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
WILENTZ, GOLDMAN, & SPITZER, P.A. PENSION PLAN

1b Three-digit plan number (PN) ▶ 046

1c Effective date of plan 01/01/1989

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)
WILENTZ, GOLDMAN, & SPITZER, P.A.

P.O. BOX 10
90 WOODBRIDGE CENTER DR, SUITE 900
WOODBRIDGE, NJ 07095-0958

2b Employer Identification Number (EIN) 22-2292919

2c Plan Sponsor's telephone number 732-855-6107

2d Business code (see instructions) 541110

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.	09/28/2026	EVERETT JOHNSON
	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**	139
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)**	57
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	55
b	Retired or separated participants receiving benefits	**6b**	39
c	Other retired or separated participants entitled to future benefits	**6c**	37
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	131
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	4
f	Total. Add lines **6d** and **6e**.	**6f**	135
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)**	
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)**	
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

1A 1I

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) [ ]	Insurance	**(1)** [ ]	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)** [X] **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)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
WILENTZ, GOLDMAN, & SPITZER, P.A. PENSION PLAN

B Three-digit plan number (PN) ▶ 046

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
WILENTZ, GOLDMAN, & SPITZER, P.A.

D Employer Identification Number (EIN)
22-2292919

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	11865066
b Actuarial value	**2b**	11865066

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	43	6247285	6247285
b For terminated vested participants	40	1597487	1597487
c For active participants	58	4016680	4016680
d Total	141	11861452	11861452

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	

5 Effective interest rate	**5**	5.33 %
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	0
c Target normal cost	**6c**	0

Statement by Enrolled Actuary

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

SIGN HERE

Signature of actuary — Date: 07/30/2026

JOEL MCMANN, FSA, EA — Type or print name of actuary

26-06270 — Most recent enrollment number

OCTOBER THREE CONSULTING LLC — Firm name

303-586-6720 — Telephone number (including area code)

6312 S FIDDLER'S GREEN CIRCLE
SUITE 300E
GREENWOOD VILLAGE, CO 80111

Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 6.76 %	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
	a Present value of excess contributions (line 38a from prior year)		375315
	b(1) Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.03 %		18878
	b(2) Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
	c Total available at beginning of current plan year to add to prefunding balance		394193
	d Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	100.03 %
15	Adjusted funding target attainment percentage	15	100.03 %
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	94.95 %
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

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

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
	a Contributions allocated toward unpaid minimum required contributions from prior years	19a	0
	b Contributions made to avoid restrictions adjusted to valuation date	19b	0
	c Contributions allocated toward minimum required contribution for current year adjusted to valuation date	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? ☐ Yes ☒ No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? ☐ Yes ☐ No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:

a Segment rates:	1st segment: 5.07 %	2nd segment: 5.31 %	3rd segment: 5.50 %	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment. ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment. ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):

a Target normal cost (line 6c)	**31a**	0
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____)_and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

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
WILENTZ, GOLDMAN, & SPITZER, P.A. PENSION PLAN

B Three-digit plan number (PN) ▶ 046

C Plan sponsor's name as shown on line 2a of Form 5500
WILENTZ, GOLDMAN, & SPITZER, P.A.

D Employer Identification Number (EIN)
22-2292919

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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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)

FIRST STATE TRUST COMPANY

13-3124172

(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	NONE	50972	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500.**

OMB No. 1210-0110

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
WILENTZ, GOLDMAN, & SPITZER, P.A. PENSION PLAN

B Three-digit plan number (PN) ▶ 046

C Plan sponsor's name as shown on line 2a of Form 5500
WILENTZ, GOLDMAN, & SPITZER, P.A.

D Employer Identification Number (EIN)
22-2292919

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	405000	0
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	95174	91519
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	82295	146414
(2) U.S. Government securities	1c(2)	1182070	1923038
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	6981669	6705656
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	3126642	3085575
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	11872850	11952202
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	4120	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	4120	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	11868730	11952202

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)		
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		0
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	987	
(B) U.S. Government securities	2b(1)(B)	55302	
(C) Corporate debt instruments	2b(1)(C)	313318	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	152	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		369759
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	59122	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		59122
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	5030856	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	4992933	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		37923
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	181917	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		181917

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		478267
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		1126988
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	992544	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		992544
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	50972	
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		50972
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1043516
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		83472
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [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: WITHUMSMITHBROWN **(2)** EIN: 22-2027092

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.) ..... [X] Yes [ ] No [ ] Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year 577932.

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
WILENTZ, GOLDMAN, & SPITZER, P.A. PENSION PLAN

B Three-digit plan number (PN) ▶ 046

C Plan sponsor's name as shown on line 2a of Form 5500
WILENTZ, GOLDMAN, & SPITZER, P.A.

D Employer Identification Number (EIN)
22-2292919

Part I Distributions

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

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1** 0

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

EIN(s): 22-2292919 13-3124172

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** 3

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☐ "Current year" ADP test

☒ N/A

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

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Financial Statements
December 31, 2025 and 2024
With Independent Auditor's Report

withum
ADVISORY TAX AUDIT

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
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December 31, 2025 and 2024

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Independent Auditor's Report

To the Plan Administrator of
Wilentz, Goldman, & Spitzer, P.A. Pension Plan:

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

We have performed audits of the financial statements of Wilentz, Goldman, & Spitzer, P.A. Pension 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 statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

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

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Wilentz, Goldman, & Spitzer, P.A. Pension 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 Wilentz, Goldman, & Spitzer, P.A. Pension Plan's ability to continue as a going concern for at least one year following the date that the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Wilentz, Goldman, & Spitzer, P.A. Pension 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 Wilentz, Goldman, & Spitzer, P.A. Pension Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter - Supplemental Schedules Required by ERISA

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

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

In our opinion:

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

Withum Smith + Brown, PC

September 11, 2026

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
Assets		
Investments, at fair value	$ 11,860,683	$ 11,372,676
Receivables		
Employer contributions	-	405,000
Accrued interest and dividends	91,519	95,174
Total receivables	91,519	500,174
Total assets	11,952,202	11,872,850
Liabilities		
Other liabilities	-	4,120
Net assets available for benefits	$ 11,952,202	$ 11,868,730

The Notes to Financial Statements are an integral part of these statements.

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2025 and 2024

	2025	2024
Additions		
Investment income		
Interest and dividends	$ 432,536	$ 433,997
Net appreciation in fair value of investments	694,452	108,247
Total investment income	1,126,988	542,244
Contributions		
Employer contributions	-	465,116
Total additions	1,126,988	1,007,360
Deductions		
Benefits paid to participants	992,544	1,272,732
Administrative expenses	50,972	54,736
Total deductions	1,043,516	1,327,468
Net change in net assets available for benefits	83,472	(320,108)
Net assets available for benefits		
Beginning of year	11,868,730	12,188,838
End of year	$ 11,952,202	$ 11,868,730

The Notes to Financial Statements are an integral part of these statements.

1. Description of Plan

The following description of Wilentz, Goldman, & Spitzer, P.A. Pension Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan was established as a noncontributory defined benefit pension plan covering eligible employees of Wilentz, Goldman, & Spitzer, P.A. (the "Firm" or "Employer"). All employees 21 years of age or greater, excluding "Of Counsel", "Counsel", and associates with less than ten years of service were eligible to be participants of the Plan on the entry date coincident with or following the completion of at least 1,000 hours of service during their initial 12 months of service or, if this requirement was not met, during the first Plan year during which the employee completed at least 1,000 hours of service. The Plan was frozen effective January 1, 2004, under which no future employees will be eligible to participate in the Plan and the accrual of benefits for future services of existing participants was discontinued.

Funding Policy

The Plan's funding policy is for the Firm to contribute an amount that will meet or exceed the annual ERISA minimum funding requirement. Contributions are made at the Firm's discretion, but in no event less than amounts deemed necessary by the Plan's actuary to fund the benefits provided by the Plan on an annual basis. For the years ended December 31, 2025 and 2024, $-0- and $465,116, respectively, were contributed to the Plan which met the minimum funding requirement. Participants do not make contributions to the Plan.

The Pension Protection Act of 2006 ("PPA") as amended by the Worker, Retiree and Employer Recovery Act of 2008 ("WRERA") imposes certain benefit restrictions for qualified defined benefit plans that do not meet certain funding thresholds. The "At-Risk" status is referred to as the Funding Target Attainment Percentage ("FTAP"). A plan's funded percentage is referred to as the Adjusted Funding Target Attainment Percentage ("AFTAP"). The 2025 and 2024 AFTAPs for the Plan are at least 80% and thus no benefit restrictions currently apply to the Plan.

Pension Benefits

The normal retirement date of a participant shall be the later of the employee's 65th birthday and the 5th anniversary of Plan participation. Employees with 35 years of credited service with the Firm shall receive an annual retirement benefit for life, payable monthly, equal to 15% of the participant's average compensation. Average compensation is defined as the average of the participant's annual compensation for the highest 5 years during the last 10 years of employment with the Firm, ending on the participant's normal retirement date. Pension benefits for those participants with less than 35 years of credited service will be reduced pro-rata.

If a vested participant passes away prior to his or her benefit commencement date, a death benefit shall be paid to his or her beneficiary in an amount equal to the actuarial equivalent of the participant's accrued benefit. If the participant passes away while receiving retirement benefits but before receiving 120 payments, the payments will continue to the participant's beneficiary until a total of 120 payments have been made or in accordance with the method of payment elected.

Vesting

As a result of the Plan being frozen as of January 1, 2004, all participants with balances at that date became 100% vested in the Plan.

2. Summary of Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, disclosure of contingent assets and liabilities, and the actuarial present value of accumulated plan benefits at the date of the financial statements and changes therein. Actual results could differ from those estimates.

Investment Valuation and Income Recognition
Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's investment committee determines the Plan's valuation policies utilizing information provided by the investment advisors, custodians, and insurance company, as applicable. See Note 4 for discussion of fair value measurements.

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

Payment of Benefits
Benefit payments to participants are recorded upon distribution.

Administrative Expenses
Trustee fees, broker fees, and wire transfer fees are paid by the Plan. All other fees, such as professional accounting and consulting fees and the Pension Benefit Guaranty Corporation ("PBGC") annual fee, are paid by the Firm. In addition, certain investment-related expenses are included in net appreciation in fair value of investments in the statements of changes in net assets available for benefits, which are not readily determinable.

Subsequent Events
The Plan's management evaluated events that occurred after December 31, 2025 through September 11, 2026, the date when the financial statements were available to be issued. Based on that evaluation, the Plan's management has determined that, except for the following, no other subsequent events have occurred which would require disclosure in the financial statements.

On July 29, 2026, the Firm's Pension Plan Committee (the "Committee") agreed to terminate the Plan, subject to applicable regulatory requirements and approvals. The Firm and the Committee are in the process of completing the required steps associated with the Plan termination, including regulatory filings and settlement of participant benefit obligations. As of the date of these financial statements were available to be issued, the termination process had not been completed and no distributions pursuant to the termination had occurred. Accordingly, the accompanying financial statements do not reflect any adjustments that may result from the completion of the Plan termination process.

3. Information Certified by Trustee

The Plan administrator has elected the method of compliance as permitted by 29 CFR 2520.103-8 of the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA for 2025 and 2024. Accordingly, First State Trust Company, the Trustee of the Plan, has certified to the completeness and accuracy of all investments reported in the accompanying statements of net assets available for benefits as of December 31, 2025 and 2024, Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of December 31, 2025, the related investment activity reported in the statements of changes in net assets available for benefits for the years ended December 31, 2025 and 2024, and the information reported in Schedule H, Line 4j - Schedule of Reportable Transactions for the year ended December 31, 2025.

4. Fair Value Measurements

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

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

Level 2 - Inputs to the valuation methodology include:

- quoted prices for similar assets or liabilities in active markets;
- quoted prices for identical or similar assets or liabilities in inactive markets;
- inputs other than quoted prices that are observable for the asset or liability; and
- inputs that are derived principally from or corroborated by observable market data by correlation or other means.

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

Level 3 - Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

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

The following is a description of the valuation techniques used for assets measured at fair value. There have been no changes in the techniques used at December 31, 2025 and 2024.

