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
HERITAGE'S DAIRY STORES, INC. 401(K) SALARY REDUCTION PLAN & TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1976

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)
HERITAGE'S DAIRY STORES, INC.

376 JESSUP ROAD
THOROFARE, NJ 08086-2130

2b Employer Identification Number (EIN) 21-0717632

2c Plan Sponsor's telephone number 856-845-2855

2d Business code (see instructions) 311500

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.	10/07/2026	LISA BARROW
	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**	174
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)**	135
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	142
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	29
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	171
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	3
f	Total. Add lines **6d** and **6e**.	**6f**	174
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)**	154
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)**	150
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	16
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)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] **A** (Insurance Information) – Number Attached 0
- **(4)** [X] **C** (Service Provider Information)
- **(5)** [X] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

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

Receipt Confirmation Code_____

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

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

A Name of plan
HERITAGE'S DAIRY STORES, INC. 401(K) SALARY REDUCTION PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
HERITAGE'S DAIRY STORES, INC.

D Employer Identification Number (EIN)
21-0717632

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

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

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

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

SUMMIT GROUP RETIREMENT PLANNERS

46-4198717

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27	ADVISOR	22571	Yes [ ] No [X]	Yes [ ] No [ ]		Yes [ ] No [ ]

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

FIDELITY INVESTMENTS INSTITUTIONAL

04-2647786

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
64 65	RECORDKEEPER	22205	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

BGA&F

82-1813978

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
10	ACCOUNTANT/AUDITOR	10850	Yes [ ] No [X]	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

(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
HERITAGE'S DAIRY STORES, INC. 401(K) SALARY REDUCTION PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan or DFE sponsor's name as shown on line 2a of Form 5500
HERITAGE'S DAIRY STORES, INC.

D Employer Identification Number (EIN)
21-0717632

Part I Information on interests in MTIAs, CCTs, PSAs, and 103-12 IEs (to be completed by plans and DFEs)

(Complete as many entries as needed to report all interests in DFEs)

a Name of MTIA, CCT, PSA, or 103-12 IE: AB US LG CP GR CIT W

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
38-4116831-509	C	381683

a Name of MTIA, CCT, PSA, or 103-12 IE: RT NY LIFE AA CL 0

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

c EIN-PN	**d** Entity code	**e** Dollar value of interest in MTIA, CCT, PSA, or 103-12 IE at end of year (see instructions)
46-6350416-001	C	310276

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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

a Plan name

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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
HERITAGE'S DAIRY STORES, INC. 401(K) SALARY REDUCTION PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
HERITAGE'S DAIRY STORES, INC.

D Employer Identification Number (EIN)
21-0717632

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	0	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	0	0
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	0	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	0	0
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	0	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	0	0
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	693107	691959
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	6034522	7269668
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	0	0

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
1e Buildings and other property used in plan operation	1e	0	0
1f Total assets (add all amounts in lines 1a through 1e)	1f	6727629	7961627
Liabilities			
1g Benefit claims payable	1g	0	0
1h Operating payables	1h	0	0
1i Acquisition indebtedness	1i	0	0
1j Other liabilities	1j	0	0
1k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
1l Net assets (subtract line 1k from line 1f)	1l	6727629	7961627

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)	207002	
(B) Participants	2a(1)(B)	338393	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		545395
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	0	
(B) U.S. Government securities	2b(1)(B)	0	
(C) Corporate debt instruments	2b(1)(C)	0	
(D) Loans (other than to participants)	2b(1)(D)	0	
(E) Participant loans	2b(1)(E)	0	
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		0
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	0	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	270851	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		270851
(3) Rents	2b(3)		0
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	0	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	0	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		0
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)	0	
(B) Other	2b(5)(B)	0	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		60120
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		780695
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		1657061
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	365937	
(2) To insurance carriers for the provision of benefits	2e(2)	0	
(3) Other	2e(3)	0	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		365937
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		0
i Administrative expenses:			
(1) Salaries and allowances	2i(1)	0	
(2) Contract administrator fees	2i(2)	0	
(3) Recordkeeping fees	2i(3)	22205	
(4) IQPA audit fees	2i(4)	10850	
(5) Investment advisory and investment management fees	2i(5)	22571	
(6) Bank or trust company trustee/custodial fees	2i(6)	0	
(7) Actuarial fees	2i(7)	0	
(8) Legal fees	2i(8)	0	
(9) Valuation/appraisal fees	2i(9)	0	
(10) Other trustee fees and expenses	2i(10)	0	
(11) Other expenses	2i(11)	1500	
(12) Total administrative expenses. Add lines **2i(1)** through **(11)**	2i(12)		57126
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		423063
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1233998
l Transfers of assets:			
(1) To this plan	2l(1)		0
(2) From this plan	2l(2)		0

Part III Accountant's Opinion

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

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

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

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

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

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

(1) Name: BARSZ GOWIE AMON FULTZ LLC **(2)** EIN: 82-1813978

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		113604
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**		X	

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
HERITAGE'S DAIRY STORES, INC. 401(K) SALARY REDUCTION PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
HERITAGE'S DAIRY STORES, INC.

