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
WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 003

1c Effective date of plan 01/01/1998

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)
WALTER & HAVERFIELD LLP

1500 WEST 3RD STREET
SUITE 300
CLEVELAND, OH 44113

2b Employer Identification Number (EIN) 34-0602148

2c Plan Sponsor's telephone number 216-781-1212

2d Business code (see instructions) 541110

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	09/29/2026	CARLA KISSNER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

5	Total number of participants at the beginning of the plan year	**5**	205
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)**	102
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	73
b	Retired or separated participants receiving benefits	**6b**	1
c	Other retired or separated participants entitled to future benefits	**6c**	86
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	160
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	161
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)**	201
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)**	161
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 3B 2A 3D 2R

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
WALTER & HAVERFIELD LLP

D Employer Identification Number (EIN)
34-0602148

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

1 Coverage Information:

(a) Name of insurance carrier
NATIONWIDE LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
31-4156830	6869	818924	20	01/01/2025	12/31/2025

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

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

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ ☐

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

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

b	Balance at the end of the previous year			7b	1343196
c	Additions: (1) Contributions deposited during the year	7c(1)	-14458		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	3925		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below) ▶	7c(5)	1060230		
	(6) Total additions			7c(6)	1049697
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	2392893
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	424442		
	(2) Administration charge made by carrier	7e(2)	4050		
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below) ▶	7e(4)	443059		
	(5) Total deductions			7e(5)	871551
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	1521342

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount.			**10b**	

Specify nature of costs.

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2025** **This Form is Open to Public Inspection.**

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

A Name of plan
WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
WALTER & HAVERFIELD LLP

D Employer Identification Number (EIN)
34-0602148

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)

GALLAGHER FIDUCIARY ADVISORS LLC

36-4291971

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	32500	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 60 64 65 71	RECORDKEEPER	20705	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

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

Part I Service Provider Information (continued)

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

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
AM CENT SM CAP VAL I - AMERICAN CE 44-0619208	0.15%

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
BAIRD CORE PLUS INST - US BANCORP 39-0281260	0.02%

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
JH DSCPL VAL MDCP I - JOHN HANCOCK 01-0233346	0.10%

Part I Service Provider Information (continued)

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

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

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
GUGGENHEIM MACRO OPPORTUNTITIES IN	9601 BLACKWELL RD STE 500 ROCKVILLE, MD 20850	0.15%

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

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
HCM MULTI ASSET PLUSINVESTOR	1145 HEMBREE ROAD ROSWELL, GA 30076	0.40%

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

(d) Enter name and EIN (address) of source of indirect compensation		**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
HCM SECTOR PLUS INVESTOR	1145 HEMBREE ROAD ROSWELL, GA 30076	0.40%

Part I Service Provider Information (continued)

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

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.
HCM TACTICAL PLUS INVESTOR 1145 HEMBREE ROAD ROSWELL, GA 30076	0.40%

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

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

(d) Enter name and EIN (address) of source of indirect compensation	**(e)** Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
WALTER & HAVERFIELD LLP

D Employer Identification Number (EIN)
34-0602148

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: AB US LG GR W CIT G

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	270480

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
WALTER & HAVERFIELD LLP

D Employer Identification Number (EIN)
34-0602148

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)	253218	29390
(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)	159909	479012
(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)	158978	151572
(9) Value of interest in common/collective trusts	1c(9)	215924	270480
(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)	29936407	29327403
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	1343196	1521342
(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	32067632	31779199
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	32067632	31779199

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)	796464	
(B) Participants	2a(1)(B)	865093	
(C) Others (including rollovers)	2a(1)(C)	24215	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1685772
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	4916	
(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)	10898	
(F) Other	2b(1)(F)	61057	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		76871
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	3867	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	742589	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		746456
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	14530	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	13824	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		706
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	66376	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		66376

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		26854
(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)		3870814
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		6473849
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	6708855	
(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)		6708855
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	20441	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	32986	
(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)		53427
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		6762282
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-288433
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: HOBE AND LUCAS CPAS INC **(2)** EIN: 31-1488076

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
WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 003

C Plan sponsor's name as shown on line 2a of Form 5500
WALTER & HAVERFIELD LLP

D Employer Identification Number (EIN)
34-0602148

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 .

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED
DECEMBER 31, 2025 AND 2024

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN

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INDEPENDENT AUDITORS' REPORT

To the Trustee and Plan Participants of the
Walter & Haverfield LLP Profit Sharing Retirement Plan
Cleveland, OH

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

We have performed an audit of the accompanying financial statements of Walter & Haverfield LLP Profit Sharing Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for the years then ended, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of December 31, 2025 and 2024, and for the years then ended, stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.

Opinion

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

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

BKR INTERNATIONAL | INDEPENDENT MEMBER

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Walter & Haverfield LLP Profit Sharing Retirement 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 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 Walter & Haverfield LLP Profit Sharing Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Walter & Haverfield LLP Profit Sharing Retirement 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 Walter & Haverfield LLP Profit Sharing Retirement 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 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.

Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule of Assets – Held at End of Year for the years ended December 31, 2025 and 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements

themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Hobe + Lucas
Certified Public Accountants, Inc.

Independence, Ohio
September 14, 2026

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
Investments, At Fair Value		
Mutual funds	$ 27,749,209	$ 28,650,151
Self-directed brokerage account	2,086,596	1,699,383
Common collective trusts	270,480	215,924
Investments, At Contract Value		
Fixed funds	1,521,342	1,343,196
Total Investments	31,627,627	31,908,654
Receivables		
Employer contributions	621,952	753,905
Participant contributions	74,943	110,051
Corrective qualified non-elective contributions	-	9,807
Notes receivable from participants	151,572	158,978
Total Receivables	848,467	1,032,741
Net Assets Available For Benefits	$ 32,476,094	$ 32,941,395

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
Additions		
Additions to net assets attributed to:		
Interest and dividends	$ 812,429	$ 511,334
Loan interest	10,898	16,403
Unrealized and realized gains/(losses)	3,964,750	3,471,287
Other income	-	234,749
	4,788,077	4,233,773
Contributions:		
Employee	802,979	839,020
Employer	681,710	763,828
Rollovers	24,215	625,311
	1,508,904	2,228,159
Total Additions/(Losses)	6,296,981	6,461,932
Deductions		
Deductions from net assets attributed to:		
Distributions to participants	6,708,855	8,505,212
Administrative expenses	53,427	48,493
	6,762,282	8,553,705
Net Increase/(Decrease) in Net Assets Available for Benefits	(465,301)	(2,091,773)
Net Assets Available for Benefits, Beginning of Year	32,941,395	35,033,168
Net Assets Available for Benefits, End of Year	$ 32,476,094	$ 32,941,395

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 1 - DESCRIPTION OF PLAN

The following brief description of Walter & Haverfield LLP Profit Sharing Retirement Plan (the Plan), is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

General

The Plan is a defined contribution retirement plan that was formed for the purpose of providing retirement benefits to employees of Walter & Haverfield LLP (the Firm). Employees of the Firm are eligible to participate immediately with no service requirement upon reaching a minimum age of 18 years old. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan's Trustee is responsible for oversight of the Plan and for determining the appropriateness of the Plan's investment offerings and monitoring investment performance.

