPTYS	3,000	75,176	84,360
	Vornado rfty Tr Com	4,200	125,958	139,776
	W P Carey Inc	2,600	204,476	167,336
	Total Preferred Stocks (Nonparticipated Directed)		2,230,060	1,868,300
	<u>Real Estate Investment Trusts:</u>			
		<u>Number of Shares</u>		
	WellTower Inc Com	231	43,985	42,876
	Avalonbay Cmnty Inc	138	27,929	25,021
	Crown Castle Inc Com	439	45,449	39,014
	Rexford Indl Rfty Inc	854	31,849	33,067
	Stag Indl Inc Com	853	29,588	31,356
	Total Real Estate Investment Trusts		178,798	171,334
	<u>Money Market Funds (Nonparticipated Directed):</u>			
	1st Century Bank	Business Money Market	14,464	14,464
	Pershing Advisor Solutions LLC	General Cash Account	819,739	819,739
	Pershing Advisor Solutions LLC	General Cash Account	72,601	72,601
	Pershing Advisor Solutions LLC	General Cash Account	48,839	48,839
	Pershing Advisor Solutions LLC	General Cash Account	91,487	91,487
	Total Money Market Funds (Non Participated Directed)		1,047,130	1,047,130
	<u>Exchange-Traded Funds (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Goldman ActiveBeta US LC ETF (GSLC)	4,758	415,253	629,816
	Goldman Sachs Access Inflation (GTIP)	2,341	126,836	115,013
	Goldman Sachs Access TRE 0-1 y (GBIL)	867	86,531	86,648
	Goldman Sachs Access US AGG (GCOR)	21,720	892,312	901,814
	Goldman Sachs Access Inv GR ETF (GIGB)	4872	222,167	225,330
	Goldman Sachs ActiveBeta EM (GEM)	5,779	179,079	240,522
	Goldman Sachs ActiveBeta INT (GSIE)	17,033	554,893	731,397
	Goldman Sachs MarketBeta US (GSUS)	21,712	1,213,647	2,049,613
	Goldman SS MB RL 1000 GE ETF(GCUS)	4049	222,598	257,759
	GS ActiveBeta US Small Cap ETF (GSSC)	1,839	116,610	139,084
	Ishares Edge MSCI US Qlty FAC (QUAL)	574	115,604	114,008
	SPDR SER TR SPDR Portfolio (SPTL)	4,371	116,755	115,700
	Vanguard SHR-TM Inflat Protec (VTIP)	2308	115,194	114,154
	SPDR SER TR SPDR Bloomberg 1-3 Mnth	931	85,243	85,075
	Total Exchange-Traded Funds		4,462,722	5,805,934

F. GAVIÑA & SONS, INC. 401(K) PROFIT SHARING PLAN
E.I.N 95-2922751 PLAN NO. 002
SCHEDULE H, LINE 4i – SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)
DECEMBER 31, 2025

(a)	(b)	(c)	(d)	(e)
	Identity of Issue, Borrower, Lessor, or Similar Party	Description of Investment including Maturity Base, Rate of Interest, Collateral, and Par or Maturity Value	Cost	Current Value
	<u>Mutual Funds (Nonparticipant Directed):</u>			
		<u>Number of Shares</u>		
	Blackrock Taxable Municipal Bond Trust	23,394.314	\$ 499,381	\$ 381,795
	Blackstone / GSO Strategic Credit Fund	25,646.968	350,263	302,121
	Blackrock Multi Sector	24,500.000	384,076	319,970
	First TR Exchange Traded	16,000.000	290,095	291,520
	Ishares Tr PFD & Income Secs	6,400.000	247,829	198,144
	Loomis Sayles Strategic	40,235.100	571,270	507,767
	MFS Corporate	24,136.005	333,778	302,666
	Nuveen Taxable	25,693.027	504,856	405,951
	Reaves UTIL Income Fund	8,500.000	290,975	310,930
	Cohen & Steers Quality Income Rlty FD Inc	19,700.000	252,276	224,974
	Total Mutual Funds		3,724,799	3,245,838
	<u>Pooled Separate Accounts (Participant Directed):</u>			
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2025 A	80,531	83,805
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2030 A	427,766	479,221
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2035 A	40,595	43,896
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2040 A	86,217	95,244
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2045 A	172,071	196,176
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2050 A	35,599	41,729
*	Talcott Resolution Life Insurance Company	JP Morgan Smart Retirement 2055 A	163,417	182,026
*	Talcott Resolution Life Insurance Company	American Funds Capital World Gr & Inc R3	214,148	282,028
*	Talcott Resolution Life Insurance Company	American Funds Europacific Growth R3	873,591	951,365
*	Talcott Resolution Life Insurance Company	American Funds New Perspective R3	29,004	38,092
*	Talcott Resolution Life Insurance Company	Empower International Index Inv	233,717	312,592
*	Talcott Resolution Life Insurance Company	Invesco Oppenheimer International Gr A	185,276	135,796
*	Talcott Resolution Life Insurance Company	Empower S & P Small Cap 600 Index	675,820	710,448
*	Talcott Resolution Life Insurance Company	Invesco Small Cap Value A	23,012	24,873
*	Talcott Resolution Life Insurance Company	BNYM Mellon NSL Small Cap SIF	154,326	211,591
*	Talcott Resolution Life Insurance Company	Empower S & P Small Cap 400 Index	588,806	678,087
*	Talcott Resolution Life Insurance Company	Janus Henderon Enterprise S	12,255	12,110
*	Talcott Resolution Life Insurance Company	Alger Capital Appreciation Instl 1	903,576	1,297,202
*	Talcott Resolution Life Insurance Company	American Funds AMCAP R3	16,351	18,424
*	Talcott Resolution Life Insurance Company	American Funds Growth Fund of Amer R3	1,573,660	2,221,419
*	Talcott Resolution Life Insurance Company	American Funds Washington Mutual R3	1,799,381	2,325,998
*	Talcott Resolution Life Insurance Company	Blackrock Equity Dividend Inv A	317,902	327,961
*	Talcott Resolution Life Insurance Company	JP Morgan Large Cap Growth A	343,972	496,878
*	Talcott Resolution Life Insurance Company	MM S&P 500 Index R4	883,429	788,247
*	Talcott Resolution Life Insurance Company	Invesco Equity and Income A	66,917	69,492
*	Talcott Resolution Life Insurance Company	Franklin High Income A1	110,022	108,878
*	Talcott Resolution Life Insurance Company	Loomis Sayles Bond Admin	353,373	346,145
*	Talcott Resolution Life Insurance Company	MFS Government Securities R3	371,249	345,431
*	Talcott Resolution Life Insurance Company	Pimco Total Return A	1,517,799	1,387,273
	Total Pooled Separate Accounts		12,253,782	14,212,425
	<u>Group Annuity Contract (Participant Directed):</u>			
*	Talcott Resolution Life Insurance Company	General Account	1,009,688	1,084,896
	Total Group Annuity		1,009,688	1,084,896
	Total Net Assets Held for Investment		\$ 36,333,258	\$ 42,423,754

* Party-in-interest
*** States at contract value



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