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.)
- ☒ a single-employer plan
- ☐ a DFE (specify) _____

B This return/report is:
- ☐ the first return/report
- ☐ the final return/report
- ☐ an amended return/report
- ☐ a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ ☐

D Check box if filing under:
- ☒ Form 5558
- ☐ automatic extension
- ☐ the DFVC program
- ☐ special extension (enter description)

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ ☐

Part II Basic Plan Information—enter all requested information

1a Name of plan
CASSENS RETIREMENT PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 09/01/1962

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)
CASSENS TRANSPORT COMPANY

145 N. KANSAS ST.
EDWARDSVILLE, IL 62025-0468

2b Employer Identification Number (EIN) 37-0209195

2c Plan Sponsor's telephone number 618-656-3006

2d Business code (see instructions) 484200

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	LISA SHASHEK
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	09/29/2026	LISA SHASHEK
	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**	234
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)**	181
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	186
b	Retired or separated participants receiving benefits	**6b**	53
c	Other retired or separated participants entitled to future benefits	**6c**	0
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	239
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	239
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)**	204
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)**	212
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	10
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 2H 2J 2T 3D 3H

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE 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
CASSENS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CASSENS TRANSPORT COMPANY

D Employer Identification Number (EIN)
37-0209195

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, $5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

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

BUSEY WEALTH MANAGEMENT

37-0613731

(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?
10 24 27 28 50	NONE	112759	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

EPIC RETIREMENT PLAN SERVICES

16-1450952

(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?
14 15 50	NONE	77761	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

NBT BANCORP, INC

52 SOUTH BROAD STREET
PO BOX 351
NORWICH, NY 13815

(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?
21 50	NONE	6477	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
CASSENS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CASSENS TRANSPORT COMPANY

D Employer Identification Number (EIN)
37-0209195

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	42544	29001
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	460154	484159
(2) Participant contributions	1b(2)		1104
(3) Other	1b(3)	161605	162345
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1282839	3192145
(2) U.S. Government securities	1c(2)	7590410	8689126
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	7382812	8199588
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	15454461	17510198
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	29132172	34599132
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
1e Buildings and other property used in plan operation	1e		
1f Total assets (add all amounts in lines 1a through 1e)	1f	61506997	72866798
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j	27058	1723804
1k Total liabilities (add all amounts in lines 1g through1j)	1k	27058	1723804
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	61479939	71142994

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)	1981615	
(B) Participants	2a(1)(B)	696915	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		2678530
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	57427	
(B) U.S. Government securities	2b(1)(B)	258390	
(C) Corporate debt instruments	2b(1)(C)	304504	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		620321
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	212774	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	2048843	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		2261617
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	20671602	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	20356843	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		314759
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	3280276	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		3280276

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		3709704
c Other income	2c		26382
d Total income. Add all **income** amounts in column (b) and enter total	2d		12891589
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3031537	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		3031537
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses:			
(1) Salaries and allowances	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Recordkeeping fees	2i(3)	77761	
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)	112759	
(6) Bank or trust company trustee/custodial fees	2i(6)	6477	
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		196997
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3228534
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		9663055
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: FORVIS MAZARS LLP **(2)** EIN: 44-0160260

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		5000000
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
CASSENS RETIREMENT PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CASSENS TRANSPORT COMPANY

D Employer Identification Number (EIN)
37-0209195

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): 82-3967259 37-0613731

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 Q703383A .

Cassens Retirement Plan

EIN 37-0209195 PN 001

Independent Auditor's Report, Financial Statements, and Supplemental Schedule

December 31, 2025 and 2024

Cassens Retirement Plan
Contents
December 31, 2025 and 2024

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Independent Auditor's Report

Administrative Committee
Cassens Retirement Plan
Staunton, Illinois

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

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

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

Management has obtained certifications from qualified institutions as of December 31, 2025 and 2024, and for the years then ended, stating that the certified investment information, as described in Note 4 to the financial statements, is complete and accurate.

Opinion

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

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

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

Basis for Opinion

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

Responsibilities of Management for the Financial Statements

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

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

In performing an audit in accordance with GAAS, we:

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

- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

Other Matter – Supplemental Schedule Required by ERISA

The supplemental schedule listed in the table of contents is presented for purposes of additional analysis and is not a required part of the financial statements but is supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedule, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedule that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion:

- The form and content of the supplemental schedule, other than the information in the supplemental schedule 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 schedule related to assets held by and certified to by qualified institutions 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).

Forvis Mazars, LLP

St. Louis, Missouri
September 3, 2026

Federal Employer Identification Number: 44-0160260

Cassens Retirement Plan
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024

	2025	2024
ASSETS		
Investments, At Fair Value	$ 72,190,189	$ 60,842,694
Receivables		
Employer's contribution	484,159	460,154
Participant's contribution	1,104	-
Interest and dividends	162,345	161,605
	647,608	621,759
Noninterest-Bearing Cash	29,001	42,544
Total Assets	72,866,798	61,506,997
LIABILITIES		
Accrued expenses	29,982	27,058
Due to broker	1,693,822	-
Total Liabilities	1,723,804	27,058
Net Assets Available for Benefits	$ 71,142,994	$ 61,479,939

Cassens Retirement Plan
Statements of Changes in Net Assets Available for Benefits
Years Ended December 31, 2025 and 2024

	2025	2024
Investment Income		
Net appreciation in fair value of investments	$ 7,331,120	$ 3,396,141
Interest and dividends	2,881,939	2,417,150
Net Investment Income	10,213,059	5,813,291
Contributions		
Employer	1,981,615	1,877,684
Participants	696,915	629,972
Rollovers	-	177,822
	2,678,530	2,685,478
Total Additions	12,891,589	8,498,769
Deductions		
Benefits paid to participants	3,031,537	3,066,111
Administrative expenses	196,997	141,205
Total Deductions	3,228,534	3,207,316
Net Increase	9,663,055	5,291,453
Net Assets Available for Benefits, Beginning of Year	61,479,939	56,188,486
Net Assets Available for Benefits, End of Year	$ 71,142,994	$ 61,479,939

Note 1. Description of the Plan

The following description of Cassens Retirement Plan (the "Plan") provides only general information. Participants should refer to the Plan Document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan sponsored by Cassens Transport Company and its domestic affiliates (the "Company") for the benefit of its non-union employees who have at least one month of service (one year to be eligible for employer contributions) and are age 18 or older. The Plan is subject to the provisions of the *Employee Retirement Income Security Act of 1974* ("ERISA"). Busey Bank is the trustee and a custodian and Charles Schwab Trust Bank is a custodian. EPIC Retirement Services is the third-party administrator of the Plan. The Administrative Committee is responsible for oversight of the Plan.

Contributions

The Plan permits eligible employees through a salary deferral election to have the Company make annual contributions of up to 100% of eligible compensation. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollovers). Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions. Company profit-sharing contributions are discretionary as determined by the Company's Board of Directors. For the years ended December 31, 2025 and 2024, the Company made discretionary contributions of 12%. In addition, the Company contributes a non-elective contribution of 3%. Contributions are subject to certain limitations.

Participant Investment Account Options

Each participant has the option of directing their contributions into any of the various investment options offered by the Plan and may change the allocation daily.

Employer contributions to the Plan are invested in a portfolio of investments as directed by the trustee.