Contributions

Each year, plan participants may elect to contribute pre-tax annual compensation, as defined in the Plan, up to permissible amounts under the Internal Revenue Code (IRC). Eligible employees may elect to make additional "catch up" contributions. Participants may also contribute amounts on an after-tax basis through Roth contributions subject to the same limitations as pretax basis contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. The Firm contributes a matching contribution on behalf of each participant in an amount equal to 25% of the first 4% of the participant's compensation contributed to the plan. Partners, as defined, are not eligible for matching contributions. At the discretion of the Firm, additional discretionary nonelective employer contributions may be authorized for the related year. These contributions are funded in the year subsequent to their authorization. Allocations of the Firm's discretionary nonelective contributions are given only to participants employed at the end of the Plan year who have completed at least 500 hours of service during the Plan year, and are based on participants' individual allocation group and compensation for the Plan year relating to the contribution. Employer matching and discretionary nonelective employer contributions for the years ended December 31, 2025 and 2024 were $681,710 and $763,828, respectively. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

Participant Accounts

A separate account is maintained for each investment option selected by the participant. Each participant's account is credited with the participant's contributions, the Firm's contributions, and the Plan's earnings. Allocation of the Plan's earnings is based on participant's account balances, participant earnings, or specific participant transactions, as defined. Participants direct the investment of their contributions into various investment options offered by the Plan. The plan currently offers thirty-three funds as investment options for participants.

NOTE 1 - DESCRIPTION OF PLAN (CONTINUED)

Vesting

Participants are immediately vested in employee and matching contributions as well as earnings thereon. With the exception of participants hired prior to January 1, 2024, who are 100% vested, participants are vested in the discretionary nonelective employer contributions based on a 5 year graded vesting schedule of 20% each year.

Payment of Benefits

In case of a normal retirement, retirement due to permanent disability or termination of employment, participants may elect to receive the value of their account balance in a lump sum distribution, or as a rollover in whole or in part to an eligible retirement plan, in accordance with the provisions of the Plan. For in-service distributions (including attainment of age 59.5), a participant may elect to receive partial withdrawals from his or her account. Distributions of a participant's account may be made under certain hardship conditions, subject to an electronic approval process.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting, in conformity with generally accepted accounting principles.

Estimates

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

Benefit Distributions

Benefit distributions are recorded when paid to participants.

Valuation of Investments

The Plan's investments are administered by Fidelity Management Trust Company. For January 1, 2024 through June 18, 2024, the Plan's investments were administered by Nationwide Trust Company, FSB and Nationwide Life Insurance Company. The Plan's investments are reported at fair value (except for the fully benefit-responsive investment contract, which is reported at contract value). Units held in mutual fund accounts are reported at fair value based on the unit prices quoted by the funds, representing the fair value of the underlying investments. Common collective trusts are valued at the NAV of units of the fund. Participant loans are valued at cost, which approximates fair value.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administrative Services

The expenses necessary to administer the Plan are paid either by the Plan or by the Firm as provided by the Plan agreement. Expenses that are paid by the Firm are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments.

Risk and Uncertainties

The Plan provides for various investment options. Investment securities are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the value in the near term would materially affect participant account balances and the amounts reported in the statements of Net Assets Available for Benefits and the Statements of Changes in Net Assets Available for Benefits.

Notes Receivable from Participants

Loans are made available to all participants in accordance with the specific provisions set forth in the Plan. The amount of a loan cannot exceed the lesser of $50,000 or one-half of a participant's total vested account balance. Loan terms range from one to five years. Loan terms range from one to ten years when used to construct or acquire a principal residence. The loans are secured by the balance in the participant's account. Participants with loan balances had interest rates ranging from 4.25% to 9.5% during the plan year ending December 31, 2025. All loans are subject to specific repayment plans and are secured by the participant's vested interest in his/her account equivalent to the principal amount of the loan. Loan origination fees of $100 are paid by the participant requesting the loan. Loan origination fees are expensed when incurred.

Notes receivable from participants are measured at their unpaid principal balance plus any accrued, but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2025 or 2024.

NOTE 3 - TAX STATUS

The Plan uses a volume submitter plan document sponsored by FMR, LLC which received an opinion from the IRS, dated June 30, 2020, which states that the volume submitter document satisfies the provisions of Section 401 of the IRC. The Plan itself has not received a determination letter from the IRS. However, the Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

NOTE 3 - TAX STATUS (CONTINUED)

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2022.

NOTE 4 - TRANSACTIONS WITH PARTIES-IN-INTEREST

Certain plan investments are investments managed by Fidelity Management Trust Company. Fidelity Management Trust company is the custodian of the Plan, and therefore, these transactions qualify as party-in-interest. For January 1, 2024 through June 18, 2024, certain plan investments were investment funds managed by Nationwide Trust Company, FSB, and Nationwide Life Insurance Company, as custodians of the Plan. These transactions qualify as party-in-interest. Certain fees for investment management, recordkeeping and administrative expenses are with the custodian and are not considered prohibited transactions under ERISA. Notes receivable from participants also qualify as party-in-interest. Additionally, the Plan paid Gallagher Fiduciary Advisors LLC. for fiduciary advisory services to the Plan.

NOTE 5 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Firm has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their accounts.

NOTE 6 - PARTICIPANTS SEPARATED FROM SERVICE WITH A DEFERRED VESTED INTEREST

As of December 31, 2025, 152 participants with account balances totaling $15,352,098 have separated from service and have not been paid.

NOTE 7 - INVESTMENTS

Effective June 18, 2024, the Plan's investments were held by Fidelity Management Trust Company. During January 1, 2024 through June 18, 2024, the Plan's investments were held by Nationwide Trust Company, FSB, and Nationwide Life Insurance Company as custodians. Fidelity Management Trust Company certified for June 18, 2024 through December 31, 2025 as to the completeness and accuracy of the information reported. Nationwide Trust Company, FSB, and Nationwide Life Insurance Company certified for January 1, 2024 through June 18, 2024 as to the completeness and accuracy of the information reported. Realized and unrealized gains/(losses) on investments totaled $3,964,750 and $3,471,287 for the years ended December 31, 2025 and 2024, respectively.

NOTE 8 - INFORMATION CERTIFIED BY THE TRUSTEE

At December 31, 2025 and 2024, the Plan's investments were held by Fidelity Management Trust Company. The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by Fidelity Management Trust Company as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting with Disclosure under the Employee Retirement Income Security Act of 1974.

