Form 5500

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Annual Return/Report of Employee Benefit Plan

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

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

OMB Nos. 1210-0110
1210-0089

2025

This Form is Open to Public Inspection

Part I Annual Report Identification Information

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

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

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

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

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

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

Part II Basic Plan Information—enter all requested information

1a Name of plan
MALNATI ORGANIZATION 401(K) SAVINGS PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 04/01/1994

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)
MALNATI ORGANIZATION, LLC

900 BUSCH PARKWAY
BUFFALO GROVE, IL 60089

2b Employer Identification Number (EIN) 36-3308841

2c Plan Sponsor's telephone number 847-562-1814

2d Business code (see instructions) 722511

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.	10/06/2026	ROBERT NYGREN
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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

5	Total number of participants at the beginning of the plan year	**5**	2192
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)**	1888
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	1382
b	Retired or separated participants receiving benefits	**6b**	6
c	Other retired or separated participants entitled to future benefits	**6c**	138
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	1526
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	1526
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)**	671
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)**	488
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested.	**6h**	14
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

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

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

a Pension Schedules

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

b General Schedules

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

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

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

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

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

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

Receipt Confirmation Code_____

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

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

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
MALNATI ORGANIZATION 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MALNATI ORGANIZATION, LLC

D Employer Identification Number (EIN)
36-3308841

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

1 Coverage Information:

(a) Name of insurance carrier
PRINCIPAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
42-0127290	61271	613953	488	04/01/2025	12/31/2025

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
0	70

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

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

DOWELL GROUP LLP
675 N NORTH CT STE 450
PALATINE, IL 60067-8131

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
0	70	REFERRAL SERVICE FEE	3

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

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

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

4	Current value of plan's interest under this contract in the general account at year end	4	0
5	Current value of plan's interest under this contract in separate accounts at year end	5	0

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

e Type of contract: (1) ☐ individual policies (2) ☐ group deferred annuity

(3) ☐ other (specify) ▶

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

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

a Type of contract: (1) ☐ deposit administration (2) ☐ immediate participation guarantee

(3) ☐ guaranteed investment (4) ☒ other ▶ CUSTODIAL GUARANTEED INTEREST CONTR

b	Balance at the end of the previous year			7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)	5826		
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)	8462		
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below)	7c(5)	598678		
	▶ LOAN PAYMENT OUTSIDE INV TRANSFER				
	(6)Total additions			7c(6)	612966
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	612966
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)	31167		
	(2) Administration charge made by carrier	7e(2)	597		
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below)	7e(4)	385213		
	▶ LOAN WITHDRAWAL OUTSIDE INV TRANSFE				
	(5) Total deductions			7e(5)	416977
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	195989

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs.

Part IV Provision of Information

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

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

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

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

A Name of plan
MALNATI ORGANIZATION 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MALNATI ORGANIZATION, LLC

D Employer Identification Number (EIN)
36-3308841

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

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)

PRINCIPAL LIFE INSURANCE COMPANY

42-0127290

(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?
64	CONTRACT ADMINISTRATOR	45719	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

CAPITAL GROUP RETIREMENT PLAN SERVC

95-1411037

(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?
64	RECORDKEEPER	33624	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [X] No [ ]

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

GLOBAL RETIREMENT PARTNERS LLC

3430 REDWOOD HWY SUITE B60
SAN RAFAEL, CA 94903

(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	INVESTMENT ADVISOR	22490	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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)

DOWELL GROUP LLP

36-4027344

(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?
13	CONTRACT ADMIN	13825	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

(complete as many entries as needed)

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

a Name:

b EIN:

c Position:

d Address:

e Telephone:

Explanation:

SCHEDULE D (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

DFE/Participating Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
MALNATI ORGANIZATION 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
MALNATI ORGANIZATION, LLC

D Employer Identification Number (EIN)
36-3308841

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

a Name of MTIA, CCT, PSA, or 103-12 IE:	RETPILOT AMERI FDS 2010 CL R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-7304138-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	1303294
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETPILOT AMERI FDS 2015 CL R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-7304139-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	140475
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETPILOT AMERI FDS 2020 CL R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-7304140-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2828509
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETPILOT AMERI FDS 2025 CL R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-7304141-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	3794117
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETPILOT AMERI FDS 2030 CL R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-7304142-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	4349558
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETPILOT AMERI FDS 2035 CL R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-7304143-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	4429440
a Name of MTIA, CCT, PSA, or 103-12 IE:	RETPILOT AMERI FDS 2040 CL R1		
b Name of sponsor of entity listed in (a):	GREAT GRAY TRUST COMPANY		
c EIN-PN 38-7304144-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)	2207485

a Name of MTIA, CCT, PSA, or 103-12 IE: RETPILOT AMERI FDS 2045 CL R1

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

c EIN-PN 38-7304145-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2974203

a Name of MTIA, CCT, PSA, or 103-12 IE: RETPILOT AMERI FDS 2050 CL R1

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

c EIN-PN 38-7304146-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2903453

a Name of MTIA, CCT, PSA, or 103-12 IE: RETPILOT AMERI FDS 2055 CL R1

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

c EIN-PN 38-7304147-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 2007102

a Name of MTIA, CCT, PSA, or 103-12 IE: RETPILOT AMERI FDS 2060 CL R1

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

c EIN-PN 38-7304148-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 1087162

a Name of MTIA, CCT, PSA, or 103-12 IE: RETPILOT AMERI FDS 2065 CL R1

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

c EIN-PN 38-7304149-001	**d** Entity code C	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions) 248663

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection

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

A Name of plan
MALNATI ORGANIZATION 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MALNATI ORGANIZATION, LLC

D Employer Identification Number (EIN)
36-3308841

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)		
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	761550	802255
(9) Value of interest in common/collective trusts	1c(9)	856900	28273461
(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)	26895280	2315072
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		195989
(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	28513730	31586777
Liabilities			
1g Benefit claims payable	1g		
1h Operating payables	1h		
1i Acquisition indebtedness	1i		
1j Other liabilities	1j		
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	28513730	31586777

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)	221680	
(B) Participants	2a(1)(B)	1285024	
(C) Others (including rollovers)	2a(1)(C)	248141	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		1754845
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments	2b(1)(C)		
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	58200	
(F) Other	2b(1)(F)	8456	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		66656
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	80114	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		80114
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(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)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		4730913
(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)		-18249
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		6614279
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3333823	
(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)		3333823
f Corrective distributions (see instructions)	2f		92875
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)	114534	
(3) Recordkeeping fees	2i(3)		
(4) IQPA audit fees	2i(4)		
(5) Investment advisory and investment management fees	2i(5)		
(6) Bank or trust company trustee/custodial fees	2i(6)		
(7) Actuarial fees	2i(7)		
(8) Legal fees	2i(8)		
(9) Valuation/appraisal fees	2i(9)		
(10) Other trustee fees and expenses	2i(10)		
(11) Other expenses	2i(11)		
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		114534
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3541232
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		3073047
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: CJBS, LLC **(2)** EIN: 36-3524803

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

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

Part IV Compliance Questions

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

During the plan year:

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

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

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

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

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

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

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

SCHEDULE R (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Retirement Plan Information

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

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

OMB No. 1210-0110

2025

This Form is Open to Public Inspection.

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

A Name of plan
MALNATI ORGANIZATION 401(K) SAVINGS PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
MALNATI ORGANIZATION, LLC

D Employer Identification Number (EIN)
36-3308841

Part I Distributions

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

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

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

EIN(s): 20-3691658 42-0127290

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 Q704230A .