D Employer Identification Number (EIN)
21-0717632

Part I Distributions

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

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

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

EIN(s): 04-6568107

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

---

a Name of contributing employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

☐ Yes.

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

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

☐ No. Other. Provide explanation._____

Part VII IRS Compliance Questions

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

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

☐ Design-based safe harbor method

☐ "Prior year" ADP test

☒ "Current year" ADP test

☐ N/A

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

Heritages Dairy Stores, Inc.

401(k) Salary Reduction Plan and Trust

December 31, 2025 and 2024

Heritages Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust

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BARSZ GOWIE AMON FULTZ
Certified Public Accountants

Independent Auditor's Report

To the Plan Administrators of the
Heritages Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust

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

We have performed the audits of the accompanying financial statements of the Heritages Dairy Stores, Inc. 401(k) Salary Reduction Plan and Trust, 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 audit of Heritages Dairy Stores, Inc. 401(k) Salary Reduction Plan and Trust financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

In our opinion, based on our audit 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.

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- 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 audit 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 Heritage's Dairy Stores, Inc. 401(k) Salary Reduction Plan and Trust to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Heritage's Dairy Stores, Inc. 401(k) Salary Reduction Plan and Trust'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 (GAAS), we:

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

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4i - Schedule of Assets (Held at End of Year) and Schedule H, line 4a - Schedule of Delinquent Participant Contributions are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Barsz Gowie Amon & Fultz LLC

Newtown Square, PA
October 5, 2026

Heritage's Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust
Statements of Net Assets Available for Benefits

	December 31, 2025	December 31, 2024
Assets		
Investments - at Fair Value		
Mutual funds	$ 7,269,668	$ 6,034,522
Collective investment trust	691,959	693,107
Total Investments at Fair Value	7,961,627	6,727,629
Total Assets	7,961,627	6,727,629
Liabilities		
Excess contributions payable	16,756	-
Total Liabilities	16,756	-
Net Assets Available for Benefits	$ 7,944,871	$ 6,727,629

See accompanying notes to financial statements

Heritage's Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2025

Additions to Net Assets Attributed to:	
Investment Income	
Dividend and interest income	$ 270,851
Net appreciation in fair value of investments	840,815
Total Investment Income	1,111,666
Contributions	
Participants	323,502
Employer	205,137
Total Contributions	528,639
Total Additions	1,640,305
Deductions From Net Assets Attributed to:	
Benefits paid to participants	365,937
Administrative expenses	57,126
Total Deductions	423,063
Net Increase in Net Assets Available for Benefits	1,217,242
Net Assets Available for Benefits	
Beginning	6,727,629
Ending	$ 7,944,871

See accompanying notes to financial statements.

Note 1 Description of Plan

The following description of the Heritages Dairy Stores, Inc.401(k) Salary Reduction Plan and Trust (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan consists of a defined contribution plan (401(k) Plan) covering all full-time employees of Heritages Dairy Stores Inc, (the "Company"). The Plan trustees are responsible for oversight of the plan, and with the advice of external investment advisors, periodically determine the appropriateness of the Plan's investment offerings and monitor investment performance and reports to the Plan's plan administrator.

Eligibility Requirements

Employees over the age of 21 years old are eligible to participate in the plan after they have completed 1,000 hours and have one year of service with the Company.

Contributions

Participants may elect to defer to the Plan not to exceed the Internal Revenue Service (IRS) limitation ($23,500 for 2025 and $23,000 for 2024). Participants may designate all or a portion of their elective deferral as Roth elective deferrals. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions (up to $7,500 for 2025 and 2024). Additionally, in accordance with the Provisions of Secure 2.0 Act of 2022 The Plan permits eligible participants who attain the age 60 through 63 during calendar year to make enhanced super catch up elective deferrals (up to $11,250 for 2025.) This was not effective in 2024. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). The Company may, at its sole discretion, choose to make a discretionary contribution to the Plan. During the years ended December 31, 2025 and 2024 the Company elected to contribute 100 percent of the first 4 percent of compensation that the participant contributed to the Plan which totaled $205,137 and $214,199, respectively. The Company contributions are subject to IRS limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and Company matching contributions, as well as plan earnings, net of plan 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 benefit that can be provided from the participant's vested account. Participants may change their self-directed investment options anytime.

Note 1 Description of Plan (Continued)

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in the Company's matching contributions portion of their accounts is based on years of continuous service. A participant is 100% vested after 6 years of credited service based on a cliff-vesting basis. Participants become fully vested upon termination of employment due to death or disability.

< 1 Years	2 Years	3 Years	4 Years	5 Years	6 Years
0%	20%	40%	60%	80%	100%

Forfeited Accounts

Forfeited non-vested employer discretionary contributions resulting from a participants break in service, are used to offset administrative expenses of the Plan and/or the Company's contributions. Employee forfeitures totaled $18,862 and $8,376 for the years ended December 31, 2025 and 2024, respectively. Total forfeited non-vested funds used to reduce administrative expenses and employer contributions were $20,847 and $14,904 for the years ended December 31, 2025 and 2024, respectively.

Notes Receivable from Participants

The Plan does not permit participants to borrow from their participant accounts.

Payment of Benefits.

