Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

▶ **Complete all entries in accordance with the instructions to the Form 5500.**

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must provide participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) _____

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
ZONE & CO 401(K) P/S PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2020

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
ZONE & COMPANY SOFTWARE CONSULTING LLC

6 LIBERTY SQ
PMB 6040
BOSTON, MA 02109

2b Employer Identification Number (EIN)
46-2031056

2c Plan Sponsor's telephone number
617-203-6748

2d Business code (see instructions)
541512

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.	09/30/2026	GABY PEREZ
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

5	Total number of participants at the beginning of the plan year	**5**	181
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)**	128
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	135
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	67
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	202
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	202
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)**	181
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)**	202
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	0
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

2J 2R 2T 3B 3D 2E 2F 2G

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

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [ ] **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	**B** Three-digit plan number (PN) ▶	
ZONE & CO 401(K) P/S PLAN		001
C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)	
ZONE & COMPANY SOFTWARE CONSULTING LLC	46-2031056	

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
37 64 65	RECORDKEEPER	37771	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

NEWFRONT RETIREMENT SERVICES INC

80-0833114

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	20617	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

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

Part I Service Provider Information (continued)

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

(a) Enter service provider name as it appears on line 2	**(b)** Service Codes (see instructions)	**(c)** Enter amount of indirect compensation
(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
ZONE & CO 401(K) P/S PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ZONE & COMPANY SOFTWARE CONSULTING LLC

D Employer Identification Number (EIN)
46-2031056

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	23196	181882
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	9003
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	19665	82184
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	7302667	10474173
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	7345528	10747242
Liabilities			
1g Benefit claims payable	1g	0	0
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	7345528	10747242

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)	538331	
(B) Participants	2a(1)(B)	1094704	
(C) Others (including rollovers)	2a(1)(C)	1484769	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		3117804
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3373	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	4364	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		7737
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	282652	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		282652
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	-254	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-254

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		1354698
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		4762637
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	1290084	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		1290084
f Corrective distributions (see instructions)	2f		9567
g Certain deemed distributions of participant loans (see instructions)	2g		2884
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	37771	
(4) IQPA audit fees	2i(4)	0	
(5) Investment advisory and investment management fees	2i(5)	20617	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	0	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		58388
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		1360923
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3401714
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: BRITT & COMPANY CPA LLC **(2)** EIN: 45-0604529

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		105442
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	**4b**		X	
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	**4c**		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	**4d**		X	
e Was this plan covered by a fidelity bond?	**4e**	X		500000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	**4f**		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4g**		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	**4h**		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	**4i**	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked and see instructions for format requirements.)	**4j**		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	**4k**		X	
l Has the plan failed to provide any benefit when due under the plan?	**4l**		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	**4m**		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	**4n**			

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
ZONE & CO 401(K) P/S PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
ZONE & COMPANY SOFTWARE CONSULTING LLC

D Employer Identification Number (EIN)
46-2031056

Part I Distributions

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

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

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

EIN(s): 04-6568107

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

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

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

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

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

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

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

6	a	Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived)	6a
	b	Enter the amount contributed by the employer to the plan for this plan year	6b
	c	Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c

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

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

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

Part III Amendments

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

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

10		Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes ☐ No
11	a	Does the ESOP hold any preferred stock?	☐ Yes ☐ No
	b	If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.)	☐ Yes ☐ No
12		Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes ☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☒ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

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

Zone & Co 401(k) P/S Plan
Financial Statements for the Years Ended
December 31, 2025, and 2024,
Supplemental Schedules as of December 31, 2025 and 2024
Independent Auditor’s Report
(Modified Cash Basis)

Zone & Co 401(k) P/S Plan
Financial Statements and Supplemental Schedules
For the Years Ended December 31, 2025, and 2024

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Britt & Company CPA LLC

Employee Benefit Plan Audit Quality Center
AICPA

980 Washington St., Suite 123
Dedham, MA 02026
781.320.1900
tbritt@brittcpa.com

Independent Auditor's Report

To the Administrative Committee of
Zone & Co 401(k) P/S Plan

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

We have performed audits of the financial statements of the Zone & Co 401(k) P/S Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits (modified cash basis) as of December 31, 2025, and 2024, and the related statement of changes in net assets available for benefits (modified cash basis) for the year ended December 31, 2025, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Zone & Co 401(k) P/S 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 a qualified institution as of December 31, 2025, and 2024, and for the year ended December 31, 2025, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

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 the modified cash basis of accounting described in Note 2.
- 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 Zone & Co 401(k) P/S 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.