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

CJBS, LLC
10 Parkway North Blvd, Suite 200, Deerfield, Illinois 60015 • p. 847-945-2888 • f. 847-945-9512

www.cjbs.com

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

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CJBS

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of
Malnati Organization 401(k) Savings Plan

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

We have performed audits of the accompanying financial statements of Malnati Organization 401(k) Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits 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 Malnati Organization 401(k) Savings 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 Principal Trust Company as of December 31, 2025 and for the period from April 1, 2025 to December 31, 2025, and Capital Bank and Trust Company as of December 31, 2024 and for the period from January 1, 2025 to April 1, 2025 stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Malnati Organization 401(k) Savings 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 Malnati Organization 401(k) Savings Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Malnati Organization 401(k) Savings 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 Malnati Organization 401(k) Savings Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

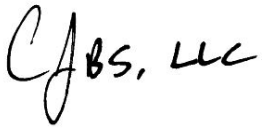
Other Matter—Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2025, 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental 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 their 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, is 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 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).



CJBS, LLC
Deerfield, IL

September 22, 2026

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2025 AND 2024

ASSETS

	2025	2024
Participant- directed investments:		
Investments at fair value	$ 30,588,533	$ 27,752,180
Investment at contract value	195,989	-
Total participant-directed investments	30,784,522	27,752,180
Receivables		
Notes receivable from participants	802,255	761,550
Participant contributions	47,584	70,585
Employer contributions	3,949	20,781
Total receivables	853,788	852,916
TOTAL ASSETS	$ 31,638,310	$ 28,605,096

LIABILITIES

Excess contributions payable	$ 96,739	$ 92,666
TOTAL LIABILITIES	96,739	92,666
NET ASSETS AVAILABLE FOR BENEFITS	$ 31,541,571	$ 28,512,430

The accompanying notes are an integral part of these financial statements.

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2025

	2025
ADDITIONS	
Additions to Net Assets Attributed to:	
Investment Income	
Net appreciation in fair value of investments	$ 4,684,584
Interest	13,985
Dividends	102,665
Total investment income	4,801,234
Contributions	
Employer	204,848
Participants	1,165,284
Rollover	248,141
Total contributions	1,618,273
Other Additions	
Interest on notes receivable from participants	58,200
Total Additions	6,477,707
DEDUCTIONS	
Deductions from net assets attributed to:	
Benefits paid to participants	3,334,032
Administrative expenses	114,534
Total deductions	3,448,566
NET INCREASE (DECREASE)	3,029,141
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	28,512,430
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	$ 31,541,571

The accompanying notes are an integral part of these financial statements.

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

NOTE A – DESCRIPTION OF PLAN

The following description of the Malnati Organization 401(k) Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan document and summary plan description for further details of the Plan provisions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

General

The Plan is a defined contribution plan covering all qualified employees of The Malnati Organization, LLC (the "Plan Sponsor", the "Company"). The Plan became effective on August 1, 1994. From time to time, the Plan has been amended and restated. The last amendment and restatement of the Plan was effective April 1, 2025. Amendments to the Plan include provisions as necessary to conform to various legislation and guidance under the Internal Revenue Code (the "Code") and provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Eligibility

To be eligible to make a salary deferral contribution or receive an employer matching contribution participants must have attained age 21 and completed six months of service. This requirement is satisfied upon working 500 hours during a six-month consecutive period. Employees may enter the Plan on the first day of each quarter after meeting eligibility requirements.

Contributions

Through payroll deductions, participants may contribute on a tax-deferred basis or after-tax basis (Roth deferrals) up to the maximum allowed under the Internal Revenue Code. Effective January 1, 2023, the Plan allowed elective deferral contributions to be made as Roth contributions (after-tax basis). Participants who have attained the age of 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified retirement plans (rollover). The Plan does not have auto-enrollment provisions. Participants direct the investment of their contributions into various investment options offered by the Plan. For each pay period that a participant makes contributions to the Plan, the Company makes a matching contribution. Matching provisions for participants are 50 percent of the participant's contribution up to $2,500 for the Plan year, calculated on a per-check basis.

Participant Accounts

Each participant's account is credited with (i) the participant's contribution, (ii) the Company's contribution, and (iii) the participant's account earnings. Each participant's account is charged with (i) withdrawals and (ii) an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the participant's vested account balance.

Vesting

Participants are vested immediately in their contributions, rollover contributions, and actual earnings thereon. Vesting in the Company's matching contributions and actual earnings thereon is based on years of continuous service. A participant becomes fully vested in the Company's matching contributions after six years of service or retirement, permanent disability, or death.

NOTE A – DESCRIPTION OF PLAN (continued)

The participant's vesting in the Company's contribution portion of their accounts is determined under the following schedule:

Years of Vesting Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Forfeitures

Forfeitures may be used to cover administrative costs of the Plan or to reduce employer contributions. As of December 31, 2025 and 2024, the forfeitures account balances were $7,525 and $61,248, respectively. During the year ended December 31, 2025, forfeitures of $226,743 were used to reduce employer contributions and $21,365 were used to pay Plan expenses. During the year ended December 31, 2024, the forfeited balances were not used.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Loan refinancing is allowed. The maximum number of loans outstanding available to any participant is two. The loans are collateralized by the participant's account and bear interest at rates determined by the plan administrator. For the years ended December 31, 2025 and 2024, the interest rate is 1.000% over the Prime Rate published in the Wall Street Journal on the first business day of the month the loan is originated Loans are generally repayable within five years. Principal and interest payments are made through payroll deductions or direct payments from participants' bank accounts. Loan fees may be charged against the Account of the Participant to whom the loan is granted, and the Plan Administrator may adopt any administrative rules or procedures that it deems necessary or appropriate with respect to the granting and administering of loans.

Payment of Benefits

Distributions are payable upon retirement, age 59½, death, disability, or termination of service. A participant may elect to receive a lump-sum distribution equal to his or her vested account balance or partial withdrawals. Vested account balances less than $5,000 are subject to payment in a lump sum upon termination as soon as administratively feasible. As of December 31, 2025 and 2024, terminated participants with balances under $5,000, subject to immediate payment in a lump sum, were approximately $24,000 and $155,000, respectively.

NOTE A – DESCRIPTION OF PLAN (continued)

Hardship Withdrawals

Participants may request that all or a portion of their accounts be distributed in the case of severe financial hardship, as defined in the plan document. The Company must approve of any such hardship withdrawals.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value, except for fully benefit-responsive investment contracts, which are reported at contract value. Contract value is the relevant measure for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the plan. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by investment advisers, custodians, and insurance companies. See note E for discussion of fair value measurements.

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

Notes Receivable from Participants

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

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (IRS) are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2025 excess contributions to the applicable participants prior to March 15, 2026. Plan distributed the 2024 excess contributions to the applicable participants prior to March 15, 2025.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Reclassifications

Certain comparative amounts have been reclassified to conform with the current presentation with no effect on previously reported net increase in net assets available for benefits.

NOTE C – INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2025 and 2024, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by the Plan's trustees. Principal Trust Company, a qualified institution and trustee of the Plan as of December 31, 2025, certified the information as of December 31, 2025, and for the period from April 1, 2025 through December 31, 2025. Capital Bank and Trust Company, a qualified institution and trustee of the Plan through April 1, 2025, certified the information as of and for the year ended December 31, 2024, and for the period from January 1, 2025 through April 1, 2025.

NOTE D – RELATED PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS

Delaware Charter Guarantee & Trust Company d/b/a Principal Trust Company (Principal Trust Company), a member of the Principal Financial Group, served as trustee as of the year ended December 31, 2025, and for the period from April 1, 2025 through December 31, 2025. The Plan invests in a guaranteed investment contract managed by Principal Life Insurance Company.

NOTE D – RELATED PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS (continued)

Capital Bank and Trust Company (CB&T), a wholly owned subsidiary of the Capital Group Companies, Inc. ("CGC") served as trustee as of and for the year ended December 31, 2024 and for the period from January 1, 2025 through April 1, 2025. In providing directed trustee services to the Plan, CB&T outsourced certain transaction processing and related responsibilities to an affiliated company, American Funds Service Company (AFS). AFS, a wholly owned subsidiary of Capital Research and Management Company (CRMC) and affiliate of CGC, was the transfer agent for The American Funds family of mutual funds. Certain plan investments were shares of registered investment companies issued by American Funds. Accordingly, transactions in above investments are deemed party-interest transactions. As of December 31, 2025 and 2024, the Plan investments managed by the respective trustees totaled $195,989 and $19,056,696, respectively.

