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

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.)
- [X] 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:
- [X] 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
WESTERN CABINETS & AFFILIATES 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1997

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)
WESTERN CABINETS & AFFILIATES, INC.

3444 MORSE DRIVE
DALLAS, TX 75236-1120

2b Employer Identification Number (EIN)
75-2447383

2c Plan Sponsor's telephone number
507-200-0526

2d Business code (see instructions)
337000

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.	09/25/2026	FELIX SUAREZ GONZALEZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a	Plan administrator's name and address [X] Same as Plan Sponsor	**3b**	Administrator's EIN
		3c	Administrator's telephone number
4	If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:	**4b**	EIN
a	Sponsor's name	**4d**	PN
c	Plan Name		

5	Total number of participants at the beginning of the plan year	**5**	677
6	Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines **6a(1), 6a(2), 6b, 6c,** and **6d**).		
a(1)	Total number of active participants at the beginning of the plan year	**6a(1)**	617
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	437
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	102
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	539
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	540
g(1)	Number of participants with account balances as of the beginning of the plan year (only defined contribution plans complete this item)	**6g(1)**	419
g(2)	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g(2)**	355
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	2
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2E 2F 2G 2J 2K 2T 2A 3D 3H

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

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

a Pension Schedules

- **(1)** [X] **R** (Retirement Plan Information)
- **(2)** [ ] **MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
- **(3)** [ ] **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)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [X] **A** (Insurance Information) – Number Attached 1
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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

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

A Name of plan
WESTERN CABINETS & AFFILIATES 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WESTERN CABINETS & AFFILIATES, INC.

D Employer Identification Number (EIN)
75-2447383

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.

1 Coverage Information:

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

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
71-0294708	86509	815339	74	01/01/2025	12/31/2025

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

(a) Total amount of commissions paid	**(b)** Total amount of fees paid
0	0

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

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

(b) Amount of sales and base commissions paid	Fees and other commissions paid		
	(c) Amount	**(d)** Purpose	**(e)** Organization code
0			

(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		
	(c) Amount	**(d)** Purpose	**(e)** Organization code

(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	863982
5	Current value of plan's interest under this contract in separate accounts at year end	5	0

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	6b	0
c	Premiums due but unpaid at the end of the year	6c	0
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	0

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	1079862
c	Additions: (1) Contributions deposited during the year	7c(1)	0		
	(2) Dividends and credits	7c(2)	0		
	(3) Interest credited during the year	7c(3)	21763		
	(4) Transferred from separate account	7c(4)	0		
	(5) Other (specify below)	7c(5)	0		
	▶ OTHER INCOME				
	(6) Total additions			7c(6)	21763
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	1101625
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	0		
	(2) Administration charge made by carrier	7e(2)	0		
	(3) Transferred to separate account	7e(3)	237643		
	(4) Other (specify below)	7e(4)	0		
	▶ OTHER EXPENSES				
	(5) Total deductions			7e(5)	237643
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	863982

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)**	0
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)**	0
(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)**	0
(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.			**10b**	

Specify nature of costs.

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)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**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
WESTERN CABINETS & AFFILIATES 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WESTERN CABINETS & AFFILIATES, INC.

D Employer Identification Number (EIN)
75-2447383

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

VOYA RET INSURANCE AND ANNUATY CO

71-0294708

(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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(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?
37 60 64 65	RECORDKEEPER	40502	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

FOCUS 401(K) GROUP LLC

47-1258840

(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	ADVISOR	17500	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
FIDELITY INVESTMENTS INSTITUTIONAL	60	0

(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.
ABF SM CAP VAL R5 - SS&C GIDS, INC 2000 CROWN COLONY DRIVE QUINCY, MA 02169	0.04%

(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
WESTERN CABINETS & AFFILIATES 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
WESTERN CABINETS & AFFILIATES, INC.

D Employer Identification Number (EIN)
75-2447383

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: PUTNAM STABLE VALUE

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
04-3159710-202	C	502

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)

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

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
WESTERN CABINETS & AFFILIATES 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WESTERN CABINETS & AFFILIATES, INC.

D Employer Identification Number (EIN)
75-2447383

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	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	168	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	210580	435708
(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)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(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)	307119	317939
(9) Value of interest in common/collective trusts	1c(9)	612	502
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(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)	12243963	13505200
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1079873	863982
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(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	13842315	15123331
Liabilities			
1g Benefit claims payable	1g	0	0
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	168	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	168	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	13842147	15123331

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)	534134	
(B) Participants	2a(1)(B)	885401	
(C) Others (including rollovers)	2a(1)(C)	72304	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1491839
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	13296	
(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)	28116	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		41412
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	686136	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		686136
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	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)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		23
(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)		1166756
c Other income	2c		21751
d Total income. Add all **income** amounts in column (b) and enter total	2d		3407917
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1996019	
(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)		1996019
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		72712
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)	40502	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	17500	
(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)		58002
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2126733
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1281184
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) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: PAYNE & SMITH, LLC CPA **(2)** EIN: 27-0316262

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

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

Part IV Compliance Questions

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

During the plan year:

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

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? [ ] Yes [X] No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

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

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

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ..... ☐ 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
WESTERN CABINETS & AFFILIATES 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
WESTERN CABINETS & AFFILIATES, INC.

D Employer Identification Number (EIN)
75-2447383

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1**

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 04-6568107

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

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

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

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

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

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 a Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

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

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

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

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

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

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

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

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

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

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

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

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

a Enter the percentage of plan assets held as:
Public Equity: _____% Private Equity: _____% Investment-Grade Debt and Interest Rate Hedging Assets: _____%
High-Yield Debt: _____% Real Assets: _____% Cash or Cash Equivalents: _____% Other: _____%

b Provide the average duration of the Investment-Grade Debt and Interest Rate Hedging Assets:
☐ 0-5 years ☐ 5-10 years ☐ 10-15 years ☐ 15 years or more

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

22 If the plan sponsor is an adopter of a pre-approved plan that received a favorable IRS Opinion Letter, enter the date of the Opinion Letter 06 / 30 / 2020 (MM/DD/YYYY) and the Opinion Letter serial number Q702438A .