The fair value of investments at December 31, 2025 as reported by the custodian are:

	2025
APEX Guaranteed Fixed Int Y	$ 1,521,342
Fidelity Government Money Market	12,538
Fidelity US Bond Index	661,949
Fidelity 500 Index	2,082,315
Fidelity Mid Cap Index	325,132
Fidelity Small Cap Index	151,899
Fidelity International Index	384,868
Fidelity Large Cap Growth Index	2,172,032
Fidelity Small Cap Growth K6	47,490
Baird Core Plus Bond Fund Class Institutional	167,412
American Century Small Cap Value I	38,688
T. Rowe Price Retirement Blend 2005	598,436
T. Rowe Price Retirement Blend 2010	92,307
T. Rowe Price Retirement Blend 2015	456,684
T. Rowe Price Retirement Blend 2020	5,833,314
T. Rowe Price Retirement Blend 2025	1,523,144
T. Rowe Price Retirement Blend 2030	1,940,282
T. Rowe Price Retirement Blend 2035	1,899,409
T. Rowe Price Retirement Blend 2040	2,516,621
T. Rowe Price Retirement Blend 2045	3,406,693
T. Rowe Price Retirement Blend 2050	1,507,535
T. Rowe Price Retirement Blend 2055	884,633
T. Rowe Price Retirement Blend 2060	246,271
T. Rowe Price Retirement Blend 2065	34,377
Vanguard Equity Income Admiral	98,408
PIMCO Global Bond Opportunities Inst Class	33,882
MFS International Growth R6	35,574
American Funds Balanced R6	79,951
Vanguard Info Tech Index Admiral Shares	373,146
Vanguard Real Estate Index Fund Admiral Shares	10

NOTE 8 - INFORMATION CERTIFIED BY THE TRUSTEE (CONTINUED)

	2025
JP Morgan Mid Cap Growth R6	$ 106,419
John Hancock Disciplined Value Mid Cap Class I	37,790
AB US Large Cap Growth CIT (W Series)	270,480
National Financial Services Self-Directed	2,086,596

The fair value of investments at December 31, 2024 as reported by the custodian are:

	2024
APEX Guaranteed Fixed Int Y	$ 1,343,196
Fidelity Government Money Market	4,088
Fidelity US Bond Index	708,824
Fidelity 500 Index	1,681,629
Fidelity Mid Cap Index	277,401
Fidelity Small Cap Index	131,753
Fidelity International Index	267,892
Fidelity Large Cap Growth Index	1,864,270
Fidelity Small Cap Growth K6	162,993
Baird Core Plus Bond Fund Class Institutional	202,580
American Century Small Cap Value I	32,887
T. Rowe Price Retirement Blend 2005	610,932
T. Rowe Price Retirement Blend 2010	93,548
T. Rowe Price Retirement Blend 2015	639,875
T. Rowe Price Retirement Blend 2020	5,163,994
T. Rowe Price Retirement Blend 2025	1,700,069
T. Rowe Price Retirement Blend 2030	1,825,140
T. Rowe Price Retirement Blend 2035	4,072,128
T. Rowe Price Retirement Blend 2040	3,075,311
T. Rowe Price Retirement Blend 2045	2,836,109
T. Rowe Price Retirement Blend 2050	1,446,402
T. Rowe Price Retirement Blend 2055	827,141
T. Rowe Price Retirement Blend 2060	248,481
T. Rowe Price Retirement Blend 2065	10,195
Vanguard Equity Income Admiral	74,903
PIMCO Global Bond Opportunities Inst Class	114,099
MFS International Growth R6	19,020
American Funds Balanced R6	81,461
Vanguard Info Tech Index Admiral Shares	407,982
JP Morgan Mid Cap Growth R6	39,460
John Hancock Disciplined Value Mid Cap Class I	29,584
AB US Large Cap Growth CIT (W Series)	215,924
National Financial Services Self-Directed	1,699,383

NOTE 8 - INFORMATION CERTIFIED BY THE TRUSTEE (CONTINUED)

The income and expenses reported in the statement of changes in net assets available for plan benefits for the years ended December 31, 2025 and 2024 was certified by Fidelity Management Trust Company and Nationwide Trust Company, FSB, and Nationwide Life Insurance Company.

The information included in the Schedule of Assets was certified by Fidelity Management Trust Company.

NOTE 9 - FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board *Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures,* provides the framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB Statement ASC 820 are described below:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

NOTE 9 - FAIR VALUE MEASUREMENTS (CONTINUED)

Following is a description 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 SEC. 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 Trust: Valued at the NAV of units of a collective trust. The NAV, as provided by the custodian, 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. Participant transactions, (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Self-directed brokerage accounts: Valued at the appraised values of the underlying individual assets within the brokerage accounts. The brokerage accounts primarily included registered investment companies and individual equities that are traded on an active market.

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

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

	Assets at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$27,749,209	$	$	$27,749,209
Self-directed brokerage accounts	2,086,596			2,086,596
Investments Measured at NAV:				
Common Collective Trusts				270,480
Total Assets at Fair Value	$29,835,805	$	$	$30,106,285

NOTE 9 - FAIR VALUE MEASUREMENTS (CONTINUED)

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

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$28,650,151	$	$	$28,650,151
Self-directed brokerage accounts	1,699,383			1,699,383
Investments Measured at NAV:				
Common Collective Trusts				215,924
Total Assets at Fair Value	$30,349,534	$	$	$30,565,458

The following table summarizes investments measured at fair value based on the net asset value of the underlying pool of securities as of December 31, 2025 and 2024, respectively.

Investments as of December 31, 2025:

	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Common Collective Trusts	$ 270,480	N/A	Daily	None

Investments as of December 31, 2024:

	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Common Collective Trusts	$ 215,924	N/A	Daily	None

Events that would limit the common collective trusts to transact at the NAV may include, but are not limited to, the following: mergers, mass layoffs, plan terminations, and implementation of early retirement incentive programs.

NOTE 10 – GROUP ANNUITY CONTRACT WITH INSURANCE COMPANY

The Plan has entered into a fully benefit-responsive group annuity contract with Standard Insurance Company. Fidelity Management Trust Company maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The group annuity contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Because the guaranteed interest contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the group annuity contract. Contract value, as reported to the Plan by Fidelity Management Trust Company represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investments at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer. Such interest rates are reviewed on a quarterly basis for resetting. The current credited interest rate is 5.0%.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include but may not be limited to the following: (1) the complete or partial termination of the plan; (2) the establishment or activation of, or material change in, any Plan investment fund, or an amendment to the Plan or a change in the administration or operation of the Plan, including the removal of a group of employees from Plan coverage as a result of the sale or liquidation of a subsidiary or division or as a result of group layoffs or early retirement programs. The Plan administrator believes that any events that would limit the Plan's ability to transact at contract value with participants are probable of not occurring.

NOTE 11 - SUBSEQUENT EVENTS

Subsequent events were reviewed through September 14, 2026, the date the financial statements were available for issuance. Effective April 13, 2026, the Plan was amended to change its name from the Walter & Haverfield LLP Profit Sharing Retirement Plan to the WH Burkley LLP Profit Sharing Retirement Plan, and to reflect a corresponding change in the name of the Plan Sponsor from Walter & Haverfield LLP to WH Burkley LLP. The same amendment added Bernstein-Burkley, P.C. as a participating Related Employer under the Plan.