Administrative expenses paid by the Plan to CGRPS (recordkeeper) during the period from January 1, 2025 through April 1, 2025, totaled $33,624. Administrative expenses paid by the Plan to Principal Life Insurance Company (contract administrator) during the period from April 1, 2025 through December 31, 2025, totaled $45,719.

Participants covered under the Plan are considered to be parties in interest. Participant loans in the amount of $802,255 and $761,550 at December 31, 2025 and 2024, respectively, are considered to be party-in-interest investments.

Certain employees of the Company perform administrative services for the Plan. These employees receive no compensation from the Plan for these services. The Company pays certain administrative fees of the Plan.

NOTE E – FAIR VALUE OF MARKET MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

NOTE E – FAIR VALUE MEASUREMENTS (continued)

- 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 observable for substantially the full term of the asset or liability.

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

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

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

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the 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.

Collective Investment Trust: Valued at the NAV per unit by the issuer and is based on the NAV of the underlying investments held in the collective investment trust. The fair value of participation units held in the *Great Gray Collective Investment Trust RetirePilot American Fund Series* are based on net asset value, which is obtained from audited information reported by the issuer of the CIT at year-end and is used as a practical expedient. Investments in the collective investment trusts can be purchased or sold continuously. These funds generally invest in open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds and unaffiliated collective trust funds.

Stable Value Funds: The Plan had an investment in the Invesco Stable Value Trust, a bank collective trust fund. Share Prices/NAV's reported on the Plan, as provided by the trustee, were generally obtained directly from the fund house or other investment provider. The NAV was used as a practical expedient to estimate fair value.

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value.

NOTE E – FAIR VALUE MEASUREMENTS (continued)

	Assets at Fair Value at December 31, 2025			
	Level 1	Level 2	Level 3	Total Fair Value
Mutual Funds	$ 2,315,072	$ -	$ -	$ 2,315,072
Investments Measured at NAV*				28,273,461
Assets at Fair Value				30,588,533
Total Investments				$ 30,588,533

	Assets at Fair Value at December 31, 2024			
	Level 1	Level 2	Level 3	Total Fair Value
Mutual Funds	$ 26,895,280	$ -	$ -	$ 26,895,280
Investments Measured at NAV*				856,900
Assets at Fair Value				$ 27,752,180

** The fair values of the investments reflected in the tables above have been determined using the NAV per share (or its equivalent) practical expedient and, as such, have not been categorized within the fair value hierarchy. The fair values presented in the tables are intended to permit reconciliation of the fair value hierarchy table to amounts presented in the Statements of Net Assets Available for Plan Benefits.*

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2025 and 2024, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

	Fair Value at December 31, 2025	Fair Value at December 31, 2024	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice Period
Stable Value	$ -	$ 856,900	n/a	Annual	12 months
Collective Investment Trust	$ 28,273,461	$ -	n/a	Daily	Withdrawals are generally permitted daily

NOTE F – GUARANTEED INVESTMENT CONTRACT

During 2025, the Plan's investment options included the Principal Fixed Income Guaranteed Option ("PFIGO"; "contract") which is a guaranteed general account-backed group annuity contract issued by Principal Life Insurance Company (Principal) to Principal Trust Company as custodian. As of December 31, 2024, the PFIGO was not an investment option.

The PFIGO has a contractually guaranteed rate of interest which is credited to participants' accounts. The PFIGO is considered a fully benefit-responsive investment and, therefore, was reported at contract value. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. Benefit payments are made at book value (i.e., no termination or surrender charge adjustments) for plan benefit events and investment transfers initiated by plan participants. Unfunded commitments and redemption restrictions are not applicable to PFIGO. Participants can transfer money from this contract daily.

As of December 31, 2025, the contract value of the Plan's investment in the contract was $195,989 and the credited interest rate was 4.70%.

NOTE G – PLAN TERMINATION

Although it has not expressed any intent 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 fully vested in their accounts.

NOTE H – 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 change in the value in investment securities will occur in the near term and that such change could materially affect participants' account balances and the amounts reported in the financial statements.

NOTE I – TAX STATUS

The Plan is a preapproved plan that received a favorable advisory letter from the Internal Revenue Service (IRS), which stated that the Plan, as then designed, complied with the applicable requirements of the Internal Revenue Code (IRC). 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 as of December 31, 2025 and 2024, respectively.

NOTE I – TAX STATUS (continued)

The Plan has not individually sought its own determination letter.

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 (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax position taken by the plan, and has concluded that as of December 31, 2025 and 2024, there are no uncertain position taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. For federal purposes, the tax returns essentially remain open for possible examination for a period of three years after the respective filing deadlines of those returns.

NOTE J – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to net assets per the Form 5500 as of December 31, 2025 and 2024:

	2025	2024
Net assets available for benefits per the financial statements	$ 31,541,571	$ 28,512,430
Adjustments to cash basis		
Company contribution receivable	(3,949)	(20,781)
Employee contribution receivable	(47,584)	(70,585)
Excess contribution payable	96,739	92,666
Net assets available for benefits per Form 5500	$ 31,586,777	$ 28,513,730

The following is a reconciliation of net increase in net assets available for benefits per the financial statements to net income per the Form 5500 for the year ended December 31, 2025:

Net increase in net assets available for benefits per the financial statements	$ 3,029,141
Adjustments allocated to	
Contributions employer-change in receivables from employer contributions	23,001
Contributions participants-change in receivables from participant contributions	16,832
Contributions participants-change in excess contribution payable	4,073
Net income per Form 5500	$ 3,073,047

NOTE K – SUBSEQUENT EVENTS

The management of the Plan has evaluated events subsequent to the statement of net assets available for benefits date of December 31, 2025, through September 22, 2026, the date the financial statements were available to be issued. It has concluded that there are no effects that provide additional evidence about conditions that existed at the statement of net assets available for benefits date that require recognition in the financial statements or related note disclosures in accordance with FASB ASC 855, *Subsequent Events*.

SUPPLEMENTARY INFORMATION

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31 2025

EIN: 36-3308841
Plan Number: 001

(a)	Identity of Issue, Borrower, Lessor, or Similar Party (b)	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value (c)	Cost (d)	Current Value (e)
	American Funds American Balanced R6	Mutual Fund	^	$ 6,989
	American Funds Washington Mutual R6	Mutual Fund	^	57,550
	American Funds New World R6	Mutual Fund	^	136,399
	Cohen & Steers RE EST SEC Z FD	Mutual Fund	^	101,224
	Fidelity Mid Cap Index Fund	Mutual Fund	^	217,960
	Fidelity SM Cap Index Fund	Mutual Fund	^	79,679
	Fidelity US Bond Index Fund	Mutual Fund	^	139,586
	Fidelity 500 Index Fund	Mutual Fund	^	981,170
	Hartford Strategic Income R6	Mutual Fund	^	21,925
	JP Morgan Core Bond Fund R6	Mutual Fund	^	45,362
	JP Morgan Large Cap Growth R6	Mutual Fund	^	139,328
	MFS Interntl Equity Fund R6	Mutual Fund	^	266,008
	Putnam Large Cap ValueR6	Mutual Fund	^	121,892
	Collective Investment Trusts			
	Great Gray Trust Company-RetPilot Ameri Fds 2010 Cl R1	Collective Investment Trusts	^	1,303,294
	Great Gray Trust Company-RetPilot Ameri Fds 2015 Cl R1	Collective Investment Trusts	^	140,475
	Great Gray Trust Company-RetPilot Ameri Fds 2020 Cl R1	Collective Investment Trusts	^	2,828,509
	Great Gray Trust Company-RetPilot Ameri Fds 2025 Cl R1	Collective Investment Trusts	^	3,794,117
	Great Gray Trust Company-RetPilot Ameri Fds 2030 Cl R1	Collective Investment Trusts	^	4,349,558
	Great Gray Trust Company-RetPilot Ameri Fds 2035 Cl R1	Collective Investment Trusts	^	4,429,440
	Great Gray Trust Company-RetPilot Ameri Fds 2040 Cl R1	Collective Investment Trusts	^	2,207,485
	Great Gray Trust Company-RetPilot Ameri Fds 2045 Cl R1	Collective Investment Trusts	^	2,974,203
	Great Gray Trust Company-RetPilot Ameri Fds 2050 Cl R1	Collective Investment Trusts	^	2,903,453
	Great Gray Trust Company-RetPilot Ameri Fds 2055 Cl R1	Collective Investment Trusts	^	2,007,102
	Great Gray Trust Company-RetPilot Ameri Fds 2060 Cl R1	Collective Investment Trusts	^	1,087,162
	Great Gray Trust Company-RetPilot Ameri Fds 2065 Cl R1	Collective Investment Trusts	^	248,663
				30,588,533
*	Principal Fixed Income Guaranteed Option	Investment at Contract Value (See Note F)	^	195,989
*	Notes Receivable from Participants	Interest rates ranging from 4.25% to 9.50% and due at various dates through November 22, 2039.		802,255
		Total		$ 31,586,777

* These investments are considered "parties-in-interest" as defined by ERISA.