Emphasis of Matter-Basis of Accounting

We draw attention to Note 2 of the financial statements, which describes the basis of accounting. The financial statements and supplemental schedules are prepared on the modified cash basis of accounting, which is a basis of accounting other than accounting principles generally accepted in the United States of America. Our opinion is not modified with respect to that matter.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the modified cash basis of accounting described in Note 2, and for determining that the modified cash basis of accounting is an acceptable basis for the preparation of the financial statements in the circumstances. Management is also responsible 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 Zone & Co 401(k) P/S Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with generally accepted auditing standards (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 generally accepted auditing standards (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 Zone & Co 401(k) P/S 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 Zone & Co 401(k) P/S Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in

accordance with the presentation and disclosure requirements in accordance with the modified cash basis of accounting described in Note 2.

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 the modified cash basis of accounting described in Note 2.

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

Supplemental Schedules Required by ERISA

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

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

In our opinion—

- the form and content of the supplemental schedules (modified cash basis), other than the information in the supplemental schedules (modified cash basis) that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor’s Rules and Regulations for Reporting and Disclosure under ERISA.
- the information in the supplemental schedules (modified cash basis) 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).



Britt & Company CPA LLC
August 7, 2026
Dedham, MA

Zone & Co 401(k) P/S Plan
Statements of Net Assets Available for Benefits
December 31, 2025 and 2024
(Modified Cash Basis)

	2025	2024
Assets:		
Investments at fair value	$ 10,665,058	$ 7,325,863
Receivables:		
Notes receivable from participants	82,184	19,665
Net assets available for benefits	$ 10,747,242	$ 7,345,528

The accompanying notes and independent auditor's report are an integral part of this schedule.

Zone & Co 401(k) P/S Plan
Statement of Changes in Net Assets Available for Benefits
Year Ended December 31, 2025
(Modified Cash Basis)

Additions:		
Contributions:		
Participants	$	1,094,703
Employer		538,333
Rollover contributions		1,484,768
Total contributions		3,117,804
Investment income:		
Interest & dividends		290,135
Net appreciation (depreciation) in fair value of investments		1,354,697
Total investment income (loss)		1,644,832
Total additions (deductions)		4,762,636
Deductions:		
Benefits paid to participants or beneficiaries including corrective and deemed distributions		1,302,535
Administrative fees		58,387
Total deductions		1,360,922
Net increase (decrease)		3,401,714
Net assets available for benefits		
Beginning of Year		7,345,528
End of Year	$	10,747,242

The accompanying notes and independent auditor's report are an integral part of this schedule.

Notes to the Financial Statements

Note 1 - Description of the Plan

The following brief description of the Zone & Co 401(k) P/S Plan (the "Plan") provides general information only. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan was established as of January 1, 2020. The Plan is a defined contribution 401(k) Plan structured under the provisions of Section 401(k) of the Internal Revenue Code (the "Code") and is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"). The basic Plan document has been amended and restated to be in compliance with changes required under the Code and ERISA. Zone & Company Software Consulting LLC (the "Company"), acts as Plan administrator and controls and manages the operation and administration of the Plan. The Plan is a "prototype Plan" sponsored by Fidelity Management & Research Company, which also acts as the Plan's recordkeeper and third-party administrator. The Fidelity Management Trust Company ("Fidelity") acts as the Plan's trustee and custodian. Fidelity Workplace Services LLC provides recordkeeping services to the Plan

Eligibility

All employees of the Company, except for union members, non-resident aliens, interns, part-time, and seasonal employees are eligible to participate in the Plan on the first day of each month after their date of hire and attaining age 21.

Contributions

Eligible employees can elect to make both pretax and post-tax (Roth) contributions to the Plan subject to certain limits determined by law and the Plan document. Participants who turn age 50 or older in the current calendar year may elect to make an additional contribution, or catch-up contribution, to the Plan, not to exceed the amount allowable under current income tax regulations. Participants may also contribute amounts representing distributions from other qualified benefit Plans. Such amounts are included in the Statements of Changes in Net Assets Available for Benefits as rollover contributions.

Company Contributions

The Plan provides a non-elective employer safe harbor contribution equal to 3% of participants' eligible compensation. In addition, the Company may elect to make employer discretionary non-elective contributions. During the Plan year ended December 31, 2025, no employer discretionary non-elective contributions were made.

Notes Receivable from Participants

Participants may borrow from their fund accounts. The loans are secured by the balance in the participants' account and bear interest as determined reasonable by the Plan administrator based on the prevailing interest rates charged by persons in the business of lending money for loans, which would be made under similar circumstances. Loan terms range from one to five years; however, terms may exceed five years for the purchase of a primary residence.

