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
INVIVYD, INC. 401(K) PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 09/01/2020

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)
INVIVYD, INC

209 CHURCH STREET
NEW HAVEN, CT 06510

2b Employer Identification Number (EIN)
85-1403134

2c Plan Sponsor's telephone number
781-819-0080

2d Business code (see instructions)
541700

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.	09/29/2026	JULIE GREEN
	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: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	

5	Total number of participants at the beginning of the plan year	**5**	136
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)**	89
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	118
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	47
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	165
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	165
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)**	133
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)**	162
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:

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

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

9a Plan funding arrangement (check all that apply)		**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)** [ ] **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)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE 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
INVIVYD, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
INVIVYD, INC

D Employer Identification Number (EIN)
85-1403134

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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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)

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	11967	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

(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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
INVIVYD, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
INVIVYD, INC

D Employer Identification Number (EIN)
85-1403134

Part I **Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)**
(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO STABLE INC II

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
99-1448910-181	C	1150

a Name of MTIA, CCT, PSA, or 103-12 IE: COL OVERSEAS VAL R

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-4126285-589	C	27028

a Name of MTIA, CCT, PSA, or 103-12 IE: AB US LARGE CAP GR M

b Name of sponsor of entity listed in (a): GREAT GRAY TRUST COMPANY, LLC

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-4116831-509	C	369526

a Name of MTIA, CCT, PSA, or 103-12 IE: PIMCO STABLE INC II

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
45-4367155-036	C	0

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II **Information on Participating Plans (to be completed by DFEs, other than DCGs)**
(Complete as many entries as needed to report all participating plans. DCGs must report each participating plan using Schedule DCG.)

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

a Plan name

b Name of plan sponsor | **c** EIN-PN

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
INVIVYD, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
INVIVYD, INC

D Employer Identification Number (EIN)
85-1403134

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	2092
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	22048	65293
(9) Value of interest in common/collective trusts	1c(9)	321726	397704
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	9502197	12606940
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	9845971	13072029
Liabilities			
1g Benefit claims payable	1g	0	0
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	9845971	13072029

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)	700836	
(B) Participants	2a(1)(B)	1684466	
(C) Others (including rollovers)	2a(1)(C)	647558	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3032860
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	37	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	5785	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		5822
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	302347	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		302347
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		48135
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1549259
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		4938423
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1699507	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1699507
f Corrective distributions (see instructions)	2f		816
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	11967	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	75	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		12042
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1712365
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3226058
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

(1) [X] Unmodified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

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

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

(1) Name: STOWE & DEGON LLC **(2)** EIN: 04-3379904

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

This schedule is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
INVIVYD, INC. 401(K) PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
INVIVYD, INC

D Employer Identification Number (EIN)
85-1403134

Part I Distributions

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

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

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

EIN(s): 04-6568107

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

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

Invivyd, Inc. 401(k) Plan

Financial Statements as of December 31, 2025 (Audited) and 2024 (Compiled) and for the Year Ended December 31, 2025 with Supplemental Schedule and Independent Auditors' Report

INVIVYD, INC. 401(K) PLAN

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STOWE&DEGON
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and 401(k) Plan Committee of
Invivyd, Inc. 401(k) Plan:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements

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

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

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

Opinion on the 2025 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2025 Financial Statements section of our report:

- the amounts and disclosures in the 2025 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the 2025 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2025 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2025 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2025 Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the 2025 financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2025 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.

2025 Supplemental Schedule Required by ERISA

The 2025 supplemental schedule of assets (held at end of year) is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the 2025 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2025 financial statements or to the 2025 financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion —

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule of assets (held at end of year) 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).

Other Matter – 2024 Financial Statements

Plan management is responsible for the accompanying 2024 financial statement of Invivyd, Inc. 401(k) Plan, which comprises the statement of net assets available for benefits as of December 31, 2024 in accordance with generally accepted accounting principles. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the 2024 financial statement nor were we required to perform any procedures to verify the accuracy and completeness of the information provided by plan management. Accordingly, we do not express an opinion, a conclusion, or provide any form of assurance on the 2024 financial statement.



September 24, 2026

INVIVYD, INC. 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 (AUDITED) AND 2024 (COMPILED)

	2025 (Audited)	2024 (Compiled)
ASSETS:		
Investments, at fair value	$ 13,006,736	$ 9,823,923
Receivables:		
Notes receivable from participants	65,293	22,048
Participant contributions	51,686	45,160
Employer contributions	23,610	17,874
Total receivables	140,589	85,082
NET ASSETS AVAILABLE FOR BENEFITS	$ 13,147,325	$ 9,909,005

See independent auditors' report and notes to financial statements.