Upon termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Additionally, participants who are still employed may make hardship withdrawals as defined by the IRS from their salary deferral account balance. Employees age 59 ½ may withdraw any portion of their vested account balance. Benefits are recorded when paid.

Note 2 Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Investment Valuation and Income Recognition

Investments are reported at fair value, which 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. As a practical expedient, the fair value of the collective funds and the collective investment trust fund are estimated using the net asset value ("NAV") per share of the fund. See Note 4 for discussion of fair value measurement.

Note 2 Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition (Continued)
Purchases are recorded on a trade date basis, and sales of securities are recorded on the settlement 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.

The net returns from investment activity include realized and unrealized gains and losses from investment activity of the plan's assets. Unrealized gains and losses are calculated as the difference between the current value of investments as of the end of the Plan year and either the current value at the end of the preceding year or the actual cost if such investments were purchased during the current year. Realized gains or losses on sales of investments are calculated as the difference between sales proceeds and the current value of the investments at the beginning of the year or the actual cost of such investments were purchased during the year.

Employer and Employee Contribution Receivables
Employee contribution receivables are recorded when amounts have been withheld from employees prior to the end of the year but were not remitted to the plan until the subsequent year. Employer contribution receivable represents the Company's discretionary contribution for the plan year that was not paid until the subsequent year.

Use of Estimates
The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

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. Investment related expenses are included in net appreciation of fair value of investments.

Note 3 ERISA Section 103(a)(3)(c) Audit for the Financial Statements

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2024 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.

Note 3 ERISA Section 103(a)(3)(c) Audit for the 2025 Financial Statements (Continued)

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

Management has obtained a certification from Fidelity Management Trust Company (the "Trustee" of the plan) in which they certified that the statements furnished for the specified periods, pursuant to 29 CFR 2520.103-5 (c) are complete and accurate reflection of the custodian of the plan's business records. The information related to investments and notes receivable from participants disclosed in the accompanying financial statements, including investments held at December 31 2025, and net appreciation in fair value of investments, interest, and dividends for the year ended December 31, 2025 was obtained or derived from information supplied from and certified by the custodian of the plan, the custodian, in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Note 4 Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). 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 as of the reporting date.

Level 2 - Inputs to the valuation methodology include:

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

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

Level 3 – Inputs to the valuation methodology are unobservable or significant to the fair value measurement.

Note 4 Fair Value Measurements (Continued)

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

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

Mutual Funds – the mutual funds are valued at the daily closing price as reported by the fund. Mutual Funds held by the Plan are open-ended funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Investments measured at NAV – consist of collective investment trusts and are valued at the NAV of units of collective investment trusts. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of a collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

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

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

	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value	Fair Value
December 31, 2025					
Mutual funds	$7,269,669	$ -	$ -	$ -	$7,269,669
	$7,269,669	$ -	$ -	$ -	$7,269,669
Collective investment trust					$ 691,959
Total investment at fair value					$7,961,628

Note 4 Fair Value Measurements (Continued)

	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value	Fair Value
December 31, 2024					
Mutual funds	$6,034,522	$ -	$ -	$ -	$ 6,034,522
	$6,034,522	$ -	$ -	$ -	$ 6,034,522
Collective investment trust					$ 693,107
Total investment at fair value					$ 6,727,629

The following table summarizes investments measured at fair value based on NAV per share as a practical expedient as of December 31, 2025 and 2024.

December 31, 2025	Fair Value	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice
Collective Investment Trust	$691,959	N/A	Daily	No restriction

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice
Collective Investment Trust	$693,107	N/A	Daily	No restriction

Collective Investment Trusts

AB Large Cap Growth CIT W Series Fund ("AB CIT") is one of a series of collective investment trusts related to the Great Gray Collective Investment Trust ("GG CIT") who is managed by Madison Dearborn Partners, LLC. The AB CIT seeks long-term growth of capital by investing primarily in equity securities of large-capitalization U.S. companies. The objective of the AB CIT is to outperform its benchmark, the Russell 1000 Growth TR USD, through fundamental stock selection and aims to provide returns relative to the risk taken.

AB CIT sells new units and repurchases outstanding units on a daily basis. Unit purchase and redemption are transacted at the NAV per free class of the Funds determined as of the close of business each day. The NAV per unit is computed by dividing the total fair value of the assets of each individual CIT held by GG CIT, less its liabilities, by the total number of units outstanding at the time of such computation. Investment income earned is reinvested in each and included in the determination of unit values.

Note 4 Fair Value Measurements (Continued)

Collective Investment Trusts (continued)
The Reliance Trust Company Stable Value Employee Benefit Investment Trust (the "Fund") which is a collective investment trust fund managed by New York Life and the trustee Reliance Trust Company. RT CIT invests in the New York Life Group Annuity Contract, which invests in the New York Life Poole Separate Account No. 25 (the separate account). The primary objective of the Fund is to provide a stable, low-risk option with competitive yields, preventing price fluctuations.

Participants may redeem trust units in the collective investment trusts on a daily basis for withdrawal or transfer of all or a portion of their investment at the assets underlying contract value (NAV) without restriction. The NAV per unit is computed by dividing the total fair value of the assets, less its liabilities, by the total number of units outstanding at the time of such computation. Investment income earned is reinvested in each and included in the determination of unit values.