Money Market Funds: Valued at quoted market prices and are classified as Level 1 in the fair value hierarchy.

Exchange Traded Funds: Shares of exchange traded funds are securities that track an index, commodity, or basket of assets but trade on an exchange and experience price changes throughout the day as they are purchased and sold. Shares are valued at quoted market prices and are classified as Level 1 in the fair value hierarchy.

U.S. Government Securities: Treasury securities are valued using observable inputs and market data such as quoted prices for similar assets or liabilities for substantially the full term of the assets or liabilities and are classified as Level 2 in the fair value hierarchy. Agency securities are comprised of two main categories consisting of agency issued debt and mortgage pass-throughs. The fair value of agency issued debt securities is derived using market prices and recent trade activity gathered from independent dealer pricing services or brokers while the fair value of mortgaged pass-throughs is based on market prices of comparable securities. These securities are classified as Level 2 in the fair value hierarchy.

Corporate & Foreign Bonds: Securities issued by corporations that are generally priced by independent pricing services. The spreads are sourced from brokers/dealers, trade prices and the new issue market. As the significant inputs used to price corporate and foreign bonds are observable market inputs, these are included as Level 2 securities in the fair value hierarchy.

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

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

	December 31, 2025			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market funds	$ 146,414	$ -	$ -	$ 146,414
Exchange traded funds	3,085,575	-	-	3,085,575
U.S. government securities	-	1,923,038	-	1,923,038
Corporate & foreign bonds	-	6,705,656	-	6,705,656
Total investments at fair value	$ 3,231,989	$ 8,628,694	$ -	$ 11,860,683

	December 31, 2024			
	Level 1	**Level 2**	**Level 3**	**Total**
Money market funds	$ 82,295	$ -	$ -	$ 82,295
Exchange traded funds	3,126,642	-	-	3,126,642
U.S. government securities	-	1,182,070	-	1,182,070
Corporate & foreign bonds	-	6,981,669	-	6,981,669
Total investments at fair value	$ 3,208,937	$ 8,163,739	$ -	$ 11,372,676

5. Actuarial Present Value of Accumulated Plan Benefits

Accumulated plan benefits are those future periodic payments, including lump-sum distributions, that are attributable under the Plan's provisions to the service employees have rendered. Accumulated plan benefits include benefits expected to be paid to (a) retired or terminated employees or their beneficiaries, (b) beneficiaries of employees who have died, and (c) present employees or their beneficiaries.

Benefits payable under all circumstances, such as retirement, death, disability, and termination of employment, are included to the extent that they are attributable to employee service rendered to the valuation date. The actuarial present value of accumulated plan benefits is determined by the Plan's independent actuary and is the amount that results from applying actuarial assumptions to adjust the accumulated plan benefits to reflect the time value of money (through discounts for interest) and the probability of payment (by means of decrements such as for death, disability, withdrawal, or retirement) between the valuation date and the expected date of payment.

The computations of the actuarial present value of accumulated plan benefits were made as of January 1, 2026 and 2025. Had the valuations been performed as of December 31, 2025 and 2024, there would be no material differences.

The actuarial present value of accumulated plan benefits as of the most recent actuarial valuation dates are as follows:

	January 1,	
	2026	**2025**
Actuarial present value of accumulated plan benefits		
Active participants	$ 3,940,006	$ 3,866,715
Terminated vested participants	1,525,784	1,528,720
Retired participants and beneficiaries	5,873,928	6,176,057
Total actuarial present value of accumulated plan benefits	$ 11,339,718	$ 11,571,492

The change in the actuarial present value of accumulated plan benefits for the most recent actuarial valuation dates are as follows:

	January 1,	
	2026	**2025**
Actuarial present value of accumulated plan benefits at beginning of year	$ 11,571,492	$ 12,179,882
Change during the year attributable to		
Benefits accumulated and demographic experience	95,823	(170,349)
Interest	664,947	865,492
Benefits paid	(992,544)	(1,303,533)
Net change	(231,774)	(608,390)
Actuarial present value of accumulated plan benefits at end of year	$ 11,339,718	$ 11,571,492

The significant actuarial assumptions used in the valuations as of January 1, 2026 and 2025, were as follows:

	January 1,	
	2026	**2025**
Mortality	PRI-2012 sex distinct white collar mortality table projected with full generational mortality improvement using scale MP-2021	PRI-2012 sex distinct white collar mortality table projected with full generational mortality improvement using scale MP-2021
Retirement age	Normal retirement age 65 and 5 years of participation	Normal retirement age 65 and 5 years of participation
Discount rate	Investment return of 6.00% per annum, compounded annually	Investment return of 6.00% per annum, compounded annually
Assumed benefit form	100% lump sum / 0% normal form	100% lump sum / 0% normal form

The foregoing actuarial assumptions are based on the presumption that the Plan will continue. Were the Plan to terminate, different actuarial assumptions and other factors might be applicable in determining the actuarial present value of accumulated plan benefits.

6. Plan Termination

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

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

Certain benefits under the Plan are insured by the PBGC if the Plan terminates. Generally, the PBGC guarantees most vested normal age retirement benefits, early retirement benefits, and certain disability and survivor's pensions. However, the PBGC does not guarantee all benefits under the Plan, and the amount of benefit protection is subject to certain limitations. Vested benefits under the Plan are guaranteed at the level in effect on the date of the Plan's termination.

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

On July 29, 2026, the Firm's Pension Plan Committee (the "Committee") agreed to terminate the Plan, subject to applicable regulatory requirements and approvals. See Note 2 for discussion of subsequent events.

7. Tax Status

The Internal Revenue Service ("IRS") has determined and informed the Firm by a letter dated April 19, 2016, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). The Plan administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC.

Plan management is required to evaluate tax positions taken by the Plan and to recognize a tax liability if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress.

8. Related-Party and Party-In-Interest Transactions

The Plan's investments are administered under a contract with First State Trust Company, the custodian and recordkeeper of the Plan. Fees paid by the Plan for investment management services were included in administrative expenses and amounted to $50,972 and $54,736 for the years ended December 31, 2025 and 2024, respectively. Contributions are held and managed by First State Trust Company, who invests cash received, interest, and dividend income and makes distributions to participants. These transactions qualify as party-in-interest transactions under ERISA.

As described in Note 2, the Plan paid certain expenses related to Plan operations and investment activity to various service providers. Additionally, certain administrative functions of the Plan are performed by officers or employees of the Firm. No such officer or employee receives compensation from the Plan. These transactions qualify as party-in-interest transactions under ERISA.

9. Risks and Uncertainties

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect the amounts reported in the statements of net assets available for benefits. As of December 31, 2025 and 2024, one investment represented a concentration of greater than 10% of the Plan's net assets available for benefits.

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

Supplementary Information

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	FDIC Bank Deposit Fund FST	Money Market Fund (69,374 Shares)	$ 69,374	$ 69,374
	RBC Money Market Obligs Tr	Money Market Funds (77,040 Shares)	77,040	77,040
	IShares Global REIT ETF	Exchange Traded Funds (9,854 Shares)	245,259	245,858
	Proshares Tr ProShares LC Corp Plus	Exchange Traded Funds (6,580 Shares)	371,806	524,294
	Vanguard FSTC Developed Markets ETF	Exchange Traded Funds (5,053 Shares)	239,924	315,661
	Vanguard FTSE Emerging Markets ETF	Exchange Traded Funds (2,829 Shares)	121,822	152,087
	Vanguard Mid-Cap ETF	Exchange Traded Funds (715 Shares)	156,395	207,507
	Vanguard S&P 500 ETF	Exchange Traded Funds (2,239 Shares)	909,476	1,404,144
	Vanguard Small Cap ETF	Exchange Traded Funds (915 Shares)	182,390	236,024
	United States Treas Bds 1.3750% 08/15/50	US Treasury Securities (25,000 Shares)	12,413	12,313
	United States Treas Bds 4.6250% 11/15/44	US Treasury Securities (140,000 Shares)	136,628	137,354
	UNITED STATES TREAS BDS 4.625% 02/15/55	US Treasury Securities (15,000 Shares)	14,401	14,475
	United States Treas Nts 4.2500% 08/15/35	US Treasury Securities (215,000 Shares)	214,972	216,665
	US Treasury 2.875% 05/15/43	US Treasury Securities (100,000 Shares)	77,981	77,706
	United States Treas Bd Stripp 05/15/50	US Treasury Securities (1,730,000 Shares)	555,454	515,935
	Fannie Mae 5.0000% 11/01/54	US Agency Securities (115,228 Shares)	112,052	115,010
	Fhlmc Remic Series K-142 2.4000% 03/25/32	US Agency Securities (75,000 Shares)	66,172	67,522
	Fhlmc Remic Series K-1511 3.5420% 03/25/34	US Agency Securities (10,000 Shares)	8,868	9,404
	Fhlmc Remic Series K-164 5.0000% 05/25/34	US Agency Securities (120,000 Shares)	118,988	124,346
	Fhlmc Super 30y Fixed 5.0000% 11/25/54	US Agency Securities (137,246 Shares)	134,667	136,986
	Fhlmc Super 30y Fixed 5.0000% 12/25/53	US Agency Securities (115,450 Shares)	109,429	115,207
	Fnma Super Lng 30 Year 5.00 5.0000% 02/01/55	US Agency Securities (120,672 Shares)	118,608	120,443
	Fnma Umbs Lng 30 Year 5.0000% 12/01/54	US Agency Securities (32,401 Shares)	31,910	32,339
	Fnma Umbs Lng 30 Year 5.0000% 05/25/54	US Agency Securities (57,324 Shares)	55,608	57,385
	Fnma Umbs Lng 30 Year 5.5000% 08/01/54	US Agency Securities (92,806 Shares)	93,093	94,261
	Cap One Finl 0.0638% 06/08/34	US Agency Securities (70,000 Shares)	75,898	75,687
	Capital One Finl Corp 1.8780% 11/02/27	Corporate & Foreign Bonds (80,000 Shares)	70,296	78,507
	3m Co 3.0500% 04/15/30	Corporate & Foreign Bonds (70,000 Shares)	62,332	66,864
	Abbott Labs 4.9000% 11/30/46	Corporate & Foreign Bonds (20,000 Shares)	19,171	18,839
	Abbvie Inc 0.0495% 03/15/31	Corporate & Foreign Bonds (35,000 Shares)	35,386	36,149
	Aflac Inc 4.7500% 01/15/49	Corporate & Foreign Bonds (30,000 Shares)	26,649	26,435
	Air Lease Corp 3.0000% 02/01/30	Corporate & Foreign Bonds (75,000 Shares)	67,611	70,342
	Air Lease Corp 3.2500% 10/01/29	Corporate & Foreign Bonds (50,000 Shares)	44,047	47,751
	ALABAMA PWR CO GLBL 2021B 3.0000% 03/15/52	Corporate & Foreign Bonds (65,000 Shares)	41,573	42,153
	Amazon Com Inc 2.5000% 06/03/50	Corporate & Foreign Bonds (15,000 Shares)	9,491	8,987
	Amazon Com Inc 3.9500% 04/13/52	Corporate & Foreign Bonds (15,000 Shares)	12,649	11,726
	Amazon Com Inc 4.6500% 11/20/35	Corporate & Foreign Bonds (55,000 Shares)	54,865	54,781
	Amazon Com Inc 5.4500% 11/20/55	Corporate & Foreign Bonds (15,000 Shares)	14,944	14,651
	Amazon Com Inc 4.0500% 08/22/47	Corporate & Foreign Bonds (25,000 Shares)	21,296	20,564
	American Wtr Cap Corp 5.7000% 09/01/55	Corporate & Foreign Bonds (20,000 Shares)	20,439	20,050
	American Wtr Cap Corp 3.7500% 09/01/47	Corporate & Foreign Bonds (40,000 Shares)	30,844	30,757
	Amgen Inc 4.4000% 05/01/45	Corporate & Foreign Bonds (50,000 Shares)	41,745	42,826
	Anheuser-busch Cos Ll 4.7000% 02/01/36	Corporate & Foreign Bonds (40,000 Shares)	38,188	39,641
	Anthem Inc 4.3750% 12/01/47	Corporate & Foreign Bonds (25,000 Shares)	20,829	20,784
	Appalachian Pwr Co 4.5000% 08/01/32	Corporate & Foreign Bonds (50,000 Shares)	49,361	49,466

See Independent Auditor's Report.