^ Costs are being omitted per ERISA guidelines, due to the fact that this is a participant self-directed plan.

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

CJBS, LLC
10 Parkway North Blvd, Suite 200, Deerfield, Illinois 60015 • p. 847-945-2888 • f. 847-945-9512

www.cjbs.com

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

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CJBS

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of
Malnati Organization 401(k) Savings Plan

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

We have performed audits of the accompanying financial statements of Malnati Organization 401(k) Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits 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 Malnati Organization 401(k) Savings 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 Principal Trust Company as of December 31, 2025 and for the period from April 1, 2025 to December 31, 2025, and Capital Bank and Trust Company as of December 31, 2024 and for the period from January 1, 2025 to April 1, 2025 stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Malnati Organization 401(k) Savings 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 Malnati Organization 401(k) Savings Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Malnati Organization 401(k) Savings 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 Malnati Organization 401(k) Savings Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

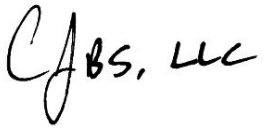
Other Matter—Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2025, 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental 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 their 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, is 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 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).



CJBS, LLC
Deerfield, IL

September 22, 2026

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2025 AND 2024

ASSETS

	2025	2024
Participant- directed investments:		
Investments at fair value	$ 30,588,533	$ 27,752,180
Investment at contract value	195,989	-
Total participant-directed investments	30,784,522	27,752,180
Receivables		
Notes receivable from participants	802,255	761,550
Participant contributions	47,584	70,585
Employer contributions	3,949	20,781
Total receivables	853,788	852,916
TOTAL ASSETS	$ 31,638,310	$ 28,605,096

LIABILITIES

Excess contributions payable	$ 96,739	$ 92,666
TOTAL LIABILITIES	96,739	92,666
NET ASSETS AVAILABLE FOR BENEFITS	$ 31,541,571	$ 28,512,430

The accompanying notes are an integral part of these financial statements.

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2025

	2025
ADDITIONS	
Additions to Net Assets Attributed to:	
Investment Income	
Net appreciation in fair value of investments	$ 4,684,584
Interest	13,985
Dividends	102,665
Total investment income	4,801,234
Contributions	
Employer	204,848
Participants	1,165,284
Rollover	248,141
Total contributions	1,618,273
Other Additions	
Interest on notes receivable from participants	58,200
Total Additions	6,477,707
DEDUCTIONS	
Deductions from net assets attributed to:	
Benefits paid to participants	3,334,032
Administrative expenses	114,534
Total deductions	3,448,566
NET INCREASE (DECREASE)	3,029,141
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	28,512,430
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	$ 31,541,571

The accompanying notes are an integral part of these financial statements.

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

NOTE A – DESCRIPTION OF PLAN

The following description of the Malnati Organization 401(k) Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan document and summary plan description for further details of the Plan provisions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

General

The Plan is a defined contribution plan covering all qualified employees of The Malnati Organization, LLC (the "Plan Sponsor", the "Company"). The Plan became effective on August 1, 1994. From time to time, the Plan has been amended and restated. The last amendment and restatement of the Plan was effective April 1, 2025. Amendments to the Plan include provisions as necessary to conform to various legislation and guidance under the Internal Revenue Code (the "Code") and provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Eligibility

To be eligible to make a salary deferral contribution or receive an employer matching contribution participants must have attained age 21 and completed six months of service. This requirement is satisfied upon working 500 hours during a six-month consecutive period. Employees may enter the Plan on the first day of each quarter after meeting eligibility requirements.

Contributions

Through payroll deductions, participants may contribute on a tax-deferred basis or after-tax basis (Roth deferrals) up to the maximum allowed under the Internal Revenue Code. Effective January 1, 2023, the Plan allowed elective deferral contributions to be made as Roth contributions (after-tax basis). Participants who have attained the age of 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified retirement plans (rollover). The Plan does not have auto-enrollment provisions. Participants direct the investment of their contributions into various investment options offered by the Plan. For each pay period that a participant makes contributions to the Plan, the Company makes a matching contribution. Matching provisions for participants are 50 percent of the participant's contribution up to $2,500 for the Plan year, calculated on a per-check basis.

Participant Accounts

Each participant's account is credited with (i) the participant's contribution, (ii) the Company's contribution, and (iii) the participant's account earnings. Each participant's account is charged with (i) withdrawals and (ii) an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the participant's vested account balance.

Vesting

Participants are vested immediately in their contributions, rollover contributions, and actual earnings thereon. Vesting in the Company's matching contributions and actual earnings thereon is based on years of continuous service. A participant becomes fully vested in the Company's matching contributions after six years of service or retirement, permanent disability, or death.

NOTE A – DESCRIPTION OF PLAN (continued)

The participant's vesting in the Company's contribution portion of their accounts is determined under the following schedule:

Years of Vesting Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Forfeitures

Forfeitures may be used to cover administrative costs of the Plan or to reduce employer contributions. As of December 31, 2025 and 2024, the forfeitures account balances were $7,525 and $61,248, respectively. During the year ended December 31, 2025, forfeitures of $226,743 were used to reduce employer contributions and $21,365 were used to pay Plan expenses. During the year ended December 31, 2024, the forfeited balances were not used.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Loan refinancing is allowed. The maximum number of loans outstanding available to any participant is two. The loans are collateralized by the participant's account and bear interest at rates determined by the plan administrator. For the years ended December 31, 2025 and 2024, the interest rate is 1.000% over the Prime Rate published in the Wall Street Journal on the first business day of the month the loan is originated Loans are generally repayable within five years. Principal and interest payments are made through payroll deductions or direct payments from participants' bank accounts. Loan fees may be charged against the Account of the Participant to whom the loan is granted, and the Plan Administrator may adopt any administrative rules or procedures that it deems necessary or appropriate with respect to the granting and administering of loans.

Payment of Benefits

Distributions are payable upon retirement, age 59½, death, disability, or termination of service. A participant may elect to receive a lump-sum distribution equal to his or her vested account balance or partial withdrawals. Vested account balances less than $5,000 are subject to payment in a lump sum upon termination as soon as administratively feasible. As of December 31, 2025 and 2024, terminated participants with balances under $5,000, subject to immediate payment in a lump sum, were approximately $24,000 and $155,000, respectively.

NOTE A – DESCRIPTION OF PLAN (continued)

Hardship Withdrawals

Participants may request that all or a portion of their accounts be distributed in the case of severe financial hardship, as defined in the plan document. The Company must approve of any such hardship withdrawals.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value, except for fully benefit-responsive investment contracts, which are reported at contract value. Contract value is the relevant measure for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the plan. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by investment advisers, custodians, and insurance companies. See note E for discussion of fair value measurements.