Events outside the normal operations of the Fund that cause a withdrawal from an investment contract may result in a negative market value adjustment, which can limit the ability to transact at contract value with the issuers of its investment contracts. Examples of such events include, but are not limited to, partial or complete legal termination of the Fund or a unit holder, tax disqualification of the Fund or a unit holder, and certain Fund amendments if issuers' consents are not obtained. According to the individual collective investment trusts' annual reports, as of December 31, 2025, the occurrence of such an event is not considered to be probable.

Note 5 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 would become 100 percent vested in their employer contributions.

Note 6 Related Party Transactions and Party-In-Interest Transactions

During the course of the year, the Plan entered into certain party-in-interest transactions with Fidelity Management Trust Company, who serves as fund Trustee. The Plan also has service providers in which administrative fees (see Note 2) are paid for services provided. As such, transactions in these investments and for services provided qualify as party-in-interest transactions that are exempt from the prohibited transaction rules of ERISA. Fees paid by the Plan for the investment management services and auditing services are included in administrative expenses.

Note 7 Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

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

Note 8 Prohibited Transactions

As reported on Schedule H, part IV, line 4a, Schedule of Delinquent Participant Contributions for the year ended December 31, 2025, certain participant contributions were not remitted to the Plan within the timeframe specified by the Department of Labor's Regulation 29 CFR 2510.53-102, thus constituting non-exempt transactions between the Plan and the Company. delinquent participant contributions, relating to various payroll periods were remitted to the Plan but exceeded the time allowed by the DOL to be reasonably segregated from the Company's assets. The amount of the delinquent contributions as of December 31st are as follows:

2024	$107,450
2025	6,154
	$113,604

As of the date of these financial statements, the Company will be entering the Voluntary Fiduciary Correction Program (VFCP) and expects to correct delinquent contributions in 2026. Management has established procedures and controls to prevent future delinquency starting in 2026.

Note 9 Risks and Uncertainties

Investments are subject to market volatility, which could have a material effect on participant accounts. The Plan provides for various investment options. These investment options are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment options and the level of uncertainty related to changes in the value of investment options, it is reasonably possible that changes in risks in the near term could materially affect participant's accounts balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

Note 10 Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of Net Assets Available for Benefits per the financial statements at December 31, 205 to Form 5500:

	2025
Net Assets Available for Benefit per the financial statements	$7,944,871
Add: Excess contributions payable	16,756
Net Assets Available for Benefits per the Form 5500	$7,961,627

The following is a reconciliation of participants and employer contributions per the financial statements at December 31, 2025 to Form 5500:

	2025
Participants contributions per the financial statements	$ 323,502
Add: Adjustment for excess contributions payable	14,891
Participants contributions per Form 5500	$ 338,393
Employer contributions per the financial statements	$ 205,137
Add: Adjustment for excess contributions payable	1,865
Employer contributions per Form 5500	$ 207,002

Note 11 Subsequent Events

The Plan has evaluated subsequent events through October 5, 2026, the date the financial statements were available to be issued. Based upon the evaluation, the Plan's management did not identify subsequent events that require adjustment or disclosure in the financial statements.

Heritage's Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust
EIN: 52-1690841 - Plan 001
Schedule H, Line 4i Schedule of Assets (Held At End of Year)
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par, or Maturity Value	(d) Cost	(e) Fair Value
	Alliance Bernstein US Large Cap Growth CIT			
*	(W Series) Fee: Class P-1	Collective Investment Trust	**	$ 381,683
*	Reliance Trust New York Anchor Account Series I	Collective Investment Trust	**	310,276
				$ 691,959
	American Funds American Balanced Fund: Class R-6	Mutual Funds	**	$ 645
*	Fidelity 500 Index Fund	Mutual Funds	**	135,677
*	Fidelity Emerging Markets Index Fund	Mutual Funds	**	9,585
*	Fidelity Inflation-Protected Bond Index Fund	Mutual Funds	**	41,848
*	Fidelity Mid Cap Index Fund	Mutual Funds	**	106,544
*	Fidelity Total Market Index	Mutual Funds	**	2,821
*	Fidelity Small Cap Index Fund	Mutual Funds	**	78,488
	John Hancock Bond Fund Class R6	Mutual Funds	**	566
	JPMorgan Equity Income Fund: Class R6	Mutual Funds	**	326,082
	JPMorgan Mid Cap Growth Fund: Class R6	Mutual Funds	**	81,919
	MFS International Equity Fund	Mutual Funds	**	76,603
	MFS Mid Cap Value Fund: Class R6	Mutual Funds	**	69,215
	PGIM High Yield Fund: Class R6	Mutual Funds	**	10,909
	PIMCO International Bond Fund (U.S. Dollar-Hedged)	Mutual Funds	**	67,875
	Principal Real Estate Securities Fund: Class R-6	Mutual Funds	**	47,248
	Vanguard Target Retirement 2020 Fund: Investor Shares	Mutual Funds	**	10,630
	Vanguard Target Retirement 2025 Fund: Investor Shares	Mutual Funds	**	815,374
	Vanguard Target Retirement 2030 Fund: Investor Shares	Mutual Funds	**	966,025
	Vanguard Target Retirement 2035 Fund: Investor Shares	Mutual Funds	**	1,698,083
	Vanguard Target Retirement 2040 Fund: Investor Shares	Mutual Funds	**	283,947
	Vanguard Target Retirement 2045 Fund: Investor Shares	Mutual Funds	**	798,708
	Vanguard Target Retirement 2050 Fund: Investor Shares	Mutual Funds	**	329,209
	Vanguard Target Retirement 2055 Fund: Investor Shares	Mutual Funds	**	279,546
	Vanguard Target Retirement 2060 Fund: Investor Shares	Mutual Funds	**	652,055
	Vanguard Target Retirement 2065 Fund: Investor Shares	Mutual Funds	**	32,275
	Vanguard Target Retirement Income Fund: Investor Shares	Mutual Funds	**	324,496
	Vanguard Wellesley Income Fund: Admiral Shares	Mutual Funds	**	23,295
				$ 7,269,668