Participant Accounts

Each participant's account is credited with the participant's contribution, the Company's contribution and Plan earnings and is charged with an allocation of administrative expenses. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Participants are immediately vested in their salary deferral contributions plus earnings thereon. Vesting in the Company's contribution portion of their accounts plus earnings thereon is based on years of service. A participant is fully vested after six years of continuous service. The nonvested balance is forfeited upon a one-year break in service. In addition, when a participant attains normal retirement age, dies or is permanently disabled, the participant's account becomes 100% vested.

Payment of Benefits

Upon termination of service, an employee may elect to receive either a lump-sum amount equal to the value of their account or installment payments. At December 31, 2025 and 2024, there were no balances allocated to accounts of terminated participants who elected to withdraw from the Plan but have not yet been paid.

Plan Termination

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

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Quoted market prices are used to value common stocks and foreign stocks. Corporate bonds, foreign bonds, U.S. Treasury obligations, and U.S. government agency securities are valued on the basis of yields currently available on comparable securities of issuers with similar credit ratings. Mutual funds, exchange traded funds, and money market accounts are valued at the net asset value (NAV) of shares held by the Plan at year-end.

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

Contributions

Contributions from Plan participants are recorded in the year in which the employee contributions are withheld from compensation.

Risks and Uncertainties

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

Plan Tax Status

The Plan operates under a non-standardized adoption agreement in connection with a prototype 401(k) plan and trust sponsored by EPIC Advisors, Inc. This prototype retirement plan obtained its last determination letter on June 30, 2020, in which the Internal Revenue Service stated that the prototype plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code (IRC) and therefore not subject to tax.

The Plan Administrator believes that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believes that the Plan is qualified, and the related trust is tax-exempt.

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 Plan 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.

Payment of Benefits

Benefit payments to participants are recorded upon distribution.

Administrative Expenses

Administrative expenses may be paid by the Company or the Plan, at the Company's discretion. Expenses that are paid by the Company are excluded from these financial statements.

Forfeited Accounts

At December 31, 2025 and 2024, forfeited nonvested accounts totaled $19,922 and $40,485, respectively. These accounts will be used to reduce future employer contributions and/or reallocated to participants in the same manner as employer contributions. In 2025 and 2024, employer contributions were reduced by $71,852 and $72,145 from forfeited nonvested accounts.

Subsequent Events

Subsequent events have been evaluated through September 3, 2026, which is the date the financial statements were available to be issued.

Note 3. Disclosures About Fair Value of Plan Assets

Fair value is the price that would be received to sell an asset in an orderly transaction between market participants at the measurement date. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

Level 1 Quoted prices in active markets for identical assets

Level 2 Observable inputs other than Level 1 prices, such as quoted prices for similar assets; quoted prices in markets that are not active; or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets

Level 3 Unobservable inputs supported by little or no market activity and are significant to the fair value of the assets

Recurring Measurements

The following tables present the fair value measurements of assets recognized in the accompanying statements of net assets available for benefits measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2025 and 2024.

	2025			
		Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical 460154 (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Money Market Accounts	$ 3,192,145	$ 3,192,145	$ -	$ -
Common Stocks	16,568,327	16,568,327	-	-
Foreign Stocks	941,871	941,871	-	-
Mutual Funds	30,640,367	30,640,367	-	-
Exchange Traded Funds	3,958,765	3,958,765	-	-
Corporate Bonds	8,020,780	-	8,020,780	-
Foreign Bonds	178,808	-	178,808	-
U.S. Treasury Obligations	4,224,007	-	4,224,007	-
U.S. Government Agency Securities	4,465,119	-	4,465,119	-
	$ 72,190,189	$ 55,301,475	$ 16,888,714	$ -

	2024			
		Fair Value Measurements Using		
	Fair Value	Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Money Market Accounts	$ 1,282,839	$ 1,282,839	$ -	$ -
Common Stocks	14,414,428	14,414,428	-	-
Foreign Stocks	1,040,033	1,040,033	-	-
Mutual Funds	27,259,133	27,259,133	-	-
Exchange Traded Funds	1,873,039	1,873,039	-	-
Corporate Bonds	7,210,084	-	7,210,084	-
Foreign Bonds	172,728	-	172,728	-
U.S. Treasury Obligations	5,056,319	-	5,056,319	-
U.S. Government Agency Securities	2,534,091	-	2,534,091	-
	$ 60,842,694	$ 45,869,472	$ 14,973,222	$ -

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of net assets available for benefits, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the years ended December 31, 2025 and 2024. The Plan had no liabilities measured at fair value on a recurring basis. In addition, the Plan had no assets or liabilities measured at fair value on a nonrecurring basis.

Investments

Where quoted market prices are available in an active market, investments are classified within Level 1 of the valuation hierarchy. If quoted market prices are not available, then fair values are estimated by using quoted prices of investments with similar characteristics or independent asset pricing services and pricing models, the inputs of which are market-based or independently sourced market parameters, including, but not limited to, yield curves, interest rates, volatilities, prepayments, defaults, cumulative loss projections and cash flows. Such investments are classified in Level 2 of the valuation hierarchy. In certain cases where Level 1 or Level 2 inputs are not available, investments are classified within Level 3 of the hierarchy. There were no Level 3 investments.

Note 4. Certification of Plan Trustee and Custodians

The Plan Administrator has elected the method of annual reporting compliance permitted by 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. Accordingly, the qualified institutions, Busey Bank, the trustee and a custodian, and Charles Schwab Trust Bank, a custodian, have certified the following investment information included in the accompanying financial statements and ERISA-required supplemental schedule is complete and accurate:

- Investments as shown in the Statements of Net Assets Available for Benefits as of December 31, 2025 and 2024.
- Investment income as shown in the Statements of Changes in Net Assets Available for Benefits for the years ended December 31, 2025 and 2024.
- Investment information included in the accompanying Schedule of Assets (Held at End of Year) as of December 31, 2025.

The Plan's independent auditors did not perform auditing procedures with respect to this certified investment information, except for comparing such certified investment information to the related investment information included in the financial statements and ERISA-required supplemental schedules.

Note 5. Nonparticipant-Directed Investments

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments is as follows:

	2025	2024
Investments		
Money market account	$ 3,035,312	$ 1,215,437
Common stocks	15,767,856	13,749,309
Foreign stocks	897,074	992,392
Mutual funds	17,497,170	16,261,288
Exchange traded fund	3,764,825	1,785,250
Corporate bonds	7,694,811	6,942,818
Foreign bonds	171,855	166,443
U.S. Treasury obligations	4,054,618	4,864,318
U.S. government agency securities	4,273,303	2,435,448
	57,156,824	48,412,703
Liability		
Due to Broker	1,610,842	-
Nonparticipant-directed net assets	$ 55,545,982	$ 48,412,703

	2025	2024
Changes in net assets		
Net appreciation	$ 5,820,232	$ 2,666,690
Interest and dividends	2,287,034	1,891,754
Contributions	1,885,758	1,804,357
Benefits paid to participants	(2,705,938)	(2,632,070)
Administrative expenses	(153,807)	(140,707)
Increase in nonparticipant-directed net assets	$ 7,133,279	$ 3,590,024

Note 6. Related-Party and Party-in-Interest Transactions

Party-in-interest transactions include those with fiduciaries or employees of the Plan, any person who provides services to the Plan, an employer whose employees are covered by the Plan, a person who owns 50% or more of such an employer or relatives of such persons.

Certain Plan investments are shares of mutual funds managed by affiliates of Busey Bank and Charles Schwab Trust Bank, custodians as defined by the Plan, and, therefore, these transactions qualify as party-in-interest transactions. Fees incurred by the Plan for the investment management services are included in net appreciation in fair value of the investment, as they are paid through revenue sharing, rather than a direct payment.