WESTERN CABINETS & AFFILIATES
401(k) PLAN

Financial Statements and
Supplemental Schedule

December 31, 2025 and 2024

(With Independent Auditor's Report Thereon)

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PAYNE & SMITH, LLC
Certified Public Accountants

Independent Auditor's Report

To the Administrative Committee of
Western Cabinets & Affiliates 401(k) Plan

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

We have performed audits of the financial statements of Western Cabinets & Affiliates 401(k) Plan ("the Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the 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 the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's 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 qualified institutions 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 on the Financial Statements

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

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

- The information in the financial statements referred to above related to assets held by and certified to by the qualified institutions agree to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined to meet the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the Financial Statements

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

Our 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 Matters - Supplemental Schedule Required by ERISA

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

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

In our opinion:

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

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



July 7, 2026

WESTERN CABINETS & AFFILIATES 401(k) PLAN

STATEMENTS OF NET ASSETS
AVAILABLE FOR BENEFITS

December 31, 2025 and 2024

	2025	2024
ASSETS		
Investments:		
Fixed annuities, at contract value	$ 863,982	$ 1,079,873
Investments, at fair value:		
Money market funds	435,708	210,580
Mutual funds	13,505,702	12,244,575
Total investments, at fair value	13,941,410	12,455,155
Total investments	14,805,392	13,535,028
Receivables:		
Notes receivable from participants	317,939	307,119
Accrued interest receivable	-	168
Total receivables	317,939	307,287
Total assets	15,123,331	13,842,315
LIABILITIES		
Other payable	-	168
Total liabilities	-	168
NET ASSETS AVAILABLE FOR BENEFITS	$ 15,123,331	$ 13,842,147

STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS

For the Year Ended December 31, 2025

ADDITIONS TO NET ASSETS ATTRIBUTED TO:	
Investment income:	
Net appreciation in value of investments	$ 1,166,756
Interest and dividend income on investments	721,206
Investment advisory fees	(17,500)
Total investment income	1,870,462
Interest income on notes receivable from participants	28,116
Contributions:	
Employer	534,134
Participants'	885,401
Rollover	72,304
Total contributions	1,491,839
Total additions	3,390,417
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
Benefits paid to participants	1,996,019
Deemed distributions	72,712
Administrative expenses	40,502
Total deductions	2,109,233
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	1,281,184
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of year	13,842,147
End of year	$ 15,123,331

The accompanying notes are an integral part of these financial statements.

1. Description of the Plan

The following description of the Western Cabinets & Affiliates 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan Adoption Agreement, Document, and the Trust and Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan that was adopted effective January 1, 1997, and was most recently amended effective September 1, 2025, to permit employees of Builders Choice, Inc. and Woodmont Builder Services LLC to participate in the Plan.

The Plan covers eligible employees of Western Cabinets & Affiliates, Inc., Grandview Products Co., Woodmont Builder Services LLC (doing business as Marble Today, Inc.), and Builders Choice, Inc. (collectively, the "Company"), except for certain members of a collective bargaining unit and nonresident aliens. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan's Administrative Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan Sponsor.

Eligibility

Employees are eligible to participate in the Plan upon attaining age 21 and completing three months of service (one year of service prior to July 1, 2024).

Effective July 1, 2024, eligible employees enter the Plan on the first day of the month following satisfaction of the eligibility requirements. Prior to July 1, 2024, eligible employees entered the Plan on January 1 or on the first day of the month coinciding with or next following the completion of each successive three-month period after satisfying the eligibility requirements.

Contributions

Participants may contribute up to 100% of their compensation (as defined) on a tax-deferred basis, subject to certain maximum limitations imposed by the Internal Revenue Code. Participants may also rollover amounts representing distributions from other qualified defined benefit or contribution plans.

The Plan is a Safe Harbor plan. Under the Safe Harbor provisions, the Company makes Safe Harbor Matching contributions equal to 100% of a participant's salary deferral that do not exceed 3% of the participant's eligible compensation, plus 50% of the participant's salary deferrals in excess of 3% up to 5% of the participant's eligible compensation. During the year ended December 31, 2025, the Company's Safe Harbor match contribution net of forfeitures used to reduce the match contribution was $534,134.

The Company may also make discretionary match and discretionary qualified nonelective contributions. A participant must complete at least 1,000 hours of service during the Plan Year and be employed as of the last day of the Plan Year to be eligible to receive any nonelective contributions that may be made for that Plan Year. During the year ended December 31, 2025, the Company did not make any discretionary contributions.

Forfeitures

Forfeitures represent the portion of nonvested benefit payments remaining in the Plan for all terminated employees. These accounts are used to pay Plan expenses or reduce future employer contributions. At December 31, 2025 and 2024, forfeited nonvested account balances totaled $3,541 and $1,393, respectively. During the year ended December 31, 2025, newly forfeited nonvested balances net of earnings and losses totaled $9,486, and the Company used $7,338 in forfeited nonvested account balances to reduce the Company Safe Harbor match contribution.

Investment Options

The Plan offers various mutual funds, money market funds, and a fixed annuity fund as investment options for participants. Participants may change their investment options at any time throughout the year via internet or direct phone access to the Plan trustee's plan sponsor web site. Participants must direct contributions to the mutual funds, and money market funds investments. As more fully discussed in Note 4, the Plan no longer permit participants to direct contributions into the fixed annuity fund. Contributions of those participants who have not provided investment directions will automatically be invested in the default investment alternatives established under the Plan until changed by the participant.

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's discretionary matching contributions and (b) plan earnings (losses) and charged with an allocation of any administrative expenses paid by the Plan. The allocation of earnings (losses) is based on participant's compensation as compared to the compensation of all participants. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Vesting

Participants are immediately fully vested in their contributions plus actual earnings (losses) thereon. Rollover contributions by the participant upon transfer into the Plan and earnings (losses) thereon are always fully vested. One year of vesting service is credited for each calendar year in which a participant completes at least 1,000 hours of service. A participant's nonforfeitable right to the Company's contribution is determined by the following schedule:

Years of Service	Vesting
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Notes Receivable from Participants

Participants may borrow from their accounts, an amount not to exceed the lesser of: (a) one-half of the participant's vested account balance or (b) $50,000 reduced by the participant's greatest outstanding loan balance during the 12 months preceding the date of the loan. The loans are secured by the balance in the participant's account and bear interest at rates ranging from 8.25% to 9.50%, which is commensurate with local prevailing rates as determined by the Plan administrator at the time of loan origination. The loans must be entirely repaid within five years from the date of the loan. Principal and interest are repaid ratably through payroll deductions. Participants may only have one loan outstanding at any time.

Payment of Benefits

Upon termination of service due to death, disability, retirement upon attaining the normal retirement age of 65, or general termination of employment, participants may receive a lump sum payment equal to their vested account balance. Benefits under the Plan will generally be paid to participants or their beneficiaries in cash. Distributions to participants with vested account balances between $1,000 and $7,000 may be made in a single lump-sum payment equal to the value of the participant's vested interest in their account or rolled over to an individual retirement account designated by the Plan Administrator. Participants with vested account balances over $7,000 may elect to receive their distributions or defer the receipt of benefits to a later date upon the execution of a voluntary participant consent.