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Apple Inc 3.8500% 08/04/46	Corporate & Foreign Bonds (70,000 Shares)	58,777	56,834
	Apple Inc. 3.850% 05/04/43	Corporate & Foreign Bonds (10,000 Shares)	8,636	8,452
	Atmos Energy Corp 4.1250% 10/15/44	Corporate & Foreign Bonds (40,000 Shares)	32,559	33,775
	Atmos Energy Corp 4.3000% 10/01/48	Corporate & Foreign Bonds (40,000 Shares)	33,628	33,215
	Avalonbay Community 1.9000% 12/01/28	Corporate & Foreign Bonds (20,000 Shares)	18,059	18,895
	Bank Amer Corp 2.6760% 06/19/41	Corporate & Foreign Bonds (45,000 Shares)	30,649	33,361
	Bank Amer Corp 4.0780% 04/23/40	Corporate & Foreign Bonds (40,000 Shares)	33,667	35,757
	Bank of America 3.8240% 01/20/28	Corporate & Foreign Bonds (50,000 Shares)	47,171	49,888
	Berkshire Hathaway Energy Co 3.8000% 07/15/48	Corporate & Foreign Bonds (65,000 Shares)	48,319	49,278
	Berkshire Hathaway Fin Corp 3.8500% 03/15/52	Corporate & Foreign Bonds (15,000 Shares)	11,765	11,548
	Berkshire Hathaway Fin Corp 4.4000% 05/15/42	Corporate & Foreign Bonds (10,000 Shares)	9,330	9,194
	Bhp Billiton 5.2500% 09/08/33	Corporate & Foreign Bonds (35,000 Shares)	34,827	36,390
	BHP Billiton Fin USA Ltd. 5.000% 09/30/43	Corporate & Foreign Bonds (20,000 Shares)	19,036	19,019
	Bk Of America Corp 0.0457% 04/27/33	Corporate & Foreign Bonds (55,000 Shares)	52,089	54,912
	Bk Of America Corp 4.0830% 03/20/51	Corporate & Foreign Bonds (25,000 Shares)	20,110	20,096
	Boeing Co 2.1960% 02/04/26	Corporate & Foreign Bonds (55,000 Shares)	50,866	54,895
	Bp Cap Mkts Amer Inc 2.9390% 06/04/51	Corporate & Foreign Bonds (20,000 Shares)	12,572	12,738
	Bp Cap Mkts Amer Inc 3.3790% 02/08/61	Corporate & Foreign Bonds (30,000 Shares)	20,452	19,629
	Bristol-myers Squibb Co 2.5500% 11/13/50	Corporate & Foreign Bonds (35,000 Shares)	21,435	20,749
	Bristol-myers Squibb Co 3.7000% 03/15/52	Corporate & Foreign Bonds (30,000 Shares)	22,710	22,084
	Bristol-myers Squibb Co 4.2500% 10/26/49	Corporate & Foreign Bonds (25,000 Shares)	20,879	20,446
	Bristol-myers Squibb Co 5.2000% 02/22/34	Corporate & Foreign Bonds (50,000 Shares)	50,303	51,997
	Broadcom Inc 4.1500% 11/15/30	Corporate & Foreign Bonds (55,000 Shares)	50,487	54,761
	Burlington North BRK5 5.750% 05/01/40	Corporate & Foreign Bonds (35,000 Shares)	36,234	37,058
	Burlington Northern Santa F 5.5500% 03/15/56	Corporate & Foreign Bonds (10,000 Shares)	9,931	9,861
	Caterpillar Inc Del 3.2500% 09/19/49	Corporate & Foreign Bonds (25,000 Shares)	18,409	17,848
	Centerpoint Energy Houston 3.9500% 03/01/48	Corporate & Foreign Bonds (35,000 Shares)	27,787	27,888
	Cheniere Corpus Christi Hld 5.1250% 06/30/27	Corporate & Foreign Bonds (25,000 Shares)	25,038	25,246
	Cheniere Energy 4.6250% 10/15/28	Corporate & Foreign Bonds (5,000 Shares)	4,922	4,993
	Cisco Sys Inc 5.3000% 02/26/54	Corporate & Foreign Bonds (15,000 Shares)	15,323	14,417
	Citigroup Inc 5.8750% 01/30/42	Corporate & Foreign Bonds (35,000 Shares)	35,249	36,832
	Cno Finl Group Inc 5.2500% 05/30/29	Corporate & Foreign Bonds (50,000 Shares)	47,783	50,744
	Comcast Corp 5.5000% 05/15/64	Corporate & Foreign Bonds (30,000 Shares)	29,220	26,831
	Comcast Corp New 1.9500% 01/15/31	Corporate & Foreign Bonds (50,000 Shares)	40,681	44,580
	Comcast Corp New 4.6000% 10/15/38	Corporate & Foreign Bonds (10,000 Shares)	9,059	9,325
	Commonwealth Edison Co 3.0000% 03/01/50	Corporate & Foreign Bonds (45,000 Shares)	29,529	29,413
	Conocophillips 6.5000% 02/01/39	Corporate & Foreign Bonds (15,000 Shares)	16,570	16,860
	Consolidated Edison Co N Y 3.3500% 04/01/30	Corporate & Foreign Bonds (75,000 Shares)	68,492	72,598
	Consolidated Edison Co N Y 5.3750% 05/15/34	Corporate & Foreign Bonds (20,000 Shares)	21,075	20,762
	Consolidated Edison Company 6.1500% 11/15/52	Corporate & Foreign Bonds (30,000 Shares)	31,976	31,614
	Constellation Energy Genera 5.7500% 03/15/54	Corporate & Foreign Bonds (15,000 Shares)	14,182	14,894
	Corporate Office Pptys L P 2.7500% 04/15/31	Corporate & Foreign Bonds (55,000 Shares)	41,911	50,172
	CSX Corp 4.400% 03/01/43	Corporate & Foreign Bonds (25,000 Shares)	21,196	22,001
	Dell Intl L 8.3500% 07/15/46	Corporate & Foreign Bonds (18,000 Shares)	23,056	22,849
	Dignity Health 5.2670% 11/01/64	Corporate & Foreign Bonds (25,000 Shares)	23,236	22,480

See Independent Auditor's Report.

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Dominion Energy Inc 4.9000% 08/01/41	Corporate & Foreign Bonds (25,000 Shares)	21,886	23,078
	Dte Elec Co 2.2500% 03/01/30	Corporate & Foreign Bonds (50,000 Shares)	43,833	46,475
	Dte Elec Co 3.7500% 08/15/47	Corporate & Foreign Bonds (35,000 Shares)	26,825	26,831
	Dte Energy 5.1000% 03/01/29	Corporate & Foreign Bonds (40,000 Shares)	40,640	40,940
	Duke Energy Carolinas Llc 3.2000% 08/15/49	Corporate & Foreign Bonds (35,000 Shares)	24,159	23,906
	Duke Energy Carolinas Llc 6.0500% 04/15/38	Corporate & Foreign Bonds (15,000 Shares)	15,443	16,244
	Duke Energy Corp New 5.7500% 09/15/33	Corporate & Foreign Bonds (25,000 Shares)	26,676	26,482
	Duke Energy Corporation 4.5000% 08/15/32	Corporate & Foreign Bonds (25,000 Shares)	23,789	24,929
	Eli Lilly & Co 5.0000% 02/09/54	Corporate & Foreign Bonds (10,000 Shares)	9,679	9,340
	Enable Midstream Partners Lp 4.9500% 05/15/28	Corporate & Foreign Bonds (75,000 Shares)	74,880	76,207
	Energy Transfer Partners 6.500% 02/01/42	Corporate & Foreign Bonds (30,000 Shares)	29,440	31,612
	Entergy La Llc 5.7000% 03/15/54	Corporate & Foreign Bonds (15,000 Shares)	14,747	14,926
	Enterprise Products 6.1250% 10/15/39	Corporate & Foreign Bonds (35,000 Shares)	36,479	37,710
	Epr Properties 4.7500% 11/15/30	Corporate & Foreign Bonds (40,000 Shares)	39,520	39,678
	Eversource Energy 3.4500% 01/15/50	Corporate & Foreign Bonds (30,000 Shares)	20,723	21,292
	Exxon Mobil Corp 2.6100% 10/15/30	Corporate & Foreign Bonds (60,000 Shares)	55,200	56,190
	Exxon Mobil Corporation 4.1140% 03/01/46	Corporate & Foreign Bonds (45,000 Shares)	38,132	37,667
	Goldman Sachs Gp 6.7500% 10/01/37	Corporate & Foreign Bonds (40,000 Shares)	42,586	44,685
	Goldman Sachs Group Inc 3.8140% 04/23/29	Corporate & Foreign Bonds (65,000 Shares)	62,711	64,616
	Hca Inc 5.5000% 03/01/32	Corporate & Foreign Bonds (20,000 Shares)	20,813	20,848
	HCA INC 5.5000% 06/15/47	Corporate & Foreign Bonds (20,000 Shares)	18,349	18,923
	Hcp Inc 6.7500% 02/01/41	Corporate & Foreign Bonds (15,000 Shares)	15,493	16,497
	Healthcare Trust Of Amer Hl 3.7500% 07/01/27	Corporate & Foreign Bonds (50,000 Shares)	46,402	49,684
	Hershey Co 5.1000% 02/24/35	Corporate & Foreign Bonds (25,000 Shares)	25,133	25,725
	Hewlett Packard Enterprise 4.5500% 10/15/29	Corporate & Foreign Bonds (65,000 Shares)	64,584	65,383
	Home Depot Inc 3.3500% 04/15/50	Corporate & Foreign Bonds (20,000 Shares)	14,450	14,147
	Home Depot Inc 5.9500% 04/01/41	Corporate & Foreign Bonds (15,000 Shares)	16,044	16,075
	Intel Corp 3.7340% 12/08/47	Corporate & Foreign Bonds (15,000 Shares)	10,893	10,667
	International Business Machs 5.7000% 02/10/55	Corporate & Foreign Bonds (100,000 Shares)	99,900	98,673
	John Deere Capital Corporat 4.7000% 06/10/30	Corporate & Foreign Bonds (25,000 Shares)	25,118	25,636
	Jpmorgan Chase & Co 0.0535% 04/24/34	Corporate & Foreign Bonds (75,000 Shares)	75,382	78,024
	Jpmorgan Chase & Co 2.5250% 11/19/41	Corporate & Foreign Bonds (60,000 Shares)	39,984	43,182
	Kimco Realty Corp 4.6000% 02/01/33	Corporate & Foreign Bonds (55,000 Shares)	50,621	54,960
	Kimco Rlty Corp 3.7000% 10/01/49	Corporate & Foreign Bonds (20,000 Shares)	13,851	14,845
	Kimco Rlty Corp 4.4500% 09/01/47	Corporate & Foreign Bonds (20,000 Shares)	15,663	17,079
	Lilly Eli & Co 5.0500% 08/14/54	Corporate & Foreign Bonds (20,000 Shares)	19,923	18,760
	Lockheed Martin Corp 5.2000% 02/15/55	Corporate & Foreign Bonds (15,000 Shares)	14,534	14,157
	Lowe's Companies, Inc. 5.6250% 04/15/53	Corporate & Foreign Bonds (30,000 Shares)	29,828	29,152
	Marsh & Mclennan Companies, 5.4000% 03/15/55	Corporate & Foreign Bonds (15,000 Shares)	14,874	14,450
	Marsh & Mclennan Cos Inc 4.8500% 11/15/31	Corporate & Foreign Bonds (40,000 Shares)	41,212	41,031
	Mastercard Inc 4.5500% 01/15/35	Corporate & Foreign Bonds (50,000 Shares)	49,153	50,009
	Merck & Co Inc 2.7500% 12/10/51	Corporate & Foreign Bonds (25,000 Shares)	16,305	15,497
	Merck & Co Inc. 3.700% 02/10/45	Corporate & Foreign Bonds (25,000 Shares)	20,131	19,885
	Meta Platform 5.4000% 08/15/54	Corporate & Foreign Bonds (10,000 Shares)	10,047	9,294
	Meta Platform 5.6000% 05/15/53	Corporate & Foreign Bonds (15,000 Shares)	13,479	14,358

See Independent Auditor's Report.