The Plan incurs and pays expenses related to general administration and record keeping to the trustee. The expenses for the trustee totaled $112,759 and $103,878 for the years ended December 31, 2025 and 2024, respectively. The Plan also incurs and pays expenses to EPIC Retirement Services, the third-party administrator. These expenses totaled $77,761 and $33,660 for the years ended December 31, 2025 and 2024, respectively. The Company provides certain administrative services at no cost to the Plan and pays certain accounting and auditing fees relating to the Plan.

Supplemental Schedule

Cassens Retirement Plan
EIN 37-0209195 PN 001
Schedule H, Line 4i – Schedule of Assets (Held at End of Year)
December 31, 2025

Issuer	Description of Investments	Cost	Current Value
Money Market Accounts			
Goldman Sachs Asset Management Treasury	See Attached Schedules	$ 3,182,651	$ 3,182,651
Schwab Prime Advantage Money Ultra*	See Attached Schedules	9,494	9,494
Mutual Funds			
Charles Schwab Trust Bank*	See Attached Schedules	9,693,066	12,241,852
First Busey Corporation*	See Attached Schedules	15,867,984	18,398,515
Exchange Traded Funds	See Attached Schedules	3,501,899	3,958,765
Common Stocks	See Attached Schedules	10,112,694	16,568,327
Foreign Stocks	See Attached Schedules	804,177	941,871
Corporate Bonds	See Attached Schedules	8,518,201	8,020,780
Foreign Bonds	See Attached Schedules	197,649	178,808
U.S. Government Obligations	See Attached Schedules	9,525,457	8,689,126
		$ 61,413,272	$ 72,190,189

* Represents a party-in-interest to the Plan

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
	SHORT TERM INVESTMENTS				
3,182,651.39	CUSIP # 38141W323 GOLDMAN SACHS ASSET MANAGEMENT TREASURY OBLIGATIONS FUND #468 3.5%	3,182,651.39	3,182,651.39	5	9,021.28
		3,182,651.39	**3,182,651.39**	**5**	**9,021.28**
	U S GOVERNMENT OBLIGATIONS				
125,000	CUSIP # 3130AFFX0 FEDERAL HOME LOAN BANKS CONS BD 3.25% 11/16/2028	124,318.75	148,933.75	0	507.81
120,000	CUSIP # 3130AFLC9 FEDERAL HOME LOAN BANKS 4% 12/21/2033-2025	116,822.40	114,540.00	0	133.33
33,000	CUSIP # 3130AL2Z6 FEDERAL HOME LOAN BANKS 1.6% 02/25/2033-2024	27,757.62	26,357.10	0	184.80
160,000	CUSIP # 3130ALCR3 FEDERAL HOME LOAN BANKS 1.5% 02/25/2031-2025	142,347.20	138,331.20	0	840.00
295,000	CUSIP # 3130ALN59 FEDERAL HOME LOAN BANKS 2.375% 03/11/2036-2026	246,363.35	247,298.50	0	0.00
129,000	CUSIP # 3130AMXP2 FEDERAL HOME LOAN BANKS 1.25% 07/07/2031-2025	121,390.29	115,358.25	0	779.38
477,000	CUSIP # 3130ANQZ6 FEDERAL HOME LOAN BANKS 1.65% 08/25/2031-2025	423,599.85	418,158.00	1	1,022.18

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
117,000	CUSIP # 3130APCP8 FEDERAL HOME LOAN BANKS 1.65% 10/06/2031	102,661.65	99,356.40	0	455.81
200,000	CUSIP # 3130APJS5 FEDERAL HOME LOAN BANKS 1.75% 10/28/2031-2024	184,958.00	178,280.00	0	612.50
96,000	CUSIP # 3130ATVX2 FEDERAL HOME LOAN BANKS 4.75% 12/10/2032	100,359.36	98,355.84	0	266.00
250,000	CUSIP # 3130B0X87 FEDERAL HOME LOAN BANK 4.75% 03/10/2034	260,597.50	256,912.50	0	3,661.46
100,000	CUSIP # 3130B0Z51 FEDERAL HOME LOAN BANK 4.75% 03/14/2031	104,659.00	99,875.00	0	1,385.42
15,000	CUSIP # 3133EA5P9 FEDERAL FARM CREDIT BANKS FEDERAL FARM CR BKS CONS BD 3.05% 07/19/2032	14,128.35	14,455.35	0	204.60
25,000	CUSIP # 3133EAG85 FEDERAL FARM CREDIT BANKS 3.33% 08/08/2039	21,275.75	24,181.00	0	330.69
30,000	CUSIP # 3133ECA38 FEDERAL FARM CREDIT BANKS 3.2% 12/17/2036	26,923.20	28,965.00	0	37.33
35,000	CUSIP # 3133EELG3 FEDERAL FARM CREDIT BANKS 3.31% 01/23/2041	28,516.25	32,888.80	0	508.45
45,000	CUSIP # 3133EES35 FEDERAL FARM CREDIT BANKS CONS BD 3.05% 06/01/2028	44,434.35	45,454.50	0	114.38

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
10,000	CUSIP # 3133EEUJ7 FEDERAL FARM CREDIT BANKS CONS BD 3.39% 03/20/2034	9,371.40	9,931.80	0	95.11
55,000	CUSIP # 3133EG2Z7 FEDERAL FARM CREDIT BANKS 3.77% 01/04/2046	44,838.75	56,666.50	0	1,019.47
50,000	CUSIP # 3133EG3Y9 FEDERAL FARM CREDIT BANKS 3.01% 01/17/2030	48,618.50	49,950.00	0	685.61
60,000	CUSIP # 3133EJDV8 FEDERAL FARM CREDIT BANKS CONS BD 3.15% 03/22/2027	59,747.40	60,312.00	0	519.75
134,000	CUSIP # 3133EM4D1 FEDERAL FARM CREDIT BANKS 1.91% 06/01/2033-2025	114,803.16	110,570.10	0	213.28
130,000	CUSIP # 3133EM6H0 FEDERAL FARM CREDIT BANKS 1.9% 09/27/2033-2024	109,794.10	100,165.00	0	644.94
200,000	CUSIP # 3133EMK27 FEDERAL FARM CREDIT BANKS 1.88% 06/16/2031-2024	179,832.00	173,842.00	0	156.67
161,000	CUSIP # 3133ENFC9 FEDERAL FARM CREDIT BANKS 2.33% 11/23/2032-2025	144,086.95	139,413.12	0	395.97
100,000	CUSIP # 3133ENN30 FEDERAL FARM CREDIT BANKS 3.875% 09/20/2032	99,201.00	93,450.00	0	1,087.15
105,000	CUSIP # 3133EPGG4 FEDERAL FARM CREDIT BANK 4% 04/20/2033	104,657.70	102,474.75	0	828.33
225,000	CUSIP # 3133EPNV3 FEDERAL FARM CREDIT BANK 4.375% 03/30/2026	225,378.00	223,920.00	0	2,488.28