Vesting

Participants are immediately vested in their elective contributions, non-elective employer safe harbor contribution, employer discretionary non-elective contributions, and employer matching contributions, plus actual earnings thereon. Participants may also become fully vested upon the attainment of age 65 while employed by the Company or at the time of permanent disability or death.

Payment of Benefits

Participants may withdraw amounts equal to the total value of their contributions or vested Company contribution accounts after the age of 59 ½ or in the event of financial hardship or need. Upon termination

Note 1 - Description of the Plan (continued)

after vesting, attainment of age 65 (normal retirement date), death or permanent disability, distributions may be made as described in the Plan document.

ERISA Expense Account

Fidelity maintains an ERISA expense account for the benefit of the Plan that may be used to pay eligible Plan administrative expenses. The account is funded through credits associated with the Plan's investment and service arrangements. The account had balances of $4,974 and $8,012 at December 31, 2025 and 2024, respectively. During the year ending December 31, 2025, $6,139 was used to pay eligible Plan administrative expenses.

Investment Options

Participants direct the investment of their contributions into various investment options offered by the Plan. The Plan currently offers various registered investment companies (mutual funds), self-directed brokerage account and a money market fund managed by Fidelity.

Participant Accounts

Individual accounts are maintained for each Plan participant. Each participant's account is credited with the participant's contribution, and allocations of (1) Company's contributions (if any) and (2) Plan earnings and charged with an allocation of Plan losses and 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.

Note 2 - Summary of Significant Accounting Policies

Basis of Accounting

The financial statements are prepared under the modified cash basis of accounting which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America. Under the modified cash basis of accounting, contributions and related assets are recognized when received rather than when earned and distributions and expenses are recognized when paid rather than when obligations are incurred. Investments continue to be reported at fair value. Accordingly, the financial statements are not intended to present the net assets and changes in net assets of the Plan in conformity with accounting principles generally accepted in the United States of America.

Year End

The Plan utilizes a December 31 calendar year end.

Use of Estimates

The preparation of the Plan's financial statements in conformity with the modified cash basis of accounting requires management to make estimates and assumptions that affect the reported amounts of net assets available for benefits and changes therein, and disclosure of contingent assets and liabilities. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or would be paid to transfer a liability in an orderly transaction between market participants at the measurement date. Shares of registered investment companies (i.e. mutual funds), money market funds and the self-directed brokerage account are valued based on quoted market prices, which represent the net asset value of shares held at year-end.

Note 2 - Summary of Significant Accounting Policies (continued)

See Note 6 for further discussion and disclosures related to fair value measurements.

Investment earnings are composed of interest, dividends and realized and unrealized gains and losses on investments. Interest income and dividends are recorded when received. Net appreciation (depreciation) includes the Plan's gains and losses on investments bought and sold, as well as held during the year. Purchases and sales of securities are recorded on a trade date basis.

Notes Receivable from Participants

Notes receivable from participants are measured at their unpaid principal balance plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan document.

Payment of Benefits

Benefits are recorded when paid. Amounts allocated to accounts of persons who have elected to withdraw from the Plan but have not yet been paid were not material on December 31, 2025 and 2024, respectively.

Subsequent Events

For the year-ended December 31, 2025, the Company evaluated subsequent events for potential recognition and disclosure through August 7, 2026, the date of the financial statement issuance.

Administration of Plan Assets

The Fidelity Management Trust Company ("Fidelity") acts as the Plan's trustee, custodian, recordkeeper, and third-party administrator, and holds the Plan's assets. During the plan year, contributions were held and managed by the respective custodians of the Plan, which invested cash received, interest and dividend income and made distributions to participants. Officers or employees of the sponsor perform certain administrative functions. No such officer or employee receives compensation from the Plan. Administrative expenses are paid by either the Plan or the Company, as provided by the Plan document. In addition, the Company also provides certain administrative services to the Plan at no cost to the Plan.

Note 3 - Information Certified by the Trustee

The plan administrator has elected the method of compliance permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Accordingly, the Fidelity Management Trust Company has supplied the Plan's administrator with certifications as to the completeness and accuracy of all information regarding investment assets, notes receivable from participants, investment transactions and investment income (loss) presented in the accompanying Statement of Net Assets Available for Benefits (modified cash basis) as of December 31, 2025, the Statement of Changes in Net Assets Available for Benefits (modified cash basis) for the year ended December 31, 2025, and the Supplemental Schedule of Assets Held at End of Year (modified cash basis) as of December 31, 2025.