* Party-in-interest

** Information is not applicable as investments are participant directed.

See independent auditor's report.

Heritage's Dairy Stores, Inc
401(k) Salary Reduction Plan and Trust
EIN: 52-1690841 - Plan 001
Schedule H, Part IV, Line 4a - Schedule of Delinquent Participant Contributions
December 31, 2025

Participant Contributions Transferred Late to the Plan		Total that Constitues Nonexempt Prohibitive Transactions			
Check Here if Late Participant Loan Repayments are Included		Contributions Not Corrected	Contributions Corrected Ouside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
For the Year ended December 31, 2024	$ 107,450	$ -		$ 107,450	$ -
For the Year ended December 31, 2025	$ 6,154	$ -		$ 6,154	$ -

See independent auditor's report.

Heritages Dairy Stores, Inc.

401(k) Salary Reduction Plan and Trust

December 31, 2025 and 2024

Heritages Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust

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BARSZ GOWIE AMON FULTZ
Certified Public Accountants

Independent Auditor's Report

To the Plan Administrators of the
Heritages Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust

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

We have performed the audits of the accompanying financial statements of the Heritages Dairy Stores, Inc. 401(k) Salary Reduction Plan and Trust, 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 audit of Heritages Dairy Stores, Inc. 401(k) Salary Reduction Plan and Trust financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audit need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

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

Opinion

In our opinion, based on our audit 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.

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- 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 audit 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 Heritage's Dairy Stores, Inc. 401(k) Salary Reduction Plan and Trust to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

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

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Heritage's Dairy Stores, Inc. 401(k) Salary Reduction Plan and Trust'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 (GAAS), we:

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

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

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

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

Supplemental Schedules Required by ERISA

The supplemental schedules of Schedule H, line 4i - Schedule of Assets (Held at End of Year) and Schedule H, line 4a - Schedule of Delinquent Participant Contributions are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

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

In our opinion—

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

Barsz Gowie Amon & Fultz LLC

Newtown Square, PA
October 5, 2026

Heritage's Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust
Statements of Net Assets Available for Benefits

	December 31, 2025	December 31, 2024
Assets		
Investments - at Fair Value		
Mutual funds	$ 7,269,668	$ 6,034,522
Collective investment trust	691,959	693,107
Total Investments at Fair Value	7,961,627	6,727,629
Total Assets	7,961,627	6,727,629
Liabilities		
Excess contributions payable	16,756	-
Total Liabilities	16,756	-
Net Assets Available for Benefits	$ 7,944,871	$ 6,727,629

See accompanying notes to financial statements

Heritage's Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust
Statement of Changes in Net Assets Available for Benefits
For the Year Ended December 31, 2025

Additions to Net Assets Attributed to:	
Investment Income	
Dividend and interest income	$ 270,851
Net appreciation in fair value of investments	840,815
Total Investment Income	1,111,666
Contributions	
Participants	323,502
Employer	205,137
Total Contributions	528,639
Total Additions	1,640,305
Deductions From Net Assets Attributed to:	
Benefits paid to participants	365,937
Administrative expenses	57,126
Total Deductions	423,063
Net Increase in Net Assets Available for Benefits	1,217,242
Net Assets Available for Benefits	
Beginning	6,727,629
Ending	$ 7,944,871

See accompanying notes to financial statements.

Note 1 Description of Plan

The following description of the Heritages Dairy Stores, Inc.401(k) Salary Reduction Plan and Trust (the "Plan") provides only general information. Participants should refer to the plan agreement for a more complete description of the Plan's provisions.

General

The Plan consists of a defined contribution plan (401(k) Plan) covering all full-time employees of Heritages Dairy Stores Inc, (the "Company"). The Plan trustees are responsible for oversight of the plan, and with the advice of external investment advisors, periodically determine the appropriateness of the Plan's investment offerings and monitor investment performance and reports to the Plan's plan administrator.

Eligibility Requirements

Employees over the age of 21 years old are eligible to participate in the plan after they have completed 1,000 hours and have one year of service with the Company.