INVIVYD, INC. 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2025

INVESTMENT INCOME:	
Net appreciation in fair value of investments	$ 1,597,394
Interest and dividend income	302,384
Total investment income	1,899,778
INTEREST INCOME ON NOTES RECEIVABLE FROM PARTICIPANTS	5,785
CONTRIBUTIONS:	
Participants	1,690,992
Employer	706,572
Rollovers	647,558
Total contributions	3,045,122
DEDUCTIONS:	
Benefits paid to participants	1,699,507
Administrative expenses	12,042
Corrective distributions	816
Total deductions	1,712,365
NET INCREASE	3,238,320
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of year	9,909,005
End of year	$ 13,147,325

See independent auditors' report and notes to financial statements.

1. DESCRIPTION OF PLAN

The following description of Invivyd, Inc. 401(k) Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General – The Plan is a defined contribution plan covering eligible employees of Invivyd, Inc. (the "Company" and the "Plan Sponsor"), as defined by the Plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended. The Plan was originally established effective September 1, 2020. The Company serves as the Plan Administrator and is responsible for oversight and administration of the Plan, including monitoring the Plan's investment offerings and investment performance.

Effective January 1, 2025, the Company adopted a pre-approved Plan document and Adoption Agreement. The updated document reflects the Plan Sponsor's current elections and incorporates applicable legislative and regulatory changes. The adoption of the Plan document did not have a material effect on the accompanying financial statements.

Contributions – Participants may contribute up to 90% of eligible compensation, as defined by the Plan document, subject to the limitations of the Internal Revenue Code ("IRC"). Participants may designate all or a portion of their elective deferrals as Roth 401(k) contributions. Participants who attain age 50 before the end of the calendar year are eligible to make catch-up contributions, subject to applicable IRC limitations. The Plan also accepts eligible rollover contributions from other qualified retirement plans.

Participants direct the investment of their accounts among the investment options available under the Plan. The Plan includes an automatic enrollment provision under which newly eligible employees are automatically enrolled unless they affirmatively elect not to participate. Under the Plan's administrative procedures, automatically enrolled participants have their elective deferral rate set at 5% of eligible compensation, and their contributions are invested in the Plan's qualified default investment alternative ("QDIA") until changed by the participant.

The Plan provides for a safe harbor nonelective employer contribution equal to 3% of eligible compensation for eligible participants. In addition, the Company may make discretionary matching contributions in amounts determined by the Company in accordance with the Plan document and may make other employer contributions as permitted by the Plan. No discretionary matching contributions were made during 2025. Employer and participant contributions are subject to the applicable limitations of the IRC.

Participant accounts – Each participant's account is credited with the participant's contributions, employer contributions and an allocation of Plan investment earnings or losses. Participant accounts may also be charged with administrative expenses paid by the Plan. Allocations are based on participant account balances, investment elections or specific participant transactions, as applicable. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Vesting – Participants are immediately vested in their elective deferrals, rollover contributions and related earnings. Participants are also immediately vested in matching and nonelective employer contributions and the related earnings thereon.

1. DESCRIPTION OF PLAN (CONTINUED)

Notes receivable from participants – Participants may borrow from their vested accounts in accordance with the Plan's loan procedures. Loans are generally limited to the lesser of $50,000, as adjusted for outstanding loan balances during the preceding 12-month period, or 50% of the participant's vested account balance. Loans are secured by the participant's vested account and bear interest at a reasonable rate determined in accordance with the Plan's loan procedures. Principal and interest are generally repaid through biweekly payroll deductions. Loan terms generally may not exceed five years, except for loans used to purchase a participant's principal residence, which may have longer repayment terms. At December 31, 2025, interest rates on outstanding participant loans ranged from 8.50% to 10.50%, with maturities through 2030.

Payment of benefits – Upon termination of employment, retirement, disability or death, a participant or beneficiary may receive the participant's vested account balance in a lump-sum payment, installment payments, partial withdrawals or another form permitted under the Plan. If a terminated participant's vested account balance does not exceed the Plan's applicable mandatory cash-out limit, the balance may be automatically distributed in cash or rolled over to an individual retirement account in accordance with the Plan's provisions. Rollover contribution balances are excluded when determining whether the participant's account is subject to the mandatory cash-out provisions.

The Plan also permits hardship withdrawals when specified criteria are met. In-service withdrawals from all vested subaccounts are permitted upon attainment of age 59½, subject to the provisions of the Plan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting – The accompanying financial statements have been prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of estimates – The preparation of the financial statements in conformity 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 and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment valuation and income recognition – Plan's 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 Administrator determines the Plan's valuation policies using information provided by investment advisors. See Note 4 for a 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 includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. If a participant ceases to make loan repayments and the Plan administrator deems the loan to be in default, the participant loan balance is reduced and a benefit payment is recorded. Delinquent participant loans are recorded as distributions on the basis of the terms of the Plan agreement.