NOTE 12 – PLAN AMENDMENT

The Plan is expected to be formally amended before the December 31, 2026 deadline to include the provisions of the Setting Every Community Up for Retirement Enhancement (SECURE) Act 2.0 Certain mandatory provisions have been informally adopted and implemented administratively ahead of the formal amendment deadline.

NOTE 14 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	2025	2024
Net assets available for plan benefits, per the financial statements	$ 32,476,094	$ 32,941,395
Participant contributions receivable	(74,943)	(110,051)
Employer contributions receivable	(621,952)	(753,905)
Corrective qualified non-elective contribution receivable	-	(9,807)
Net assets available for plan benefits, per the Form 5500	$ 31,779,199	$ 32,067,632

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

	2025	2024
Contributions per the financial statements	$ 1,508,904	$ 2,228,159
Participant contributions accrued in the prior year	110,051	-
Employer contributions accrued in the prior year	753,905	-
Corrective qualified non-elective contributions accrued in the prior year	9,807	20,535
Participant contributions accrued in the current year	(74,943)	(110,051)
Employer contributions accrued in the current year	(621,952)	(753,905)
Contributions per the Form 5500	$ 1,685,772	$ 1,384,738

SUPPLEMENTAL SCHEDULES

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS - HELD AT YEAR END
PLAN NUMBER - 003
EIN: 34-0602148
DECEMBER 31, 2025

			Participant Directed Program
(a) Party In Interest	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(e) Fair Value
		Fixed Funds	
	Standard Insurance Company	APEX Guaranteed Fixed Int Y	$ 1,521,342
		Mutual Funds	
*	Fidelity	Fidelity Government Money Market	12,538
*	Fidelity	Fidelity US Bond Index	661,949
*	Fidelity	Fidelity 500 Index	2,082,315
*	Fidelity	Fidelity Mid Cap Index	325,132
*	Fidelity	Fidelity Small Cap Index	151,899
*	Fidelity	Fidelity International Index	384,868
*	Fidelity	Fidelity Large Cap Growth Index	2,172,032
*	Fidelity	Fidelity Small Cap Growth K6	47,490
	Baird	Baird Core Plus Bond Fund Class Institutional	167,412
	American Century	American Century Small Cap Value I	38,688
	T. Rowe Price	T. Rowe Price Retirement Blend 2005	598,436
	T. Rowe Price	T. Rowe Price Retirement Blend 2010	92,307
	T. Rowe Price	T. Rowe Price Retirement Blend 2015	456,684
	T. Rowe Price	T. Rowe Price Retirement Blend 2020	5,833,314
	T. Rowe Price	T. Rowe Price Retirement Blend 2025	1,523,144
	T. Rowe Price	T. Rowe Price Retirement Blend 2030	1,940,282
	T. Rowe Price	T. Rowe Price Retirement Blend 2035	1,899,409
	T. Rowe Price	T. Rowe Price Retirement Blend 2040	2,516,621
	T. Rowe Price	T. Rowe Price Retirement Blend 2045	3,406,693
	T. Rowe Price	T. Rowe Price Retirement Blend 2050	1,507,535
	T. Rowe Price	T. Rowe Price Retirement Blend 2055	884,633
	T. Rowe Price	T. Rowe Price Retirement Blend 2060	246,271
	T. Rowe Price	T. Rowe Price Retirement Blend 2065	34,377
	Vanguard	Vanguard Equity Income Admiral	98,408
	PIMCO	PIMCO Global Bond Opportunities Inst Class	33,882
	MFS	MFS International Growth R6	35,574
	American Funds	American Funds Balanced R6	79,951
	Vanguard	Vanguard Info Tech Index Admiral Shares	373,146
	Vanguard	Vanguard Real Estate Index Fund Admiral Shares	10
	JP Morgan	JP Morgan Mid Cap Growth R6	106,419
	John Hancock	John Hancock Disciplined Value Mid Cap Class I	37,790
			27,749,209
			$ 29,270,551

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS - HELD AT YEAR END (CONTINUED)
PLAN NUMBER - 003
EIN: 34-0602148
DECEMBER 31, 2025

			Participant Directed Program
(a) Party In Interest	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(e) Fair Value
		Total from prior page	$ 29,270,551
		Common Collective Trust Fund	
	Great Gray Trust Company, LLC	AB US Large Cap Growth CIT (W Series)	$ 270,480
*	National Financial Services	Self-directed brokerage account	2,086,596
		Total Investments	31,627,627
*	Notes Receivable From Participants	Notes Receivable from Participants (interest rate of 4.25% to 9.5%)	151,572
			$ 31,779,199

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS - HELD AT YEAR END
PLAN NUMBER - 003
EIN: 34-0602148
DECEMBER 31, 2024

			Participant Directed Program
(a) Party In Interest	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(e) Fair Value
		Fixed Funds	
*	Standard Insurance Company	APEX Guaranteed Fixed Int Y	$ 1,343,196
		Mutual Funds	
*	Fidelity	Fidelity Government Money Market	4,088
*	Fidelity	Fidelity US Bond Index	708,824
*	Fidelity	Fidelity 500 Index	1,681,629
*	Fidelity	Fidelity Mid Cap Index	277,401
*	Fidelity	Fidelity Small Cap Index	131,753
*	Fidelity	Fidelity International Index	267,892
*	Fidelity	Fidelity Large Cap Growth Index	1,864,270
*	Fidelity	Fidelity Small Cap Growth K6	162,993
	Baird	Baird Core Plus Bond Fund Class Institutional	202,580
	American Century	American Century Small Cap Value I	32,887
	T. Rowe Price	T. Rowe Price Retirement Blend 2005	610,932
	T. Rowe Price	T. Rowe Price Retirement Blend 2010	93,548
	T. Rowe Price	T. Rowe Price Retirement Blend 2015	639,875
	T. Rowe Price	T. Rowe Price Retirement Blend 2020	5,163,994
	T. Rowe Price	T. Rowe Price Retirement Blend 2025	1,700,069
	T. Rowe Price	T. Rowe Price Retirement Blend 2030	1,825,140
	T. Rowe Price	T. Rowe Price Retirement Blend 2035	4,072,128
	T. Rowe Price	T. Rowe Price Retirement Blend 2040	3,075,311
	T. Rowe Price	T. Rowe Price Retirement Blend 2045	2,836,109
	T. Rowe Price	T. Rowe Price Retirement Blend 2050	1,446,402
	T. Rowe Price	T. Rowe Price Retirement Blend 2055	827,141
	T. Rowe Price	T. Rowe Price Retirement Blend 2060	248,481
	T. Rowe Price	T. Rowe Price Retirement Blend 2065	10,195
	Vanguard	Vanguard Equity Income Admiral	74,903
	PIMCO	PIMCO Global Bond Opportunities Inst Class	114,099
	MFS	MFS International Growth R6	19,020
	American Funds	American Funds Balanced R6	81,461
	Vanguard	Vanguard Info Tech Index Admiral Shares	407,982
	JP Morgan	JP Morgan Mid Cap Growth R6	39,460
	John Hancock	John Hancock Disciplined Value Mid Cap Class	29,584
			28,650,151
			$ 29,993,347