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Meta Platforms 4.6000% 11/15/32	Corporate & Foreign Bonds (30,000 Shares)	29,998	30,216
	Metlife Inc 5.700% 06/15/35	Corporate & Foreign Bonds (20,000 Shares)	20,307	21,393
	Microsoft Corp 2.6750% 06/01/60	Corporate & Foreign Bonds (40,000 Shares)	24,846	23,009
	Moodys Corp 3.1000% 11/29/61	Corporate & Foreign Bonds (20,000 Shares)	12,500	12,387
	Morgan Stanley 6.3750% 07/24/42	Corporate & Foreign Bonds (15,000 Shares)	16,335	16,702
	National Rural Utils Coop F 4.3000% 03/15/49	Corporate & Foreign Bonds (35,000 Shares)	28,629	29,294
	National Rural Utils Coop F 4.9500% 02/07/30	Corporate & Foreign Bonds (40,000 Shares)	41,196	41,163
	Nextera Energy Cap Hldgs Inc 4.8500% 02/04/28	Corporate & Foreign Bonds (70,000 Shares)	70,270	71,301
	Norfolk Southn Corp 5.5500% 03/15/34	Corporate & Foreign Bonds (35,000 Shares)	35,422	36,943
	Northern Tr Cor 5.1170% 11/19/30	Corporate & Foreign Bonds (25,000 Shares)	25,000	25,004
	Nvidia Corp 3.5000% 04/01/50	Corporate & Foreign Bonds (10,000 Shares)	7,732	7,411
	Oracle Corp 2.9500% 04/01/30	Corporate & Foreign Bonds (85,000 Shares)	74,562	78,432
	Oracle Corp 5.375% 07/15/40	Corporate & Foreign Bonds (20,000 Shares)	18,541	17,918
	Paypal Hldgs Inc 5.0500% 06/01/52	Corporate & Foreign Bonds (15,000 Shares)	13,703	13,624
	Pepsico Inc 4.4500% 04/14/46	Corporate & Foreign Bonds (25,000 Shares)	23,002	22,081
	Philip Morris Inc 3.875% 08/21/42	Corporate & Foreign Bonds (15,000 Shares)	11,926	12,375
	Philip Morris Intl Inc 4.2500% 11/10/44	Corporate & Foreign Bonds (5,000 Shares)	4,001	4,258
	Phillips 66 Co 5.6500% 06/15/54	Corporate & Foreign Bonds (14,000 Shares)	13,606	13,152
	Phillips Edison Grocery Cen 5.2500% 08/15/32	Corporate & Foreign Bonds (25,000 Shares)	25,797	25,563
	Piedmont Nat 5.0500% 05/15/52	Corporate & Foreign Bonds (40,000 Shares)	35,258	35,769
	Pnc Finl Svcs Group Inc 5.3000% 01/21/28	Corporate & Foreign Bonds (75,000 Shares)	75,804	75,983
	Primerica Inc 2.8000% 11/19/31	Corporate & Foreign Bonds (40,000 Shares)	32,666	36,349
	Prudential Finl Inc 3.9350% 12/07/49	Corporate & Foreign Bonds (20,000 Shares)	15,348	15,513
	Prudential Finl Inc 5.7000% 09/15/48	Corporate & Foreign Bonds (25,000 Shares)	24,058	25,259
	Prudential Finl Inc 3.9050% 12/07/47	Corporate & Foreign Bonds (40,000 Shares)	31,286	31,453
	Puget Energy Inc 2.8930% 09/15/51	Corporate & Foreign Bonds (30,000 Shares)	18,581	19,080
	Quanta Svcs Inc 4.3000% 08/09/28	Corporate & Foreign Bonds (30,000 Shares)	29,989	30,152
	Raymond James Financial Inc 4.9500% 07/15/46	Corporate & Foreign Bonds (40,000 Shares)	35,278	36,659
	Raymond James Finl Inc 4.9000% 09/11/35	Corporate & Foreign Bonds (30,000 Shares)	29,920	29,848
	Reinsurance Group Amer Inc 5.7500% 09/15/34	Corporate & Foreign Bonds (25,000 Shares)	24,927	26,080
	Rlty In Co 0.0340% 01/15/30	Corporate & Foreign Bonds (50,000 Shares)	-	48,608
	Rtx Corporation 5.7500% 01/15/29	Corporate & Foreign Bonds (60,000 Shares)	62,347	62,754
	Sabine Pass Liquefaction Llc 4.5000% 05/15/30	Corporate & Foreign Bonds (35,000 Shares)	34,472	35,149
	Selective Ins Group Inc 5.3750% 03/01/49	Corporate & Foreign Bonds (30,000 Shares)	26,737	27,709
	Sempra Energy 4.0000% 02/01/48	Corporate & Foreign Bonds (60,000 Shares)	45,735	45,826
	Simon Ppty Group Lp 6.6500% 01/15/54	Corporate & Foreign Bonds (18,000 Shares)	17,990	20,135
	Southern Calif Edison Co 3.6500% 02/01/50	Corporate & Foreign Bonds (30,000 Shares)	22,548	20,907
	Southern Calif Edison Co 4.1250% 03/01/48	Corporate & Foreign Bonds (20,000 Shares)	15,625	15,200
	Southwestern Elec Pwr Co 3.2500% 11/01/51	Corporate & Foreign Bonds (20,000 Shares)	12,784	13,161
	State Str Corp 4.1640% 08/04/33	Corporate & Foreign Bonds (40,000 Shares)	39,341	39,256
	Sysco Corp 6.6000% 04/01/50	Corporate & Foreign Bonds (30,000 Shares)	33,094	32,988
	Toyota Mtr Cr Corp 4.6500% 01/05/29	Corporate & Foreign Bonds (25,000 Shares)	25,576	25,449
	Toyota Mtr Cr Corp 5.0500% 05/16/29	Corporate & Foreign Bonds (30,000 Shares)	30,503	30,950
	Truist Finl Corp 7.1610% 10/30/29	Corporate & Foreign Bonds (90,000 Shares)	95,943	97,091
	United Health Care 5.8000% 03/15/36	Corporate & Foreign Bonds (10,000 Shares)	10,478	10,672

See Independent Auditor's Report.

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	United Healthcare Group Inc 4.750% 07/15/45	Corporate & Foreign Bonds (20,000 Shares)	18,335	18,012
	United Parcel S 5.9500% 05/14/55	Corporate & Foreign Bonds (15,000 Shares)	15,585	15,518
	United Parcel Service Inc 5.3000% 04/01/50	Corporate & Foreign Bonds (10,000 Shares)	10,170	9,582
	Unitedhealth Group Inc 4.7500% 05/15/52	Corporate & Foreign Bonds (30,000 Shares)	27,461	25,938
	Unitedhealth Grp 4.8000% 01/15/30	Corporate & Foreign Bonds (30,000 Shares)	30,300	30,734
	Utd Parcel Svc 5.5000% 05/22/54	Corporate & Foreign Bonds (20,000 Shares)	20,292	19,450
	Vmware Inc 3.9000% 08/21/27	Corporate & Foreign Bonds (50,000 Shares)	47,133	50,026
	Walmart Inc 4.5000% 09/09/52	Corporate & Foreign Bonds (15,000 Shares)	13,832	13,230
	Wells Fargo & Co 2.3930% 06/02/28	Corporate & Foreign Bonds (100,000 Shares)	89,506	97,731
	Wells Fargo Co Mtn Be 4.9000% 11/17/45	Corporate & Foreign Bonds (70,000 Shares)	60,214	62,911
	Wesleyan Univ Conn 4.7810% 07/01/16	Corporate & Foreign Bonds (20,000 Shares)	15,747	15,919
	Willis North Amer Inc 4.6500% 06/15/27	Corporate & Foreign Bonds (45,000 Shares)	44,834	45,346
	Wyeth 5.9500% 04/01/37	Corporate & Foreign Bonds (25,000 Shares)	26,645	26,930
	Xcel Energy Inc 3.5000% 12/01/49	Corporate & Foreign Bonds (20,000 Shares)	13,739	14,351
	Xcel Energy Inc 5.6000% 04/15/35	Corporate & Foreign Bonds (35,000 Shares)	36,460	36,282
	Conocophillip 5.5500% 03/15/54	Corporate & Foreign Bonds (15,000 Shares)	15,458	14,474
	Pfizer Invt Enterprises 5.3400% 05/19/63	Corporate & Foreign Bonds (5,000 Shares)	4,741	4,643
	Rio Tinto Fin Usa Ltd 2.7500% 11/02/51	Corporate & Foreign Bonds (45,000 Shares)	28,652	27,979
	Shell International 3.625% 05/15/42	Corporate & Foreign Bonds (25,000 Shares)	19,866	20,128
	Toronto Dominion Bank 4.6930% 09/15/27	Corporate & Foreign Bonds (115,000 Shares)	113,766	116,520
	Totalenergies Cap Sa 5.4880% 04/05/54	Corporate & Foreign Bonds (15,000 Shares)	15,000	14,536
	BBCMS MTG TR 2025-5C36 2058 5.5170% 07/15/30	Corporate & Foreign Bonds (45,000 Shares)	46,920	46,905
	Benchmark 2025- 5.6599% 03/15/30	Corporate & Foreign Bonds (45,000 Shares)	47,013	47,036
	Bank Amer Corp 3.4190% 12/20/28	Corporate & Foreign Bonds (55,000 Shares)	50,598	54,251
	Bank New York Mellon Corp 6.3170% 10/25/29	Corporate & Foreign Bonds (90,000 Shares)	96,956	95,546
	Citigroup Inc 2.6660% 01/29/31	Corporate & Foreign Bonds (105,000 Shares)	89,057	98,265
	Citigroup Inc 6.1740% 05/25/34	Corporate & Foreign Bonds (75,000 Shares)	76,732	79,755
	Goldman Sachs Group Inc 2.6400% 02/24/28	Corporate & Foreign Bonds (100,000 Shares)	90,778	98,407
	Goldman Sachs Group Inc 2.6500% 10/21/32	Corporate & Foreign Bonds (115,000 Shares)	92,831	103,813
	Goldman Sachs Group Inc 3.2100% 04/22/42	Corporate & Foreign Bonds (50,000 Shares)	37,598	38,608
	Huntington Bancshares Inc 6.1410% 11/18/39	Corporate & Foreign Bonds (50,000 Shares)	52,318	52,225
	Jpmorgan Chase 3.1090% 04/22/41	Corporate & Foreign Bonds (60,000 Shares)	44,964	47,147
	Jpmorgan Chase & Co 1.9530% 02/04/32	Corporate & Foreign Bonds (90,000 Shares)	68,878	79,982
	Jpmorgan Chase & Co 4.0050% 04/23/29	Corporate & Foreign Bonds (70,000 Shares)	67,544	69,928
	Pnc Finl Svcs Group Inc 5.4920% 05/14/30	Corporate & Foreign Bonds (75,000 Shares)	75,503	78,023
	Schwab Charles Corp 5.8530% 05/19/34	Corporate & Foreign Bonds (60,000 Shares)	61,980	64,294
	Us Bancorp 2.4910% 11/03/36	Corporate & Foreign Bonds (95,000 Shares)	70,854	82,804
	Total investments, at fair value		$ 10,782,964	$ 11,860,683

*Denotes a party-in-interest.

See Independent Auditor's Report.