Under current law, participants are generally required to begin receiving required minimum distributions (RMDs) by April 1 of the year following the calendar year in which they attain age 73 or retire, if later. The applicable RMD commencement age is scheduled to increase to age 75 for individuals who attain age 74 after December 31, 2032.

2. Summary of Significant Accounting Policies

Date of Management's Review and Subsequent Event

The Plan has evaluated subsequent events and transactions for potential recognition or disclosure through July 7, 2026, which is the date the financial statements were available to be issued.

Effective July 1, 2026, the Plan Sponsor terminated the Builders Choice, Inc. 401(k) Plan and approved its merger into the Plan. As of July 7, 2026, no assets related to the terminated plan had been transferred into the Plan since the liquidation and transfer of such assets had not yet been completed.

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Certain investments of the Plan are FBRICS comprised of fixed annuities in a general account reported at contract value. Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts (FBRICS). Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contacts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Therefore, the statement of changes in net assets available for benefits has been prepared on a contract value basis for that portion related to FBRICS. The Plan's Administrative Committee determines the Plan's valuation policies.

Certain investments of the Plan are money market funds and mutual funds reported at fair value based on observable market quotations, and bank collective investment trusts reported at net asset value based on other observable inputs within the fair value hierarchy. 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. These investments are presented as Investments, at fair value in the accompanying financial statements and are further discussed in disclosure of fair value measurements at Note 5.

The net appreciation in value of investments consists of the realized gains and losses on investments bought and sold as well as held during the year and unrealized appreciation (depreciation) of investments. The net change in unrealized appreciation (depreciation) in value of investments is determined by the change in value from the beginning of the year to the end of the year or change in value from date of the purchase to the end of the year.

Purchases and sales are recorded on a trade date basis. Interest income is recorded on the accrual basis.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. During the year ended December 31, 2025, no allowance for credit losses was recorded.

If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

The fair value disclosures for financial instruments are not required for participant loans. Also, participant loans continue to be considered as investments for Form 5500 reporting purposes.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Officers or employees of the Company perform certain administrative functions for the Plan. However, such officers and employees do not receive compensation from the Plan. Administrative expenses of the Plan paid by the Company are excluded from these financial statements. See Note 6 for disclosure of parties-in-interest transactions.

3. Information Prepared and Certified by Plan Trustee

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan.

	2025	2024
Investments:		
Fixed annuities, at contract value	$ 863,982	$ 1,079,873
Investments, at fair value:		
Money market funds	435,708	210,580
Mutual funds	13,505,702	12,244,575
Total investments, at fair value	13,941,410	12,455,155
Total investments	$ 14,805,392	$ 13,535,028
Notes receivable from participants	$ 317,939	$ 307,119
Interest income on notes receivable from participants	$ 28,116	
Net appreciation in value of investments	$ 1,166,756	
Interest and dividend income on investments	$ 721,206	

4. Investment Contract with Insurance Company

The Plan has a benefit-responsive group annuity contract with Voya Retirement Insurance and Annuity Company ("VRIAC"). The contract is funded through the general account of VRIAC and is comprised of fixed annuity investments.

The Plan does not permit new contributions to be directed into the fixed annuity fund. Accumulated contributions in the fixed annuity fund are maintained in VRIAC's general account. The contract provides for principal preservation and credits interest at rates declared periodically by VRIAC, subject to a minimum guaranteed rate of 1% for the life of the contract. The methodology for determining the interest crediting rate is based on, among other factors, the earnings of the underlying assets within VRIAC's medium to long-term portfolio, prevailing market conditions, and contractual guarantees. Crediting rates are reviewed periodically, generally on a quarterly basis.

Because the contract is fully benefit-responsive, contract value is the relevant measurement attribute for the portion of net assets available for benefits attributable to the contract. The contract is presented on the statement of net assets available for benefits at contract value. Contract value, as reported to the Plan by VRIAC, represents contributions made under the contract, plus credited interest, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer. The ability of the Plan to receive amounts due under the contract is dependent upon the financial strength of VRIAC. The contract value of the fixed annuities at December 31, 2025 and 2024 was $863,982 and $1,079,873, respectively. The decrease in the contract value of the fixed annuities was attributable to transfers out of the fund net of the credited interest during the year into other investments options of the Plan.

Certain events limit the Plan's ability to transact at contract value with VRIAC. Such events include the following: (a) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (b) changes to the plan's prohibition on competing investment options or deletion of equity wash provisions, (c) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. Furthermore, while certain events could allow VRIAC to terminate the contract and settle at an amount other than contract value, the contract does not permit VRIAC to terminate the agreement prior to the scheduled maturity date. The plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with Plan participants are probable of occurring.

5. Fair Value Measurements

ASC Topic 820, *Fair Value Measurements and Disclosures* establishes a fair value hierarchy for valuation inputs that gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs. The three broad levels of the fair value hierarchy are as follows:

- Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority.
- Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1).
- Level 3 inputs consist of unobservable inputs and have the lowest priority.

The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan should measure fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs are not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs are not available. At December 31, 2025 and 2024, all plan assets subject to the fair value measurements hierarchy required the use of Level 1 inputs.

Level 1 Fair Value Measurements

Money market funds - The money market fund is valued using pricing models maximizing the use of observable inputs for similar securities. Although a money market fund seeks to preserve the value of $1 of investment at $1 per share (unit), it is possible to lose money by investing in such a fund.

Mutual funds - The fair value of mutual funds is based on quoted net asset value ("NAV") of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds must publish their daily NAV and transact at that price. The mutual funds held by the Plan are considered to be actively traded.

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

		Fair Value Measurements Using:		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)
December 31, 2025:				
Money market funds	$ 435,708	$ 435,708	$ -	$ -
Mutual funds	13,505,702	13,505,702	-	-
Total investment, at fair value	$ 13,941,410	$ 13,941,410	$ -	$ -
December 31, 2024:				
Money market funds	$ 210,580	$ 210,580	$ -	$ -
Mutual funds	12,244,575	12,244,575	-	-
Total investment, at fair value	$ 12,455,155	$ 12,455,155	$ -	$ -

Gains and losses included in changes in net assets available for benefits for the year ended December 31, 2025 are reported in net appreciation in value of investments.