Participant and employer contributions receivable – Participant contributions represent employee elective deferrals withheld from participants' compensation, and employer contributions represent amounts due from the Company, in each case related to payroll periods processed on or before year-end that had not yet been remitted to the Plan as of December 31. These amounts are recognized as receivables in the accompanying Statements of Net Assets Available for Benefits when the related payroll has been processed and the contributions are due to the Plan. Management evaluates outstanding receivables for collectability and concluded that no allowance for credit losses was necessary at December 31, 2025 and 2024, as the outstanding balances were remitted to the Plan shortly after year-end.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administrative expenses – Certain expenses of administering the Plan may be paid from Plan assets, including recordkeeping, investment, trustee, legal, accounting and other expenses permitted under the Plan. Such expenses may be charged directly to participant accounts, allocated among participants based on account balances or specific transactions, or paid through the use of forfeitures or other Plan-level accounts, as applicable. Expenses paid directly by the Company are not charged to the Plan.

Payment of benefits – Benefits are recorded when paid.

3. INFORMATION CERTIFIED BY THE TRUSTEE

The information included in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2025, and the related investment income, including net appreciation in the fair value of investments, interest and dividend income, and interest income on notes receivable from participants for the year then ended, was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan.

The certification provided by Fidelity Management Trust Company includes the Summary of Net Trust Assets (SONTA), Summary of Plan Operations (SOPO), Form 5500 Worksheet, 5% Reportable Transactions Report, and Trial Balance, which were furnished pursuant to 29 CFR 2520.103-5(d).

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). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

- Level 1: Inputs to the valuation methodology are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Plan can access at the measurement date.
- Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as: (a) quoted prices for similar assets and liabilities in active markets, (b) quoted prices for identical or similar assets and liabilities in inactive markets, (c) inputs other than quoted prices that are observable for the asset or liability, or (d) 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 that are unobservable for the asset or liability.

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

Mutual funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common collective trusts (CCT) – valued at the NAV of units of the collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

4. FAIR VALUE MEASUREMENTS (CONTINUED)

The following tables set forth the Plan's assets measured at fair value, by level within the fair value hierarchy, based on the lowest level of any input that is significant to the fair value measurement, as of December 31:

	2025 (Audited)			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual Funds	$ 12,609,032	$ -	$ -	$ 12,609,032
Investments measured at net asset value*	-	-	-	397,704
	$ 12,609,032	$ -	$ -	$ 13,006,736

	2024 (Compiled)			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual Funds	$ 9,502,197	$ -	$ -	$ 9,502,197
Investments measured at net asset value*	-	-	-	321,726
	$ 9,502,197	$ -	$ -	$ 9,823,923

* In accordance with ASC 820, *Fair Value Measurement*, certain investments measured at net asset value ("NAV") per share (or its equivalent) as a practical expedient have not been classified within the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the accompanying Statement of Net Assets Available for Benefits.

The following table presents the category, fair value, redemption frequency, and redemption notice period for the Plan's investments whose fair values are estimated using the NAV per share (or its equivalent) as a practical expedient as of December 31:

	Fair Value		**Redemption Frequency (if currently eligible)**	**Redemption Notice Period**
Common collective trusts:	**2025 (Audited)**	**2024 (Compiled)**		
U.S. large-cap growth equity fund (a)	$ 369,527	$ 307,258	Daily	Same-Day
International equity fund (b)	27,027	10,202	Daily	Same-Day
Stable income fund (c)	1,150	4,266	Daily	Same-Day
Total common collective trusts, at fair value	$ 397,704	$ 321,726		

(a) The U.S. large-cap growth equity fund seeks long-term growth of capital through investment primarily in equity securities of large-capitalization U.S. companies with attractive growth characteristics. Plan participant-directed transactions generally may occur daily with same-day notice. Plan Sponsor-directed withdrawals in excess of $1 million require advance written notice of five business days, and withdrawals of all or substantially all of the Plan's investment in the fund require advance written notice of 30 business days.

(b) The international equity fund seeks long-term capital appreciation through investment primarily in equity securities of foreign companies. Plan participant-directed transactions generally may occur daily with same-day notice. Plan Sponsor-directed withdrawals in excess of $1 million require advance written notice of five business days. The Participation Agreement may be terminated by either party upon advance written notice of 30 days.

4. FAIR VALUE MEASUREMENTS (CONTINUED)

(c) The stable income fund seeks to provide current income in excess of money market investments while reducing the risk of principal loss over time. The fund is an actively managed, diversified investment strategy that invests primarily in investment-grade fixed income investments. Plan participant-directed transactions may occur daily with same-day notice. Complete Plan-level withdrawals are subject to an advance notice period of 12 months.

There were no unfunded commitments related to investments measured using NAV as a practical expedient at December 31, 2025 and 2024. The Plan's investments measured using NAV as a practical expedient are subject to certain redemption notice requirements and other restrictions, as described above.

5. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Fidelity Management Trust Company, the trustee and custodian of the Plan. Accordingly, transactions involving these investments qualify as party-in-interest transactions under ERISA.

Certain administrative functions of the Plan are performed by employees of the Company. No such employees receive compensation from the Plan for these services.