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4j - Schedule of Reportable Transactions
EIN: 22-2292919 Plan Number: 046
Year Ended December 31, 2025

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost	(h) Current Value	(i) Net Gain (Loss)
Category (iii) - Series of transactions in excess of 5% of Plan assets						
FDIC	FDIC Bank Deposit Fund	$ 961,161	$ -	$ -	$ 961,161	$ -
FDIC	FDIC Bank Deposit Fund	$ -	$ 896,147	$ 896,147	$ -	$ -
RBC	RBC Money Market Obligations	$ 4,106,571	$ -	$ -	$ 4,106,571	$ -
RBC	RBC Money Market Obligations	$ -	$ 4,107,467	$ 4,107,467	$ -	$ -
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ 120,884	$ -	$ -	$ 120,884	$ -
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ -	$ 49,909	$ 52,253	$ -	$ (2,344)
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ -	$ 180,949	$ 199,216	$ -	$ (18,267)
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ -	$ 195,811	$ 202,144	$ -	$ (6,333)
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ -	$ 59,533	$ 58,629	$ -	$ 904
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ 83,792	$ -	$ -	$ 83,792	$ -
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ 133,566	$ -	$ -	$ 133,566	$ -
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ 179,030	$ -	$ -	$ 179,030	$ -
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ -	$ 24,621	$ 24,645	$ -	$ (24)
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ -	$ 24,583	$ 24,645	$ -	$ (62)
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ -	$ 252,808	$ 253,234	$ -	$ (426)
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ -	$ 93,886	$ 93,865	$ -	$ 21
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ 215,118	$ -	$ -	$ 215,118	$ -
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ 279,870	$ -	$ -	$ 279,870	$ -
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ 10,068	$ -	$ -	$ 10,068	$ -
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ -	$ 282,263	$ 280,078	$ -	$ 2,185
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ -	$ 10,191	$ 10,006	$ -	$ 185

There were no category (i), (ii) or (iv) reportable transactions during the year ended December 31, 2025.

Columns for "lease rental" and "expenses incurred with transactions" are not applicable.

See Independent Auditor's Report.

Wilentz, Goldman & Spitzer, P.A. Pension Plan

EIN / PN 22-2292919 / 046

Schedule SB, Line 26a – Schedule of Active Participant Data

	Completed years of credited service as of January 1, 2025										
Attained age	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & over	Total
Under 25	-	-	-	-	-	-	-	-	-	-	-
25 to 29	-	-	-	-	-	-	-	-	-	-	-
30 to 34	-	-	-	-	-	-	-	-	-	-	-
35 to 39	-	-	-	-	-	-	-	-	-	-	-
40 to 44	-	-	-	-	-	-	-	-	-	-	-
45 to 49	-	-	-	-	-	1	1	-	-	-	2
50 to 54	-	-	-	-	1	1	2	-	-	-	4
55 to 59	-	-	-	-	-	2	5	2	3	1	13
60 to 64	-	-	-	-	-	1	5	7	6	1	20
65 to 69	-	-	-	-	-	1	1	3	5	4	14
70 & over	-	-	-	-	-	-	2	-	-	3	5
Total	-	-	-	-	1	6	16	12	14	9	58

Wilentz, Goldman & Spitzer, P.A. Pension Plan

EIN / PN 22-2292919 / 046

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

Plan Sponsor Elections

Yield curve election:	The plan sponsor did not elect to use the full yield curve under IRC section 430(h)(2)(D)(ii).
Applicable month:	The plan sponsor elected to base the segment rates on the rates published in the September immediately preceding the valuation

Economic Assumptions

	Funding Target	
	With stabilization	Without stabilization
First segment rate (years 0 to 4):	5.07%	5.07%
Second segment rate (years 5 to 19):	5.31%	5.33%
Third segment rate (years 20 and after):	5.50%	5.36%
Effective interest rate (current year):	5.33%	5.31%

ASC 960 discount rate (current year): 6.00%

The interest rates listed above are compounded annually.

Demographic Assumptions

WEIGHTED AVERAGE RETIREMENT AGE

The weighted average retirement age for the population during the current year, rounded to the nearest whole number, is 65. All participants are assumed to retire according to the retirement decrements listed below, but no earlier than one year from the valuation date of January 1, 2025.

RETIREMENT

Active participants are assumed to retire at the age of 65 and 5 years of participation.

WITHDRAWAL

None.

DISABILITY

None.

RATIONALE FOR RETIREMENT AGE, WITHDRAWAL, AND DISABILITY ASSUMPTIONS

The economic value of the cash balance benefits is not materially affected by the timing of benefit commencement. Therefore, no preretirement withdrawal or disability is assumed, and all participants are assumed to retire at the plan's Normal Retirement Age.

Wilentz, Goldman & Spitzer, P.A. Pension Plan

EIN / PN 22-2292919 / 046

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

MORTALITY AND MORTALITY IMPROVEMENT

The mortality follows the IRS 2025 Static Mortality Table, as prescribed by Treasury regulation section 1.430(h)(3)-1. For ASC 960, the White Collar PRI-2012 Table with Scale MP-2021 for males and females was used.

MARITAL STATUS

100% of employees are assumed to be married; spouse assumed to be the same age as participant.

DECREMENT TIMING

Decrements are assumed to occur as of the beginning of the year.

Other Assumptions

FORM OF PAYMENT

100% of participants are assumed to elect a lump sum.

MAXIMUM EARNINGS

The maximum compensation limit under IRC section 401(a)(17) is $350,000 for 2025.

MAXIMUM BENEFIT

The maximum benefit payable under IRC section 415 is $280,000 for 2025.

EXPENSES

Assumed expenses are $0 for 2025. In accordance with our understanding of the available guidance, the expense assumption reflects administrative expenses and does not include investment-related expenses or any other non-administrative expenses.

VALUATION DATE

The valuation date is January 1, 2025.

ACTUARIAL VALUE OF ASSETS

The actuarial value of assets is equal to the market value of assets

MINIMUM FUNDING METHOD

The funding target and target normal cost for minimum funding calculations are determined using the traditional unit credit cost method as prescribed by Treasury regulation section 1.430(d)-1. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The sum of the present value of the accrued benefits for all participants is the ERISA funding target. The normal cost is the present value of the benefits earned during the year. The target normal cost is the sum of the normal costs for all participants and the assumed administrative expenses.

Wilentz, Goldman & Spitzer, P.A. Pension Plan

EIN / PN 22-2292919 / 046

Schedule SB, Part V - Statement of Actuarial Assumptions/Methods

ASC 960 COST METHOD

The method used to calculate the ASC 960 present value of accumulated plan benefits is the traditional unit credit cost method. The liability under the unit credit cost method is the value of the accrued pension benefit using service and pay as of the valuation date. The present value of the accrued benefit is calculated using the applicable ASC 960 assumptions.

MODELS

ProVal, a valuation model developed by Winklevoss Technologies, LLC, was used to generate the valuation liabilities. ProVal was set up and reviewed to reflect the data, assumptions, methods and provisions of this plan.

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4j - Schedule of Reportable Transactions
EIN: 22-2292919 Plan Number: 046
Year Ended December 31, 2025

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(g) Cost	(h) Current Value	(i) Net Gain (Loss)
Category (iii) - Series of transactions in excess of 5% of Plan assets						
FDIC	FDIC Bank Deposit Fund	$ 961,161	$ -	$ -	$ 961,161	$ -
FDIC	FDIC Bank Deposit Fund	$ -	$ 896,147	$ 896,147	$ -	$ -
RBC	RBC Money Market Obligations	$ 4,106,571	$ -	$ -	$ 4,106,571	$ -
RBC	RBC Money Market Obligations	$ -	$ 4,107,467	$ 4,107,467	$ -	$ -
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ 120,884	$ -	$ -	$ 120,884	$ -
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ -	$ 49,909	$ 52,253	$ -	$ (2,344)
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ -	$ 180,949	$ 199,216	$ -	$ (18,267)
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ -	$ 195,811	$ 202,144	$ -	$ (6,333)
US Treasury	US Treasury Bds 2.2500% 02/15/52	$ -	$ 59,533	$ 58,629	$ -	$ 904
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ 83,792	$ -	$ -	$ 83,792	$ -
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ 133,566	$ -	$ -	$ 133,566	$ -
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ 179,030	$ -	$ -	$ 179,030	$ -
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ -	$ 24,621	$ 24,645	$ -	$ (24)
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ -	$ 24,583	$ 24,645	$ -	$ (62)
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ -	$ 252,808	$ 253,234	$ -	$ (426)
US Treasury	US Treasury Nts 3.5000% 04/30/28	$ -	$ 93,886	$ 93,865	$ -	$ 21
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ 215,118	$ -	$ -	$ 215,118	$ -
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ 279,870	$ -	$ -	$ 279,870	$ -
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ 10,068	$ -	$ -	$ 10,068	$ -
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ -	$ 282,263	$ 280,078	$ -	$ 2,185
US Treasury	US Treasury Nts 4.2500% 08/15/35	$ -	$ 10,191	$ 10,006	$ -	$ 185

There were no category (i), (ii) or (iv) reportable transactions during the year ended December 31, 2025.

Columns for "lease rental" and "expenses incurred with transactions" are not applicable.

See Independent Auditor's Report.

SCHEDULE SB (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Single-Employer Defined Benefit Plan Actuarial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6059 of the Internal Revenue Code (the Code).

▶ **File as an attachment to Form 5500 or 5500-SF.**

OMB No. 1210-0110

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

▶ **Round off amounts to nearest dollar.**

▶ **Caution:** A penalty of $1,000 will be assessed for late filing of this report unless reasonable cause is established.

A Name of plan
WILENTZ, GOLDMAN, & SPITZER, P.A. PENSION PLAN

B Three-digit plan number (PN) ▶ 046

C Plan sponsor's name as shown on line 2a of Form 5500 or 5500-SF
WILENTZ, GOLDMAN, & SPITZER, P.A.

D Employer Identification Number (EIN)
22-2292919

E Type of plan: [X] Single [ ] Multiple-A [ ] Multiple-B

F Prior year plan size: [ ] 100 or fewer [X] 101-500 [ ] More than 500

Part I Basic Information

1 Enter the valuation date: Month 01 Day 01 Year 2025

2 Assets:

a Market value	**2a**	11,865,066
b Actuarial value	**2b**	11,865,066

3 Funding target/participant count breakdown

	(1) Number of participants	(2) Vested Funding Target	(3) Total Funding Target
a For retired participants and beneficiaries receiving payment	43	6,247,285	6,247,285
b For terminated vested participants	40	1,597,487	1,597,487
c For active participants	58	4,016,680	4,016,680
d Total	141	11,861,452	11,861,452

4 If the plan is in at-risk status, check the box and complete lines (a) and (b) [ ]

a Funding target disregarding prescribed at-risk assumptions	**4a**	
b Funding target reflecting at-risk assumptions, but disregarding transition rule for plans that have been in at-risk status for fewer than five consecutive years and disregarding loading factor	**4b**	
5 Effective interest rate	**5**	5.33%
6 Target normal cost		
a Present value of current plan year accruals	**6a**	0
b Expected plan-related expenses	**6b**	0
c Target normal cost	**6c**	0

Statement by Enrolled Actuary

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

SIGN HERE

JM
Signature of actuary

7/30/26
Date

Joel McMann, FSA, EA
Type or print name of actuary

2606270
Most recent enrollment number

October Three Consulting LLC
Firm name

303-586-6720
Telephone number (including area code)

6312 S Fiddler's Green Circle
Suite 300E
Greenwood Village CO 80111
Address of the firm

If the actuary has not fully reflected any regulation or ruling promulgated under the statute in completing this schedule, check the box and see instructions [ ]

Part II Beginning of Year Carryover and Prefunding Balances

		(a) Carryover balance	(b) Prefunding balance
7	Balance at beginning of prior year after applicable adjustments (line 13 from prior year)	0	0
8	Portion elected for use to offset prior year's funding requirement (line 35 from prior year)	0	0
9	Amount remaining (line 7 minus line 8)	0	0
10	Interest on line 9 using prior year's actual return of 6.76%	0	0
11	Prior year's excess contributions to be added to prefunding balance:		
a	Present value of excess contributions (line 38a from prior year)		375,315
b(1)	Interest on the excess, if any, of line 38a over line 38b from prior year Schedule SB, using prior year's effective interest rate of 5.03%		18,878
b(2)	Interest on line 38b from prior year Schedule SB, using prior year's actual return		0
c	Total available at beginning of current plan year to add to prefunding balance		394,193
d	Portion of (c) to be added to prefunding balance		
12	Other reductions in balances due to elections or deemed elections	0	0
13	Balance at beginning of current year (line 9 + line 10 + line 11d – line 12)	0	0