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
160,000	CUSIP # 3133ERDM0 FEDERAL FARM CREDIT BANKS 4.75% 05/02/2031	167,030.40	160,907.20	0	1,245.56
190,000	CUSIP # 3133XV5J6 FEDERAL HOME LOAN BANKS 5% 09/28/2029	198,660.20	254,311.20	0	2,454.17
80,000	CUSIP # 3134A4KX1 FEDERAL HOME LOAN MORTGAGE CORP REFINANCE 6.25% 07/15/2032	90,563.20	91,815.20	0	2,291.67
310,000	CUSIP # 3134GV6Y9 FEDERAL HOME LOAN MORTGAGE CORP 1.8% 07/27/2035-2026	246,719.70	247,721.00	0	0.00
73,000	CUSIP # 3134GWF43 FEDERAL HOME LOAN MORTGAGE CORP 1.45% 09/01/2032-2025	62,035.40	59,301.55	0	352.83
100,000	CUSIP # 31359MEU3 FEDERAL NATIONAL MTG ASSN ASSN FR 6.25% 05/15/2029	108,442.00	144,641.00	0	781.25
250,000	CUSIP # 3135G0Q22 FEDERAL NATIONAL MTG ASSN ASSOCIATION 1.875% 09/24/2026	246,935.00	269,525.00	0	1,263.02
129,000	CUSIP # 3136G4Q71 FEDERAL NATL MTG ASSN 1.6% 08/24/2035-2025	100,509.06	101,007.00	0	728.13
15,000	CUSIP # 880591EP3 TENNESSEE VALLEY AUTHORITY 3.5% 12/15/2042	12,781.05	14,817.75	0	23.33
150,000	CUSIP # 912810FB9 UNITED STATES OF AMERICA BDS 6.125% 11/15/2027	157,119.00	188,632.50	0	1,173.96
220,000	CUSIP # 912810FT0 UNITED STATES OF AMERICA BDS 4.5% 02/15/2036	227,579.00	319,769.91	0	3,740.00

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
35,000	CUSIP # 912810PT9 UNITED STATES OF AMERICA BDS 4.75% 02/15/2037	36,751.40	48,499.50	0	628.06
10,000	CUSIP # 912810PW2 UNITED STATES OF AMERICA BDS 4.375% 02/15/2038	10,116.40	13,198.40	0	165.28
30,000	CUSIP # 912810QA9 UNITED STATES OF AMERICA BDS 3.5% 02/15/2039	27,419.40	34,894.80	0	393.75
145,000	CUSIP # 912810QK7 UNITED STATES OF AMERICA BDS 3.875% 08/15/2040	134,736.90	166,603.55	0	2,122.64
75,000	CUSIP # 912810QT8 UNITED STATES OF AMERICA BDS 3.125% 11/15/2041	62,250.00	82,257.00	0	299.48
250,000	CUSIP # 912810QX9 UNITED STATES OF AMERICA BDS 2.75% 08/15/2042	193,720.00	309,746.09	0	2,597.22
15,000	CUSIP # 912810QY7 UNITED STATES OF AMERICA BDS 2.75% 11/15/2042	11,571.15	15,285.90	0	52.71
100,000	CUSIP # 912810QZ4 UNITED STATES OF AMERICA BDS 3.125% 02/15/2043	81,188.00	137,832.03	0	1,180.56
40,000	CUSIP # 912810RB6 UNITED STATES OF AMERICA BDS 2.875% 05/15/2043	31,172.00	41,762.40	0	146.94
90,000	CUSIP # 912810RH3 UNITED STATES OF AMERICA BDS 3.125% 08/15/2044	71,514.90	98,739.90	0	1,062.50
130,000	CUSIP # 912810RK6 UNITED STATES OF AMERICA BDS 2.5% 02/15/2045	92,446.90	125,993.40	0	1,227.78

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
270,000	CUSIP # 912810RT7 UNITED STATES OF AMERICA BONDS 2.25% 08/15/2046	178,453.80	307,873.83	0	2,295.00
150,000	CUSIP # 912810RV2 UNITED STATES OF AMERICA BOND 3% 02/15/2047	113,391.00	147,978.00	0	1,700.00
250,000	CUSIP # 912810RY6 UNITED STATES OF AMERICA BOND 2.75% 08/15/2047	179,365.00	313,134.77	0	2,597.22
100,000	CUSIP # 912810SA7 UNITED STATES OF AMERICA BOND 3% 02/15/2048	74,727.00	138,046.88	0	1,133.33
75,000	CUSIP # 9128282A7 UNITED STATES TREASURY NOTES 1.5% 08/15/2026	74,052.75	71,560.55	0	421.88
82,000	CUSIP # 9128284N7 UNITED STATES TREASURY NOTE 2.875% 05/15/2028	80,850.36	78,482.97	0	301.24
200,000	CUSIP # 912828U24 UNITED STATES TREASURY NOTES 2% 11/15/2026	197,360.00	192,066.00	0	511.11
87,000	CUSIP # 912828ZS2 UNITED STATES TREASURY NOTES .5% 05/31/2027	83,452.14	79,248.16	0	38.24
150,000	CUSIP # 91282CAE1 UNITED STATES OF AMERICA NOTES .625% 08/15/2030	130,641.00	124,400.39	0	354.11
145,000	CUSIP # 91282CCS8 UNITED STATES OF AMERICA NOTES 1.25% 08/15/2031	126,484.95	125,011.52	0	684.61
85,000	CUSIP # 91282CEE7 UNITED STATES OF AMERICA NOTES 2.375% 03/31/2029	81,928.95	78,837.50	0	515.78

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
20,000	CUSIP # 91282CEP2 UNITED STATES OF AMERICA NOTES 2.875% 05/15/2032	18,884.40	18,017.19	0	74.65
220,000	CUSIP # 91282CEW7 UNITED STATES OF AMERICA NOTES 3.25% 06/30/2027	219,260.80	216,545.31	0	19.75
220,000	CUSIP # 91282CFC0 UNITED STATES OF AMERICA NTS 2.625% 07/31/2029	212,885.20	207,659.38	0	2,416.71
250,000	CUSIP # 91282CFV8 UNITED STATES OF AMERICA NOTES 4.125% 11/15/2032	253,242.50	250,371.10	0	1,338.92
145,000	CUSIP # 91282CGE5 UNITED STATES OF AMERICA NOTES 3.875% 01/15/2026	145,005.80	142,462.50	0	2,595.62
187,000	CUSIP # 91282CGM7 UNITED STATES OF AMERICA NOTES 3.5% 02/15/2033	182,025.80	176,327.85	0	2,472.16
80,000	CUSIP # 91282CGZ8 UNITED STATES OF AMERICA NOTES 3.5% 04/30/2030	79,484.80	77,275.00	0	484.62
185,000	CUSIP # 91282CJJ1 UNITED STATES OF AMERICA NOTES 4.5% 11/15/2033	191,352.90	188,410.94	0	1,080.87
250,000	CUSIP # 91282CJM4 UNITED STATES OF AMERICA NOTES 4.375% 11/30/2030	257,442.50	254,482.42	0	961.54
100,000	CUSIP # 91282CLF6 UNITED STATES OF AMERICA NOTES 3.875% 08/15/2034	98,652.00	96,199.22	0	1,463.65
78,000	CUSIP # 91282CLM1 UNITED STATES OF AMERICA NOTES 3.625% 09/30/2031	77,314.38	75,151.17	0	722.41