Contributions

Participants may elect to defer to the Plan not to exceed the Internal Revenue Service (IRS) limitation ($23,500 for 2025 and $23,000 for 2024). Participants may designate all or a portion of their elective deferral as Roth elective deferrals. Participants who have attained age 50 before the end of the Plan year are eligible to make catch-up contributions (up to $7,500 for 2025 and 2024). Additionally, in accordance with the Provisions of Secure 2.0 Act of 2022 The Plan permits eligible participants who attain the age 60 through 63 during calendar year to make enhanced super catch up elective deferrals (up to $11,250 for 2025.) This was not effective in 2024. Participants may also contribute amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover). The Company may, at its sole discretion, choose to make a discretionary contribution to the Plan. During the years ended December 31, 2025 and 2024 the Company elected to contribute 100 percent of the first 4 percent of compensation that the participant contributed to the Plan which totaled $205,137 and $214,199, respectively. The Company contributions are subject to IRS limitations.

Participant Accounts

Each participant's account is credited with the participant's contribution and Company matching contributions, as well as plan earnings, net of plan 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 benefit that can be provided from the participant's vested account. Participants may change their self-directed investment options anytime.

Note 1 Description of Plan (Continued)

Vesting

Participants are immediately vested in their voluntary contributions plus actual earnings thereon. Vesting in the Company's matching contributions portion of their accounts is based on years of continuous service. A participant is 100% vested after 6 years of credited service based on a cliff-vesting basis. Participants become fully vested upon termination of employment due to death or disability.

< 1 Years	2 Years	3 Years	4 Years	5 Years	6 Years
0%	20%	40%	60%	80%	100%

Forfeited Accounts

Forfeited non-vested employer discretionary contributions resulting from a participants break in service, are used to offset administrative expenses of the Plan and/or the Company's contributions. Employee forfeitures totaled $18,862 and $8,376 for the years ended December 31, 2025 and 2024, respectively. Total forfeited non-vested funds used to reduce administrative expenses and employer contributions were $20,847 and $14,904 for the years ended December 31, 2025 and 2024, respectively.

Notes Receivable from Participants

The Plan does not permit participants to borrow from their participant accounts.

Payment of Benefits.

Upon termination of service due to death, disability or retirement, a participant may elect to receive either a lump-sum amount equal to the value of the participant's vested interest in his or her account, or annual installments. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as a lump-sum distribution. Additionally, participants who are still employed may make hardship withdrawals as defined by the IRS from their salary deferral account balance. Employees age 59 ½ may withdraw any portion of their vested account balance. Benefits are recorded when paid.

Note 2 Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America ("U.S. GAAP").

Investment Valuation and Income Recognition

Investments are reported at fair value, which 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. As a practical expedient, the fair value of the collective funds and the collective investment trust fund are estimated using the net asset value ("NAV") per share of the fund. See Note 4 for discussion of fair value measurement.

Note 2 Summary of Significant Accounting Policies (Continued)

Investment Valuation and Income Recognition (Continued)
Purchases are recorded on a trade date basis, and sales of securities are recorded on the settlement 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.

The net returns from investment activity include realized and unrealized gains and losses from investment activity of the plan's assets. Unrealized gains and losses are calculated as the difference between the current value of investments as of the end of the Plan year and either the current value at the end of the preceding year or the actual cost if such investments were purchased during the current year. Realized gains or losses on sales of investments are calculated as the difference between sales proceeds and the current value of the investments at the beginning of the year or the actual cost of such investments were purchased during the year.

Employer and Employee Contribution Receivables
Employee contribution receivables are recorded when amounts have been withheld from employees prior to the end of the year but were not remitted to the plan until the subsequent year. Employer contribution receivable represents the Company's discretionary contribution for the plan year that was not paid until the subsequent year.

Use of Estimates
The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires the plan administrator to make estimates and assumptions that affect the reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

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. Investment related expenses are included in net appreciation of fair value of investments.

Note 3 ERISA Section 103(a)(3)(c) Audit for the Financial Statements

Management, having determined it is permissible in the circumstances, has elected to have the audit of the 2024 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.

Note 3 ERISA Section 103(a)(3)(c) Audit for the 2025 Financial Statements (Continued)

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

Management has obtained a certification from Fidelity Management Trust Company (the "Trustee" of the plan) in which they certified that the statements furnished for the specified periods, pursuant to 29 CFR 2520.103-5 (c) are complete and accurate reflection of the custodian of the plan's business records. The information related to investments and notes receivable from participants disclosed in the accompanying financial statements, including investments held at December 31 2025, and net appreciation in fair value of investments, interest, and dividends for the year ended December 31, 2025 was obtained or derived from information supplied from and certified by the custodian of the plan, the custodian, in accordance with 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

Note 4 Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). 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 as of the reporting date.

Level 2 - Inputs to the valuation methodology include:

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

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

Level 3 – Inputs to the valuation methodology are unobservable or significant to the fair value measurement.

Note 4 Fair Value Measurements (Continued)

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

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

Mutual Funds – the mutual funds are valued at the daily closing price as reported by the fund. Mutual Funds held by the Plan are open-ended funds that are registered with the Securities and Exchange Commission. These funds are required to publish their daily ("NAV") and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

Investments measured at NAV – consist of collective investment trusts and are valued at the NAV of units of collective investment trusts. The NAV, as provided by the custodian, is used as a practical expedient to estimate fair value. The NAV is based on the fair value of the underlying investments held by the fund less its liabilities. This practical expedient is not used when it is determined to be probable that the fund will sell the investment for an amount different than the reported NAV. Participant transactions (purchases and sales) may occur daily. Were the Plan to initiate a full redemption of a collective trust, the investment adviser reserves the right to temporarily delay withdrawal from the trust in order to ensure that securities liquidations will be carried out in an orderly business manner.