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

Notes Receivable from Participants

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

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (IRS) are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2025 excess contributions to the applicable participants prior to March 15, 2026. Plan distributed the 2024 excess contributions to the applicable participants prior to March 15, 2025.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Reclassifications

Certain comparative amounts have been reclassified to conform with the current presentation with no effect on previously reported net increase in net assets available for benefits.

NOTE C – INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2025 and 2024, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by the Plan's trustees. Principal Trust Company, a qualified institution and trustee of the Plan as of December 31, 2025, certified the information as of December 31, 2025, and for the period from April 1, 2025 through December 31, 2025. Capital Bank and Trust Company, a qualified institution and trustee of the Plan through April 1, 2025, certified the information as of and for the year ended December 31, 2024, and for the period from January 1, 2025 through April 1, 2025.

NOTE D – RELATED PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS

Delaware Charter Guarantee & Trust Company d/b/a Principal Trust Company (Principal Trust Company), a member of the Principal Financial Group, served as trustee as of the year ended December 31, 2025, and for the period from April 1, 2025 through December 31, 2025. The Plan invests in a guaranteed investment contract managed by Principal Life Insurance Company.

NOTE D – RELATED PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS (continued)

Capital Bank and Trust Company (CB&T), a wholly owned subsidiary of the Capital Group Companies, Inc. ("CGC") served as trustee as of and for the year ended December 31, 2024 and for the period from January 1, 2025 through April 1, 2025. In providing directed trustee services to the Plan, CB&T outsourced certain transaction processing and related responsibilities to an affiliated company, American Funds Service Company (AFS). AFS, a wholly owned subsidiary of Capital Research and Management Company (CRMC) and affiliate of CGC, was the transfer agent for The American Funds family of mutual funds. Certain plan investments were shares of registered investment companies issued by American Funds. Accordingly, transactions in above investments are deemed party-interest transactions. As of December 31, 2025 and 2024, the Plan investments managed by the respective trustees totaled $195,989 and $19,056,696, respectively.

Administrative expenses paid by the Plan to CGRPS (recordkeeper) during the period from January 1, 2025 through April 1, 2025, totaled $33,624. Administrative expenses paid by the Plan to Principal Life Insurance Company (contract administrator) during the period from April 1, 2025 through December 31, 2025, totaled $45,719.

Participants covered under the Plan are considered to be parties in interest. Participant loans in the amount of $802,255 and $761,550 at December 31, 2025 and 2024, respectively, are considered to be party-in-interest investments.

Certain employees of the Company perform administrative services for the Plan. These employees receive no compensation from the Plan for these services. The Company pays certain administrative fees of the Plan.

NOTE E – FAIR VALUE OF MARKET MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

NOTE E – FAIR VALUE MEASUREMENTS (continued)

- 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 observable for substantially the full term of the asset or liability.

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

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

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

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the 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.

Collective Investment Trust: Valued at the NAV per unit by the issuer and is based on the NAV of the underlying investments held in the collective investment trust. The fair value of participation units held in the *Great Gray Collective Investment Trust RetirePilot American Fund Series* are based on net asset value, which is obtained from audited information reported by the issuer of the CIT at year-end and is used as a practical expedient. Investments in the collective investment trusts can be purchased or sold continuously. These funds generally invest in open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds and unaffiliated collective trust funds.

Stable Value Funds: The Plan had an investment in the Invesco Stable Value Trust, a bank collective trust fund. Share Prices/NAV's reported on the Plan, as provided by the trustee, were generally obtained directly from the fund house or other investment provider. The NAV was used as a practical expedient to estimate fair value.

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value.

NOTE E – FAIR VALUE MEASUREMENTS (continued)

	Assets at Fair Value at December 31, 2025			
	Level 1	Level 2	Level 3	Total Fair Value
Mutual Funds	$ 2,315,072	$ -	$ -	$ 2,315,072
Investments Measured at NAV*				28,273,461
Assets at Fair Value				30,588,533
Total Investments				$ 30,588,533

	Assets at Fair Value at December 31, 2024			
	Level 1	Level 2	Level 3	Total Fair Value
Mutual Funds	$ 26,895,280	$ -	$ -	$ 26,895,280
Investments Measured at NAV*				856,900
Assets at Fair Value				$ 27,752,180

** The fair values of the investments reflected in the tables above have been determined using the NAV per share (or its equivalent) practical expedient and, as such, have not been categorized within the fair value hierarchy. The fair values presented in the tables are intended to permit reconciliation of the fair value hierarchy table to amounts presented in the Statements of Net Assets Available for Plan Benefits.*

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2025 and 2024, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

	Fair Value at December 31, 2025	Fair Value at December 31, 2024	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice Period
Stable Value	$ -	$ 856,900	n/a	Annual	12 months
Collective Investment Trust	$ 28,273,461	$ -	n/a	Daily	Withdrawals are generally permitted daily

NOTE F – GUARANTEED INVESTMENT CONTRACT

During 2025, the Plan's investment options included the Principal Fixed Income Guaranteed Option ("PFIGO"; "contract") which is a guaranteed general account-backed group annuity contract issued by Principal Life Insurance Company (Principal) to Principal Trust Company as custodian. As of December 31, 2024, the PFIGO was not an investment option.

The PFIGO has a contractually guaranteed rate of interest which is credited to participants' accounts. The PFIGO is considered a fully benefit-responsive investment and, therefore, was reported at contract value. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. Benefit payments are made at book value (i.e., no termination or surrender charge adjustments) for plan benefit events and investment transfers initiated by plan participants. Unfunded commitments and redemption restrictions are not applicable to PFIGO. Participants can transfer money from this contract daily.

As of December 31, 2025, the contract value of the Plan's investment in the contract was $195,989 and the credited interest rate was 4.70%.

NOTE G – PLAN TERMINATION

Although it has not expressed any intent 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 fully vested in their accounts.

NOTE H – 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 change in the value in investment securities will occur in the near term and that such change could materially affect participants' account balances and the amounts reported in the financial statements.

NOTE I – TAX STATUS

The Plan is a preapproved plan that received a favorable advisory letter from the Internal Revenue Service (IRS), which stated that the Plan, as then designed, complied with the applicable requirements of the Internal Revenue Code (IRC). 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 as of December 31, 2025 and 2024, respectively.

NOTE I – TAX STATUS (continued)

The Plan has not individually sought its own determination letter.

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 (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax position taken by the plan, and has concluded that as of December 31, 2025 and 2024, there are no uncertain position taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. For federal purposes, the tax returns essentially remain open for possible examination for a period of three years after the respective filing deadlines of those returns.

NOTE J – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to net assets per the Form 5500 as of December 31, 2025 and 2024:

	2025	2024
Net assets available for benefits per the financial statements	$ 31,541,571	$ 28,512,430
Adjustments to cash basis		
Company contribution receivable	(3,949)	(20,781)
Employee contribution receivable	(47,584)	(70,585)
Excess contribution payable	96,739	92,666
Net assets available for benefits per Form 5500	$ 31,586,777	$ 28,513,730

The following is a reconciliation of net increase in net assets available for benefits per the financial statements to net income per the Form 5500 for the year ended December 31, 2025:

Net increase in net assets available for benefits per the financial statements	$ 3,029,141
Adjustments allocated to	
Contributions employer-change in receivables from employer contributions	23,001
Contributions participants-change in receivables from participant contributions	16,832
Contributions participants-change in excess contribution payable	4,073
Net income per Form 5500	$ 3,073,047

NOTE K – SUBSEQUENT EVENTS

The management of the Plan has evaluated events subsequent to the statement of net assets available for benefits date of December 31, 2025, through September 22, 2026, the date the financial statements were available to be issued. It has concluded that there are no effects that provide additional evidence about conditions that existed at the statement of net assets available for benefits date that require recognition in the financial statements or related note disclosures in accordance with FASB ASC 855, *Subsequent Events*.