The Company pays certain administrative expenses of the Plan directly, including the annual independent audit fees. During the year ended December 31, 2025, the Plan paid Fidelity Investments Institutional Operations Company, LLC, an affiliate of the trustee, $11,967 for recordkeeping and related administrative services. In addition, the Plan paid Strategic Advisors, Inc., an affiliate of Fidelity Investments, $75 for investment advisory services.

The Plan also permits participant loans in accordance with the Plan's provisions. Participant loans are secured by the participants' vested account balances and bear interest at rates established under the Plan's loan procedures. These loans constitute party-in-interest transactions under ERISA.

The transactions described above are exempt from the prohibited transaction provisions of ERISA and the Internal Revenue Code. Fees paid by the Plan for recordkeeping, investment advisory and investment management services are reflected in the accompanying financial statements in accordance with generally accepted accounting principles.

6. TAX STATUS

The Internal Revenue Service ("IRS") has determined and informed the pre-approved plan document provider by an opinion letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). The Plan administrator believes the Plan is currently being operated in compliance with the applicable requirements of the IRC.

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

7. RECONCILIATION OF THE FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the accompanying financial statements to the amounts reported on Form 5500 at December 31:

	2025 (Audited)	2024 (Compiled)
Net assets available for benefits per financial statements	$ 13,147,325	$ 9,909,005
Less: Participant contributions receivable	(51,686)	(45,160)
Less: Employer contributions receivable	(23,610)	(17,874)
Net assets available for benefits per Form 5500	$ 13,072,029	$ 9,845,971

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the increase reported on Form 5500 at December 31, 2025 (Audited):

Net increase in net assets available for benefits per the financial statements	$ 3,238,320
Net change in participant contributions receivable	(6,526)
Net change in employer contributions receivable	(5,736)
Net increase in net assets per Form 5500	$ 3,226,058

Participant and employer contributions related to payroll periods processed on or before year-end that had not been remitted to the Plan are recognized as receivables in the accompanying financial statements in accordance with U.S. GAAP. Form 5500 reports contributions when received by the Plan; accordingly, participant and employer contributions receivable outstanding at year-end are excluded from Form 5500.

8. RISKS AND UNCERTAINTIES

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

9. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company reserves the right to terminate the Plan at any time, subject to the provisions of ERISA and the Internal Revenue Code. Upon termination, participants would remain entitled to their vested account balances in accordance with the terms of the Plan and applicable law.

10. SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through September 24, 2026, the date the financial statements were available to be issued.

* * * * *

INVIVYD, INC. 401(K) PLAN
EIN: 85-1403134
PLAN: 001

FORM 5500 - SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Interest Rate, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Mutual Funds —		
*	Fidelity Concord Street Trust	Fidelity 500 Index Fund	**	$ 2,394,058
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2050 Fund – Institutional Premium Class	**	1,929,992
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2040 Fund – Institutional Premium Class	**	1,835,298
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2055 Fund – Institutional Premium Class	**	1,216,177
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2045 Fund – Institutional Premium Class	**	1,016,827
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2035 Fund – Institutional Premium Class	**	739,843
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2030 Fund – Institutional Premium Class	**	633,290
*	Fidelity Salem Street Trust	Fidelity U.S. Bond Index Fund	**	440,409
*	Fidelity Concord Street Trust	Fidelity Mid Cap Index Fund	**	367,288
	MFS Series Trust IX	MFS International Growth Fund – Class R6	**	323,268
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2025 Fund – Institutional Premium Class	**	193,314
*	Fidelity Concord Street Trust	Fidelity International Index Fund	**	192,870
*	Fidelity Concord Street Trust	Fidelity Small Cap Index Fund	**	192,324
	American Funds New World Fund, Inc.	American Funds New World Fund – Class R6	**	179,370
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2065 Fund – Institutional Premium Class	**	177,318
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2060 Fund – Institutional Premium Class	**	169,808
	Managers Funds	Undiscovered Managers Behavioral Value Fund – Class R6	**	129,855
	American Century Capital Portfolios, Inc.	American Century Small Cap Growth Fund – Class R6	**	114,495
	JPMorgan Trust I	JPMorgan Equity Income Fund – Class R6	**	103,772
	John Hancock Bond Trust	John Hancock Investment Grade Bond Fund – Class R6	**	72,020
	Principal Real Estate Securities Fund	Principal Real Estate Securities Fund – Class R6	**	67,821
*	Fidelity Concord Street Trust	Fidelity Freedom Index Income Fund – Institutional Premium Class	**	62,510
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2020 Fund – Institutional Premium Class	**	54,259
*	Fidelity Hereford Street Trust	Fidelity Government Money Market Fund – Class K6	**	2,092
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2070 Fund – Institutional Premium Class	**	754
		Total Mutual Funds		12,609,032
		Common Collective Trusts —		
	Great Gray Trust Company, LLC	AB U.S. Large Cap Growth Fund – Class M	**	369,527
	Great Gray Trust Company, LLC	Columbia Overseas Value Fund – Class R	**	27,027
	SEI Trust Company	PIMCO Stable Income Fund II	**	1,150
		Total Common Collective Trusts		397,704
*	Participant notes	Interest rates of 8.5% - 10.50% through 2030	**	65,293
				$ 13,072,029