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

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

	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value	Fair Value
December 31, 2025					
Mutual funds	$7,269,669	$ -	$ -	$ -	$7,269,669
	$7,269,669	$ -	$ -	$ -	$7,269,669
Collective investment trust					$ 691,959
Total investment at fair value					$7,961,628

Note 4 Fair Value Measurements (Continued)

	Level 1	Level 2	Level 3	Investments Measured at Net Asset Value	Fair Value
December 31, 2024					
Mutual funds	$6,034,522	$ -	$ -	$ -	$ 6,034,522
	$6,034,522	$ -	$ -	$ -	$ 6,034,522
Collective investment trust					$ 693,107
Total investment at fair value					$ 6,727,629

The following table summarizes investments measured at fair value based on NAV per share as a practical expedient as of December 31, 2025 and 2024.

December 31, 2025	Fair Value	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice
Collective Investment Trust	$691,959	N/A	Daily	No restriction

December 31, 2024	Fair Value	Unfunded Commitments	Redemption Frequency (if Currently Eligible)	Redemption Notice
Collective Investment Trust	$693,107	N/A	Daily	No restriction

Collective Investment Trusts

AB Large Cap Growth CIT W Series Fund ("AB CIT") is one of a series of collective investment trusts related to the Great Gray Collective Investment Trust ("GG CIT") who is managed by Madison Dearborn Partners, LLC. The AB CIT seeks long-term growth of capital by investing primarily in equity securities of large-capitalization U.S. companies. The objective of the AB CIT is to outperform its benchmark, the Russell 1000 Growth TR USD, through fundamental stock selection and aims to provide returns relative to the risk taken.

AB CIT sells new units and repurchases outstanding units on a daily basis. Unit purchase and redemption are transacted at the NAV per free class of the Funds determined as of the close of business each day. The NAV per unit is computed by dividing the total fair value of the assets of each individual CIT held by GG CIT, less its liabilities, by the total number of units outstanding at the time of such computation. Investment income earned is reinvested in each and included in the determination of unit values.

Note 4 Fair Value Measurements (Continued)

Collective Investment Trusts (continued)
The Reliance Trust Company Stable Value Employee Benefit Investment Trust (the "Fund") which is a collective investment trust fund managed by New York Life and the trustee Reliance Trust Company. RT CIT invests in the New York Life Group Annuity Contract, which invests in the New York Life Poole Separate Account No. 25 (the separate account). The primary objective of the Fund is to provide a stable, low-risk option with competitive yields, preventing price fluctuations.

Participants may redeem trust units in the collective investment trusts on a daily basis for withdrawal or transfer of all or a portion of their investment at the assets underlying contract value (NAV) without restriction. The NAV per unit is computed by dividing the total fair value of the assets, less its liabilities, by the total number of units outstanding at the time of such computation. Investment income earned is reinvested in each and included in the determination of unit values.

Events outside the normal operations of the Fund that cause a withdrawal from an investment contract may result in a negative market value adjustment, which can limit the ability to transact at contract value with the issuers of its investment contracts. Examples of such events include, but are not limited to, partial or complete legal termination of the Fund or a unit holder, tax disqualification of the Fund or a unit holder, and certain Fund amendments if issuers' consents are not obtained. According to the individual collective investment trusts' annual reports, as of December 31, 2025, the occurrence of such an event is not considered to be probable.

Note 5 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 would become 100 percent vested in their employer contributions.

Note 6 Related Party Transactions and Party-In-Interest Transactions

During the course of the year, the Plan entered into certain party-in-interest transactions with Fidelity Management Trust Company, who serves as fund Trustee. The Plan also has service providers in which administrative fees (see Note 2) are paid for services provided. As such, transactions in these investments and for services provided qualify as party-in-interest transactions that are exempt from the prohibited transaction rules of ERISA. Fees paid by the Plan for the investment management services and auditing services are included in administrative expenses.

Note 7 Tax Status

The Internal Revenue Service has determined and informed the Company by a letter dated June 30, 2020, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

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

Note 8 Prohibited Transactions

As reported on Schedule H, part IV, line 4a, Schedule of Delinquent Participant Contributions for the year ended December 31, 2025, certain participant contributions were not remitted to the Plan within the timeframe specified by the Department of Labor's Regulation 29 CFR 2510.53-102, thus constituting non-exempt transactions between the Plan and the Company. delinquent participant contributions, relating to various payroll periods were remitted to the Plan but exceeded the time allowed by the DOL to be reasonably segregated from the Company's assets. The amount of the delinquent contributions as of December 31st are as follows:

2024	$107,450
2025	6,154
	$113,604

As of the date of these financial statements, the Company will be entering the Voluntary Fiduciary Correction Program (VFCP) and expects to correct delinquent contributions in 2026. Management has established procedures and controls to prevent future delinquency starting in 2026.