Note 4 – Related-Party and Party in Interest Transactions

Certain Plan investments are shares of mutual funds and money market funds managed by Fidelity Management Trust Company serving as trustee and custodian. These transactions qualify as related party and party-in-interest transactions. Fidelity Workplace Services LLC, an affiliate of Fidelity Management Trust Company, provided recordkeeping services to the Plan. Direct fees paid by the Plan for these services totaled $37,771 for the year ended December 31, 2025. Newfront Retirement Services LLC provided investment advisory services to the Plan. Direct fees paid by the Plan for these services totaled $20,617 for the year ended December 31, 2025. Certain investment-related fees are reflected as a reduction of investment returns. The Plan sponsor pays certain other operating expenses for the Plan.

Note 5 – Plan Termination

While the Company has not expressed any intent to terminate the Plan, it has the right to do so, subject to the restrictions set forth in ERISA. In the event such discontinuance results in the termination of the Plan, participants will become fully vested in their accounts and such accounts will be distributed in accordance with the Plan document.

Note 6 – Fair Value Measurements

FASB ASC 820, Fair Value Measurement Disclosures, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurement) and the lowest priority to unobservable inputs (level 3 measurements).

The three-tier fair value hierarchy under FASB ASC 820 is described as follows:

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

Level 2: Inputs to the valuation methodology include:

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

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

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

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

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

Registered investment companies (mutual funds): Mutual funds are valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are registered with the Securities and Exchange Commission. These funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded and, as a result, are classified as a Level 1 investment.

Self-directed brokerage accounts: Self-directed brokerage accounts may include mutual funds, equities, the Company's common stock or certain fixed-income securities. These investments are valued by the administrator of the fund based on quoted market prices and are classified within Level 1 of the valuation hierarchy.

Cash equivalents: (money market fund): Valued at the daily closing price as reported by the fund. The mutual funds held by the Plan are deemed to be actively traded and as a result are classified as a Level 1 investment.

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

Note 6 – Fair Value Measurements (continued)

Assets at Fair Value as of December 31, 2025

	Level 1	Level 2	Level 3	Total
Registered investment companies	$10,474,173	$-	$-	$10,474,173
Self-Directed Brokerage Account	9,014	-	-	9,014
Cash equivalents (money market fund)	181,871	-	-	181,871
Total investments at fair value	$10,665,058	$-	$-	$10,665,058

Assets at Fair Value as of December 31, 2024

	Level 1	Level 2	Level 3	Total
Registered investment companies	$7,302,667	$-	$-	$7,302,667
Cash equivalents (money market fund)	23,196	-	-	23,196
Total investments at fair value	$7,325,863	$-	$-	$7,325,863

Management evaluates the significance of various inputs to assess the appropriate classification of the Plan's investments within the fair value hierarchy. Changes in economic conditions or valuation techniques may require the transfer of investments from one fair value level to another. In such instances, the transfer is reported at the end of the reporting period. Management evaluates the significance of transfers between levels based upon the nature of the investment and size of the transfer relative to total net assets available for benefits. For the years ended December 31, 2025, and 2024, there were no significant transfers in or out of Level 1, 2 or 3.

Note 7 – Risks and Uncertainties

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

Note 8- Tax Status of the Plan

The IRS has determined and informed the Company that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax exempt. Therefore, no provision for income taxes is included in the Plan's financial statements.

The modified cash basis of accounting, which is a comprehensive basis of accounting other than accounting principles generally accepted in the United States of America, requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would 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.

Note 9-Delinquent Employee Deferral Transmittals

During the years ended December 31, 2025, 2024, 2023, and 2022, the Company remitted certain participant contributions and participant loan repayments to the Plan beyond the time period prescribed by the Department of Labor ("DOL"). As a result, the delayed remittances constitute prohibited transactions under ERISA. The Company is in the process of completing the corrective actions required under applicable DOL guidance, including calculating and contributing any related lost earnings. Management intends to remit the required lost earnings to the Plan as soon as administratively practicable. The amount of late participant contributions and loan repayments totaled $1,201, $284,376, $266,759, and $105,442 for the years ended December 31, 2025, 2024, 2023, and 2022, respectively.