SUPPLEMENTARY INFORMATION

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31 2025

EIN: 36-3308841
Plan Number: 001

(a)	Identity of Issue, Borrower, Lessor, or Similar Party (b)	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value (c)	Cost (d)	Current Value (e)
	American Funds American Balanced R6	Mutual Fund	^	$ 6,989
	American Funds Washington Mutual R6	Mutual Fund	^	57,550
	American Funds New World R6	Mutual Fund	^	136,399
	Cohen & Steers RE EST SEC Z FD	Mutual Fund	^	101,224
	Fidelity Mid Cap Index Fund	Mutual Fund	^	217,960
	Fidelity SM Cap Index Fund	Mutual Fund	^	79,679
	Fidelity US Bond Index Fund	Mutual Fund	^	139,586
	Fidelity 500 Index Fund	Mutual Fund	^	981,170
	Hartford Strategic Income R6	Mutual Fund	^	21,925
	JP Morgan Core Bond Fund R6	Mutual Fund	^	45,362
	JP Morgan Large Cap Growth R6	Mutual Fund	^	139,328
	MFS Interntl Equity Fund R6	Mutual Fund	^	266,008
	Putnam Large Cap ValueR6	Mutual Fund	^	121,892
	Collective Investment Trusts			
	Great Gray Trust Company-RetPilot Ameri Fds 2010 Cl R1	Collective Investment Trusts	^	1,303,294
	Great Gray Trust Company-RetPilot Ameri Fds 2015 Cl R1	Collective Investment Trusts	^	140,475
	Great Gray Trust Company-RetPilot Ameri Fds 2020 Cl R1	Collective Investment Trusts	^	2,828,509
	Great Gray Trust Company-RetPilot Ameri Fds 2025 Cl R1	Collective Investment Trusts	^	3,794,117
	Great Gray Trust Company-RetPilot Ameri Fds 2030 Cl R1	Collective Investment Trusts	^	4,349,558
	Great Gray Trust Company-RetPilot Ameri Fds 2035 Cl R1	Collective Investment Trusts	^	4,429,440
	Great Gray Trust Company-RetPilot Ameri Fds 2040 Cl R1	Collective Investment Trusts	^	2,207,485
	Great Gray Trust Company-RetPilot Ameri Fds 2045 Cl R1	Collective Investment Trusts	^	2,974,203
	Great Gray Trust Company-RetPilot Ameri Fds 2050 Cl R1	Collective Investment Trusts	^	2,903,453
	Great Gray Trust Company-RetPilot Ameri Fds 2055 Cl R1	Collective Investment Trusts	^	2,007,102
	Great Gray Trust Company-RetPilot Ameri Fds 2060 Cl R1	Collective Investment Trusts	^	1,087,162
	Great Gray Trust Company-RetPilot Ameri Fds 2065 Cl R1	Collective Investment Trusts	^	248,663
				30,588,533
*	Principal Fixed Income Guaranteed Option	Investment at Contract Value (See Note F)	^	195,989
*	Notes Receivable from Participants	Interest rates ranging from 4.25% to 9.50% and due at various dates through November 22, 2039.		802,255
		Total		$ 31,586,777

* These investments are considered "parties-in-interest" as defined by ERISA.

^ Costs are being omitted per ERISA guidelines, due to the fact that this is a participant self-directed plan.

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

CJBS, LLC
10 Parkway North Blvd, Suite 200, Deerfield, Illinois 60015 • p. 847-945-2888 • f. 847-945-9512

www.cjbs.com

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

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CJBS

INDEPENDENT AUDITOR'S REPORT

To the Administrative Committee of
Malnati Organization 401(k) Savings Plan

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

We have performed audits of the accompanying financial statements of Malnati Organization 401(k) Savings Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) [ERISA Section 103(a)(3)(C) audit]. The financial statements comprise the statements of net assets available for benefits as of December 31, 2025 and 2024, and the related statement of changes in net assets available for benefits 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 Malnati Organization 401(k) Savings 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 Principal Trust Company as of December 31, 2025 and for the period from April 1, 2025 to December 31, 2025, and Capital Bank and Trust Company as of December 31, 2024 and for the period from January 1, 2025 to April 1, 2025 stating that the certified investment information, as described in Note C to the financial statements, is complete and accurate.

Opinion

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

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

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Malnati Organization 401(k) Savings 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 Malnati Organization 401(k) Savings Plan's ability to continue as a going concern for one year after the date the financial statements are available to be issued.

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Malnati Organization 401(k) Savings 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 Malnati Organization 401(k) Savings Plan's ability to continue as a going concern for a reasonable period of time.

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

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

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

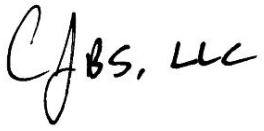
Other Matter—Supplemental Schedules Required by ERISA

The supplemental Schedule of Assets (Held at End of Year) as of December 31, 2025, 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental 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 their 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, is 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 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).



CJBS, LLC
Deerfield, IL

September 22, 2026

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2025 AND 2024

ASSETS

	2025	2024
Participant- directed investments:		
Investments at fair value	$ 30,588,533	$ 27,752,180
Investment at contract value	195,989	-
Total participant-directed investments	30,784,522	27,752,180
Receivables		
Notes receivable from participants	802,255	761,550
Participant contributions	47,584	70,585
Employer contributions	3,949	20,781
Total receivables	853,788	852,916
TOTAL ASSETS	$ 31,638,310	$ 28,605,096

LIABILITIES

Excess contributions payable	$ 96,739	$ 92,666
TOTAL LIABILITIES	96,739	92,666
NET ASSETS AVAILABLE FOR BENEFITS	$ 31,541,571	$ 28,512,430

The accompanying notes are an integral part of these financial statements.

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS

FOR THE YEAR ENDED DECEMBER 31, 2025

	2025
ADDITIONS	
Additions to Net Assets Attributed to:	
Investment Income	
Net appreciation in fair value of investments	$ 4,684,584
Interest	13,985
Dividends	102,665
Total investment income	4,801,234
Contributions	
Employer	204,848
Participants	1,165,284
Rollover	248,141
Total contributions	1,618,273
Other Additions	
Interest on notes receivable from participants	58,200
Total Additions	6,477,707
DEDUCTIONS	
Deductions from net assets attributed to:	
Benefits paid to participants	3,334,032
Administrative expenses	114,534
Total deductions	3,448,566
NET INCREASE (DECREASE)	3,029,141
NET ASSETS AVAILABLE FOR BENEFITS, BEGINNING OF YEAR	28,512,430
NET ASSETS AVAILABLE FOR BENEFITS, END OF YEAR	$ 31,541,571

The accompanying notes are an integral part of these financial statements.

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2025 AND 2024

NOTE A – DESCRIPTION OF PLAN

The following description of the Malnati Organization 401(k) Savings Plan (the "Plan") provides only general information. Participants should refer to the Plan document and summary plan description for further details of the Plan provisions. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

General

The Plan is a defined contribution plan covering all qualified employees of The Malnati Organization, LLC (the "Plan Sponsor", the "Company"). The Plan became effective on August 1, 1994. From time to time, the Plan has been amended and restated. The last amendment and restatement of the Plan was effective April 1, 2025. Amendments to the Plan include provisions as necessary to conform to various legislation and guidance under the Internal Revenue Code (the "Code") and provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Eligibility

To be eligible to make a salary deferral contribution or receive an employer matching contribution participants must have attained age 21 and completed six months of service. This requirement is satisfied upon working 500 hours during a six-month consecutive period. Employees may enter the Plan on the first day of each quarter after meeting eligibility requirements.

Contributions

Through payroll deductions, participants may contribute on a tax-deferred basis or after-tax basis (Roth deferrals) up to the maximum allowed under the Internal Revenue Code. Effective January 1, 2023, the Plan allowed elective deferral contributions to be made as Roth contributions (after-tax basis). Participants who have attained the age of 50 before the end of the plan year are eligible to make catch-up contributions. Participants may also contribute amounts representing distributions from other qualified retirement plans (rollover). The Plan does not have auto-enrollment provisions. Participants direct the investment of their contributions into various investment options offered by the Plan. For each pay period that a participant makes contributions to the Plan, the Company makes a matching contribution. Matching provisions for participants are 50 percent of the participant's contribution up to $2,500 for the Plan year, calculated on a per-check basis.