* Party in-interest

** Cost information is not required for participant-directed investment and, therefore, is not included.

Invivyd, Inc. 401(k) Plan

Financial Statements as of December 31, 2025 (Audited) and 2024 (Compiled) and for the Year Ended December 31, 2025 with Supplemental Schedule and Independent Auditors' Report

INVIVYD, INC. 401(K) PLAN

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STOWE&DEGON
CERTIFIED PUBLIC ACCOUNTANTS AND CONSULTANTS

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and 401(k) Plan Committee of
Invivyd, Inc. 401(k) Plan:

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements

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

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

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

Opinion on the 2025 Financial Statements

In our opinion, based on our audit and on the procedures performed as described in the Auditors' Responsibilities for the Audit of the 2025 Financial Statements section of our report:

- the amounts and disclosures in the 2025 financial statements referred to above, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- the information in the 2025 financial statements referred to above related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion on the 2025 Financial Statements

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the 2025 Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the 2025 Financial Statements

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

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

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

Auditors' Responsibilities for the Audit of the 2025 Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit of the 2025 Financial Statements section of our report, our objectives are to obtain reasonable assurance about whether the 2025 financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

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

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

Our audit did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the 2025 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.

2025 Supplemental Schedule Required by ERISA

The 2025 supplemental schedule of assets (held at end of year) is presented for purposes of additional analysis and is not a required part of the financial statements but is 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 schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the 2025 financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the 2025 financial statements or to the 2025 financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion —

- the form and content of the supplemental schedule, other than the information in the supplemental schedule that agreed to or is derived from the certified investment information, is presented, in all material respects, in conformity with the DOL's Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedule of assets (held at end of year) 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).

Other Matter – 2024 Financial Statements

Plan management is responsible for the accompanying 2024 financial statement of Invivyd, Inc. 401(k) Plan, which comprises the statement of net assets available for benefits as of December 31, 2024 in accordance with generally accepted accounting principles. We have performed a compilation engagement in accordance with Statements on Standards for Accounting and Review Services promulgated by the Accounting and Review Services Committee of the AICPA. We did not audit or review the 2024 financial statement nor were we required to perform any procedures to verify the accuracy and completeness of the information provided by plan management. Accordingly, we do not express an opinion, a conclusion, or provide any form of assurance on the 2024 financial statement.



September 24, 2026

INVIVYD, INC. 401(K) PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 (AUDITED) AND 2024 (COMPILED)

	2025 (Audited)	2024 (Compiled)
ASSETS:		
Investments, at fair value	$ 13,006,736	$ 9,823,923
Receivables:		
Notes receivable from participants	65,293	22,048
Participant contributions	51,686	45,160
Employer contributions	23,610	17,874
Total receivables	140,589	85,082
NET ASSETS AVAILABLE FOR BENEFITS	$ 13,147,325	$ 9,909,005

See independent auditors' report and notes to financial statements.

INVIVYD, INC. 401(K) PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED DECEMBER 31, 2025

INVESTMENT INCOME:	
Net appreciation in fair value of investments	$ 1,597,394
Interest and dividend income	302,384
Total investment income	1,899,778
INTEREST INCOME ON NOTES RECEIVABLE FROM PARTICIPANTS	5,785
CONTRIBUTIONS:	
Participants	1,690,992
Employer	706,572
Rollovers	647,558
Total contributions	3,045,122
DEDUCTIONS:	
Benefits paid to participants	1,699,507
Administrative expenses	12,042
Corrective distributions	816
Total deductions	1,712,365
NET INCREASE	3,238,320
NET ASSETS AVAILABLE FOR BENEFITS:	
Beginning of year	9,909,005
End of year	$ 13,147,325

See independent auditors' report and notes to financial statements.

1. DESCRIPTION OF PLAN

The following description of Invivyd, Inc. 401(k) Plan (the "Plan") provides only general information. Participants should refer to the plan document for a more complete description of the Plan's provisions.

General – The Plan is a defined contribution plan covering eligible employees of Invivyd, Inc. (the "Company" and the "Plan Sponsor"), as defined by the Plan document. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), as amended. The Plan was originally established effective September 1, 2020. The Company serves as the Plan Administrator and is responsible for oversight and administration of the Plan, including monitoring the Plan's investment offerings and investment performance.

Effective January 1, 2025, the Company adopted a pre-approved Plan document and Adoption Agreement. The updated document reflects the Plan Sponsor's current elections and incorporates applicable legislative and regulatory changes. The adoption of the Plan document did not have a material effect on the accompanying financial statements.