Supplemental Schedules

Zone & Co 401(k) P/S Plan
Form 5500-Schedule H, Part IV Line 4i
EIN 46-2031056 Plan 001
Schedule of Assets (Held at End of Year)
December 31, 2025
(Modified Cash Basis)

(A)	(B) Identity of Issue, Borrower, Lessor or Similar Party	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(E) Current Value
	Registered Investment Companies (Mutual Funds)		
*	Fidelity 500 Index Fund	Shares of Registered Investment Companies	$ 1,781,278
*	Fidelity Freedom Index Fund 2050 IPR	Shares of Registered Investment Companies	1,703,599
*	Fidelity Freedom Index Fund 2055 IPR	Shares of Registered Investment Companies	1,392,126
*	Fidelity Freedom Index Fund 2045 IPR	Shares of Registered Investment Companies	1,201,780
*	Fidelity Freedom Index Fund 2060 IPR	Shares of Registered Investment Companies	886,275
*	JP Morgan Growth Advtg R6	Shares of Registered Investment Companies	856,055
*	Fidelity Freedom Index Fund 2035 IPR	Shares of Registered Investment Companies	856,023
*	Fidelity Freedom Index Fund 2040 IPR	Shares of Registered Investment Companies	833,198
*	Fidelity Freedom Index Fund 2065 IPR	Shares of Registered Investment Companies	434,493
*	Fidelity International Index Fund	Shares of Registered Investment Companies	158,374
*	Fidelity Freedom Index Fund 2025 IPR	Shares of Registered Investment Companies	76,709
*	T Rowe Price Small Cap Value I	Shares of Registered Investment Companies	60,939
*	Fidelity Freedom Index Fund 2030 IPR	Shares of Registered Investment Companies	59,723
*	Fidelity Extended Market Index Fund	Shares of Registered Investment Companies	56,958
*	Dodge & Cox Stock X	Shares of Registered Investment Companies	52,846
*	Fidelity Emerging Markets Index Fund	Shares of Registered Investment Companies	32,389
*	American Funds International Growth & Income R6	Shares of Registered Investment Companies	26,306
*	Fidelity Freedom Index Fund 2070 IPR	Shares of Registered Investment Companies	2,495
*	Fidelity US Bond Index Fund	Shares of Registered Investment Companies	2,308
*	Dodge & Cox Income X	Shares of Registered Investment Companies	299
	Subtotal		10,474,173
	Self-Directed Brokerage Account		
*	Fidelity BrokerageLink Account	Self-Directed Brokerage Account	9,014
	Cash Equivalents:		
*	Gabelli UST MM AAA	Money Market Fund	181,871
		Total Investments	10,665,058
*	**Notes Receivable from Participants (Participant Loans)**	Participant loans, various maturity terms up to five years interest rates 8.25%-8.50%	82,184
		Net Assets Available for Benefits	**$ 10,747,242**

* Represents a party in interest to the plan.
** Cost information is not required for participant-directed investments and therefore is not included

The above information has been certified by the Fidelity Management Trust Company, the trustee, as complete and accurate.
The accompanying notes and independent auditor's report are an integral part of this schedule.

Zone & Co 401(k) P/S Plan
Form 5500-Schedule H, Part IV Line 4i
EIN 46-2031056 Plan 001
Schedule of Assets (Held at End of Year)
December 31, 2024
(Modified Cash Basis)

(A)	(B) Identity of Issue, Borrower, Lessor or Similar Party	(C) Description of investment including maturity date, rate of interest, collateral, par or maturity value	(E) Current Value
	Registered Investment Companies (Mutual Funds)		
*	Fidelity Freedom Index Fund 2050 IPR	Shares of Registered Investment Companies	$ 1,563,071
*	Fidelity 500 Index Fund	Shares of Registered Investment Companies	1,285,248
*	Fidelity Freedom Index Fund 2040 IPR	Shares of Registered Investment Companies	1,156,278
*	Fidelity Freedom Index Fund 2055 IPR	Shares of Registered Investment Companies	1,087,548
*	Fidelity Freedom Index Fund 2060 IPR	Shares of Registered Investment Companies	622,769
*	Fidelity Freedom Index Fund 2035 IPR	Shares of Registered Investment Companies	496,859
*	Fidelity Freedom Index Fund 2045 IPR	Shares of Registered Investment Companies	487,902
*	JP Morgan Growth Advtg R6	Shares of Registered Investment Companies	182,479
*	Fidelity Freedom Index Fund 2025 IPR	Shares of Registered Investment Companies	123,017
*	Fidelity Freedom Index Fund 2065 IPR	Shares of Registered Investment Companies	77,163
*	Fidelity International Index Fund	Shares of Registered Investment Companies	64,495
*	T Rowe Price Small Cap Value I	Shares of Registered Investment Companies	35,892
*	Fidelity Freedom Index Fund 2030 IPR	Shares of Registered Investment Companies	35,783
*	Dodge & Cox Stock X	Shares of Registered Investment Companies	29,931
*	Fidelity Extended Market Index Fund	Shares of Registered Investment Companies	29,442
*	Fidelity Emerging Markets Index Fund	Shares of Registered Investment Companies	11,780
*	Dodge & Cox Income X	Shares of Registered Investment Companies	8,552
*	American Funds International Growth & Income R6	Shares of Registered Investment Companies	3,490
*	Fidelity US Bond Index Fund	Shares of Registered Investment Companies	968
	Subtotal		7,302,667
	Cash Equivalents:		
*	Gabelli UST MM AAA	Money Market Fund	23,196
		Total Investments	7,325,863
*	**Notes Receivable from Participants (Participant Loans)**	Participant loans, various maturity terms up to five years interest rates 8.25%-8.50%	19,665
		Net Assets Available for Benefits	**$ 7,345,528**