Participant Accounts

Each participant's account is credited with (i) the participant's contribution, (ii) the Company's contribution, and (iii) the participant's account earnings. Each participant's account is charged with (i) withdrawals and (ii) an allocation of administrative expenses. Allocations are based on participant earnings, account balances, or specific participant transactions, as defined. The benefit to which a participant is entitled is the participant's vested account balance.

Vesting

Participants are vested immediately in their contributions, rollover contributions, and actual earnings thereon. Vesting in the Company's matching contributions and actual earnings thereon is based on years of continuous service. A participant becomes fully vested in the Company's matching contributions after six years of service or retirement, permanent disability, or death.

NOTE A – DESCRIPTION OF PLAN (continued)

The participant's vesting in the Company's contribution portion of their accounts is determined under the following schedule:

Years of Vesting Service	Vested Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Forfeitures

Forfeitures may be used to cover administrative costs of the Plan or to reduce employer contributions. As of December 31, 2025 and 2024, the forfeitures account balances were $7,525 and $61,248, respectively. During the year ended December 31, 2025, forfeitures of $226,743 were used to reduce employer contributions and $21,365 were used to pay Plan expenses. During the year ended December 31, 2024, the forfeited balances were not used.

Notes Receivable from Participants

Participants may borrow from their fund accounts a minimum of $1,000 up to a maximum equal to the lesser of $50,000 or 50% of their vested account balance. Loan refinancing is allowed. The maximum number of loans outstanding available to any participant is two. The loans are collateralized by the participant's account and bear interest at rates determined by the plan administrator. For the years ended December 31, 2025 and 2024, the interest rate is 1.000% over the Prime Rate published in the Wall Street Journal on the first business day of the month the loan is originated Loans are generally repayable within five years. Principal and interest payments are made through payroll deductions or direct payments from participants' bank accounts. Loan fees may be charged against the Account of the Participant to whom the loan is granted, and the Plan Administrator may adopt any administrative rules or procedures that it deems necessary or appropriate with respect to the granting and administering of loans.

Payment of Benefits

Distributions are payable upon retirement, age 59½, death, disability, or termination of service. A participant may elect to receive a lump-sum distribution equal to his or her vested account balance or partial withdrawals. Vested account balances less than $5,000 are subject to payment in a lump sum upon termination as soon as administratively feasible. As of December 31, 2025 and 2024, terminated participants with balances under $5,000, subject to immediate payment in a lump sum, were approximately $24,000 and $155,000, respectively.

NOTE A – DESCRIPTION OF PLAN (continued)

Hardship Withdrawals

Participants may request that all or a portion of their accounts be distributed in the case of severe financial hardship, as defined in the plan document. The Company must approve of any such hardship withdrawals.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting in accordance with accounting principles generally accepted in the United States of America (GAAP).

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value, except for fully benefit-responsive investment contracts, which are reported at contract value. Contract value is the relevant measure for that portion of the net assets available for benefits of a defined contribution plan attributable to fully benefit-responsive investment contracts because contract value is the amount participants normally would receive if they were to initiate permitted transactions under the terms of the plan. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Plan's Investment Committee determines the Plan's valuation policies utilizing information provided by investment advisers, custodians, and insurance companies. See note E for discussion of fair value measurements.

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

Notes Receivable from Participants

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

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Excess Contributions Payable

Amounts payable to participants for contributions in excess of amounts allowed by the Internal Revenue Service (IRS) are recorded as a liability with a corresponding reduction to contributions. The Plan distributed the 2025 excess contributions to the applicable participants prior to March 15, 2026. Plan distributed the 2024 excess contributions to the applicable participants prior to March 15, 2025.

Payment of Benefits

Benefits are recorded when paid.

Administrative Expenses

Certain expenses of maintaining the Plan are paid by the Plan, unless otherwise paid by the Company. Expenses that are paid by the Company are excluded from these financial statements. Fees related to the administration of notes receivable from participants are charged directly to the participant's account and are included in administrative expenses. Investment related expenses are included in net appreciation of fair value of investments.

Reclassifications

Certain comparative amounts have been reclassified to conform with the current presentation with no effect on previously reported net increase in net assets available for benefits.

NOTE C – INFORMATION CERTIFIED BY THE PLAN'S TRUSTEE

Certain information in the accompanying financial statements and ERISA-required supplemental schedule related to investments and notes receivable from participants held as of December 31, 2025 and 2024, and net appreciation in fair value of investments, interest and dividends, and interest income on notes receivable from participants for the year ended December 31, 2025, was obtained by management and agreed to or derived from information certified as complete and accurate by the Plan's trustees. Principal Trust Company, a qualified institution and trustee of the Plan as of December 31, 2025, certified the information as of December 31, 2025, and for the period from April 1, 2025 through December 31, 2025. Capital Bank and Trust Company, a qualified institution and trustee of the Plan through April 1, 2025, certified the information as of and for the year ended December 31, 2024, and for the period from January 1, 2025 through April 1, 2025.

NOTE D – RELATED PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS

Delaware Charter Guarantee & Trust Company d/b/a Principal Trust Company (Principal Trust Company), a member of the Principal Financial Group, served as trustee as of the year ended December 31, 2025, and for the period from April 1, 2025 through December 31, 2025. The Plan invests in a guaranteed investment contract managed by Principal Life Insurance Company.

NOTE D – RELATED PARTY TRANSACTIONS AND PARTY IN INTEREST TRANSACTIONS (continued)

Capital Bank and Trust Company (CB&T), a wholly owned subsidiary of the Capital Group Companies, Inc. ("CGC") served as trustee as of and for the year ended December 31, 2024 and for the period from January 1, 2025 through April 1, 2025. In providing directed trustee services to the Plan, CB&T outsourced certain transaction processing and related responsibilities to an affiliated company, American Funds Service Company (AFS). AFS, a wholly owned subsidiary of Capital Research and Management Company (CRMC) and affiliate of CGC, was the transfer agent for The American Funds family of mutual funds. Certain plan investments were shares of registered investment companies issued by American Funds. Accordingly, transactions in above investments are deemed party-interest transactions. As of December 31, 2025 and 2024, the Plan investments managed by the respective trustees totaled $195,989 and $19,056,696, respectively.

Administrative expenses paid by the Plan to CGRPS (recordkeeper) during the period from January 1, 2025 through April 1, 2025, totaled $33,624. Administrative expenses paid by the Plan to Principal Life Insurance Company (contract administrator) during the period from April 1, 2025 through December 31, 2025, totaled $45,719.

Participants covered under the Plan are considered to be parties in interest. Participant loans in the amount of $802,255 and $761,550 at December 31, 2025 and 2024, respectively, are considered to be party-in-interest investments.

Certain employees of the Company perform administrative services for the Plan. These employees receive no compensation from the Plan for these services. The Company pays certain administrative fees of the Plan.

NOTE E – FAIR VALUE OF MARKET MEASUREMENTS

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

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

Level 2: Inputs to the valuation methodology include:

NOTE E – FAIR VALUE MEASUREMENTS (continued)

- 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 observable for substantially the full term of the asset or liability.

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

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

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

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the 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.

Collective Investment Trust: Valued at the NAV per unit by the issuer and is based on the NAV of the underlying investments held in the collective investment trust. The fair value of participation units held in the *Great Gray Collective Investment Trust RetirePilot American Fund Series* are based on net asset value, which is obtained from audited information reported by the issuer of the CIT at year-end and is used as a practical expedient. Investments in the collective investment trusts can be purchased or sold continuously. These funds generally invest in open-ended mutual funds, insurance company separate accounts, unaffiliated mutual funds and unaffiliated collective trust funds.

Stable Value Funds: The Plan had an investment in the Invesco Stable Value Trust, a bank collective trust fund. Share Prices/NAV's reported on the Plan, as provided by the trustee, were generally obtained directly from the fund house or other investment provider. The NAV was used as a practical expedient to estimate fair value.

The following table sets forth by level, within the fair value hierarchy, the Plan’s assets at fair value.