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
29,000	CUSIP # 91282CMM0 UNITED STATES OF AMERICA NOTES 4.625% 02/15/2035	30,163.48	30,255.15	0	506.61
		8,689,124.40	**9,525,456.54**	**15**	**67,799.57**
	CORPORATE BONDS				
50,000	CUSIP # 00206RDR0 AT&T INC SR GLBL NT 5.25% 03/01/2037	50,686.00	51,544.50	0	875.00
245,000	CUSIP # 00287YAS8 ABBVIE INC SR NT 4.7% 05/14/2045-2044	222,364.45	296,601.90	0	1,503.35
78,000	CUSIP # 00440KAB9 ACCENTURE CAPITAL INC 4.05% 10/04/2029-2029	78,343.98	76,761.36	0	763.43
100,000	CUSIP # 00440KAD5 ACCENTURE CAPITAL INC 4.5% 10/04/2034-2034	98,795.00	95,538.00	0	1,087.50
255,000	CUSIP # 023135BF2 AMAZON COM INC SR GLBL NT 3.875% 08/22/2037-2037	234,390.90	296,957.70	0	3,540.78
195,000	CUSIP # 025537AM3 AMERICAN ELECTRIC POWER COMPANY 4.3% 12/01/2028	196,458.60	185,735.55	0	698.75
75,000	CUSIP # 031162CU2 AMGEN INC 2.45% 02/21/2030-2029	70,020.75	67,809.75	0	663.54
150,000	CUSIP # 032095AJ0 AMPHENOL CORP 2.8% 02/15/2030-2019	142,576.50	133,497.00	0	1,586.67
125,000	CUSIP # 036752AH6 ELEVANCE HEALTH INC SR GLBL NT 4.55% 03/01/2048-2047	106,698.75	165,273.75	0	1,895.83

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
150,000	CUSIP # 036752AP8 ELEVANCE HEALTH INC SR GLBL NT 2.55% 03/15/2031-2030	137,097.00	127,416.00	0	1,126.25
70,000	CUSIP # 04010LBD4 ARES CAPITAL CORPORATION 2.875% 06/15/2027-2027	68,513.20	66,067.40	0	83.85
200,000	CUSIP # 06051GJF7 BANK OF AMERICA CORP 1.898% 07/23/2031	179,850.00	180,080.00	0	0.00
60,000	CUSIP # 110122BB3 BRISTOL MYERS SQUIBB CO SR NT 3.25% 02/27/2027	59,703.00	61,094.40	0	671.67
190,000	CUSIP # 12503MAA6 CBOE HOLDINGS INC GLOBAL MKTS INC SR GLBL NT 3.65% 01/12/2027-2026	189,616.20	182,065.60	0	3,255.60
75,000	CUSIP # 14149YBJ6 CARDINAL HEALTH INC 3.41% 06/15/2027-2017	74,466.00	73,318.50	0	106.56
150,000	CUSIP # 166756AH9 CHEVRON USA INC GLBL NT 2.343% 08/12/2050-2050	87,472.50	144,022.50	0	1,356.99
50,000	CUSIP # 172967KA8 CITIGROUP INC 4.45% 09/29/2027	50,328.50	52,395.50	0	568.61
50,000	CUSIP # 191216CE8 COCA COLA CO SR GLBL NT 2.9% 05/25/2027	49,528.00	49,628.00	0	145.00
25,000	CUSIP # 20030NBH3 COMCAST CORP NEW SR NT 4.25% 01/15/2033	24,495.75	24,902.50	0	489.93
100,000	CUSIP # 24703TAG1 DELL INTERNATIONAL LLC/EMC 5.3% 10/01/2029-2029	103,286.00	98,044.00	0	1,325.00

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
75,000	CUSIP # 25468PDK9 DISNEY WALT CO 3% 02/13/2026	74,907.75	73,372.50	0	862.50
80,000	CUSIP # 26441CBE4 DUKE ENERGY CORP 3.4% 06/15/2029-2029	78,166.40	70,481.60	0	120.89
150,000	CUSIP # 278642BA0 EBAY INC 5.95% 11/22/2027-2027	155,256.00	154,425.00	0	966.88
190,000	CUSIP # 29444UBU9 EQUINIX INC 3.9% 04/15/2032-2032	182,867.40	183,152.40	0	0.00
100,000	CUSIP # 30040WAE8 EVERSOURCE ENERGY 3.3% 01/15/2028-2027	98,236.00	110,102.00	0	1,521.67
200,000	CUSIP # 30161NBE0 EXELON CORPORATION 3.35% 03/15/2032-2031	187,190.00	187,570.00	0	0.00
250,000	CUSIP # 30303M8M7 META PLATFORMS INC 4.8% 05/15/2030-2030	257,627.50	249,672.50	0	1,533.33
100,000	CUSIP # 31677AAB0 FIFTH THIRD BK CINCINNATI 3.85% 03/15/2026	99,922.00	100,909.00	0	1,133.61
200,000	CUSIP # 34959EAB5 FORTINET INC 2.2% 03/15/2031-2030	179,238.00	179,652.00	0	0.00
100,000	CUSIP # 369550BC1 GENERAL DYNAMICS CORP SR GLBL NT 3.75% 05/15/2028-2028	100,196.00	94,959.00	0	479.17
50,000	CUSIP # 38141EP52 GOLDMAN SACHS 5.75% 05/15/2036	52,900.00	56,125.00	0	127.78
100,000	CUSIP # 437076CP5 HOME DEPOT INC 3.25% 04/15/2032-2032	94,282.00	89,559.00	0	686.11

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
100,000	CUSIP # 458140AV2 INTEL CORP 4.1% 05/19/2046	76,900.00	101,000.00	0	478.33
150,000	CUSIP # 459200KL4 INTERNATIONAL BUSINESS MACHS SR GLOBAL NT 50 2.95% 05/15/2050-2049	96,156.00	159,010.50	0	565.42
20,000	CUSIP # 46625HJZ4 JP MORGAN CHASE & CO 4.125% 12/15/2026	20,037.60	19,855.00	0	36.67
60,000	CUSIP # 487836BP2 KELLANOVA 3.25% 04/01/2026	59,899.80	60,490.20	0	487.50
180,000	CUSIP # 49338LAE3 KEYSIGHT TECHNOLOGIES INC SR GLBL NT (SEC REGD) 4.6% 04/06/2027	180,930.60	202,793.40	0	1,955.00
100,000	CUSIP # 548661DU8 LOWES COMPANIES INC SR GLBL NT 4.5% 04/15/2030	101,343.00	125,620.00	0	950.00
195,000	CUSIP # 55261FAU8 M & T BK CORP 4.833% 01/16/2029-2028	198,157.05	194,341.12	0	4,319.49
125,000	CUSIP # 58013MFJ8 MCDONALDS CORP FR 2.625% 09/01/2029-2029	119,252.50	138,998.75	0	1,093.75
50,000	CUSIP # 59156RBD9 METLIFE INC 4.125% 08/13/2042	42,742.00	49,800.00	0	790.63
50,000	CUSIP # 59156RBN7 METLIFE INC 4.05% 03/01/2045	41,502.50	48,931.50	0	675.00
100,000	CUSIP # 594918CC6 MICROSOFT CORP 2.525% 06/01/2050	61,375.00	100,000.00	0	210.42