6. Parties-In-Interest Transactions

Certain Plan investments are shares of mutual funds and money market funds sponsored and managed by Fidelity Management Trust Company ("FMTC"), the Plan Trustee and custodian as defined by the Plan. Therefore, FMTC is a party-in-interest under ERISA and transactions with FMTC qualify as party-in-interest transactions. During the year ended December 31, 2025, fees paid by the Plan for the investment management services were included in net appreciation in value of investments on the accompanying statement of changes in net assets available for benefits, as they were paid through revenue sharing arrangements rather than direct payments.

Plan transactions and records are administered by Fidelity Investments Institutional Operations Company, Inc. ("FIIO"), an affiliate of FMTC, the Plan Trustee. Therefore, transactions with FIIO qualify as party-in-interest transactions. During the year ended December 31, 2025, fees incurred by the Plan for record keeping services totaled $40,502 and are presented in administrative expenses on the accompanying statement of changes in net assets available for benefits.

Focus 401(k) Group ("FG") is the Plan's third-party investments adviser as defined by the Plan. Therefore, FG is a party-in-interest under ERISA and transactions with FG qualify as party-in-interest transactions. During the year ended December 31, 2025, the Plan paid $17,500 in investment advisory fees to FG. These fees are presented as Investment advisory fees within the Investment income caption on the accompanying statement of changes in net assets available for benefits.

Payne & Smith, LLC is the Plan's independent public accountant (IPA) as defined by the Plan. Therefore, the IPA is a party-in-interest under ERISA and transactions with the IPA qualify as party-in-interest transactions. Fees incurred by the Plan for audit and nonattest services provided by the IPA are fully absorbed by the Company and are, therefore, neither disclosed nor included or accrued on the accompanying statements of net assets available for benefits and statement of changes in net assets available for benefits.

These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

7. Tax Status

The Plan sponsor is an adopter of a pre-approved plan that received a favorable Internal Revenue Service ("IRS") Opinion Letter dated June 30, 2020, in which the IRS stated that the Plan was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). Although the Plan has been amended and restated since receiving the Opinion Letter, the Plan Administrator believes this Plan is designed and is being operated in compliance with the applicable provisions of the IRC.

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

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, participants would become 100 percent vested in their employer contributions.

9. Risks and Uncertainties

The Plan invests in various types of 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 values of the investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

The following table presents concentrations of investments that represented 5% or more of the Plan's net assets at December 31, 2025 and 2024:

	2025	2024
Fixed annuities in general account -		
Voya Stable Value Fund	$ 863,982	$ 1,079,873
Mutual funds:		
American Funds Balanced R6	1,513,294	1,463,601
Fidelity 500 Index Fund	1,429,061	1,215,149
Fidelity Freedom Index 2025 Fund Inst. Prem. Class	1,362,694	1,661,643
Fidelity Freedom Index 2030 Fund Inst. Prem. Class	1,705,290	1,487,262
Fidelity Freedom Index 2035 Fund Inst. Prem. Class	1,401,678	1,056,561
Fidelity Freedom Index 2040 Fund Inst. Prem. Class	786,508	***
JPMorgan Equity Income Fund R6	762,218	722,958
JPMorgan Large Cap Growth Fd R6	939,478	860,261

*** Investment concentration did not represent 5% or more of the Plan's assets as of the year end presented.

SUPPLEMENTAL SCHEDULE

WESTERN CABINETS & AFFILIATES 401(k) PLAN

SCHEDULE H, PART IV, LINE 4 (i) – SCHEDULE OF ASSETS

(HELD AT END OF YEAR)

December 31, 2025

EIN: 75-2447383
PN: 001

	(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment	Units (Shares)	(d) Cost	(e) Current Value
		Voya Retirement Insurance and Annuity Company General Account				
		Voya Stable Value Fund	Fixed annuity fund	81,085.745	**	$ 863,982
		Money Market Funds				
*		Fidelity Treasurer's Short-Term Investment Fund	Money market fun	432,669.570	**	432,669
*		Fidelity Gvt Money Market Fund Class K6	Money market fun	3,038.920	**	3,039
		Total money market funds				435,708
		Mutual Funds				
		AmBcn Small Cap Value Fund R6	Mutual fund	9,039.679	**	211,438
		American Funds Balanced R6	Mutual fund	40,343.760	**	1,513,294
		American Fund EuroPacific R6	Mutual fund	1,925.859	**	116,669
		American Funds New Perspective R6	Mutual fund	6,210.819	**	438,919
		ClrBrg Small Cap Growth Fund IS	Mutual fund	728.598	**	27,241
		DFA Real Estate Secs Port Ins	Mutual fund	2,048.554	**	81,328
*		Fidelity 500 Index	Mutual fund	6,011.530	**	1,429,061
*		Fidelity Freedom Index 2020 Fund Inst. Prem. Class	Mutual fund	3,568.576	**	60,166
*		Fidelity Freedom Index 2025 Fund Inst. Prem. Class	Mutual fund	67,028.721	**	1,362,694
*		Fidelity Freedom Index 2030 Fund Inst. Prem. Class	Mutual fund	75,421.950	**	1,705,290
*		Fidelity Freedom Index 2035 Fund Inst. Prem. Class	Mutual fund	52,655.060	**	1,401,678
*		Fidelity Freedom Index 2040 Fund Inst. Prem. Class	Mutual fund	27,280.889	**	786,508
*		Fidelity Freedom Index 2045 Fund Inst. Prem. Class	Mutual fund	10,073.088	**	310,654
*		Fidelity Freedom Index 2050 Fund Inst. Prem. Class	Mutual fund	7,946.054	**	245,613
*		Fidelity Freedom Index 2055 Fund Inst. Prem. Class	Mutual fund	5,936.810	**	151,092
*		Fidelity Freedom Index 2060 Fund Inst. Prem. Class	Mutual fund	2,461.065	**	53,085
*		Fidelity Freedom Index 2065 Fund Inst. Prem. Class	Mutual fund	6,931.664	**	121,027
*		Fidelity Freedom Index 2070 Fund Inst. Prem. Class	Mutual fund	360.818	**	4,452
*		Fidelity Freedom Index Income Fund Inst. Prem. Class	Mutual fund	7,816.327	**	96,532
*		Fidelity Mid Cap Index	Mutual fund	5,941.201	**	219,409
*		Fidelity Small Cap Index	Mutual fund	6,840.197	**	211,567
		JPMorgan Equity Income Fund R6	Mutual fund	30,796.668	**	762,218
		JPMorgan LgCp Grw Fund R6	Mutual fund	10,868.560	**	939,478
		MFS Mid Cap Growth Fund R6	Mutual fund	15,998.182	**	454,988
		Putnam Stable Value Fund	Mutual fund	502.170	**	502
		Vanguard Developed Markets Index Fund	Mutual fund	129.164	**	2,592
		Victory Sycamore Est VI Fd R6	Mutual fund	9,073.300	**	408,843
		Voya Intermediate Bond Fund R6	Mutual fund	43,946.298	**	389,364
		Total mutual funds				13,505,702
		Notes Receivable from Participants				
		Participant loans	Interest rates range from 8.25% to 9.50% various maturity dates through December 2030			317,939
		TOTAL ASSETS HELD FOR INVESTMENTS AT DECEMBER 31, 2025				$ 15,123,331

* Denotes party-in-interest to the Plan.