Part III Funding Percentages

14	Funding target attainment percentage	14	100.03%
15	Adjusted funding target attainment percentage	15	100.03%
16	Prior year's funding percentage for purposes of determining whether carryover/prefunding balances may be used to reduce current year's funding requirement	16	94.95%
17	If the current value of the assets of the plan is less than 70 percent of the funding target, enter such percentage	17	%

Part IV Contributions and Liquidity Shortfalls

18 Contributions made to the plan for the plan year by employer(s) and employees:

(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees	(a) Date (MM-DD-YYYY)	(b) Amount paid by employer(s)	(c) Amount paid by employees
			Totals ▶ 18(b)	0	18(c) 0

19	Discounted employer contributions – see instructions for small plan with a valuation date after the beginning of the year:		
a	Contributions allocated toward unpaid minimum required contributions from prior years.	19a	0
b	Contributions made to avoid restrictions adjusted to valuation date	19b	0
c	Contributions allocated toward minimum required contribution for current year adjusted to valuation date.	19c	0

20 Quarterly contributions and liquidity shortfalls:

a Did the plan have a "funding shortfall" for the prior year? [ ] Yes [X] No

b If line 20a is "Yes," were required quarterly installments for the current year made in a timely manner? [ ] Yes [ ] No

c If line 20a is "Yes," see instructions and complete the following table as applicable:

Liquidity shortfall as of end of quarter of this plan year

(1) 1st	(2) 2nd	(3) 3rd	(4) 4th

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

21 Discount rate:

a Segment rates:

1st segment:	2nd segment:	3rd segment:	
5.07 %	5.31 %	5.50%	☐ N/A, full yield curve used

b Applicable month (enter code)	**21b**	4
22 Weighted average retirement age	**22**	65

23 Mortality table(s) (see instructions) ☒ Prescribed - combined ☐ Prescribed - separate ☐ Substitute

Part VI Miscellaneous Items

24 Has a change been made in the non-prescribed actuarial assumptions for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

25 Has a method change been made for the current plan year? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

26 Demographic and benefit information

a Is the plan required to provide a Schedule of Active Participants? If "Yes," see instructions regarding required attachment ☒ Yes ☐ No

b Is the plan required to provide a projection of expected benefit payments? If "Yes," see instructions regarding required attachment ☐ Yes ☒ No

27 If the plan is subject to alternative funding rules, enter applicable code and see instructions regarding attachment	**27**	

Part VII Reconciliation of Unpaid Minimum Required Contributions For Prior Years

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

Part VIII Minimum Required Contribution For Current Year

31 Target normal cost and excess assets (see instructions):		
a Target normal cost (line 6c)	**31a**	0
b Excess assets, if applicable, but not greater than line 31a	**31b**	0

32 Amortization installments:	Outstanding Balance	Installment
a Net shortfall amortization installment	0	0
b Waiver amortization installment	0	0

33 If a waiver has been approved for this plan year, enter the date of the ruling letter granting the approval (Month _____ Day _____ Year _____) and the waived amount	**33**	
34 Total funding requirement before reflecting carryover/prefunding balances (lines 31a - 31b + 32a + 32b - 33)	**34**	0

	Carryover balance	Prefunding balance	Total balance
35 Balances elected for use to offset funding requirement			0

36 Additional cash requirement (line 34 minus line 35)	**36**	0
37 Contributions allocated toward minimum required contribution for current year adjusted to valuation date (line 19c)	**37**	0
38 Present value of excess contributions for current year (see instructions)		
a Total (excess, if any, of line 37 over line 36)	**38a**	0
b Portion included in line 38a attributable to use of prefunding and funding standard carryover balances	**38b**	
39 Unpaid minimum required contribution for current year (excess, if any, of line 36 over line 37)	**39**	0
40 Unpaid minimum required contributions for all years	**40**	0

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

41 If an election was made to use the extended amortization rule for a plan year beginning on or before December 31, 2021, check the box to indicate the first plan year for which the rule applies. ☐ 2019 ☐ 2020 ☐ 2021

Wilentz, Goldman & Spitzer, P.A. Pension Plan

EIN / PN 22-2292919 / 046

Schedule SB, Line 22 - Description of Weighted Average Retirement Age

DESCRIPTION OF WEIGHTED AVERAGE RETIREMENT AGE

The weighted average retirement age for the population during the current year, rounded to the nearest whole number, is 65. All participants are assumed to retire according to the following schedule, but no earlier than one year from the valuation date of January 1, 2025:

Assumed retirement age	Percent assumed to retire
65	100.00%

Wilentz, Goldman & Spitzer, P.A. Pension Plan

EIN / PN 22-2292919 / 046

Schedule SB, Part V - Summary of Plan Provisions and Statutory Limits

EFFECTIVE DATE

January 1, 1989.

PLAN YEAR

January 1 to December 31.

ELIGIBILITY

All employees not excluded by class are eligible to enter on the January 1 or July 1 coincident with or following the completion of the following requirements:

1) Minimum age 21, and
2) 1 year of service.

NORMAL RETIREMENT AGE

All participants are eligible to retire with their full retirement benefit on the later of the following:

1) Attainment of age 65, and
2) Completion of 5 years of participation from beginning of entry year

NORMAL RETIREMENT BENEFIT

Upon normal retirement each participant will be entitled to a benefit payable in the normal form equal to the following:

1) The accrued benefit earned as of the benefit accrual freeze date of January 1, 2004.
2) The maximum monthly benefit is the lesser of $22,916.67and 100% of the highest 3-year average salary, subject to service requirements, and
3) The benefit is based on average salary during the highest 5 years of service from date of hire during the final 10 years.

NORMAL FORM OF BENEFIT

A benefit payable for the life of the participant and payments guaranteed for 10 years.

OPTIONAL FORMS OF BENEFIT

The following forms of benefit payment are also available:

1) Life Only – Payable for the life of the participant.
2) Joint and 100% Survivor – Payable for the life of the participant and his/her beneficiary. Payments cease on the death of both.
3) Joint and 50% Survivor – Payable for the life of the participant and his/her beneficiary. If the participant dies before his/her beneficiary, 50% of the benefit will continue for the life of the beneficiary.
4) Single Lump Sum – This is a one-time payment of the lump sum equivalent of the plan's normal form of benefit.

ACCRUED BENEFIT

The normal retirement benefit described above calculated based on salary and/or service on the calculation date, and payable on the normal retirement date.

Credited years are plan years from the first day of the plan year containing date of entry excluding the following:

1) Years before the effective date
2) Years with less than 1,000 hours

TERMINATION BENEFIT

Upon termination for any reason other than death or retirement a participant shall be entitled to a portion of the actuarial equivalent of his accrued benefit in accordance with the following vesting schedule:

Credited Years	Vested Percent
1	0
2	20
3	40
4	60
5	80
6	100

Credited years are plan years from date of hire excluding years with less than 1,000 hours.

TOP-HEAVY STATUS

A plan is top-heavy if over 60% of the value of all accrued benefits in all of the employer's plans are for the benefit of key employees. A key employee is generally an officer or owner of the company. This plan is currently not top-heavy.

DEATH BENEFIT

Actuarial Equivalent of the accrued benefit earned to date of death.

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	FDIC Bank Deposit Fund FST	Money Market Fund (69,374 Shares)	$ 69,374	$ 69,374
	RBC Money Market Obligs Tr	Money Market Funds (77,040 Shares)	77,040	77,040
	IShares Global REIT ETF	Exchange Traded Funds (9,854 Shares)	245,259	245,858
	Proshares Tr ProShares LC Corp Plus	Exchange Traded Funds (6,580 Shares)	371,806	524,294
	Vanguard FSTC Developed Markets ETF	Exchange Traded Funds (5,053 Shares)	239,924	315,661
	Vanguard FTSE Emerging Markets ETF	Exchange Traded Funds (2,829 Shares)	121,822	152,087
	Vanguard Mid-Cap ETF	Exchange Traded Funds (715 Shares)	156,395	207,507
	Vanguard S&P 500 ETF	Exchange Traded Funds (2,239 Shares)	909,476	1,404,144
	Vanguard Small Cap ETF	Exchange Traded Funds (915 Shares)	182,390	236,024
	United States Treas Bds 1.3750% 08/15/50	US Treasury Securities (25,000 Shares)	12,413	12,313
	United States Treas Bds 4.6250% 11/15/44	US Treasury Securities (140,000 Shares)	136,628	137,354
	UNITED STATES TREAS BDS 4.625% 02/15/55	US Treasury Securities (15,000 Shares)	14,401	14,475
	United States Treas Nts 4.2500% 08/15/35	US Treasury Securities (215,000 Shares)	214,972	216,665
	US Treasury 2.875% 05/15/43	US Treasury Securities (100,000 Shares)	77,981	77,706
	United States Treas Bd Stripp 05/15/50	US Treasury Securities (1,730,000 Shares)	555,454	515,935
	Fannie Mae 5.0000% 11/01/54	US Agency Securities (115,228 Shares)	112,052	115,010
	Fhlmc Remic Series K-142 2.4000% 03/25/32	US Agency Securities (75,000 Shares)	66,172	67,522
	Fhlmc Remic Series K-1511 3.5420% 03/25/34	US Agency Securities (10,000 Shares)	8,868	9,404
	Fhlmc Remic Series K-164 5.0000% 05/25/34	US Agency Securities (120,000 Shares)	118,988	124,346
	Fhlmc Super 30y Fixed 5.0000% 11/25/54	US Agency Securities (137,246 Shares)	134,667	136,986
	Fhlmc Super 30y Fixed 5.0000% 12/25/53	US Agency Securities (115,450 Shares)	109,429	115,207
	Fnma Super Lng 30 Year 5.00 5.0000% 02/01/55	US Agency Securities (120,672 Shares)	118,608	120,443
	Fnma Umbs Lng 30 Year 5.0000% 12/01/54	US Agency Securities (32,401 Shares)	31,910	32,339
	Fnma Umbs Lng 30 Year 5.0000% 05/25/54	US Agency Securities (57,324 Shares)	55,608	57,385
	Fnma Umbs Lng 30 Year 5.5000% 08/01/54	US Agency Securities (92,806 Shares)	93,093	94,261
	Cap One Finl 0.0638% 06/08/34	US Agency Securities (70,000 Shares)	75,898	75,687
	Capital One Finl Corp 1.8780% 11/02/27	Corporate & Foreign Bonds (80,000 Shares)	70,296	78,507
	3m Co 3.0500% 04/15/30	Corporate & Foreign Bonds (70,000 Shares)	62,332	66,864
	Abbott Labs 4.9000% 11/30/46	Corporate & Foreign Bonds (20,000 Shares)	19,171	18,839
	Abbvie Inc 0.0495% 03/15/31	Corporate & Foreign Bonds (35,000 Shares)	35,386	36,149
	Aflac Inc 4.7500% 01/15/49	Corporate & Foreign Bonds (30,000 Shares)	26,649	26,435
	Air Lease Corp 3.0000% 02/01/30	Corporate & Foreign Bonds (75,000 Shares)	67,611	70,342
	Air Lease Corp 3.2500% 10/01/29	Corporate & Foreign Bonds (50,000 Shares)	44,047	47,751
	ALABAMA PWR CO GLBL 2021B 3.0000% 03/15/52	Corporate & Foreign Bonds (65,000 Shares)	41,573	42,153
	Amazon Com Inc 2.5000% 06/03/50	Corporate & Foreign Bonds (15,000 Shares)	9,491	8,987
	Amazon Com Inc 3.9500% 04/13/52	Corporate & Foreign Bonds (15,000 Shares)	12,649	11,726
	Amazon Com Inc 4.6500% 11/20/35	Corporate & Foreign Bonds (55,000 Shares)	54,865	54,781
	Amazon Com Inc 5.4500% 11/20/55	Corporate & Foreign Bonds (15,000 Shares)	14,944	14,651
	Amazon Com Inc 4.0500% 08/22/47	Corporate & Foreign Bonds (25,000 Shares)	21,296	20,564
	American Wtr Cap Corp 5.7000% 09/01/55	Corporate & Foreign Bonds (20,000 Shares)	20,439	20,050
	American Wtr Cap Corp 3.7500% 09/01/47	Corporate & Foreign Bonds (40,000 Shares)	30,844	30,757
	Amgen Inc 4.4000% 05/01/45	Corporate & Foreign Bonds (50,000 Shares)	41,745	42,826
	Anheuser-busch Cos Ll 4.7000% 02/01/36	Corporate & Foreign Bonds (40,000 Shares)	38,188	39,641
	Anthem Inc 4.3750% 12/01/47	Corporate & Foreign Bonds (25,000 Shares)	20,829	20,784
	Appalachian Pwr Co 4.5000% 08/01/32	Corporate & Foreign Bonds (50,000 Shares)	49,361	49,466

See Independent Auditor's Report.

Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Apple Inc 3.8500% 08/04/46	Corporate & Foreign Bonds (70,000 Shares)	58,777	56,834
	Apple Inc. 3.850% 05/04/43	Corporate & Foreign Bonds (10,000 Shares)	8,636	8,452
	Atmos Energy Corp 4.1250% 10/15/44	Corporate & Foreign Bonds (40,000 Shares)	32,559	33,775
	Atmos Energy Corp 4.3000% 10/01/48	Corporate & Foreign Bonds (40,000 Shares)	33,628	33,215
	Avalonbay Community 1.9000% 12/01/28	Corporate & Foreign Bonds (20,000 Shares)	18,059	18,895
	Bank Amer Corp 2.6760% 06/19/41	Corporate & Foreign Bonds (45,000 Shares)	30,649	33,361
	Bank Amer Corp 4.0780% 04/23/40	Corporate & Foreign Bonds (40,000 Shares)	33,667	35,757
	Bank of America 3.8240% 01/20/28	Corporate & Foreign Bonds (50,000 Shares)	47,171	49,888
	Berkshire Hathaway Energy Co 3.8000% 07/15/48	Corporate & Foreign Bonds (65,000 Shares)	48,319	49,278
	Berkshire Hathaway Fin Corp 3.8500% 03/15/52	Corporate & Foreign Bonds (15,000 Shares)	11,765	11,548
	Berkshire Hathaway Fin Corp 4.4000% 05/15/42	Corporate & Foreign Bonds (10,000 Shares)	9,330	9,194
	Bhp Billiton 5.2500% 09/08/33	Corporate & Foreign Bonds (35,000 Shares)	34,827	36,390
	BHP Billiton Fin USA Ltd. 5.000% 09/30/43	Corporate & Foreign Bonds (20,000 Shares)	19,036	19,019
	Bk Of America Corp 0.0457% 04/27/33	Corporate & Foreign Bonds (55,000 Shares)	52,089	54,912
	Bk Of America Corp 4.0830% 03/20/51	Corporate & Foreign Bonds (25,000 Shares)	20,110	20,096
	Boeing Co 2.1960% 02/04/26	Corporate & Foreign Bonds (55,000 Shares)	50,866	54,895
	Bp Cap Mkts Amer Inc 2.9390% 06/04/51	Corporate & Foreign Bonds (20,000 Shares)	12,572	12,738
	Bp Cap Mkts Amer Inc 3.3790% 02/08/61	Corporate & Foreign Bonds (30,000 Shares)	20,452	19,629
	Bristol-myers Squibb Co 2.5500% 11/13/50	Corporate & Foreign Bonds (35,000 Shares)	21,435	20,749
	Bristol-myers Squibb Co 3.7000% 03/15/52	Corporate & Foreign Bonds (30,000 Shares)	22,710	22,084
	Bristol-myers Squibb Co 4.2500% 10/26/49	Corporate & Foreign Bonds (25,000 Shares)	20,879	20,446
	Bristol-myers Squibb Co 5.2000% 02/22/34	Corporate & Foreign Bonds (50,000 Shares)	50,303	51,997
	Broadcom Inc 4.1500% 11/15/30	Corporate & Foreign Bonds (55,000 Shares)	50,487	54,761
	Burlington North BRK5 5.750% 05/01/40	Corporate & Foreign Bonds (35,000 Shares)	36,234	37,058
	Burlington Northern Santa F 5.5500% 03/15/56	Corporate & Foreign Bonds (10,000 Shares)	9,931	9,861
	Caterpillar Inc Del 3.2500% 09/19/49	Corporate & Foreign Bonds (25,000 Shares)	18,409	17,848
	Centerpoint Energy Houston 3.9500% 03/01/48	Corporate & Foreign Bonds (35,000 Shares)	27,787	27,888
	Cheniere Corpus Christi Hld 5.1250% 06/30/27	Corporate & Foreign Bonds (25,000 Shares)	25,038	25,246
	Cheniere Energy 4.6250% 10/15/28	Corporate & Foreign Bonds (5,000 Shares)	4,922	4,993
	Cisco Sys Inc 5.3000% 02/26/54	Corporate & Foreign Bonds (15,000 Shares)	15,323	14,417
	Citigroup Inc 5.8750% 01/30/42	Corporate & Foreign Bonds (35,000 Shares)	35,249	36,832
	Cno Finl Group Inc 5.2500% 05/30/29	Corporate & Foreign Bonds (50,000 Shares)	47,783	50,744
	Comcast Corp 5.5000% 05/15/64	Corporate & Foreign Bonds (30,000 Shares)	29,220	26,831
	Comcast Corp New 1.9500% 01/15/31	Corporate & Foreign Bonds (50,000 Shares)	40,681	44,580
	Comcast Corp New 4.6000% 10/15/38	Corporate & Foreign Bonds (10,000 Shares)	9,059	9,325
	Commonwealth Edison Co 3.0000% 03/01/50	Corporate & Foreign Bonds (45,000 Shares)	29,529	29,413
	Conocophillips 6.5000% 02/01/39	Corporate & Foreign Bonds (15,000 Shares)	16,570	16,860
	Consolidated Edison Co N Y 3.3500% 04/01/30	Corporate & Foreign Bonds (75,000 Shares)	68,492	72,598
	Consolidated Edison Co N Y 5.3750% 05/15/34	Corporate & Foreign Bonds (20,000 Shares)	21,075	20,762
	Consolidated Edison Company 6.1500% 11/15/52	Corporate & Foreign Bonds (30,000 Shares)	31,976	31,614
	Constellation Energy Genera 5.7500% 03/15/54	Corporate & Foreign Bonds (15,000 Shares)	14,182	14,894
	Corporate Office Pptys L P 2.7500% 04/15/31	Corporate & Foreign Bonds (55,000 Shares)	41,911	50,172
	CSX Corp 4.400% 03/01/43	Corporate & Foreign Bonds (25,000 Shares)	21,196	22,001
	Dell Intl L 8.3500% 07/15/46	Corporate & Foreign Bonds (18,000 Shares)	23,056	22,849
	Dignity Health 5.2670% 11/01/64	Corporate & Foreign Bonds (25,000 Shares)	23,236	22,480

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Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Dominion Energy Inc 4.9000% 08/01/41	Corporate & Foreign Bonds (25,000 Shares)	21,886	23,078
	Dte Elec Co 2.2500% 03/01/30	Corporate & Foreign Bonds (50,000 Shares)	43,833	46,475
	Dte Elec Co 3.7500% 08/15/47	Corporate & Foreign Bonds (35,000 Shares)	26,825	26,831
	Dte Energy 5.1000% 03/01/29	Corporate & Foreign Bonds (40,000 Shares)	40,640	40,940
	Duke Energy Carolinas Llc 3.2000% 08/15/49	Corporate & Foreign Bonds (35,000 Shares)	24,159	23,906
	Duke Energy Carolinas Llc 6.0500% 04/15/38	Corporate & Foreign Bonds (15,000 Shares)	15,443	16,244
	Duke Energy Corp New 5.7500% 09/15/33	Corporate & Foreign Bonds (25,000 Shares)	26,676	26,482
	Duke Energy Corporation 4.5000% 08/15/32	Corporate & Foreign Bonds (25,000 Shares)	23,789	24,929
	Eli Lilly & Co 5.0000% 02/09/54	Corporate & Foreign Bonds (10,000 Shares)	9,679	9,340
	Enable Midstream Partners Lp 4.9500% 05/15/28	Corporate & Foreign Bonds (75,000 Shares)	74,880	76,207
	Energy Transfer Partners 6.500% 02/01/42	Corporate & Foreign Bonds (30,000 Shares)	29,440	31,612
	Entergy La Llc 5.7000% 03/15/54	Corporate & Foreign Bonds (15,000 Shares)	14,747	14,926
	Enterprise Products 6.1250% 10/15/39	Corporate & Foreign Bonds (35,000 Shares)	36,479	37,710
	Epr Properties 4.7500% 11/15/30	Corporate & Foreign Bonds (40,000 Shares)	39,520	39,678
	Eversource Energy 3.4500% 01/15/50	Corporate & Foreign Bonds (30,000 Shares)	20,723	21,292
	Exxon Mobil Corp 2.6100% 10/15/30	Corporate & Foreign Bonds (60,000 Shares)	55,200	56,190
	Exxon Mobil Corporation 4.1140% 03/01/46	Corporate & Foreign Bonds (45,000 Shares)	38,132	37,667
	Goldman Sachs Gp 6.7500% 10/01/37	Corporate & Foreign Bonds (40,000 Shares)	42,586	44,685
	Goldman Sachs Group Inc 3.8140% 04/23/29	Corporate & Foreign Bonds (65,000 Shares)	62,711	64,616
	Hca Inc 5.5000% 03/01/32	Corporate & Foreign Bonds (20,000 Shares)	20,813	20,848
	HCA INC 5.5000% 06/15/47	Corporate & Foreign Bonds (20,000 Shares)	18,349	18,923
	Hcp Inc 6.7500% 02/01/41	Corporate & Foreign Bonds (15,000 Shares)	15,493	16,497
	Healthcare Trust Of Amer Hl 3.7500% 07/01/27	Corporate & Foreign Bonds (50,000 Shares)	46,402	49,684
	Hershey Co 5.1000% 02/24/35	Corporate & Foreign Bonds (25,000 Shares)	25,133	25,725
	Hewlett Packard Enterprise 4.5500% 10/15/29	Corporate & Foreign Bonds (65,000 Shares)	64,584	65,383
	Home Depot Inc 3.3500% 04/15/50	Corporate & Foreign Bonds (20,000 Shares)	14,450	14,147
	Home Depot Inc 5.9500% 04/01/41	Corporate & Foreign Bonds (15,000 Shares)	16,044	16,075
	Intel Corp 3.7340% 12/08/47	Corporate & Foreign Bonds (15,000 Shares)	10,893	10,667
	International Business Machs 5.7000% 02/10/55	Corporate & Foreign Bonds (100,000 Shares)	99,900	98,673
	John Deere Capital Corporat 4.7000% 06/10/30	Corporate & Foreign Bonds (25,000 Shares)	25,118	25,636
	Jpmorgan Chase & Co 0.0535% 04/24/34	Corporate & Foreign Bonds (75,000 Shares)	75,382	78,024
	Jpmorgan Chase & Co 2.5250% 11/19/41	Corporate & Foreign Bonds (60,000 Shares)	39,984	43,182
	Kimco Realty Corp 4.6000% 02/01/33	Corporate & Foreign Bonds (55,000 Shares)	50,621	54,960
	Kimco Rlty Corp 3.7000% 10/01/49	Corporate & Foreign Bonds (20,000 Shares)	13,851	14,845
	Kimco Rlty Corp 4.4500% 09/01/47	Corporate & Foreign Bonds (20,000 Shares)	15,663	17,079
	Lilly Eli & Co 5.0500% 08/14/54	Corporate & Foreign Bonds (20,000 Shares)	19,923	18,760
	Lockheed Martin Corp 5.2000% 02/15/55	Corporate & Foreign Bonds (15,000 Shares)	14,534	14,157
	Lowe's Companies, Inc. 5.6250% 04/15/53	Corporate & Foreign Bonds (30,000 Shares)	29,828	29,152
	Marsh & Mclennan Companies, 5.4000% 03/15/55	Corporate & Foreign Bonds (15,000 Shares)	14,874	14,450
	Marsh & Mclennan Cos Inc 4.8500% 11/15/31	Corporate & Foreign Bonds (40,000 Shares)	41,212	41,031
	Mastercard Inc 4.5500% 01/15/35	Corporate & Foreign Bonds (50,000 Shares)	49,153	50,009
	Merck & Co Inc 2.7500% 12/10/51	Corporate & Foreign Bonds (25,000 Shares)	16,305	15,497
	Merck & Co Inc. 3.700% 02/10/45	Corporate & Foreign Bonds (25,000 Shares)	20,131	19,885
	Meta Platform 5.4000% 08/15/54	Corporate & Foreign Bonds (10,000 Shares)	10,047	9,294
	Meta Platform 5.6000% 05/15/53	Corporate & Foreign Bonds (15,000 Shares)	13,479	14,358