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS - HELD AT YEAR END (CONTINUED)
PLAN NUMBER - 003
EIN: 34-0602148
DECEMBER 31, 2024

			Participant Directed Program
(a) Party In Interest	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(e) Fair Value
		Total From Prior Page	$ 29,993,347
		Common Collective Trust Fund	
	Great Gray Trust Company, LLC	AB US Large Cap Growth CIT (W Series)	215,924
*	National Financial Services	Self-directed brokerage account	1,699,383
		Total Investments	31,908,654
*	Notes Receivable From Participants	Notes Receivable from Participants (interest rate of 4.25% to 9.5%)	158,978
			$ 32,067,632

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
FINANCIAL STATEMENTS
AS OF AND FOR THE YEARS ENDED
DECEMBER 31, 2025 AND 2024

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN

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INDEPENDENT AUDITORS' REPORT

To the Trustee and Plan Participants of the
Walter & Haverfield LLP Profit Sharing Retirement Plan
Cleveland, OH

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

We have performed an audit of the accompanying financial statements of Walter & Haverfield LLP Profit Sharing Retirement Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for the years then ended, and the related notes to the financial statements.

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

Management has obtained a certification from a qualified institution as of December 31, 2025 and 2024, and for the years then ended, stating that the certified investment information, as described in Note 8 to the financial statements, is complete and accurate.

Opinion

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

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

BKR INTERNATIONAL | INDEPENDENT MEMBER

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Walter & Haverfield LLP Profit Sharing Retirement 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 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 Walter & Haverfield LLP Profit Sharing Retirement Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Walter & Haverfield LLP Profit Sharing Retirement 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 Walter & Haverfield LLP Profit Sharing Retirement 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 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.

Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule of Assets – Held at End of Year for the years ended December 31, 2025 and 2024 are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements

themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Hobe + Lucas
Certified Public Accountants, Inc.

Independence, Ohio
September 14, 2026

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
DECEMBER 31, 2025 AND 2024

	2025	2024
ASSETS		
Investments, At Fair Value		
Mutual funds	$ 27,749,209	$ 28,650,151
Self-directed brokerage account	2,086,596	1,699,383
Common collective trusts	270,480	215,924
Investments, At Contract Value		
Fixed funds	1,521,342	1,343,196
Total Investments	31,627,627	31,908,654
Receivables		
Employer contributions	621,952	753,905
Participant contributions	74,943	110,051
Corrective qualified non-elective contributions	-	9,807
Notes receivable from participants	151,572	158,978
Total Receivables	848,467	1,032,741
Net Assets Available For Benefits	$ 32,476,094	$ 32,941,395

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

	2025	2024
Additions		
Additions to net assets attributed to:		
Interest and dividends	$ 812,429	$ 511,334
Loan interest	10,898	16,403
Unrealized and realized gains/(losses)	3,964,750	3,471,287
Other income	-	234,749
	4,788,077	4,233,773
Contributions:		
Employee	802,979	839,020
Employer	681,710	763,828
Rollovers	24,215	625,311
	1,508,904	2,228,159
Total Additions/(Losses)	6,296,981	6,461,932
Deductions		
Deductions from net assets attributed to:		
Distributions to participants	6,708,855	8,505,212
Administrative expenses	53,427	48,493
	6,762,282	8,553,705
Net Increase/(Decrease) in Net Assets Available for Benefits	(465,301)	(2,091,773)
Net Assets Available for Benefits, Beginning of Year	32,941,395	35,033,168
Net Assets Available for Benefits, End of Year	$ 32,476,094	$ 32,941,395

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2025 AND 2024

NOTE 1 - DESCRIPTION OF PLAN

The following brief description of Walter & Haverfield LLP Profit Sharing Retirement Plan (the Plan), is provided for general information purposes only. Participants should refer to the Plan document for more complete information.

General

The Plan is a defined contribution retirement plan that was formed for the purpose of providing retirement benefits to employees of Walter & Haverfield LLP (the Firm). Employees of the Firm are eligible to participate immediately with no service requirement upon reaching a minimum age of 18 years old. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Plan's Trustee is responsible for oversight of the Plan and for determining the appropriateness of the Plan's investment offerings and monitoring investment performance.

Contributions

Each year, plan participants may elect to contribute pre-tax annual compensation, as defined in the Plan, up to permissible amounts under the Internal Revenue Code (IRC). Eligible employees may elect to make additional "catch up" contributions. Participants may also contribute amounts on an after-tax basis through Roth contributions subject to the same limitations as pretax basis contributions. Participants may also contribute amounts representing distributions from other qualified defined benefit or contribution plans. The Firm contributes a matching contribution on behalf of each participant in an amount equal to 25% of the first 4% of the participant's compensation contributed to the plan. Partners, as defined, are not eligible for matching contributions. At the discretion of the Firm, additional discretionary nonelective employer contributions may be authorized for the related year. These contributions are funded in the year subsequent to their authorization. Allocations of the Firm's discretionary nonelective contributions are given only to participants employed at the end of the Plan year who have completed at least 500 hours of service during the Plan year, and are based on participants' individual allocation group and compensation for the Plan year relating to the contribution. Employer matching and discretionary nonelective employer contributions for the years ended December 31, 2025 and 2024 were $681,710 and $763,828, respectively. Contributions are subject to certain Internal Revenue Service (IRS) limitations.

Participant Accounts

A separate account is maintained for each investment option selected by the participant. Each participant's account is credited with the participant's contributions, the Firm's contributions, and the Plan's earnings. Allocation of the Plan's earnings is based on participant's account balances, participant earnings, or specific participant transactions, as defined. Participants direct the investment of their contributions into various investment options offered by the Plan. The plan currently offers thirty-three funds as investment options for participants.

NOTE 1 - DESCRIPTION OF PLAN (CONTINUED)

Vesting

Participants are immediately vested in employee and matching contributions as well as earnings thereon. With the exception of participants hired prior to January 1, 2024, who are 100% vested, participants are vested in the discretionary nonelective employer contributions based on a 5 year graded vesting schedule of 20% each year.

Payment of Benefits

In case of a normal retirement, retirement due to permanent disability or termination of employment, participants may elect to receive the value of their account balance in a lump sum distribution, or as a rollover in whole or in part to an eligible retirement plan, in accordance with the provisions of the Plan. For in-service distributions (including attainment of age 59.5), a participant may elect to receive partial withdrawals from his or her account. Distributions of a participant's account may be made under certain hardship conditions, subject to an electronic approval process.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared under the accrual basis of accounting, in conformity with generally accepted accounting principles.

Estimates

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

Benefit Distributions

Benefit distributions are recorded when paid to participants.