Note 9 Risks and Uncertainties

Investments are subject to market volatility, which could have a material effect on participant accounts. The Plan provides for various investment options. These investment options are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risk associated with certain investment options and the level of uncertainty related to changes in the value of investment options, it is reasonably possible that changes in risks in the near term could materially affect participant's accounts balances and the amounts reported in the statement of net assets available for benefits and the statement of changes in net assets available for benefits.

Note 10 Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of Net Assets Available for Benefits per the financial statements at December 31, 205 to Form 5500:

	2025
Net Assets Available for Benefit per the financial statements	$7,944,871
Add: Excess contributions payable	16,756
Net Assets Available for Benefits per the Form 5500	$7,961,627

The following is a reconciliation of participants and employer contributions per the financial statements at December 31, 2025 to Form 5500:

	2025
Participants contributions per the financial statements	$ 323,502
Add: Adjustment for excess contributions payable	14,891
Participants contributions per Form 5500	$ 338,393
Employer contributions per the financial statements	$ 205,137
Add: Adjustment for excess contributions payable	1,865
Employer contributions per Form 5500	$ 207,002

Note 11 Subsequent Events

The Plan has evaluated subsequent events through October 5, 2026, the date the financial statements were available to be issued. Based upon the evaluation, the Plan's management did not identify subsequent events that require adjustment or disclosure in the financial statements.

Heritage's Dairy Stores, Inc.
401(k) Salary Reduction Plan and Trust
EIN: 52-1690841 - Plan 001
Schedule H, Line 4i Schedule of Assets (Held At End of Year)
December 31, 2025

(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral Par, or Maturity Value	(d) Cost	(e) Fair Value
	Alliance Bernstein US Large Cap Growth CIT			
*	(W Series) Fee: Class P-1	Collective Investment Trust	**	$ 381,683
*	Reliance Trust New York Anchor Account Series I	Collective Investment Trust	**	310,276
				$ 691,959
	American Funds American Balanced Fund: Class R-6	Mutual Funds	**	$ 645
*	Fidelity 500 Index Fund	Mutual Funds	**	135,677
*	Fidelity Emerging Markets Index Fund	Mutual Funds	**	9,585
*	Fidelity Inflation-Protected Bond Index Fund	Mutual Funds	**	41,848
*	Fidelity Mid Cap Index Fund	Mutual Funds	**	106,544
*	Fidelity Total Market Index	Mutual Funds	**	2,821
*	Fidelity Small Cap Index Fund	Mutual Funds	**	78,488
	John Hancock Bond Fund Class R6	Mutual Funds	**	566
	JPMorgan Equity Income Fund: Class R6	Mutual Funds	**	326,082
	JPMorgan Mid Cap Growth Fund: Class R6	Mutual Funds	**	81,919
	MFS International Equity Fund	Mutual Funds	**	76,603
	MFS Mid Cap Value Fund: Class R6	Mutual Funds	**	69,215
	PGIM High Yield Fund: Class R6	Mutual Funds	**	10,909
	PIMCO International Bond Fund (U.S. Dollar-Hedged)	Mutual Funds	**	67,875
	Principal Real Estate Securities Fund: Class R-6	Mutual Funds	**	47,248
	Vanguard Target Retirement 2020 Fund: Investor Shares	Mutual Funds	**	10,630
	Vanguard Target Retirement 2025 Fund: Investor Shares	Mutual Funds	**	815,374
	Vanguard Target Retirement 2030 Fund: Investor Shares	Mutual Funds	**	966,025
	Vanguard Target Retirement 2035 Fund: Investor Shares	Mutual Funds	**	1,698,083
	Vanguard Target Retirement 2040 Fund: Investor Shares	Mutual Funds	**	283,947
	Vanguard Target Retirement 2045 Fund: Investor Shares	Mutual Funds	**	798,708
	Vanguard Target Retirement 2050 Fund: Investor Shares	Mutual Funds	**	329,209
	Vanguard Target Retirement 2055 Fund: Investor Shares	Mutual Funds	**	279,546
	Vanguard Target Retirement 2060 Fund: Investor Shares	Mutual Funds	**	652,055
	Vanguard Target Retirement 2065 Fund: Investor Shares	Mutual Funds	**	32,275
	Vanguard Target Retirement Income Fund: Investor Shares	Mutual Funds	**	324,496
	Vanguard Wellesley Income Fund: Admiral Shares	Mutual Funds	**	23,295
				$ 7,269,668

* Party-in-interest

** Information is not applicable as investments are participant directed.

See independent auditor's report.

Heritage's Dairy Stores, Inc
401(k) Salary Reduction Plan and Trust
EIN: 52-1690841 - Plan 001
Schedule H, Part IV, Line 4a - Schedule of Delinquent Participant Contributions
December 31, 2025

Participant Contributions Transferred Late to the Plan		Total that Constitues Nonexempt Prohibitive Transactions			
Check Here if Late Participant Loan Repayments are Included		Contributions Not Corrected	Contributions Corrected Ouside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
For the Year ended December 31, 2024	$ 107,450	$ -		$ 107,450	$ -
For the Year ended December 31, 2025	$ 6,154	$ -		$ 6,154	$ -

See independent auditor's report.