Contributions – Participants may contribute up to 90% of eligible compensation, as defined by the Plan document, subject to the limitations of the Internal Revenue Code ("IRC"). Participants may designate all or a portion of their elective deferrals as Roth 401(k) contributions. Participants who attain age 50 before the end of the calendar year are eligible to make catch-up contributions, subject to applicable IRC limitations. The Plan also accepts eligible rollover contributions from other qualified retirement plans.

Participants direct the investment of their accounts among the investment options available under the Plan. The Plan includes an automatic enrollment provision under which newly eligible employees are automatically enrolled unless they affirmatively elect not to participate. Under the Plan's administrative procedures, automatically enrolled participants have their elective deferral rate set at 5% of eligible compensation, and their contributions are invested in the Plan's qualified default investment alternative ("QDIA") until changed by the participant.

The Plan provides for a safe harbor nonelective employer contribution equal to 3% of eligible compensation for eligible participants. In addition, the Company may make discretionary matching contributions in amounts determined by the Company in accordance with the Plan document and may make other employer contributions as permitted by the Plan. No discretionary matching contributions were made during 2025. Employer and participant contributions are subject to the applicable limitations of the IRC.

Participant accounts – Each participant's account is credited with the participant's contributions, employer contributions and an allocation of Plan investment earnings or losses. Participant accounts may also be charged with administrative expenses paid by the Plan. Allocations are based on participant account balances, investment elections or specific participant transactions, as applicable. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account balance.

Vesting – Participants are immediately vested in their elective deferrals, rollover contributions and related earnings. Participants are also immediately vested in matching and nonelective employer contributions and the related earnings thereon.

1. DESCRIPTION OF PLAN (CONTINUED)

Notes receivable from participants – Participants may borrow from their vested accounts in accordance with the Plan's loan procedures. Loans are generally limited to the lesser of $50,000, as adjusted for outstanding loan balances during the preceding 12-month period, or 50% of the participant's vested account balance. Loans are secured by the participant's vested account and bear interest at a reasonable rate determined in accordance with the Plan's loan procedures. Principal and interest are generally repaid through biweekly payroll deductions. Loan terms generally may not exceed five years, except for loans used to purchase a participant's principal residence, which may have longer repayment terms. At December 31, 2025, interest rates on outstanding participant loans ranged from 8.50% to 10.50%, with maturities through 2030.

Payment of benefits – Upon termination of employment, retirement, disability or death, a participant or beneficiary may receive the participant's vested account balance in a lump-sum payment, installment payments, partial withdrawals or another form permitted under the Plan. If a terminated participant's vested account balance does not exceed the Plan's applicable mandatory cash-out limit, the balance may be automatically distributed in cash or rolled over to an individual retirement account in accordance with the Plan's provisions. Rollover contribution balances are excluded when determining whether the participant's account is subject to the mandatory cash-out provisions.

The Plan also permits hardship withdrawals when specified criteria are met. In-service withdrawals from all vested subaccounts are permitted upon attainment of age 59½, subject to the provisions of the Plan.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of accounting – The accompanying financial statements have been prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Use of estimates – The preparation of the financial statements in conformity 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 and disclosure of contingent assets and liabilities. Actual results could differ from those estimates.

Investment valuation and income recognition – Plan's 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 Administrator determines the Plan's valuation policies using information provided by investment advisors. See Note 4 for a 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 includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Notes receivable from participants – Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. If a participant ceases to make loan repayments and the Plan administrator deems the loan to be in default, the participant loan balance is reduced and a benefit payment is recorded. Delinquent participant loans are recorded as distributions on the basis of the terms of the Plan agreement.

Participant and employer contributions receivable – Participant contributions represent employee elective deferrals withheld from participants' compensation, and employer contributions represent amounts due from the Company, in each case related to payroll periods processed on or before year-end that had not yet been remitted to the Plan as of December 31. These amounts are recognized as receivables in the accompanying Statements of Net Assets Available for Benefits when the related payroll has been processed and the contributions are due to the Plan. Management evaluates outstanding receivables for collectability and concluded that no allowance for credit losses was necessary at December 31, 2025 and 2024, as the outstanding balances were remitted to the Plan shortly after year-end.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administrative expenses – Certain expenses of administering the Plan may be paid from Plan assets, including recordkeeping, investment, trustee, legal, accounting and other expenses permitted under the Plan. Such expenses may be charged directly to participant accounts, allocated among participants based on account balances or specific transactions, or paid through the use of forfeitures or other Plan-level accounts, as applicable. Expenses paid directly by the Company are not charged to the Plan.

Payment of benefits – Benefits are recorded when paid.

3. INFORMATION CERTIFIED BY THE TRUSTEE

The information included in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2025, and the related investment income, including net appreciation in the fair value of investments, interest and dividend income, and interest income on notes receivable from participants for the year then ended, was obtained by management and agreed to or derived from information certified as complete and accurate by Fidelity Management Trust Company, the trustee of the Plan.