* Represents a party in interest to the plan.
** Cost information is not required for participant-directed investments and therefore is not included

The above information has been certified by the Fidelity Management Trust Company, the trustee, as complete and accurate.
The accompanying notes and independent auditor's report are an integral part of this schedule.

Zone & Co 401(k) P/S Plan
Schedule of Delinquent Participant Contributions
December 31, 2025
(Modified Cash Basis)

	Total That Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to the Plan Check here if Late Participant Loan Repayments Are Included [X] (1)	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Contributions Pending Correction in Voluntary Fiduciary Correction Program	Total Fully Corrected Under Voluntary Fiduciary Correction Program and Prohibited Transaction Exemption 2002-51
$ 1,201	$ 1,201	$ -	$ -	$ -

The accompanying notes and independent auditor's report are an integral part of this schedule.

Zone & Co 401(k) P/S Plan
Schedule of Delinquent Participant Contributions
December 31, 2024
(Modified Cash Basis)

	Total That Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to the Plan Check here if Late Participant Loan Repayments Are Included [X] (1)	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Contributions Pending Correction in Voluntary Fiduciary Correction Program	Total Fully Corrected Under Voluntary Fiduciary Correction Program and Prohibited Transaction Exemption 2002-51
$ 284,376	$ 284,376	$ -	$ -	$ -

The accompanying notes and independent auditor's report are an integral part of this schedule.

Zone & Co 401(k) P/S Plan
Schedule of Delinquent Participant Contributions
December 31, 2023
(Modified Cash Basis)

	Total That Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to the Plan Check here if Late Participant Loan Repayments Are Included [X] (1)	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Contributions Pending Correction in Voluntary Fiduciary Correction Program	Total Fully Corrected Under Voluntary Fiduciary Correction Program and Prohibited Transaction Exemption 2002-51
$ 266,759	$ 266,759	$ -	$ -	$ -

The accompanying notes and independent auditor's report are an integral part of this schedule.

Zone & Co 401(k) P/S Plan
Schedule of Delinquent Participant Contributions
December 31, 2022
(Modified Cash Basis)

	Total That Constitutes Nonexempt Prohibited Transactions			
Participant Contributions Transferred Late to the Plan Check here if Late Participant Loan Repayments Are Included [X] (1)	Contributions Not Corrected	Contributions Corrected Outside Voluntary Fiduciary Correction Program	Contributions Pending Correction in Voluntary Fiduciary Correction Program	Total Fully Corrected Under Voluntary Fiduciary Correction Program and Prohibited Transaction Exemption 2002-51
$ 105,442	$ 105,442	$ -	$ -	$ -

The accompanying notes and independent auditor's report are an integral part of this schedule.

Fidelity PSW®

Participant Name

Search Participants

ZONE & COMP...

← Back to Contribution Center

Defined Contribution submission

Status: Processing as of Sep-30-2026 2:21 PM ET **Submission type:** Contribution

SUBMISSION NAME

5500Adjustment2025

Details

NUMBER OF RECORDS

1

AMOUNT TO BE FUNDED

$387.50

Source and funding details

Error correction and funding status

Step 1: Review contributions

You've reviewed all available contributions. This step is complete.

Step 2: Resubmit records

Refresh the page to view current status.

Choose how to fund your contributions.

PSW® provided by

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Terms of Use

	-CATEGORY: EXTERNAL FUND:		-CATEGORY: C
	CASH	SHARES	CASH
Beginning Balance	0.00	0.000	0.00
Balance Forward	0.00	0.000	0.00
Buys	0.00	0.000	9,257.08
Sells	0.00	0.000	0.00
Realized G/L	0.00	0.000	0.00
Unrealized G/L	0.00	0.000	(254.41)
Transfers I/O	0.00	0.000	0.00
Corp Actions I/O	0.00	0.000	0.00
Div./Int.	0.00	0.000	0.00
Withdrawals	0.00	0.000	0.00
Adjustments	0.00	0.000	0.00
Ending Balance	0.00	0.000	9,002.67
Income	0.00		0.00
Cash Transfer In	0.00		0.00
Cash Transfer Out	0.00		0.00