** Cost is not required for participant-directed investments.

See accompanying independent auditor's report and notes thereto.

WESTERN CABINETS & AFFILIATES 401(k) PLAN

SCHEDULE H, PART IV, LINE 4 (i) – SCHEDULE OF ASSETS

(HELD AT END OF YEAR)

December 31, 2025

EIN: 75-2447383
PN: 001

	(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment	Units (Shares)	(d) Cost	(e) Current Value
		Voya Retirement Insurance and Annuity Company General Account				
		Voya Stable Value Fund	Fixed annuity fund	81,085.745	**	$ 863,982
		Money Market Funds				
*		Fidelity Treasurer's Short-Term Investment Fund	Money market fun	432,669.570	**	432,669
*		Fidelity Gvt Money Market Fund Class K6	Money market fun	3,038.920	**	3,039
		Total money market funds				435,708
		Mutual Funds				
		AmBcn Small Cap Value Fund R6	Mutual fund	9,039.679	**	211,438
		American Funds Balanced R6	Mutual fund	40,343.760	**	1,513,294
		American Fund EuroPacific R6	Mutual fund	1,925.859	**	116,669
		American Funds New Perspective R6	Mutual fund	6,210.819	**	438,919
		ClrBrg Small Cap Growth Fund IS	Mutual fund	728.598	**	27,241
		DFA Real Estate Secs Port Ins	Mutual fund	2,048.554	**	81,328
*		Fidelity 500 Index	Mutual fund	6,011.530	**	1,429,061
*		Fidelity Freedom Index 2020 Fund Inst. Prem. Class	Mutual fund	3,568.576	**	60,166
*		Fidelity Freedom Index 2025 Fund Inst. Prem. Class	Mutual fund	67,028.721	**	1,362,694
*		Fidelity Freedom Index 2030 Fund Inst. Prem. Class	Mutual fund	75,421.950	**	1,705,290
*		Fidelity Freedom Index 2035 Fund Inst. Prem. Class	Mutual fund	52,655.060	**	1,401,678
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		Total mutual funds				13,505,702
		Notes Receivable from Participants				
		Participant loans	Interest rates range from 8.25% to 9.50% various maturity dates through December 2030			317,939
		TOTAL ASSETS HELD FOR INVESTMENTS AT DECEMBER 31, 2025				$ 15,123,331

* Denotes party-in-interest to the Plan.

** Cost is not required for participant-directed investments.

See accompanying independent auditor's report and notes thereto.

WESTERN CABINETS & AFFILIATES
401(k) PLAN

Financial Statements and
Supplemental Schedule

December 31, 2025 and 2024

(With Independent Auditor's Report Thereon)

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PAYNE & SMITH, LLC
Certified Public Accountants

Independent Auditor's Report

To the Administrative Committee of
Western Cabinets & Affiliates 401(k) Plan

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

We have performed audits of the financial statements of Western Cabinets & Affiliates 401(k) Plan ("the Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the 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 the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's 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 qualified institutions 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 on the Financial Statements

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

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

- The information in the financial statements referred to above related to assets held by and certified to by the qualified institutions agree to, or is derived from, in all material respects, the information prepared and certified by institutions that management determined to meet the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the Financial Statements

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

Our 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 Matters - Supplemental Schedule Required by ERISA

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

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

In our opinion:

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

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



July 7, 2026

WESTERN CABINETS & AFFILIATES 401(k) PLAN

STATEMENTS OF NET ASSETS
AVAILABLE FOR BENEFITS

December 31, 2025 and 2024

	2025	2024
ASSETS		
Investments:		
Fixed annuities, at contract value	$ 863,982	$ 1,079,873
Investments, at fair value:		
Money market funds	435,708	210,580
Mutual funds	13,505,702	12,244,575
Total investments, at fair value	13,941,410	12,455,155
Total investments	14,805,392	13,535,028
Receivables:		
Notes receivable from participants	317,939	307,119
Accrued interest receivable	-	168
Total receivables	317,939	307,287
Total assets	15,123,331	13,842,315
LIABILITIES		
Other payable	-	168
Total liabilities	-	168
NET ASSETS AVAILABLE FOR BENEFITS	$ 15,123,331	$ 13,842,147

STATEMENT OF CHANGES IN NET ASSETS
AVAILABLE FOR BENEFITS

For the Year Ended December 31, 2025

ADDITIONS TO NET ASSETS ATTRIBUTED TO:	
Investment income:	
Net appreciation in value of investments	$ 1,166,756
Interest and dividend income on investments	721,206
Investment advisory fees	(17,500)
Total investment income	1,870,462
Interest income on notes receivable from participants	28,116
Contributions:	
Employer	534,134
Participants'	885,401
Rollover	72,304
Total contributions	1,491,839
Total additions	3,390,417
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
Benefits paid to participants	1,996,019
Deemed distributions	72,712
Administrative expenses	40,502
Total deductions	2,109,233
NET INCREASE IN NET ASSETS AVAILABLE FOR BENEFITS	1,281,184
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of year	13,842,147
End of year	$ 15,123,331

The accompanying notes are an integral part of these financial statements.

1. Description of the Plan

The following description of the Western Cabinets & Affiliates 401(k) Plan (the Plan) provides only general information. Participants should refer to the Plan Adoption Agreement, Document, and the Trust and Summary Plan Description for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan that was adopted effective January 1, 1997, and was most recently amended effective September 1, 2025, to permit employees of Builders Choice, Inc. and Woodmont Builder Services LLC to participate in the Plan.

The Plan covers eligible employees of Western Cabinets & Affiliates, Inc., Grandview Products Co., Woodmont Builder Services LLC (doing business as Marble Today, Inc.), and Builders Choice, Inc. (collectively, the "Company"), except for certain members of a collective bargaining unit and nonresident aliens. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

The Plan's Administrative Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance, and reports to the Plan Sponsor.

Eligibility

Employees are eligible to participate in the Plan upon attaining age 21 and completing three months of service (one year of service prior to July 1, 2024).