The certification provided by Fidelity Management Trust Company includes the Summary of Net Trust Assets (SONTA), Summary of Plan Operations (SOPO), Form 5500 Worksheet, 5% Reportable Transactions Report, and Trial Balance, which were furnished pursuant to 29 CFR 2520.103-5(d).

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). Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

- Level 1: Inputs to the valuation methodology are quoted prices (unadjusted) in active markets for identical assets or liabilities that the Plan can access at the measurement date.
- Level 2: Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly, such as: (a) quoted prices for similar assets and liabilities in active markets, (b) quoted prices for identical or similar assets and liabilities in inactive markets, (c) inputs other than quoted prices that are observable for the asset or liability, or (d) 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 that are unobservable for the asset or liability.

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

Mutual funds – Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the U.S. Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Common collective trusts (CCT) – valued at the NAV of units of the collective trust. The NAV, as provided by the trustee, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV.

4. FAIR VALUE MEASUREMENTS (CONTINUED)

The following tables set forth the Plan's assets measured at fair value, by level within the fair value hierarchy, based on the lowest level of any input that is significant to the fair value measurement, as of December 31:

	2025 (Audited)			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual Funds	$ 12,609,032	$ -	$ -	$ 12,609,032
Investments measured at net asset value*	-	-	-	397,704
	$ 12,609,032	$ -	$ -	$ 13,006,736

	2024 (Compiled)			
	Level 1	**Level 2**	**Level 3**	**Total**
Mutual Funds	$ 9,502,197	$ -	$ -	$ 9,502,197
Investments measured at net asset value*	-	-	-	321,726
	$ 9,502,197	$ -	$ -	$ 9,823,923

* In accordance with ASC 820, *Fair Value Measurement*, certain investments measured at net asset value ("NAV") per share (or its equivalent) as a practical expedient have not been classified within the fair value hierarchy. The fair value amounts presented in this table are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the accompanying Statement of Net Assets Available for Benefits.

The following table presents the category, fair value, redemption frequency, and redemption notice period for the Plan's investments whose fair values are estimated using the NAV per share (or its equivalent) as a practical expedient as of December 31:

	Fair Value		**Redemption Frequency (if currently eligible)**	**Redemption Notice Period**
Common collective trusts:	**2025 (Audited)**	**2024 (Compiled)**		
U.S. large-cap growth equity fund (a)	$ 369,527	$ 307,258	Daily	Same-Day
International equity fund (b)	27,027	10,202	Daily	Same-Day
Stable income fund (c)	1,150	4,266	Daily	Same-Day
Total common collective trusts, at fair value	$ 397,704	$ 321,726		

(a) The U.S. large-cap growth equity fund seeks long-term growth of capital through investment primarily in equity securities of large-capitalization U.S. companies with attractive growth characteristics. Plan participant-directed transactions generally may occur daily with same-day notice. Plan Sponsor-directed withdrawals in excess of $1 million require advance written notice of five business days, and withdrawals of all or substantially all of the Plan's investment in the fund require advance written notice of 30 business days.

(b) The international equity fund seeks long-term capital appreciation through investment primarily in equity securities of foreign companies. Plan participant-directed transactions generally may occur daily with same-day notice. Plan Sponsor-directed withdrawals in excess of $1 million require advance written notice of five business days. The Participation Agreement may be terminated by either party upon advance written notice of 30 days.

4. FAIR VALUE MEASUREMENTS (CONTINUED)

(c) The stable income fund seeks to provide current income in excess of money market investments while reducing the risk of principal loss over time. The fund is an actively managed, diversified investment strategy that invests primarily in investment-grade fixed income investments. Plan participant-directed transactions may occur daily with same-day notice. Complete Plan-level withdrawals are subject to an advance notice period of 12 months.

There were no unfunded commitments related to investments measured using NAV as a practical expedient at December 31, 2025 and 2024. The Plan's investments measured using NAV as a practical expedient are subject to certain redemption notice requirements and other restrictions, as described above.

5. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Fidelity Management Trust Company, the trustee and custodian of the Plan. Accordingly, transactions involving these investments qualify as party-in-interest transactions under ERISA.

Certain administrative functions of the Plan are performed by employees of the Company. No such employees receive compensation from the Plan for these services.

The Company pays certain administrative expenses of the Plan directly, including the annual independent audit fees. During the year ended December 31, 2025, the Plan paid Fidelity Investments Institutional Operations Company, LLC, an affiliate of the trustee, $11,967 for recordkeeping and related administrative services. In addition, the Plan paid Strategic Advisors, Inc., an affiliate of Fidelity Investments, $75 for investment advisory services.

The Plan also permits participant loans in accordance with the Plan's provisions. Participant loans are secured by the participants' vested account balances and bear interest at rates established under the Plan's loan procedures. These loans constitute party-in-interest transactions under ERISA.

The transactions described above are exempt from the prohibited transaction provisions of ERISA and the Internal Revenue Code. Fees paid by the Plan for recordkeeping, investment advisory and investment management services are reflected in the accompanying financial statements in accordance with generally accepted accounting principles.