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Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	Meta Platforms 4.6000% 11/15/32	Corporate & Foreign Bonds (30,000 Shares)	29,998	30,216
	Metlife Inc 5.700% 06/15/35	Corporate & Foreign Bonds (20,000 Shares)	20,307	21,393
	Microsoft Corp 2.6750% 06/01/60	Corporate & Foreign Bonds (40,000 Shares)	24,846	23,009
	Moodys Corp 3.1000% 11/29/61	Corporate & Foreign Bonds (20,000 Shares)	12,500	12,387
	Morgan Stanley 6.3750% 07/24/42	Corporate & Foreign Bonds (15,000 Shares)	16,335	16,702
	National Rural Utils Coop F 4.3000% 03/15/49	Corporate & Foreign Bonds (35,000 Shares)	28,629	29,294
	National Rural Utils Coop F 4.9500% 02/07/30	Corporate & Foreign Bonds (40,000 Shares)	41,196	41,163
	Nextera Energy Cap Hldgs Inc 4.8500% 02/04/28	Corporate & Foreign Bonds (70,000 Shares)	70,270	71,301
	Norfolk Southn Corp 5.5500% 03/15/34	Corporate & Foreign Bonds (35,000 Shares)	35,422	36,943
	Northern Tr Cor 5.1170% 11/19/30	Corporate & Foreign Bonds (25,000 Shares)	25,000	25,004
	Nvidia Corp 3.5000% 04/01/50	Corporate & Foreign Bonds (10,000 Shares)	7,732	7,411
	Oracle Corp 2.9500% 04/01/30	Corporate & Foreign Bonds (85,000 Shares)	74,562	78,432
	Oracle Corp 5.375% 07/15/40	Corporate & Foreign Bonds (20,000 Shares)	18,541	17,918
	Paypal Hldgs Inc 5.0500% 06/01/52	Corporate & Foreign Bonds (15,000 Shares)	13,703	13,624
	Pepsico Inc 4.4500% 04/14/46	Corporate & Foreign Bonds (25,000 Shares)	23,002	22,081
	Philip Morris Inc 3.875% 08/21/42	Corporate & Foreign Bonds (15,000 Shares)	11,926	12,375
	Philip Morris Intl Inc 4.2500% 11/10/44	Corporate & Foreign Bonds (5,000 Shares)	4,001	4,258
	Phillips 66 Co 5.6500% 06/15/54	Corporate & Foreign Bonds (14,000 Shares)	13,606	13,152
	Phillips Edison Grocery Cen 5.2500% 08/15/32	Corporate & Foreign Bonds (25,000 Shares)	25,797	25,563
	Piedmont Nat 5.0500% 05/15/52	Corporate & Foreign Bonds (40,000 Shares)	35,258	35,769
	Pnc Finl Svcs Group Inc 5.3000% 01/21/28	Corporate & Foreign Bonds (75,000 Shares)	75,804	75,983
	Primerica Inc 2.8000% 11/19/31	Corporate & Foreign Bonds (40,000 Shares)	32,666	36,349
	Prudential Finl Inc 3.9350% 12/07/49	Corporate & Foreign Bonds (20,000 Shares)	15,348	15,513
	Prudential Finl Inc 5.7000% 09/15/48	Corporate & Foreign Bonds (25,000 Shares)	24,058	25,259
	Prudential Finl Inc 3.9050% 12/07/47	Corporate & Foreign Bonds (40,000 Shares)	31,286	31,453
	Puget Energy Inc 2.8930% 09/15/51	Corporate & Foreign Bonds (30,000 Shares)	18,581	19,080
	Quanta Svcs Inc 4.3000% 08/09/28	Corporate & Foreign Bonds (30,000 Shares)	29,989	30,152
	Raymond James Financial Inc 4.9500% 07/15/46	Corporate & Foreign Bonds (40,000 Shares)	35,278	36,659
	Raymond James Finl Inc 4.9000% 09/11/35	Corporate & Foreign Bonds (30,000 Shares)	29,920	29,848
	Reinsurance Group Amer Inc 5.7500% 09/15/34	Corporate & Foreign Bonds (25,000 Shares)	24,927	26,080
	Rlty In Co 0.0340% 01/15/30	Corporate & Foreign Bonds (50,000 Shares)	-	48,608
	Rtx Corporation 5.7500% 01/15/29	Corporate & Foreign Bonds (60,000 Shares)	62,347	62,754
	Sabine Pass Liquefaction Llc 4.5000% 05/15/30	Corporate & Foreign Bonds (35,000 Shares)	34,472	35,149
	Selective Ins Group Inc 5.3750% 03/01/49	Corporate & Foreign Bonds (30,000 Shares)	26,737	27,709
	Sempra Energy 4.0000% 02/01/48	Corporate & Foreign Bonds (60,000 Shares)	45,735	45,826
	Simon Ppty Group Lp 6.6500% 01/15/54	Corporate & Foreign Bonds (18,000 Shares)	17,990	20,135
	Southern Calif Edison Co 3.6500% 02/01/50	Corporate & Foreign Bonds (30,000 Shares)	22,548	20,907
	Southern Calif Edison Co 4.1250% 03/01/48	Corporate & Foreign Bonds (20,000 Shares)	15,625	15,200
	Southwestern Elec Pwr Co 3.2500% 11/01/51	Corporate & Foreign Bonds (20,000 Shares)	12,784	13,161
	State Str Corp 4.1640% 08/04/33	Corporate & Foreign Bonds (40,000 Shares)	39,341	39,256
	Sysco Corp 6.6000% 04/01/50	Corporate & Foreign Bonds (30,000 Shares)	33,094	32,988
	Toyota Mtr Cr Corp 4.6500% 01/05/29	Corporate & Foreign Bonds (25,000 Shares)	25,576	25,449
	Toyota Mtr Cr Corp 5.0500% 05/16/29	Corporate & Foreign Bonds (30,000 Shares)	30,503	30,950
	Truist Finl Corp 7.1610% 10/30/29	Corporate & Foreign Bonds (90,000 Shares)	95,943	97,091
	United Health Care 5.8000% 03/15/36	Corporate & Foreign Bonds (10,000 Shares)	10,478	10,672

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Wilentz, Goldman, & Spitzer, P.A. Pension Plan
Schedule H, Line 4i - Schedule of Assets (Held at End of Year)
EIN: 22-2292919 Plan Number: 046
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
	United Healthcare Group Inc 4.750% 07/15/45	Corporate & Foreign Bonds (20,000 Shares)	18,335	18,012
	United Parcel S 5.9500% 05/14/55	Corporate & Foreign Bonds (15,000 Shares)	15,585	15,518
	United Parcel Service Inc 5.3000% 04/01/50	Corporate & Foreign Bonds (10,000 Shares)	10,170	9,582
	Unitedhealth Group Inc 4.7500% 05/15/52	Corporate & Foreign Bonds (30,000 Shares)	27,461	25,938
	Unitedhealth Grp 4.8000% 01/15/30	Corporate & Foreign Bonds (30,000 Shares)	30,300	30,734
	Utd Parcel Svc 5.5000% 05/22/54	Corporate & Foreign Bonds (20,000 Shares)	20,292	19,450
	Vmware Inc 3.9000% 08/21/27	Corporate & Foreign Bonds (50,000 Shares)	47,133	50,026
	Walmart Inc 4.5000% 09/09/52	Corporate & Foreign Bonds (15,000 Shares)	13,832	13,230
	Wells Fargo & Co 2.3930% 06/02/28	Corporate & Foreign Bonds (100,000 Shares)	89,506	97,731
	Wells Fargo Co Mtn Be 4.9000% 11/17/45	Corporate & Foreign Bonds (70,000 Shares)	60,214	62,911
	Wesleyan Univ Conn 4.7810% 07/01/16	Corporate & Foreign Bonds (20,000 Shares)	15,747	15,919
	Willis North Amer Inc 4.6500% 06/15/27	Corporate & Foreign Bonds (45,000 Shares)	44,834	45,346
	Wyeth 5.9500% 04/01/37	Corporate & Foreign Bonds (25,000 Shares)	26,645	26,930
	Xcel Energy Inc 3.5000% 12/01/49	Corporate & Foreign Bonds (20,000 Shares)	13,739	14,351
	Xcel Energy Inc 5.6000% 04/15/35	Corporate & Foreign Bonds (35,000 Shares)	36,460	36,282
	Conocophillip 5.5500% 03/15/54	Corporate & Foreign Bonds (15,000 Shares)	15,458	14,474
	Pfizer Invt Enterprises 5.3400% 05/19/63	Corporate & Foreign Bonds (5,000 Shares)	4,741	4,643
	Rio Tinto Fin Usa Ltd 2.7500% 11/02/51	Corporate & Foreign Bonds (45,000 Shares)	28,652	27,979
	Shell International 3.625% 05/15/42	Corporate & Foreign Bonds (25,000 Shares)	19,866	20,128
	Toronto Dominion Bank 4.6930% 09/15/27	Corporate & Foreign Bonds (115,000 Shares)	113,766	116,520
	Totalenergies Cap Sa 5.4880% 04/05/54	Corporate & Foreign Bonds (15,000 Shares)	15,000	14,536
	BBCMS MTG TR 2025-5C36 2058 5.5170% 07/15/30	Corporate & Foreign Bonds (45,000 Shares)	46,920	46,905
	Benchmark 2025- 5.6599% 03/15/30	Corporate & Foreign Bonds (45,000 Shares)	47,013	47,036
	Bank Amer Corp 3.4190% 12/20/28	Corporate & Foreign Bonds (55,000 Shares)	50,598	54,251
	Bank New York Mellon Corp 6.3170% 10/25/29	Corporate & Foreign Bonds (90,000 Shares)	96,956	95,546
	Citigroup Inc 2.6660% 01/29/31	Corporate & Foreign Bonds (105,000 Shares)	89,057	98,265
	Citigroup Inc 6.1740% 05/25/34	Corporate & Foreign Bonds (75,000 Shares)	76,732	79,755
	Goldman Sachs Group Inc 2.6400% 02/24/28	Corporate & Foreign Bonds (100,000 Shares)	90,778	98,407
	Goldman Sachs Group Inc 2.6500% 10/21/32	Corporate & Foreign Bonds (115,000 Shares)	92,831	103,813
	Goldman Sachs Group Inc 3.2100% 04/22/42	Corporate & Foreign Bonds (50,000 Shares)	37,598	38,608
	Huntington Bancshares Inc 6.1410% 11/18/39	Corporate & Foreign Bonds (50,000 Shares)	52,318	52,225
	Jpmorgan Chase 3.1090% 04/22/41	Corporate & Foreign Bonds (60,000 Shares)	44,964	47,147
	Jpmorgan Chase & Co 1.9530% 02/04/32	Corporate & Foreign Bonds (90,000 Shares)	68,878	79,982
	Jpmorgan Chase & Co 4.0050% 04/23/29	Corporate & Foreign Bonds (70,000 Shares)	67,544	69,928
	Pnc Finl Svcs Group Inc 5.4920% 05/14/30	Corporate & Foreign Bonds (75,000 Shares)	75,503	78,023
	Schwab Charles Corp 5.8530% 05/19/34	Corporate & Foreign Bonds (60,000 Shares)	61,980	64,294
	Us Bancorp 2.4910% 11/03/36	Corporate & Foreign Bonds (95,000 Shares)	70,854	82,804
	Total investments, at fair value		$ 10,782,964	$ 11,860,683

*Denotes a party-in-interest.

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