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
50,000	CUSIP # 6174467Y9 MORGAN STANLEY FR 4.35% 09/08/2026	50,087.50	50,455.50	0	682.71
350,000	CUSIP # 65339KBJ8 NEXTERA ENERGY CAP HOLDINGS INC 3.5% 04/01/2029-2029	343,273.00	336,189.50	1	3,062.50
115,000	CUSIP # 655844CM8 NORFOLK SOUTHERN 3% 03/15/2032-2031	106,163.40	97,618.90	0	1,015.83
105,000	CUSIP # 68389XCD5 ORACLE CORP 2.3% 03/25/2028-2028	100,157.40	97,068.30	0	644.00
150,000	CUSIP # 693475AZ8 PNC FINANCIAL SERVICES GROUP SR GLBL NT 2.55% 01/22/2030-2029	141,274.50	163,153.50	0	1,689.38
50,000	CUSIP # 717081EC3 PFIZER INC 4% 12/15/2036	46,997.50	53,780.00	0	88.89
140,000	CUSIP # 718172DA4 PHILIP MORRIS INTL INC 5.125% 02/15/2030-2029	144,839.80	138,546.80	0	2,710.56
50,000	CUSIP # 740816AL7 PRESIDENT&FELLOW HARVARD COLL 3.619% 10/01/2037	44,736.50	52,253.00	0	452.38
75,000	CUSIP # 742718EV7 PROCTER AND GAMBLE CO 2.85% 08/11/2027	74,208.00	75,633.75	0	831.25
80,000	CUSIP # 742718FB0 PROCTER AND GAMBLE CO SR GLBL NT 3.5% 10/25/2047	61,868.00	79,321.60	0	513.33
50,000	CUSIP # 743315AP8 PROGRESSIVE CORPORATION 4.35% 04/25/2044	43,519.50	54,392.00	0	398.75

ACCOUNT STATEMENT

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Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
100,000	CUSIP # 74340XCE9 PROLOGIS LP 4.75% 06/15/2033-2033	101,016.00	96,952.00	0	211.11
155,000	CUSIP # 75513ECN9 RAYTHEON TECHNOLOGIES CORP 2.375% 03/15/2032	138,300.30	127,335.60	0	1,083.92
175,000	CUSIP # 760759AT7 REPUBLIC SVCS INC SR GLBL NT 3.95% 05/15/2028-2028	175,351.75	195,188.00	0	883.26
180,000	CUSIP # 776743AL0 ROPER TECHNOLOGIES INC 1.75% 02/15/2031-2025	158,063.40	169,921.80	0	1,190.00
200,000	CUSIP # 816851BQ1 SEMPRA 5.4% 08/01/2026	201,288.00	201,348.00	0	0.00
45,000	CUSIP # 832696AM0 SMUCKER J M CO 4.25% 03/15/2035	42,450.30	47,697.30	0	563.13
25,000	CUSIP # 842587CV7 THE SOUTHERN CO 3.25% 07/01/2026	24,914.50	24,243.00	0	406.25
50,000	CUSIP # 863667AQ4 STRYKER CORPORATION 3.65% 03/07/2028-2027	49,729.50	49,032.00	0	577.92
80,000	CUSIP # 88579YAH4 3M CO FR 3.875% 06/15/2044	64,862.40	85,392.00	0	137.78
166,000	CUSIP # 89788KAA4 TRUIST BANK (NORTH CAROLINA) 2.25% 03/11/2030-2029	152,168.88	144,730.42	0	1,141.25
120,000	CUSIP # 911312BQ8 UNITED PARCEL SERVICE INC SR GLBL NT 4.25% 03/15/2049-2048	99,156.00	161,234.40	0	1,501.67
120,000	CUSIP # 913017BT5 UNITED TECHNOLOGIES CORP SR NT 4.5% 06/01/2042	108,748.80	122,628.00	0	450.00

ACCOUNT STATEMENT

Statement Period 01/01/2025 through 12/31/2025
Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
105,000	CUSIP # 91324PEV0 UNITEDHEALTH GROUP INC 4.5% 04/15/2033-2033	104,571.60	98,858.55	0	997.50
70,000	CUSIP # 92343VDY7 VERIZON COMMUNICATIONS INC INC SR GLBL NT 4.125% 03/16/2027	70,172.90	67,440.10	0	842.19
162,000	CUSIP # 928563AL9 VMWARE INC 2.2% 08/15/2031-2025	144,133.02	135,943.92	0	1,346.40
155,000	CUSIP # 95000U2D4 WELLS FARGO & COMPANY FR 4.15% 01/24/2029-2028	155,444.85	145,594.60	0	2,805.28
160,000	CUSIP # 95040QAP9 WELLTOWER INC SR GLBL NT 2.75% 01/15/2032-2031	145,760.00	130,484.80	0	2,028.89
150,000	CUSIP # 98138HAJ0 WORKDAY INC 3.8% 04/01/2032-2032	143,746.50	136,189.50	0	1,425.00
		8,020,779.98	**8,518,201.22**	**14**	**70,419.59**
	FOREIGN BDS NTS AND DEBENTURES				
180,000	CUSIP # 456873AD0 INGERSOLL-RAND LUXEMBOURG FIN ST GLBL NT 3.8% 03/21/2029	178,808.40	197,649.00	0	1,900.00
		178,808.40	**197,649.00**	**0**	**1,900.00**
	COMMON STOCK				
466	CUSIP # 00724F101 ADOBE INC	163,095.34	187,932.41	0	0.00
4,201	CUSIP # 02079K107 ALPHABET INC	1,318,273.80	491,963.38	2	0.00

ACCOUNT STATEMENT

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Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
2,821	CUSIP # 02209S103 ALTRIA GROUP INC	162,658.86	132,366.38	0	2,990.26
3,342	CUSIP # 023135106 AMAZON COM INC	771,400.44	430,322.62	1	0.00
603	CUSIP # 031162100 AMGEN INC	197,367.93	154,829.46	0	0.00
752	CUSIP # 032095101 AMPHENOL CORP	101,625.28	44,631.11	0	188.00
4,510	CUSIP # 037833100 APPLE INC	1,226,088.60	685,683.03	2	0.00
1,187	CUSIP # 038222105 APPLIED MATERIALS	305,047.13	144,905.22	1	0.00
884	CUSIP # 084670702 BERKSHIRE HATHAWAY INC	444,342.60	288,413.10	1	0.00
2,085	CUSIP # 099724106 BORGWARNER INC	93,950.10	62,391.78	0	0.00
1,974	CUSIP # 11135F101 BROADCOM INC	683,201.40	176,432.20	1	0.00
1,380	CUSIP # 12504L109 CBRE GROUP INC	221,890.20	135,630.72	0	0.00
671	CUSIP # 125523100 CIGNA GROUP	184,679.33	192,011.02	0	0.00
718	CUSIP # 14040H105 CAPITAL ONE FINANCIAL CORP	174,014.48	74,224.52	0	0.00
1,016	CUSIP # 166764100 CHEVRON CORP	154,848.56	143,370.92	0	0.00
2,566	CUSIP # 172967424 CITIGROUP INC	299,426.54	127,824.64	1	0.00