	-CATEGORY: CASH:		-CATEGORY: F
	CASH	SHARES	CASH
Beginning Balance	0.00	0.000	0.00
Balance Forward	0.00	0.000	0.00
Buys	9,267.89	9,267.890	0.00
Sells	(9,257.08)	(9,257.080)	0.00
Realized G/L	0.00	0.000	0.00
Unrealized G/L	0.00	0.000	0.00
Transfers I/O	0.00	0.000	0.00
Corp Actions I/O	0.00	0.000	0.00
Div./Int.	0.00	0.000	0.00
Withdrawals	0.00	0.000	0.00
Adjustments	0.00	0.000	0.00
Ending Balance	10.81	10.810	0.00
Income	10.80		0.00
Cash Transfer In	0.00		9,257.09
Cash Transfer Out	0.00		0.00

	TOTAL ASSETS		
	CASH	SHARES	CASH
Beginning Balance	0.00	0.000	

Balance Forward	0.00	0.000
Buys	18,524.97	9,812.892
Sells	(9,257.08)	(9,257.080)
Realized G/L	0.00	0.000
Unrealized G/L	(254.41)	0.000
Transfers I/O	0.00	0.000
Corp Actions I/O	0.00	0.000
Div./Int.	0.00	0.000
Withdrawals	0.00	0.000
Adjustments	0.00	0.000
Ending Balance	9,013.48	555.812

Income	10.80
Cash Transfer In	9,257.09
Cash Transfer Out	0.00

NDING DATE:12/31/2025

OMMON STOCK:

SHARES
0.000
0.000
545.002
0.000
0.000
0.000
0.000
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0.000
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545.002

BSI TRANSFER:

SHARES
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SHARES

SUMMARY OF NET TRUST ASSETS

TOTAL PLAN ASSETS AS OF 12/31/2025

CUSIP #	SECURITY DESCRIPTION	SHARE BALANCE	PRICE	TOTAL MARKET VALUE	HIS
	CASH				
316067107	FIDELITY CASH RESERVES	10.810	$1.00	$10.81	
	COMMON STOCK				
09174F107	BITWISE XRP ETF BENEFICIAL INT	168.741	$20.52	$3,462.57	
355233107	FRANKLIN XRP TRUST FRANKLIN XRP ETF	2.469	$19.91	$49.16	
38965L106	GRAYSCALE XRP TR SHS	1.357	$35.50	$48.17	
G0R38G104	ARMADA ACQUISITION CORP II CL A	195.558	$10.24	$2,002.51	
13723M100	CANARY XRP ETF SHS	176.877	$19.45	$3,440.26	
			NET ASSETS :	$9,013.48	

STORICAL COST
$10.81
$3,579.99
$49.99
$49.11
$1,998.00
$3,579.99

Zone & Co 401(k) P/S Plan

SDB 5500 WORKSHEET

Part I Asset and Liability Statement		Schedule H Line Item	Schedule I Line Item	Beginning Of Year
	ASSETS			
A.	Noninterest-bearing Cash	1(a)		0.00
B.	Receivables			
	Employers	1(b)(1)		0.00
	Participants	1(b)(2)		0.00
	Other	1(b)(3)		0.00
C.	General Investments			
	Interest-bearing Cash	1(c)(1)		0.00
	U.S. Government Securities	1(c)(2)		0.00
	Non-Emp Corp Debt Instr(Preferred)	1(c)(3)(A)		0.00
	Non-Emp Corp Debt Instr(All Other)	1(c)(3)(B)		0.00
	Non-Emp Corp Stock(Preferred)	1(c)(4)(A)		0.00
	Non-Emp Corp Stock(Common)	1(c)(4)(B)		0.00
	Partnership/Joint Venture Interests	1(c)(5)	3(a)	0.00
	Non-Employer Real Estate	1(c)(6)	3(c)	0.00
	Loans (other than to participants)	1(c)(7)	3(f)	0.00
	Loans to Participants	1(c)(8)	3(e)	0.00
	Interest in Common/Collective Trusts	1(c)(9)		0.00
	Interest in Pooled Separate Accounts	1(c)(10)		0.00
	Interest in Master Trust Invst. Ent.	1(c)(11)		0.00
	Interest in 103-12 Investment Ent.	1(c)(12)		0.00
	Interest in Registered Inv. Companies	1(c)(13)		0.00
	Funds Held in Insurance Comp Gen Acct	1(c)(14)		0.00
	Other	1(c)(15)		0.00
D.	Employer Related Investment			
	Employer Securities	1(d)(1)	3(d)	0.00
	Employer Real Property	1(d)(2)	3(b)	0.00
E.	Buildings/Other Prop. Used in Plan Op	1(e)	3(g)	0.00
F.	Total Assets	1(f)	1(a)	0.00
	LIABILITIES			
G.	Benefit Claims Payable	1(g)		0.00
H.	Operating Payables	1(h)		0.00
I.	Acquisition Indebtedness	1(i)		0.00
J.	Other Liabilities	1(j)		0.00
K.	Total Liabilities	1(k)	1(b)	0.00
	NET ASSETS			
L.	Net Assets	1(l)	1(c)	0.00