Effective July 1, 2024, eligible employees enter the Plan on the first day of the month following satisfaction of the eligibility requirements. Prior to July 1, 2024, eligible employees entered the Plan on January 1 or on the first day of the month coinciding with or next following the completion of each successive three-month period after satisfying the eligibility requirements.

Contributions

Participants may contribute up to 100% of their compensation (as defined) on a tax-deferred basis, subject to certain maximum limitations imposed by the Internal Revenue Code. Participants may also rollover amounts representing distributions from other qualified defined benefit or contribution plans.

The Plan is a Safe Harbor plan. Under the Safe Harbor provisions, the Company makes Safe Harbor Matching contributions equal to 100% of a participant's salary deferral that do not exceed 3% of the participant's eligible compensation, plus 50% of the participant's salary deferrals in excess of 3% up to 5% of the participant's eligible compensation. During the year ended December 31, 2025, the Company's Safe Harbor match contribution net of forfeitures used to reduce the match contribution was $534,134.

The Company may also make discretionary match and discretionary qualified nonelective contributions. A participant must complete at least 1,000 hours of service during the Plan Year and be employed as of the last day of the Plan Year to be eligible to receive any nonelective contributions that may be made for that Plan Year. During the year ended December 31, 2025, the Company did not make any discretionary contributions.

Forfeitures

Forfeitures represent the portion of nonvested benefit payments remaining in the Plan for all terminated employees. These accounts are used to pay Plan expenses or reduce future employer contributions. At December 31, 2025 and 2024, forfeited nonvested account balances totaled $3,541 and $1,393, respectively. During the year ended December 31, 2025, newly forfeited nonvested balances net of earnings and losses totaled $9,486, and the Company used $7,338 in forfeited nonvested account balances to reduce the Company Safe Harbor match contribution.

Investment Options

The Plan offers various mutual funds, money market funds, and a fixed annuity fund as investment options for participants. Participants may change their investment options at any time throughout the year via internet or direct phone access to the Plan trustee's plan sponsor web site. Participants must direct contributions to the mutual funds, and money market funds investments. As more fully discussed in Note 4, the Plan no longer permit participants to direct contributions into the fixed annuity fund. Contributions of those participants who have not provided investment directions will automatically be invested in the default investment alternatives established under the Plan until changed by the participant.

Participant Accounts

Each participant's account is credited with the participant's contribution and allocations of (a) the Company's discretionary matching contributions and (b) plan earnings (losses) and charged with an allocation of any administrative expenses paid by the Plan. The allocation of earnings (losses) is based on participant's compensation as compared to the compensation of all participants. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Vesting

Participants are immediately fully vested in their contributions plus actual earnings (losses) thereon. Rollover contributions by the participant upon transfer into the Plan and earnings (losses) thereon are always fully vested. One year of vesting service is credited for each calendar year in which a participant completes at least 1,000 hours of service. A participant's nonforfeitable right to the Company's contribution is determined by the following schedule:

Years of Service	Vesting
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Notes Receivable from Participants

Participants may borrow from their accounts, an amount not to exceed the lesser of: (a) one-half of the participant's vested account balance or (b) $50,000 reduced by the participant's greatest outstanding loan balance during the 12 months preceding the date of the loan. The loans are secured by the balance in the participant's account and bear interest at rates ranging from 8.25% to 9.50%, which is commensurate with local prevailing rates as determined by the Plan administrator at the time of loan origination. The loans must be entirely repaid within five years from the date of the loan. Principal and interest are repaid ratably through payroll deductions. Participants may only have one loan outstanding at any time.

Payment of Benefits

Upon termination of service due to death, disability, retirement upon attaining the normal retirement age of 65, or general termination of employment, participants may receive a lump sum payment equal to their vested account balance. Benefits under the Plan will generally be paid to participants or their beneficiaries in cash. Distributions to participants with vested account balances between $1,000 and $7,000 may be made in a single lump-sum payment equal to the value of the participant's vested interest in their account or rolled over to an individual retirement account designated by the Plan Administrator. Participants with vested account balances over $7,000 may elect to receive their distributions or defer the receipt of benefits to a later date upon the execution of a voluntary participant consent.

Under current law, participants are generally required to begin receiving required minimum distributions (RMDs) by April 1 of the year following the calendar year in which they attain age 73 or retire, if later. The applicable RMD commencement age is scheduled to increase to age 75 for individuals who attain age 74 after December 31, 2032.

2. Summary of Significant Accounting Policies

Date of Management's Review and Subsequent Event

The Plan has evaluated subsequent events and transactions for potential recognition or disclosure through July 7, 2026, which is the date the financial statements were available to be issued.

Effective July 1, 2026, the Plan Sponsor terminated the Builders Choice, Inc. 401(k) Plan and approved its merger into the Plan. As of July 7, 2026, no assets related to the terminated plan had been transferred into the Plan since the liquidation and transfer of such assets had not yet been completed.

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Certain investments of the Plan are FBRICS comprised of fixed annuities in a general account reported at contract value. Investments held by a defined contribution plan are required to be reported at fair value, except for fully benefit-responsive investment contracts (FBRICS). Contract value is the relevant measurement attribute for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contacts because contract value is the amount participants would receive if they were to initiate permitted transactions under the terms of the Plan. Therefore, the statement of changes in net assets available for benefits has been prepared on a contract value basis for that portion related to FBRICS. The Plan's Administrative Committee determines the Plan's valuation policies.

Certain investments of the Plan are money market funds and mutual funds reported at fair value based on observable market quotations, and bank collective investment trusts reported at net asset value based on other observable inputs within the fair value hierarchy. 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. These investments are presented as Investments, at fair value in the accompanying financial statements and are further discussed in disclosure of fair value measurements at Note 5.

The net appreciation in value of investments consists of the realized gains and losses on investments bought and sold as well as held during the year and unrealized appreciation (depreciation) of investments. The net change in unrealized appreciation (depreciation) in value of investments is determined by the change in value from the beginning of the year to the end of the year or change in value from date of the purchase to the end of the year.

Purchases and sales are recorded on a trade date basis. Interest income is recorded on the accrual basis.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. Related fees are charged directly to the borrowing participant's account and are included in administrative expenses when incurred. During the year ended December 31, 2025, no allowance for credit losses was recorded.

If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent participant note receivable is recorded as a benefit payment based on the terms of the Plan document.

The fair value disclosures for financial instruments are not required for participant loans. Also, participant loans continue to be considered as investments for Form 5500 reporting purposes.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Officers or employees of the Company perform certain administrative functions for the Plan. However, such officers and employees do not receive compensation from the Plan. Administrative expenses of the Plan paid by the Company are excluded from these financial statements. See Note 6 for disclosure of parties-in-interest transactions.