Valuation of Investments

The Plan's investments are administered by Fidelity Management Trust Company. For January 1, 2024 through June 18, 2024, the Plan's investments were administered by Nationwide Trust Company, FSB and Nationwide Life Insurance Company. The Plan's investments are reported at fair value (except for the fully benefit-responsive investment contract, which is reported at contract value). Units held in mutual fund accounts are reported at fair value based on the unit prices quoted by the funds, representing the fair value of the underlying investments. Common collective trusts are valued at the NAV of units of the fund. Participant loans are valued at cost, which approximates fair value.

NOTE 2 - SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

Administrative Services

The expenses necessary to administer the Plan are paid either by the Plan or by the Firm as provided by the Plan agreement. Expenses that are paid by the Firm are excluded from these financial statements. Investment related expenses are included in net appreciation of fair value of investments.

Risk and Uncertainties

The Plan provides for various investment options. Investment securities are exposed to various risks, such as interest rate, market and credit. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the value of investment securities, it is at least reasonably possible that changes in the value in the near term would materially affect participant account balances and the amounts reported in the statements of Net Assets Available for Benefits and the Statements of Changes in Net Assets Available for Benefits.

Notes Receivable from Participants

Loans are made available to all participants in accordance with the specific provisions set forth in the Plan. The amount of a loan cannot exceed the lesser of $50,000 or one-half of a participant's total vested account balance. Loan terms range from one to five years. Loan terms range from one to ten years when used to construct or acquire a principal residence. The loans are secured by the balance in the participant's account. Participants with loan balances had interest rates ranging from 4.25% to 9.5% during the plan year ending December 31, 2025. All loans are subject to specific repayment plans and are secured by the participant's vested interest in his/her account equivalent to the principal amount of the loan. Loan origination fees of $100 are paid by the participant requesting the loan. Loan origination fees are expensed when incurred.

Notes receivable from participants are measured at their unpaid principal balance plus any accrued, but unpaid interest. Interest income is recorded on the accrual basis. Related fees are recorded as administrative expenses and are expensed when they are incurred. No allowance for credit losses has been recorded as of December 31, 2025 or 2024.

NOTE 3 - TAX STATUS

The Plan uses a volume submitter plan document sponsored by FMR, LLC which received an opinion from the IRS, dated June 30, 2020, which states that the volume submitter document satisfies the provisions of Section 401 of the IRC. The Plan itself has not received a determination letter from the IRS. However, the Plan's management believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

NOTE 3 - TAX STATUS (CONTINUED)

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan administrator believes it is no longer subject to income tax examinations for years prior to 2022.

NOTE 4 - TRANSACTIONS WITH PARTIES-IN-INTEREST

Certain plan investments are investments managed by Fidelity Management Trust Company. Fidelity Management Trust company is the custodian of the Plan, and therefore, these transactions qualify as party-in-interest. For January 1, 2024 through June 18, 2024, certain plan investments were investment funds managed by Nationwide Trust Company, FSB, and Nationwide Life Insurance Company, as custodians of the Plan. These transactions qualify as party-in-interest. Certain fees for investment management, recordkeeping and administrative expenses are with the custodian and are not considered prohibited transactions under ERISA. Notes receivable from participants also qualify as party-in-interest. Additionally, the Plan paid Gallagher Fiduciary Advisors LLC. for fiduciary advisory services to the Plan.

NOTE 5 - PLAN TERMINATION

Although it has not expressed any intent to do so, the Firm has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become 100% vested in their accounts.

NOTE 6 - PARTICIPANTS SEPARATED FROM SERVICE WITH A DEFERRED VESTED INTEREST

As of December 31, 2025, 152 participants with account balances totaling $15,352,098 have separated from service and have not been paid.

NOTE 7 - INVESTMENTS

Effective June 18, 2024, the Plan's investments were held by Fidelity Management Trust Company. During January 1, 2024 through June 18, 2024, the Plan's investments were held by Nationwide Trust Company, FSB, and Nationwide Life Insurance Company as custodians. Fidelity Management Trust Company certified for June 18, 2024 through December 31, 2025 as to the completeness and accuracy of the information reported. Nationwide Trust Company, FSB, and Nationwide Life Insurance Company certified for January 1, 2024 through June 18, 2024 as to the completeness and accuracy of the information reported. Realized and unrealized gains/(losses) on investments totaled $3,964,750 and $3,471,287 for the years ended December 31, 2025 and 2024, respectively.

NOTE 8 - INFORMATION CERTIFIED BY THE TRUSTEE

At December 31, 2025 and 2024, the Plan's investments were held by Fidelity Management Trust Company. The following is a summary of the Plan's financial information that is included in the financial statements based on information certified by Fidelity Management Trust Company as complete and accurate in accordance with Section 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting with Disclosure under the Employee Retirement Income Security Act of 1974.

The fair value of investments at December 31, 2025 as reported by the custodian are:

	2025
APEX Guaranteed Fixed Int Y	$ 1,521,342
Fidelity Government Money Market	12,538
Fidelity US Bond Index	661,949
Fidelity 500 Index	2,082,315
Fidelity Mid Cap Index	325,132
Fidelity Small Cap Index	151,899
Fidelity International Index	384,868
Fidelity Large Cap Growth Index	2,172,032
Fidelity Small Cap Growth K6	47,490
Baird Core Plus Bond Fund Class Institutional	167,412
American Century Small Cap Value I	38,688
T. Rowe Price Retirement Blend 2005	598,436
T. Rowe Price Retirement Blend 2010	92,307
T. Rowe Price Retirement Blend 2015	456,684
T. Rowe Price Retirement Blend 2020	5,833,314
T. Rowe Price Retirement Blend 2025	1,523,144
T. Rowe Price Retirement Blend 2030	1,940,282
T. Rowe Price Retirement Blend 2035	1,899,409
T. Rowe Price Retirement Blend 2040	2,516,621
T. Rowe Price Retirement Blend 2045	3,406,693
T. Rowe Price Retirement Blend 2050	1,507,535
T. Rowe Price Retirement Blend 2055	884,633
T. Rowe Price Retirement Blend 2060	246,271
T. Rowe Price Retirement Blend 2065	34,377
Vanguard Equity Income Admiral	98,408
PIMCO Global Bond Opportunities Inst Class	33,882
MFS International Growth R6	35,574
American Funds Balanced R6	79,951
Vanguard Info Tech Index Admiral Shares	373,146
Vanguard Real Estate Index Fund Admiral Shares	10

NOTE 8 - INFORMATION CERTIFIED BY THE TRUSTEE (CONTINUED)

	2025
JP Morgan Mid Cap Growth R6	$ 106,419
John Hancock Disciplined Value Mid Cap Class I	37,790
AB US Large Cap Growth CIT (W Series)	270,480
National Financial Services Self-Directed	2,086,596

The fair value of investments at December 31, 2024 as reported by the custodian are:

	2024
APEX Guaranteed Fixed Int Y	$ 1,343,196
Fidelity Government Money Market	4,088
Fidelity US Bond Index	708,824
Fidelity 500 Index	1,681,629
Fidelity Mid Cap Index	277,401
Fidelity Small Cap Index	131,753
Fidelity International Index	267,892
Fidelity Large Cap Growth Index	1,864,270
Fidelity Small Cap Growth K6	162,993
Baird Core Plus Bond Fund Class Institutional	202,580
American Century Small Cap Value I	32,887
T. Rowe Price Retirement Blend 2005	610,932
T. Rowe Price Retirement Blend 2010	93,548
T. Rowe Price Retirement Blend 2015	639,875
T. Rowe Price Retirement Blend 2020	5,163,994
T. Rowe Price Retirement Blend 2025	1,700,069
T. Rowe Price Retirement Blend 2030	1,825,140
T. Rowe Price Retirement Blend 2035	4,072,128
T. Rowe Price Retirement Blend 2040	3,075,311
T. Rowe Price Retirement Blend 2045	2,836,109
T. Rowe Price Retirement Blend 2050	1,446,402
T. Rowe Price Retirement Blend 2055	827,141
T. Rowe Price Retirement Blend 2060	248,481
T. Rowe Price Retirement Blend 2065	10,195
Vanguard Equity Income Admiral	74,903
PIMCO Global Bond Opportunities Inst Class	114,099
MFS International Growth R6	19,020
American Funds Balanced R6	81,461
Vanguard Info Tech Index Admiral Shares	407,982
JP Morgan Mid Cap Growth R6	39,460
John Hancock Disciplined Value Mid Cap Class I	29,584
AB US Large Cap Growth CIT (W Series)	215,924
National Financial Services Self-Directed	1,699,383

NOTE 8 - INFORMATION CERTIFIED BY THE TRUSTEE (CONTINUED)

The income and expenses reported in the statement of changes in net assets available for plan benefits for the years ended December 31, 2025 and 2024 was certified by Fidelity Management Trust Company and Nationwide Trust Company, FSB, and Nationwide Life Insurance Company.

The information included in the Schedule of Assets was certified by Fidelity Management Trust Company.

NOTE 9 - FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board *Accounting Standards Codification (ASC) 820, Fair Value Measurements and Disclosures,* provides the framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (level 3 measurements). The three levels of the fair value hierarchy under FASB Statement ASC 820 are described below:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

NOTE 9 - FAIR VALUE MEASUREMENTS (CONTINUED)

Following is a description 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 SEC. 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 Trust: Valued at the NAV of units of a collective trust. The NAV, as provided by the custodian, 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. Participant transactions, (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of the collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

Self-directed brokerage accounts: Valued at the appraised values of the underlying individual assets within the brokerage accounts. The brokerage accounts primarily included registered investment companies and individual equities that are traded on an active market.

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

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

	Assets at Fair Value as of December 31, 2025			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$27,749,209	$	$	$27,749,209
Self-directed brokerage accounts	2,086,596			2,086,596
Investments Measured at NAV:				
Common Collective Trusts				270,480
Total Assets at Fair Value	$29,835,805	$	$	$30,106,285

NOTE 9 - FAIR VALUE MEASUREMENTS (CONTINUED)

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

	Assets at Fair Value as of December 31, 2024			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$28,650,151	$	$	$28,650,151
Self-directed brokerage accounts	1,699,383			1,699,383
Investments Measured at NAV:				
Common Collective Trusts				215,924
Total Assets at Fair Value	$30,349,534	$	$	$30,565,458

The following table summarizes investments measured at fair value based on the net asset value of the underlying pool of securities as of December 31, 2025 and 2024, respectively.

Investments as of December 31, 2025:

	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Common Collective Trusts	$ 270,480	N/A	Daily	None

Investments as of December 31, 2024:

	Fair Value	Unfunded Commitment	Redemption Frequency	Redemption Notice Period
Common Collective Trusts	$ 215,924	N/A	Daily	None

Events that would limit the common collective trusts to transact at the NAV may include, but are not limited to, the following: mergers, mass layoffs, plan terminations, and implementation of early retirement incentive programs.

NOTE 10 – GROUP ANNUITY CONTRACT WITH INSURANCE COMPANY

The Plan has entered into a fully benefit-responsive group annuity contract with Standard Insurance Company. Fidelity Management Trust Company maintains the contributions in a general account. The account is credited with earnings on the underlying investments and charged for participant withdrawals and administrative expenses. The group annuity contract issuer is contractually obligated to repay the principal and a specified interest rate that is guaranteed to the Plan.

Because the guaranteed interest contract is fully benefit-responsive, contract value is the relevant measurement attribute for that portion of the net assets available for benefits attributable to the group annuity contract. Contract value, as reported to the Plan by Fidelity Management Trust Company represents contributions made under the contract, plus earnings, less participant withdrawals and administrative expenses. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investments at contract value.

There are no reserves against contract value for credit risk of the contract issuer or otherwise. The crediting interest rate is based on a formula agreed upon with the issuer. Such interest rates are reviewed on a quarterly basis for resetting. The current credited interest rate is 5.0%.

Certain events limit the ability of the Plan to transact at contract value with the issuer. Such events include but may not be limited to the following: (1) the complete or partial termination of the plan; (2) the establishment or activation of, or material change in, any Plan investment fund, or an amendment to the Plan or a change in the administration or operation of the Plan, including the removal of a group of employees from Plan coverage as a result of the sale or liquidation of a subsidiary or division or as a result of group layoffs or early retirement programs. The Plan administrator believes that any events that would limit the Plan's ability to transact at contract value with participants are probable of not occurring.

NOTE 11 - SUBSEQUENT EVENTS

Subsequent events were reviewed through September 14, 2026, the date the financial statements were available for issuance. Effective April 13, 2026, the Plan was amended to change its name from the Walter & Haverfield LLP Profit Sharing Retirement Plan to the WH Burkley LLP Profit Sharing Retirement Plan, and to reflect a corresponding change in the name of the Plan Sponsor from Walter & Haverfield LLP to WH Burkley LLP. The same amendment added Bernstein-Burkley, P.C. as a participating Related Employer under the Plan.

NOTE 12 – PLAN AMENDMENT

The Plan is expected to be formally amended before the December 31, 2026 deadline to include the provisions of the Setting Every Community Up for Retirement Enhancement (SECURE) Act 2.0 Certain mandatory provisions have been informally adopted and implemented administratively ahead of the formal amendment deadline.