NOTE E – FAIR VALUE MEASUREMENTS (continued)

	Assets at Fair Value at December 31, 2025			
	Level 1	Level 2	Level 3	Total Fair Value
Mutual Funds	$ 2,315,072	$ -	$ -	$ 2,315,072
Investments Measured at NAV*				28,273,461
Assets at Fair Value				30,588,533
Total Investments				$ 30,588,533

	Assets at Fair Value at December 31, 2024			
	Level 1	Level 2	Level 3	Total Fair Value
Mutual Funds	$ 26,895,280	$ -	$ -	$ 26,895,280
Investments Measured at NAV*				856,900
Assets at Fair Value				$ 27,752,180

** The fair values of the investments reflected in the tables above have been determined using the NAV per share (or its equivalent) practical expedient and, as such, have not been categorized within the fair value hierarchy. The fair values presented in the tables are intended to permit reconciliation of the fair value hierarchy table to amounts presented in the Statements of Net Assets Available for Plan Benefits.*

The following table summarizes investments for which fair value is measured using the net asset value per share practical expedient as of December 31, 2025 and 2024, respectively. There are no participant redemption restrictions for these investments; the redemption notice period is applicable only to the Plan.

	Fair Value at December 31, 2025	Fair Value at December 31, 2024	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice Period
Stable Value	$ -	$ 856,900	n/a	Annual	12 months
Collective Investment Trust	$ 28,273,461	$ -	n/a	Daily	Withdrawals are generally permitted daily

NOTE F – GUARANTEED INVESTMENT CONTRACT

During 2025, the Plan's investment options included the Principal Fixed Income Guaranteed Option ("PFIGO"; "contract") which is a guaranteed general account-backed group annuity contract issued by Principal Life Insurance Company (Principal) to Principal Trust Company as custodian. As of December 31, 2024, the PFIGO was not an investment option.

The PFIGO has a contractually guaranteed rate of interest which is credited to participants' accounts. The PFIGO is considered a fully benefit-responsive investment and, therefore, was reported at contract value. Participants may ordinarily direct the withdrawal or transfer of all or a portion of their investment at contract value. Benefit payments are made at book value (i.e., no termination or surrender charge adjustments) for plan benefit events and investment transfers initiated by plan participants. Unfunded commitments and redemption restrictions are not applicable to PFIGO. Participants can transfer money from this contract daily.

As of December 31, 2025, the contract value of the Plan's investment in the contract was $195,989 and the credited interest rate was 4.70%.

NOTE G – PLAN TERMINATION

Although it has not expressed any intent 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 fully vested in their accounts.

NOTE H – 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 change in the value in investment securities will occur in the near term and that such change could materially affect participants' account balances and the amounts reported in the financial statements.

NOTE I – TAX STATUS

The Plan is a preapproved plan that received a favorable advisory letter from the Internal Revenue Service (IRS), which stated that the Plan, as then designed, complied with the applicable requirements of the Internal Revenue Code (IRC). 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 as of December 31, 2025 and 2024, respectively.

NOTE I – TAX STATUS (continued)

The Plan has not individually sought its own determination letter.

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 (or asset) if the plan has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan administrator has analyzed the tax position taken by the plan, and has concluded that as of December 31, 2025 and 2024, there are no uncertain position taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. For federal purposes, the tax returns essentially remain open for possible examination for a period of three years after the respective filing deadlines of those returns.

NOTE J – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements to net assets per the Form 5500 as of December 31, 2025 and 2024:

	2025	2024
Net assets available for benefits per the financial statements	$ 31,541,571	$ 28,512,430
Adjustments to cash basis		
Company contribution receivable	(3,949)	(20,781)
Employee contribution receivable	(47,584)	(70,585)
Excess contribution payable	96,739	92,666
Net assets available for benefits per Form 5500	$ 31,586,777	$ 28,513,730

The following is a reconciliation of net increase in net assets available for benefits per the financial statements to net income per the Form 5500 for the year ended December 31, 2025:

Net increase in net assets available for benefits per the financial statements	$ 3,029,141
Adjustments allocated to	
Contributions employer-change in receivables from employer contributions	23,001
Contributions participants-change in receivables from participant contributions	16,832
Contributions participants-change in excess contribution payable	4,073
Net income per Form 5500	$ 3,073,047

NOTE K – SUBSEQUENT EVENTS

The management of the Plan has evaluated events subsequent to the statement of net assets available for benefits date of December 31, 2025, through September 22, 2026, the date the financial statements were available to be issued. It has concluded that there are no effects that provide additional evidence about conditions that existed at the statement of net assets available for benefits date that require recognition in the financial statements or related note disclosures in accordance with FASB ASC 855, *Subsequent Events*.

SUPPLEMENTARY INFORMATION

MALNATI ORGANIZATION 401(K) SAVINGS PLAN

SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31 2025

EIN: 36-3308841
Plan Number: 001

(a)	Identity of Issue, Borrower, Lessor, or Similar Party (b)	Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value (c)	Cost (d)	Current Value (e)
	American Funds American Balanced R6	Mutual Fund	^	$ 6,989
	American Funds Washington Mutual R6	Mutual Fund	^	57,550
	American Funds New World R6	Mutual Fund	^	136,399
	Cohen & Steers RE EST SEC Z FD	Mutual Fund	^	101,224
	Fidelity Mid Cap Index Fund	Mutual Fund	^	217,960
	Fidelity SM Cap Index Fund	Mutual Fund	^	79,679
	Fidelity US Bond Index Fund	Mutual Fund	^	139,586
	Fidelity 500 Index Fund	Mutual Fund	^	981,170
	Hartford Strategic Income R6	Mutual Fund	^	21,925
	JP Morgan Core Bond Fund R6	Mutual Fund	^	45,362
	JP Morgan Large Cap Growth R6	Mutual Fund	^	139,328
	MFS Interntl Equity Fund R6	Mutual Fund	^	266,008
	Putnam Large Cap ValueR6	Mutual Fund	^	121,892
	Collective Investment Trusts			
	Great Gray Trust Company-RetPilot Ameri Fds 2010 Cl R1	Collective Investment Trusts	^	1,303,294
	Great Gray Trust Company-RetPilot Ameri Fds 2015 Cl R1	Collective Investment Trusts	^	140,475
	Great Gray Trust Company-RetPilot Ameri Fds 2020 Cl R1	Collective Investment Trusts	^	2,828,509
	Great Gray Trust Company-RetPilot Ameri Fds 2025 Cl R1	Collective Investment Trusts	^	3,794,117
	Great Gray Trust Company-RetPilot Ameri Fds 2030 Cl R1	Collective Investment Trusts	^	4,349,558
	Great Gray Trust Company-RetPilot Ameri Fds 2035 Cl R1	Collective Investment Trusts	^	4,429,440
	Great Gray Trust Company-RetPilot Ameri Fds 2040 Cl R1	Collective Investment Trusts	^	2,207,485
	Great Gray Trust Company-RetPilot Ameri Fds 2045 Cl R1	Collective Investment Trusts	^	2,974,203
	Great Gray Trust Company-RetPilot Ameri Fds 2050 Cl R1	Collective Investment Trusts	^	2,903,453
	Great Gray Trust Company-RetPilot Ameri Fds 2055 Cl R1	Collective Investment Trusts	^	2,007,102
	Great Gray Trust Company-RetPilot Ameri Fds 2060 Cl R1	Collective Investment Trusts	^	1,087,162
	Great Gray Trust Company-RetPilot Ameri Fds 2065 Cl R1	Collective Investment Trusts	^	248,663
				30,588,533
*	Principal Fixed Income Guaranteed Option	Investment at Contract Value (See Note F)	^	195,989
*	Notes Receivable from Participants	Interest rates ranging from 4.25% to 9.50% and due at various dates through November 22, 2039.		802,255
		Total		$ 31,586,777

* These investments are considered "parties-in-interest" as defined by ERISA.

^ Costs are being omitted per ERISA guidelines, due to the fact that this is a participant self-directed plan.