3. Information Prepared and Certified by Plan Trustee

The following information included in the accompanying financial statements and supplemental schedule was obtained from data that has been prepared and certified to as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan.

	2025	2024
Investments:		
Fixed annuities, at contract value	$ 863,982	$ 1,079,873
Investments, at fair value:		
Money market funds	435,708	210,580
Mutual funds	13,505,702	12,244,575
Total investments, at fair value	13,941,410	12,455,155
Total investments	$ 14,805,392	$ 13,535,028
Notes receivable from participants	$ 317,939	$ 307,119
Interest income on notes receivable from participants	$ 28,116	
Net appreciation in value of investments	$ 1,166,756	
Interest and dividend income on investments	$ 721,206	

4. Investment Contract with Insurance Company

The Plan has a benefit-responsive group annuity contract with Voya Retirement Insurance and Annuity Company ("VRIAC"). The contract is funded through the general account of VRIAC and is comprised of fixed annuity investments.

The Plan does not permit new contributions to be directed into the fixed annuity fund. Accumulated contributions in the fixed annuity fund are maintained in VRIAC's general account. The contract provides for principal preservation and credits interest at rates declared periodically by VRIAC, subject to a minimum guaranteed rate of 1% for the life of the contract. The methodology for determining the interest crediting rate is based on, among other factors, the earnings of the underlying assets within VRIAC's medium to long-term portfolio, prevailing market conditions, and contractual guarantees. Crediting rates are reviewed periodically, generally on a quarterly basis.

Because the contract is fully benefit-responsive, contract value is the relevant measurement attribute for the portion of net assets available for benefits attributable to the contract. The contract is presented on the statement of net assets available for benefits at contract value. Contract value, as reported to the Plan by VRIAC, represents contributions made under the contract, plus credited interest, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value.

There are no reserves against contract value for credit risk of the contract issuer. The ability of the Plan to receive amounts due under the contract is dependent upon the financial strength of VRIAC. The contract value of the fixed annuities at December 31, 2025 and 2024 was $863,982 and $1,079,873, respectively. The decrease in the contract value of the fixed annuities was attributable to transfers out of the fund net of the credited interest during the year into other investments options of the Plan.

Certain events limit the Plan's ability to transact at contract value with VRIAC. Such events include the following: (a) amendments to the plan documents (including complete or partial plan termination or merger with another plan), (b) changes to the plan's prohibition on competing investment options or deletion of equity wash provisions, (c) bankruptcy of the plan sponsor or other plan sponsor events (for example, divestitures or spin-offs of a subsidiary) that cause a significant withdrawal from the plan, or (d) the failure of the trust to qualify for exemption from federal income taxes or any required prohibited transaction exemption under ERISA. Furthermore, while certain events could allow VRIAC to terminate the contract and settle at an amount other than contract value, the contract does not permit VRIAC to terminate the agreement prior to the scheduled maturity date. The plan administrator does not believe that any events which would limit the Plan's ability to transact at contract value with Plan participants are probable of occurring.

5. Fair Value Measurements

ASC Topic 820, *Fair Value Measurements and Disclosures* establishes a fair value hierarchy for valuation inputs that gives the highest priority to quoted prices in active markets for identical assets or liabilities and the lowest priority to unobservable inputs. The three broad levels of the fair value hierarchy are as follows:

- Level 1 inputs consist of unadjusted quoted prices in active markets for identical assets and have the highest priority.
- Level 2 inputs consist of observable inputs other than quoted prices for identical assets (Level 1).
- Level 3 inputs consist of unobservable inputs and have the lowest priority.

The Plan uses appropriate valuation techniques based on the available inputs to measure the fair value of its investments. When available, the Plan should measure fair value using Level 1 inputs because they generally provide the most reliable evidence of fair value. Level 2 inputs are used for investments for which Level 1 inputs are not available. Level 3 inputs would only be used if Level 1 or Level 2 inputs are not available. At December 31, 2025 and 2024, all plan assets subject to the fair value measurements hierarchy required the use of Level 1 inputs.

Level 1 Fair Value Measurements

Money market funds - The money market fund is valued using pricing models maximizing the use of observable inputs for similar securities. Although a money market fund seeks to preserve the value of $1 of investment at $1 per share (unit), it is possible to lose money by investing in such a fund.

Mutual funds - The fair value of mutual funds is based on quoted net asset value ("NAV") of the shares as reported by the fund. The mutual funds held by the Plan are open-end mutual funds registered with the U.S. Securities and Exchange Commission. The funds must publish their daily NAV and transact at that price. The mutual funds held by the Plan are considered to be actively traded.

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

		Fair Value Measurements Using:		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Other Observable Inputs (Level 2)	Unobservable Inputs (Level 3)
December 31, 2025:				
Money market funds	$ 435,708	$ 435,708	$ -	$ -
Mutual funds	13,505,702	13,505,702	-	-
Total investment, at fair value	$ 13,941,410	$ 13,941,410	$ -	$ -
December 31, 2024:				
Money market funds	$ 210,580	$ 210,580	$ -	$ -
Mutual funds	12,244,575	12,244,575	-	-
Total investment, at fair value	$ 12,455,155	$ 12,455,155	$ -	$ -

Gains and losses included in changes in net assets available for benefits for the year ended December 31, 2025 are reported in net appreciation in value of investments.

6. Parties-In-Interest Transactions

Certain Plan investments are shares of mutual funds and money market funds sponsored and managed by Fidelity Management Trust Company ("FMTC"), the Plan Trustee and custodian as defined by the Plan. Therefore, FMTC is a party-in-interest under ERISA and transactions with FMTC qualify as party-in-interest transactions. During the year ended December 31, 2025, fees paid by the Plan for the investment management services were included in net appreciation in value of investments on the accompanying statement of changes in net assets available for benefits, as they were paid through revenue sharing arrangements rather than direct payments.

Plan transactions and records are administered by Fidelity Investments Institutional Operations Company, Inc. ("FIIO"), an affiliate of FMTC, the Plan Trustee. Therefore, transactions with FIIO qualify as party-in-interest transactions. During the year ended December 31, 2025, fees incurred by the Plan for record keeping services totaled $40,502 and are presented in administrative expenses on the accompanying statement of changes in net assets available for benefits.