End Of Year
0.00
0.00
0.00
0.00
10.81
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0.00
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0.00
9,013.48

Zone & Co 401(k) P/S Plan

SDB 5500 WORKSHEET

		Schedule H	Schedule I
Part II Income and Expense Statement		Line Item	Line Item
	INCOME		
A.	Cash Contributions - Employer	2(a)(1)(A)	2(a)(1)
	Cash Contributions - Part.(Non-Rollover)	2(a)(1)(B)	2(a)(2)
	Cash Contributions - Other(Inc. Rollover)	2(a)(1)(C)	2(a)(3)
	Non-Cash Contributions	2(a)(2)	2(b)
	Total Contributions	2(a)(3)	
B.	Interest on Interest-Bearing Cash	2(b)(1)(A)	2(c)
	Interest on U.S. Government Securities	2(b)(1)(B)	2(c)
	Interest on Corp. Debt Instr.(Long Term)	2(b)(1)(C)(i)	2(c)
	Interest on Corp. Debt Instr.(Short Term)	2(b)(1)(C)(ii)	2(c)
	Interest on Loans (Other than to Part.)	2(b)(1)(D)	2(c)
	Interest on Participant Loans	2(b)(1)(E)	2(c)
	Other Interest	2(b)(1)(F)	2(c)
	Total Interest	2(b)(1)(G)	
	Dividends - Corporate Stock (Preferred)	2(b)(2)(A)	2(c)
	Dividends - Corporate Stock (Common)	2(b)(2)(B)	2(c)
	Reg. Invest. Company Shares	2(b)(2)(C)	2(c)
	Total Dividends	2(b)(2)(D)	
	Rents	2(b)(3)	2(c)
	Net Real. Gain/Loss - Aggr. Proceeds	2(b)(4)(A)	2(c)
	Net Real. Gain/Loss - Aggr. Carrying Amt	2(b)(4)(B)	2(c)
	Net Real. Gain/Loss	2(b)(4)(C)	
	Unrealized Appr./Depr. - Real Estate	2(b)(5)(A)	2(c)
	Unrealized Appr./Depr. - Other	2(b)(5)(B)	2(c)
	Total Unrealized Appreciation/Depreciation	2(b)(5)(C)	
	Net Invest Gain/Loss - Com./Coll. Trust	2(b)(6)	2(c)
	Net Invest Gain/Loss - Pooled Sep. Accts	2(b)(7)	2(c)
	Net Invest Gain/Loss - Master Trust Accts	2(b)(8)	2(c)
	Net Invest Gain/Loss - 103-12 Investment	2(b)(9)	2(c)
	Net Invest Gain/Loss - Reg. Invest Comp	2(b)(10)	2(c)
C.	Other Income	2(c)	2(c)
D.	Total Income	2(d)	2(d)

Amount
0.00
0.00
0.00
0.00
0.00
10.80
0.00
0.00
0.00
0.00
0.00
0.00
10.80
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00
(254.41)
(254.41)
0.00
0.00
0.00
0.00
0.00
0.00
(243.61)

	EXPENSES		
E.	Payments to Participants and Beneficiaries	2(e)(1)	
	Pay. to Insur. Carr. for Provision Benefit	2(e)(2)	
	Other Payments	2(e)(3)	
	Total Benefit Payments	2(e)(4)	2(e)
F.	Corrective Distributions	2(f)	2(f)
G.	Deemed Distributions of Participant Loans	2(g)	2(g)
H.	Interest Expense	2(h)	
J.	Total Expenses	2(j)(b)	2(j)
	NET INCOME AND RECONCILIATION		
K.	Net Income/Loss	2(k)	2(k)
L.	Transfer of Assets to this Plan	2(l)(1)	2(l)
	Transfer of Assets from this Plan	2(l)(2)	2(l)
	Net Amount of Intra-Plan Transfers		
	Assets Converted/Transferred to Fidelity		
	Net Assets - Beginning of Year		
	Net Assets - End of Year		

0.00
0.00
0.00
0.00
0.00
0.00
0.00
0.00

(243.61)
9,257.09
0.00
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9,013.48