6. TAX STATUS

The Internal Revenue Service ("IRS") has determined and informed the pre-approved plan document provider by an opinion letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code ("IRC"). The Plan administrator believes the Plan is currently being operated in compliance with the applicable requirements of the IRC.

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

7. RECONCILIATION OF THE FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the accompanying financial statements to the amounts reported on Form 5500 at December 31:

	2025 (Audited)	2024 (Compiled)
Net assets available for benefits per financial statements	$ 13,147,325	$ 9,909,005
Less: Participant contributions receivable	(51,686)	(45,160)
Less: Employer contributions receivable	(23,610)	(17,874)
Net assets available for benefits per Form 5500	$ 13,072,029	$ 9,845,971

The following is a reconciliation of the net increase in net assets available for benefits per the financial statements to the increase reported on Form 5500 at December 31, 2025 (Audited):

Net increase in net assets available for benefits per the financial statements	$ 3,238,320
Net change in participant contributions receivable	(6,526)
Net change in employer contributions receivable	(5,736)
Net increase in net assets per Form 5500	$ 3,226,058

Participant and employer contributions related to payroll periods processed on or before year-end that had not been remitted to the Plan are recognized as receivables in the accompanying financial statements in accordance with U.S. GAAP. Form 5500 reports contributions when received by the Plan; accordingly, participant and employer contributions receivable outstanding at year-end are excluded from Form 5500.

8. RISKS AND UNCERTAINTIES

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

9. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company reserves the right to terminate the Plan at any time, subject to the provisions of ERISA and the Internal Revenue Code. Upon termination, participants would remain entitled to their vested account balances in accordance with the terms of the Plan and applicable law.

10. SUBSEQUENT EVENTS

The Plan has evaluated subsequent events through September 24, 2026, the date the financial statements were available to be issued.

* * * * *

INVIVYD, INC. 401(K) PLAN
EIN: 85-1403134
PLAN: 001

FORM 5500 - SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
DECEMBER 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor or Similar Party	(c) Description of Investment, Including Maturity Date, Interest Rate, Collateral, Par, or Maturity Value	(d) Cost	(e) Current Value
		Mutual Funds —		
*	Fidelity Concord Street Trust	Fidelity 500 Index Fund	**	$ 2,394,058
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2050 Fund – Institutional Premium Class	**	1,929,992
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2040 Fund – Institutional Premium Class	**	1,835,298
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2055 Fund – Institutional Premium Class	**	1,216,177
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2045 Fund – Institutional Premium Class	**	1,016,827
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2035 Fund – Institutional Premium Class	**	739,843
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2030 Fund – Institutional Premium Class	**	633,290
*	Fidelity Salem Street Trust	Fidelity U.S. Bond Index Fund	**	440,409
*	Fidelity Concord Street Trust	Fidelity Mid Cap Index Fund	**	367,288
	MFS Series Trust IX	MFS International Growth Fund – Class R6	**	323,268
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2025 Fund – Institutional Premium Class	**	193,314
*	Fidelity Concord Street Trust	Fidelity International Index Fund	**	192,870
*	Fidelity Concord Street Trust	Fidelity Small Cap Index Fund	**	192,324
	American Funds New World Fund, Inc.	American Funds New World Fund – Class R6	**	179,370
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2065 Fund – Institutional Premium Class	**	177,318
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2060 Fund – Institutional Premium Class	**	169,808
	Managers Funds	Undiscovered Managers Behavioral Value Fund – Class R6	**	129,855
	American Century Capital Portfolios, Inc.	American Century Small Cap Growth Fund – Class R6	**	114,495
	JPMorgan Trust I	JPMorgan Equity Income Fund – Class R6	**	103,772
	John Hancock Bond Trust	John Hancock Investment Grade Bond Fund – Class R6	**	72,020
	Principal Real Estate Securities Fund	Principal Real Estate Securities Fund – Class R6	**	67,821
*	Fidelity Concord Street Trust	Fidelity Freedom Index Income Fund – Institutional Premium Class	**	62,510
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2020 Fund – Institutional Premium Class	**	54,259
*	Fidelity Hereford Street Trust	Fidelity Government Money Market Fund – Class K6	**	2,092
*	Fidelity Concord Street Trust	Fidelity Freedom Index 2070 Fund – Institutional Premium Class	**	754
		Total Mutual Funds		12,609,032
		Common Collective Trusts —		
	Great Gray Trust Company, LLC	AB U.S. Large Cap Growth Fund – Class M	**	369,527
	Great Gray Trust Company, LLC	Columbia Overseas Value Fund – Class R	**	27,027
	SEI Trust Company	PIMCO Stable Income Fund II	**	1,150
		Total Common Collective Trusts		397,704
*	Participant notes	Interest rates of 8.5% - 10.50% through 2030	**	65,293
				$ 13,072,029

* Party in-interest

** Cost information is not required for participant-directed investment and, therefore, is not included.