Focus 401(k) Group ("FG") is the Plan's third-party investments adviser as defined by the Plan. Therefore, FG is a party-in-interest under ERISA and transactions with FG qualify as party-in-interest transactions. During the year ended December 31, 2025, the Plan paid $17,500 in investment advisory fees to FG. These fees are presented as Investment advisory fees within the Investment income caption on the accompanying statement of changes in net assets available for benefits.

Payne & Smith, LLC is the Plan's independent public accountant (IPA) as defined by the Plan. Therefore, the IPA is a party-in-interest under ERISA and transactions with the IPA qualify as party-in-interest transactions. Fees incurred by the Plan for audit and nonattest services provided by the IPA are fully absorbed by the Company and are, therefore, neither disclosed nor included or accrued on the accompanying statements of net assets available for benefits and statement of changes in net assets available for benefits.

These party-in-interest transactions are exempt from the prohibited transaction rules of ERISA.

7. Tax Status

The Plan sponsor is an adopter of a pre-approved plan that received a favorable Internal Revenue Service ("IRS") Opinion Letter dated June 30, 2020, in which the IRS stated that the Plan was in compliance with the applicable requirements of the Internal Revenue Code ("IRC"). Although the Plan has been amended and restated since receiving the Opinion Letter, the Plan Administrator believes this Plan is designed and is being operated in compliance with the applicable provisions of the IRC.

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

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, participants would become 100 percent vested in their employer contributions.

9. Risks and Uncertainties

The Plan invests in various types of 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 values of the investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

The following table presents concentrations of investments that represented 5% or more of the Plan's net assets at December 31, 2025 and 2024:

	2025	2024
Fixed annuities in general account -		
Voya Stable Value Fund	$ 863,982	$ 1,079,873
Mutual funds:		
American Funds Balanced R6	1,513,294	1,463,601
Fidelity 500 Index Fund	1,429,061	1,215,149
Fidelity Freedom Index 2025 Fund Inst. Prem. Class	1,362,694	1,661,643
Fidelity Freedom Index 2030 Fund Inst. Prem. Class	1,705,290	1,487,262
Fidelity Freedom Index 2035 Fund Inst. Prem. Class	1,401,678	1,056,561
Fidelity Freedom Index 2040 Fund Inst. Prem. Class	786,508	***
JPMorgan Equity Income Fund R6	762,218	722,958
JPMorgan Large Cap Growth Fd R6	939,478	860,261

*** Investment concentration did not represent 5% or more of the Plan's assets as of the year end presented.

SUPPLEMENTAL SCHEDULE

WESTERN CABINETS & AFFILIATES 401(k) PLAN

SCHEDULE H, PART IV, LINE 4 (i) – SCHEDULE OF ASSETS

(HELD AT END OF YEAR)

December 31, 2025

EIN: 75-2447383
PN: 001

	(a)	(b) Identity of issuer, borrower, lessor or similar party	(c) Description of investment	Units (Shares)	(d) Cost	(e) Current Value
		Voya Retirement Insurance and Annuity Company General Account				
		Voya Stable Value Fund	Fixed annuity fund	81,085.745	**	$ 863,982
		Money Market Funds				
*		Fidelity Treasurer's Short-Term Investment Fund	Money market fun	432,669.570	**	432,669
*		Fidelity Gvt Money Market Fund Class K6	Money market fun	3,038.920	**	3,039
		Total money market funds				435,708
		Mutual Funds				
		AmBcn Small Cap Value Fund R6	Mutual fund	9,039.679	**	211,438
		American Funds Balanced R6	Mutual fund	40,343.760	**	1,513,294
		American Fund EuroPacific R6	Mutual fund	1,925.859	**	116,669
		American Funds New Perspective R6	Mutual fund	6,210.819	**	438,919
		ClrBrg Small Cap Growth Fund IS	Mutual fund	728.598	**	27,241
		DFA Real Estate Secs Port Ins	Mutual fund	2,048.554	**	81,328
*		Fidelity 500 Index	Mutual fund	6,011.530	**	1,429,061
*		Fidelity Freedom Index 2020 Fund Inst. Prem. Class	Mutual fund	3,568.576	**	60,166
*		Fidelity Freedom Index 2025 Fund Inst. Prem. Class	Mutual fund	67,028.721	**	1,362,694
*		Fidelity Freedom Index 2030 Fund Inst. Prem. Class	Mutual fund	75,421.950	**	1,705,290
*		Fidelity Freedom Index 2035 Fund Inst. Prem. Class	Mutual fund	52,655.060	**	1,401,678
*		Fidelity Freedom Index 2040 Fund Inst. Prem. Class	Mutual fund	27,280.889	**	786,508
*		Fidelity Freedom Index 2045 Fund Inst. Prem. Class	Mutual fund	10,073.088	**	310,654
*		Fidelity Freedom Index 2050 Fund Inst. Prem. Class	Mutual fund	7,946.054	**	245,613
*		Fidelity Freedom Index 2055 Fund Inst. Prem. Class	Mutual fund	5,936.810	**	151,092
*		Fidelity Freedom Index 2060 Fund Inst. Prem. Class	Mutual fund	2,461.065	**	53,085
*		Fidelity Freedom Index 2065 Fund Inst. Prem. Class	Mutual fund	6,931.664	**	121,027
*		Fidelity Freedom Index 2070 Fund Inst. Prem. Class	Mutual fund	360.818	**	4,452
*		Fidelity Freedom Index Income Fund Inst. Prem. Class	Mutual fund	7,816.327	**	96,532
*		Fidelity Mid Cap Index	Mutual fund	5,941.201	**	219,409
*		Fidelity Small Cap Index	Mutual fund	6,840.197	**	211,567
		JPMorgan Equity Income Fund R6	Mutual fund	30,796.668	**	762,218
		JPMorgan LgCp Grw Fund R6	Mutual fund	10,868.560	**	939,478
		MFS Mid Cap Growth Fund R6	Mutual fund	15,998.182	**	454,988
		Putnam Stable Value Fund	Mutual fund	502.170	**	502
		Vanguard Developed Markets Index Fund	Mutual fund	129.164	**	2,592
		Victory Sycamore Est VI Fd R6	Mutual fund	9,073.300	**	408,843
		Voya Intermediate Bond Fund R6	Mutual fund	43,946.298	**	389,364
		Total mutual funds				13,505,702
		Notes Receivable from Participants				
		Participant loans	Interest rates range from 8.25% to 9.50% various maturity dates through December 2030			317,939
		TOTAL ASSETS HELD FOR INVESTMENTS AT DECEMBER 31, 2025				$ 15,123,331

* Denotes party-in-interest to the Plan.

** Cost is not required for participant-directed investments.

See accompanying independent auditor's report and notes thereto.