NOTE 14 – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

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

	2025	2024
Net assets available for plan benefits, per the financial statements	$ 32,476,094	$ 32,941,395
Participant contributions receivable	(74,943)	(110,051)
Employer contributions receivable	(621,952)	(753,905)
Corrective qualified non-elective contribution receivable	-	(9,807)
Net assets available for plan benefits, per the Form 5500	$ 31,779,199	$ 32,067,632

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

	2025	2024
Contributions per the financial statements	$ 1,508,904	$ 2,228,159
Participant contributions accrued in the prior year	110,051	-
Employer contributions accrued in the prior year	753,905	-
Corrective qualified non-elective contributions accrued in the prior year	9,807	20,535
Participant contributions accrued in the current year	(74,943)	(110,051)
Employer contributions accrued in the current year	(621,952)	(753,905)
Contributions per the Form 5500	$ 1,685,772	$ 1,384,738

SUPPLEMENTAL SCHEDULES

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS - HELD AT YEAR END
PLAN NUMBER - 003
EIN: 34-0602148
DECEMBER 31, 2025

			Participant Directed Program
(a) Party In Interest	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(e) Fair Value
		Fixed Funds	
	Standard Insurance Company	APEX Guaranteed Fixed Int Y	$ 1,521,342
		Mutual Funds	
*	Fidelity	Fidelity Government Money Market	12,538
*	Fidelity	Fidelity US Bond Index	661,949
*	Fidelity	Fidelity 500 Index	2,082,315
*	Fidelity	Fidelity Mid Cap Index	325,132
*	Fidelity	Fidelity Small Cap Index	151,899
*	Fidelity	Fidelity International Index	384,868
*	Fidelity	Fidelity Large Cap Growth Index	2,172,032
*	Fidelity	Fidelity Small Cap Growth K6	47,490
	Baird	Baird Core Plus Bond Fund Class Institutional	167,412
	American Century	American Century Small Cap Value I	38,688
	T. Rowe Price	T. Rowe Price Retirement Blend 2005	598,436
	T. Rowe Price	T. Rowe Price Retirement Blend 2010	92,307
	T. Rowe Price	T. Rowe Price Retirement Blend 2015	456,684
	T. Rowe Price	T. Rowe Price Retirement Blend 2020	5,833,314
	T. Rowe Price	T. Rowe Price Retirement Blend 2025	1,523,144
	T. Rowe Price	T. Rowe Price Retirement Blend 2030	1,940,282
	T. Rowe Price	T. Rowe Price Retirement Blend 2035	1,899,409
	T. Rowe Price	T. Rowe Price Retirement Blend 2040	2,516,621
	T. Rowe Price	T. Rowe Price Retirement Blend 2045	3,406,693
	T. Rowe Price	T. Rowe Price Retirement Blend 2050	1,507,535
	T. Rowe Price	T. Rowe Price Retirement Blend 2055	884,633
	T. Rowe Price	T. Rowe Price Retirement Blend 2060	246,271
	T. Rowe Price	T. Rowe Price Retirement Blend 2065	34,377
	Vanguard	Vanguard Equity Income Admiral	98,408
	PIMCO	PIMCO Global Bond Opportunities Inst Class	33,882
	MFS	MFS International Growth R6	35,574
	American Funds	American Funds Balanced R6	79,951
	Vanguard	Vanguard Info Tech Index Admiral Shares	373,146
	Vanguard	Vanguard Real Estate Index Fund Admiral Shares	10
	JP Morgan	JP Morgan Mid Cap Growth R6	106,419
	John Hancock	John Hancock Disciplined Value Mid Cap Class I	37,790
			27,749,209
			$ 29,270,551

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS - HELD AT YEAR END (CONTINUED)
PLAN NUMBER - 003
EIN: 34-0602148
DECEMBER 31, 2025

			Participant Directed Program
(a) Party In Interest	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(e) Fair Value
		Total from prior page	$ 29,270,551
		Common Collective Trust Fund	
	Great Gray Trust Company, LLC	AB US Large Cap Growth CIT (W Series)	$ 270,480
*	National Financial Services	Self-directed brokerage account	2,086,596
		Total Investments	31,627,627
*	Notes Receivable From Participants	Notes Receivable from Participants (interest rate of 4.25% to 9.5%)	151,572
			$ 31,779,199

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS - HELD AT YEAR END
PLAN NUMBER - 003
EIN: 34-0602148
DECEMBER 31, 2024

			Participant Directed Program
(a) Party In Interest	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(e) Fair Value
		Fixed Funds	
*	Standard Insurance Company	APEX Guaranteed Fixed Int Y	$ 1,343,196
		Mutual Funds	
*	Fidelity	Fidelity Government Money Market	4,088
*	Fidelity	Fidelity US Bond Index	708,824
*	Fidelity	Fidelity 500 Index	1,681,629
*	Fidelity	Fidelity Mid Cap Index	277,401
*	Fidelity	Fidelity Small Cap Index	131,753
*	Fidelity	Fidelity International Index	267,892
*	Fidelity	Fidelity Large Cap Growth Index	1,864,270
*	Fidelity	Fidelity Small Cap Growth K6	162,993
	Baird	Baird Core Plus Bond Fund Class Institutional	202,580
	American Century	American Century Small Cap Value I	32,887
	T. Rowe Price	T. Rowe Price Retirement Blend 2005	610,932
	T. Rowe Price	T. Rowe Price Retirement Blend 2010	93,548
	T. Rowe Price	T. Rowe Price Retirement Blend 2015	639,875
	T. Rowe Price	T. Rowe Price Retirement Blend 2020	5,163,994
	T. Rowe Price	T. Rowe Price Retirement Blend 2025	1,700,069
	T. Rowe Price	T. Rowe Price Retirement Blend 2030	1,825,140
	T. Rowe Price	T. Rowe Price Retirement Blend 2035	4,072,128
	T. Rowe Price	T. Rowe Price Retirement Blend 2040	3,075,311
	T. Rowe Price	T. Rowe Price Retirement Blend 2045	2,836,109
	T. Rowe Price	T. Rowe Price Retirement Blend 2050	1,446,402
	T. Rowe Price	T. Rowe Price Retirement Blend 2055	827,141
	T. Rowe Price	T. Rowe Price Retirement Blend 2060	248,481
	T. Rowe Price	T. Rowe Price Retirement Blend 2065	10,195
	Vanguard	Vanguard Equity Income Admiral	74,903
	PIMCO	PIMCO Global Bond Opportunities Inst Class	114,099
	MFS	MFS International Growth R6	19,020
	American Funds	American Funds Balanced R6	81,461
	Vanguard	Vanguard Info Tech Index Admiral Shares	407,982
	JP Morgan	JP Morgan Mid Cap Growth R6	39,460
	John Hancock	John Hancock Disciplined Value Mid Cap Class	29,584
			28,650,151
			$ 29,993,347

See accompanying notes to financial statements.

WALTER & HAVERFIELD LLP PROFIT SHARING RETIREMENT PLAN
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS - HELD AT YEAR END (CONTINUED)
PLAN NUMBER - 003
EIN: 34-0602148
DECEMBER 31, 2024

			Participant Directed Program
(a) Party In Interest	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(e) Fair Value
		Total From Prior Page	$ 29,993,347
		Common Collective Trust Fund	
	Great Gray Trust Company, LLC	AB US Large Cap Growth CIT (W Series)	215,924
*	National Financial Services	Self-directed brokerage account	1,699,383
		Total Investments	31,908,654
*	Notes Receivable From Participants	Notes Receivable from Participants (interest rate of 4.25% to 9.5%)	158,978
			$ 32,067,632

See accompanying notes to financial statements.