ACCOUNT STATEMENT

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CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
1,628	CUSIP # 194162103 COLGATE PALMOLIVE CO	128,644.56	132,898.99	0	0.00
1,805	CUSIP # 209115104 CONSOLIDATED EDISON INC	179,272.60	175,279.20	0	0.00
371	CUSIP # 21037T109 CONSTELLATION ENERGY CORP	131,063.17	59,054.09	0	0.00
954	CUSIP # 22822V101 CROWN CASTLE INC	84,781.98	107,628.53	0	0.00
494	CUSIP # 231021106 CUMMINS INC	252,162.30	112,729.50	0	0.00
700	CUSIP # 235851102 DANAHER CORPORATION	160,244.00	150,361.73	0	224.00
1,043	CUSIP # 243537107 DECKERS OUTDOOR CORP COM	108,127.81	108,200.28	0	0.00
1,583	CUSIP # 254687106 WALT DISNEY CO	180,097.91	152,176.16	0	1,187.25
4,465	CUSIP # 30161N101 EXELON CORPORATION	194,629.35	186,088.80	0	0.00
899	CUSIP # 302130109 EXPEDITORS INTERNATIONAL OF WASHINGTON INC	133,959.99	88,496.30	0	0.00
1,200	CUSIP # 30231G102 EXXON MOBIL CORP	144,408.00	113,465.26	0	0.00
878	CUSIP # 30303M102 META PLATFORMS INC	579,559.02	227,495.90	1	0.00
388	CUSIP # 363576109 ARTHUR J GALLAGHER & CO	100,410.52	95,256.41	0	0.00
304	CUSIP # 369550108 GENERAL DYNAMICS CORP	102,344.64	69,364.52	0	0.00

ACCOUNT STATEMENT

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Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
357	CUSIP # 38141G104 GOLDMAN SACHS GROUP INC	313,803.00	116,630.02	1	0.00
1,349	CUSIP # 46625H100 JP MORGAN CHASE & CO	434,674.78	187,404.31	1	0.00
1,877	CUSIP # 478160104 JOHNSON & JOHNSON	388,445.15	302,686.53	1	0.00
656	CUSIP # 504922105 LABCORP HOLDINGS INC COM SHS	164,577.28	138,795.87	0	0.00
833	CUSIP # 525327102 LEIDOS HOLDINGS INC	150,273.20	96,564.27	0	0.00
151	CUSIP # 532457108 ELI LILLY AND CO	162,276.68	111,248.74	0	0.00
585	CUSIP # 548661107 LOWES COMPANIES INC	141,078.60	107,220.07	0	0.00
601	CUSIP # 57636Q104 MASTERCARD INCORPORATED	343,098.88	205,000.38	1	0.00
108	CUSIP # 58155Q103 MCKESSON CORP	88,591.32	85,263.64	0	88.56
2,553	CUSIP # 594918104 MICROSOFT CORP	1,234,681.86	681,425.16	2	0.00
911	CUSIP # 670346105 NUCOR CORP	148,593.21	98,729.56	0	510.16
6,791	CUSIP # 67066G104 NVIDIA CORPORATION CORP COM	1,266,521.50	579,903.06	2	0.00
1,297	CUSIP # 67103H107 OREILLY AUTOMOTIVE INC	118,299.37	94,840.60	0	0.00
1,335	CUSIP # 68389X105 ORACLE CORP	260,204.85	139,178.87	0	0.00

ACCOUNT STATEMENT

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CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
1,314	CUSIP # 713448108 PEPSICO INC	188,585.28	203,963.41	0	1,869.17
4,975	CUSIP # 717081103 PFIZER INC	123,877.50	202,703.44	0	0.00
1,434	CUSIP # 718172109 PHILIP MORRIS INTL INC	230,013.60	163,589.58	0	2,107.98
820	CUSIP # 742718109 PROCTER AND GAMBLE CO	117,514.20	119,464.77	0	0.00
981	CUSIP # 747525103 QUALCOMM INC	167,800.05	123,453.52	0	0.00
1,586	CUSIP # 75513E101 RAYTHEON TECHNOLOGIES CORP	290,872.40	153,212.92	0	0.00
2,836	CUSIP # 806857108 SCHLUMBERGER LTD	108,845.68	100,459.85	0	808.26
2,076	CUSIP # 808513105 CHARLES SCHWAB CORP	207,413.16	130,725.69	0	0.00
152	CUSIP # 88160R101 TESLA MTRS INC COM	68,357.44	69,389.76	0	0.00
377	CUSIP # 883556102 THERMO FISHER SCIENTIFIC INC	218,452.65	178,013.46	0	162.11
914	CUSIP # 90353T100 UBER TECHNOLOGIES INC COM	74,682.94	69,351.49	0	0.00
825	CUSIP # 91913Y100 VALERO ENERGY CORPORATION	134,301.75	92,333.00	0	0.00
1,768	CUSIP # 92276F100 VENTAS INC	136,807.84	92,256.83	0	848.64
259	CUSIP # 989207105 ZEBRA TECHNOLOGIES CORP	62,890.38	98,241.86	0	0.00

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Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
2,014	CUSIP # G51502105 JOHNSON CONTROLS INTERNATIONAL PLC	241,176.50	119,215.54	0	805.60
		16,568,327.49	**10,112,694.38**	**28**	**11,789.99**
	FOREIGN STOCK				
1,193	CUSIP # 13646K108 CANADIAN PACIFIC KANSAS CITY LIM	87,840.59	85,744.09	0	195.16
638	CUSIP # G1151C101 ACCENTURE PLC	171,175.40	195,593.05	0	0.00
486	CUSIP # G54950103 LINDE PLC	207,225.54	165,973.94	0	0.00
1,718	CUSIP # G5960L103 MEDTRONIC PLC	165,031.08	146,735.93	0	1,219.78
876	CUSIP # G6700G107 NVENT ELECTRIC PLC	89,325.72	26,756.73	0	0.00
1,457	CUSIP # G7S00T104 PENTAIR PLC	151,731.98	121,721.69	0	0.00
65	CUSIP # N07059210 ASML HOLDING NV	69,540.90	61,651.91	0	0.00
		941,871.21	**804,177.34**	**2**	**1,414.94**
	ETF-EQUITY				
4,249	CUSIP # 922908538 VANGUARD MID CAP GROWTH ETF	1,186,065.86	1,208,571.90	2	0.00
5,161	CUSIP # 922908769 VANGUARD TOTAL STOCK MARKET ETF	1,730,328.47	1,295,488.49	3	0.00

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Account Number 1050014044
CASSENS RETIREMENT PLAN MANAGED ACCT

Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
		2,916,394.33	**2,504,060.39**	**5**	**0.00**
	ETF-FIXED INCOME				
19,712	CUSIP # 464288646 BLACKROCK INSTITUTIONAL TRUST CO 1-5 YEAR INVESTMENT GRADE CORPORATE BOND ETF	1,042,370.56	997,838.58	2	0.00
		1,042,370.56	**997,838.58**	**2**	**0.00**
	MUTUAL FUNDS - FIXED INCOME				
69,713.002	CUSIP # 922020813 VANGUARD MALVERN FUNDS EMERGING MARKETS BOND FUND	1,737,248.01	1,709,575.70	3	0.00
		1,737,248.01	**1,709,575.70**	**3**	**0.00**
	MUTUAL FUNDS - EQUITY				
96,269.171	CUSIP # 00191K633 AQR TM EMERGING MULTI-SYTLE FUND CLASS R6	1,252,461.91	1,089,198.10	2	0.00
104,089.262	CUSIP # 02508F760 AMERICAN CENTURY MID CAP VALUE FUND Y	1,541,561.97	1,664,401.34	3	0.00
186,927.197	CUSIP # 233203371 DFA INTERNATIONAL CORE EQUITY I	3,792,752.83	2,556,024.69	6	0.00
38,500.238	CUSIP # 233203611 DFA EMERGING MARKETS SMALL CAP PORTFOLIO INSTITUTIONAL CLASS	1,023,721.33	916,707.95	2	0.00
38,385.972	CUSIP # 298706110 AMERICAN FUNDS EUROPACIFIC GROWTH FUND CLASS F-3	2,328,493.06	2,316,057.94	4	0.00

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Asset Detail As Of 12/31/2025

UNITS/BOOK VALUE	DESCRIPTION	MARKET VALUE	COST	% OF PORT	ACCRUED INCOME
76,071.942	CUSIP # 362014268 GMO INTERNATIONAL DEVELOPED EQITY ALLOCATION CLASS R6	1,739,765.31	1,228,553.73	3	0.00
231,826.244	CUSIP # 861728400 STONE RIDGE HIGH YIELD REINSURANCE RISK PREMIUM FUND	2,065,571.83	2,063,940.70	4	0.00
10,425.477	CUSIP # 922908686 VANGUARD SMALL CAP INDEX FUND ADMIRAL SHARES	1,288,380.45	900,537.78	2	0.00
32,599.3	CUSIP # 92828W551 VIRTUS KAR INTERNATIONAL SMALL-CAP FUND CLASS R6	671,219.59	607,740.22	1	0.00
42,548.391	CUSIP # 969251842 WILLIAM BLAIR EMERGING MKTS SMALL CAP GROWTH CL R6	957,338.80	815,246.21	2	0.00
		16,661,267.08	**14,158,408.66**	**29**	**0.00**

CASSENS RETIREMENT PLAN
ACCOUNT NUMBER: 102916
REPORTING PERIOD: 12/31/24 TO 12/31/25

ASSET DETAIL

SHARES/ UNITS	DESCRIPTION	BEGINNING VALUE	ENDING VALUE	ADJUSTED COST	UNREALIZED GAIN / LOSS
	CASH EQUIVALENTS				
9,494.020	SCHWAB PRIME ADVANTAGE MONEY ULTRA TICKER: SNAXX MONTH END PRICE 1.0000	0.00	9,494.02	9,494.02	0.00
		0.00	9,494.02	9,494.02	0.00
	MUTUAL FUNDS				
46,328.146	BAIRD CORE PLUS BOND INSTL TICKER: BCOIX MONTH END PRICE 10.3100	439,779.98	477,643.19	502,593.89	24,950.70-
4,588.172	CTR BUSEY AGGRESSIVE MANA - 976886 TICKER: EN0B9X2 MONTH END PRICE 14.6070	61,532.24	67,019.43	45,430.05	21,589.38
3,028.993	CTR BUSEY BALANCED MANAGE - 976886 TICKER: EN0B9Y0 MONTH END PRICE 14.0480	34,991.61	42,551.29	31,469.36	11,081.93
239.129	CTR BUSEY GROWTH MANAGED - 976886 TICKER: EN0BA02 MONTH END PRICE 12.7999	2,548.22	3,060.83	2,411.87	648.96
42,768.788	DODGE & COX INTERNATIONAL STOCK I TICKER: DODFX MONTH END PRICE 16.4600	489,824.19	703,974.25	453,185.02	250,789.23
209,580.678	DODGE & COX STOCK I TICKER: DODGX MONTH END PRICE 16.5900	2,996,345.03	3,476,943.45	2,861,528.72	615,414.73
3,666.946	FEDERATED INST HIGH YIELD BOND FD R6 TICKER: FIHLX MONTH END PRICE 9.0300	28,040.67	33,112.52	33,944.72	832.20-
197.080	VANGUARD INFLATION PROT SEC ADM TICKER: VAIPX MONTH END PRICE 22.9700	2,743.75	4,526.93	4,761.75	234.82-
14,457.363	VANGUARD LIFE STRAT MOD GRWTH FUND I TICKER: VSMGX MONTH END PRICE 34.5800	426,747.03	499,935.61	422,678.90	77,256.71
18,742.812	VANGUARD LIFE STRATEGY GROWTH FD I TICKER: VASGX MONTH END PRICE 50.7300	767,862.72	950,822.85	713,527.39	237,295.46
9,856.354	VANGUARD LIFE STRATEGY INCOME FD I TICKER: VASIX MONTH END PRICE 15.7700	129,930.22	155,434.70	152,604.13	2,830.57
70,423.658	VANGUARD LIFESTRAT CONSRV GRTH FD I TICKER: VSCGX MONTH END PRICE 21.8400	1,389,531.46	1,538,052.69	1,461,880.99	76,171.70
1,087.967	VANGUARD MID CAP INDEX FUND ADMIRAL TICKER: VIMAX MONTH END PRICE 359.3600	342,404.82	390,971.82	275,775.84	115,195.98
8,390.832	VANGUARD SMALL CAP INDEX ADMIRAL SH TICKER: VSMAX MONTH END PRICE 123.5800	937,701.47	1,036,939.02	698,307.36	338,631.66
169.570	VANGUARD TARGET RETIREMENT INCM INV TICKER: VTINX MONTH END PRICE 13.8700	1,799.78	2,351.94	2,280.82	71.12
708.234	VANGUARD TARGET RETIREMENT 2025 FD I TICKER: VTTVX MONTH END PRICE 19.9500	11,218.77	14,129.27	14,261.89	132.62-

CASSENS RETIREMENT PLAN
ACCOUNT NUMBER: 102916
REPORTING PERIOD: 12/31/24 TO 12/31/25

ASSET DETAIL

SHARES/ UNITS	DESCRIPTION	BEGINNING VALUE	ENDING VALUE	ADJUSTED COST	UNREALIZED GAIN / LOSS
6,442.483	VANGUARD TARGET RETIREMENT 2030 FD I TICKER: VTHRX MONTH END PRICE 42.3300	212,975.72	272,710.31	263,272.69	9,437.62
4,724.773	VANGUARD TARGET RETIREMENT 2035 FD I TICKER: VTTHX MONTH END PRICE 27.3800	76,710.01	129,364.28	112,354.97	17,009.31
518.479	VANGUARD TARGET RETIREMENT 2040 FD I TICKER: VFORX MONTH END PRICE 49.9500	3,403.62	25,898.03	24,432.05	1,465.98
3,675.524	VANGUARD TARGET RETIREMENT 2045 FD I TICKER: VTIVX MONTH END PRICE 34.7400	84,036.00	127,687.70	106,554.69	21,133.01
2,801.217	VANGUARD TARGET RETIREMENT 2050 FD I TICKER: VFIFX MONTH END PRICE 59.2800	134,604.53	166,056.14	145,893.96	20,162.18
629.598	VANGUARD TARGET RETIREMENT 2055 INV TICKER: VFFVX MONTH END PRICE 66.1600	39,311.60	41,654.20	35,695.11	5,959.09
2,116.166	VANGUARD TARGET RETIREMENT 2060 INV TICKER: VTTSX MONTH END PRICE 60.9800	81,552.28	129,043.80	110,066.56	18,977.24
1,878.968	VANGUARD TARGET RETIREMENT 2065 TICKER: VLXVX MONTH END PRICE 40.0300	16,458.84	75,215.09	67,920.09	7,295.00
20,928.893	VANGUARD TOTAL INTL STOCK INDEX ADM TICKER: VTIAX MONTH END PRICE 40.5300	617,886.33	848,248.03	621,092.65	227,155.38
6,302.109	VANGUARD TOTAL STOCK MKT INDX FD ADM TICKER: VTSAX MONTH END PRICE 163.2000	869,918.17	1,028,504.19	529,140.46	499,363.73
		10,199,859.06	12,241,851.56	9,693,065.93	2,548,785.63
	MONEY MARKET DEPOSIT ACCOUNT				
	SCHWAB BANK SAVINGS TICKER: RBS1CSBS	11,052.43	0.00	0.00	
		11,052.43	0.00	0.00	